Structural Adjustment and Women Informal Sector Traders in Harare, Zimbabwe

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1. Introduction

Zimbabwe, like many other countries in the developing world in general and Africa in particular, accepted World Bank/IMF prescriptions for economic reform by adopting an orthodox economic recovery programme. This programme, known locally as the Economic Structural Adjustment Programme (ESAP), was launched in 1990, and since its adoption, there has been increasing concern about its effects on vulnerable and poverty-prone groups in the country. Studies carried out in many countries that have accepted similar reform programmes—for example, Mozambique, Zambia, Tanzania, Kenya and Ghana—have suggested that vulnerable groups have not been adequately protected from the adverse effects of their implementation, nor have they been fully integrated into the mainstream of economic planning (Gibbon et al., 1992). Research findings from other African countries have also indicated that SAPs have heightened gender inequalities, especially in relation to men and women’s paid and unpaid work (Brand et al., 1993). Women engaged in informal trading activities represent one particular group that has been vulnerable to the negative effects of adjustment.

The importance of assessing the situation of women informal traders under the ESAP environment prevailing in Zimbabwe prompted the original study which was initiated in 1992 with a longitudinal perspective in mind. A total of 175 women engaged in informal trade in Harare were interviewed in December 1992 (Phase One) and follow-up interviews with the same women were conducted in October 1993 (Phase Two). Phase three interviews, which are the basis of the current research report, were conducted two years later, in October 1995.

The study had two basic aims:

a) To assess the impact of the economic reform programme (ESAP) on the different categories of women engaged in various informal sector trading activities in greater Harare.

b) To identify new household survival strategies developed under ESAP within the same population.
2. Theoretical Orientation

The informal sector has, over the years, assumed centre stage in the writings of many authors interested in understanding the survival strategies of marginalised and vulnerable groups, particularly in developing countries. As noted in the previous phase of the study (Brand et al., 1995:133), various attempts have been made to theorise this sector, and many of these writings have emphasised the common situation of informal sector operators, i.e. uniform conditions and outcomes. This is the theme that has been evident right from the original “discovery” of the sector as a locus of marginals and outcasts (Hart, 1973), through to its partial rehabilitation by the International Labour Organisation (ILO) following its “Employment Missions” to Colombia, Sri Lanka and Kenya which resulted in the characterisation of the sector as an employment option of “second resort”, and Moser’s (1979) view of it as a homogeneous form of “petty commodity production”.

The theme of uniformity of conditions and outcomes is a thread which also runs through even more recent works, including that of Del Boca and Forte (1982) who have referred to the informal sector as the “parallel economy”, Tanzi (1982) who calls it the “underground economy”, Feige (1987) who describes it as the “hidden economy”, and Castells and Portes (1989) who have also conceptualised it as a single “underground economy” pushed out of regulation by the adoption of sub-contracting processes on a mass scale. This same theme is evident too in the work of Maliyamkono and Bagachwa (1990) who have referred to the informal sector as the “second economy”, and in many of the earlier studies done in the context of Zimbabwe (e.g., Davies, 1978).

One underlying assumption which informed the initiation of this study was that the thesis of uniformity in the informal sector may be overstated. This was an assumption that proved to be more than justified; the evidence that was available to us indicated that differentiation is much more widespread in the sector than is commonly assumed. Only more recently, in the work of de Soto (1989), for example, have major contributors to the debate consistently incorporated a recognition of the sector’s deep internal differentiation in their analysis. However, as Brand et al. (1995) note, even de Soto analyses this aspect essentially according to an implicit notion of the enterprise life cycle, whereby, for example, informal traders inexorably rise from itinerant street vending to shop front trading, to fixed market stalls;
more structural forms of differentiation are denied or neglected. The work by Brand (1986) best approximates the new orientation as it has shown the existence of differentiation, linked to gender, between operators in different branches of Zimbabwe’s informal sector.
3. Summary of Findings from Phases One and Two

An analysis of the results obtained from the first two phases of the study showed that the joint effects of ESAP and economic crisis had served to intensify existing patterns of differentiation within the informal sector. It was found that women are disproportionately negatively affected both by economic crisis and by the structural adjustment reform package that purports to alleviate it. In addition, the previous phases of the study found that there is a widening gap between the emergent micro enterprises, such as those run by many cross-border traders, and the marginalised activities that serve as a basis for the maximum survival of many vendors and stall-holders.

The study results further revealed that few, if any, of the traders had access to the "new opportunities" opened up by the more liberalised economic climate under ESAP during the period 1991–93. In addition, few have been able to benefit from the cushioning mechanisms for vulnerable groups provided for under the Social Dimensions Fund.

One major area in which a policy directly associated with ESAP had a direct impact on poor households in particular is the retrenchment of workers. In cases where either the women themselves, their husbands or their children have been retrenched, women have responded by working longer hours in the informal sector. Retrenchment has also resulted in a reduction in the buying power of potential customers, and has increased competition in the informal sector as more people enter it.

Among professionals and middle class workers, "moonlighting" has become more widespread. Although this has increased the options of temporary road-side traders, it has also had the effect of increasing competition in the informal sector. Increased competition in a climate of reduced demand has negatively affected the women traders. Consequently, some women have resorted to seeking to develop "additional/multiple modes of livelihood". There was also evidence of increased cooperation in times of economic hardship, despite the atmosphere of intensifying competition.

Changes in household consumption were noted in both Phase one and Phase two, and these are summarised in Figure 1 below.
Figure 1: **Changes in household consumption patterns**

* **Increases in:**
  * Competition with other traders
  * Degree of cooperation among women traders
  * Average number of hours worked per week
  * Cost of living (especially food)
  * Average number of people per room (accommodation)

* **Decreases in:**
  * Average real monthly income (except among cross-border traders) (-25%)
  * Average amount spent on buying goods to sell
  * Average monthly takings
  * Average number of times meat, lacto, beans, and dried fish are eaten per week
  * Number of visits per year to rural home

**Higher proportion of women were**

* Heads of household (54% in 1993)
* Paying the major share of household costs (60% in 1993)
* Carrying out major household tasks themselves (66% in 1993)
* Looking after elderly/disabled/ill relatives
* Living with/looking after grandchildren

**Smaller proportion of women**

* With husbands in formal employment (28% in 1993)
* Able to estimate husband’s earnings (18% in 1993)
* Able to rely on fixed contribution towards household upkeep (16% in 1993)
* Receive maintenance from ex-husband/father of children (2 in 1993)

**General shift in financial responsibility**

* From men to women
* From younger women (daughters) to older women (mothers)

The research findings lent support to a number of hypotheses on which the study was based:

  1. ESAP has had a differential impact on different groups of informal sector traders with those who are less visible and more marginalised being more negatively affected.

  2. There is clear and incontrovertible evidence of increased competition within the sector of informal trade.
Of the sub-samples studied, cross-border traders have been the least negatively affected by ESAP.

Few of those who were negatively affected by ESAP have in fact had access to the SDA Fund.

Lack of access to the SDA Fund is associated with the invisibility of women’s informal sector activities.

Decline in real income has led to a decrease in food intake with a corresponding shift towards cheaper foods.

However, the study also found some hypotheses had not been unequivocally supported:

1. There had not been a significant decline in the use of modern medical facilities.
2. Although a number of children have dropped out of school, this does not seem to be as large a proportion as expected.
3. Women’s increasing involvement in trading activities has not been accompanied by a lessening of their household management role; instead, it has been increased.

There is strong evidence to suggest that there are significant gender differentials in the social costs of adjustment. For many women, ESAP has meant less access to basic goods and services, deterioration in the quality of life, and deepening impoverishment with all its associated social consequences. Thus, the “safety net” of the SDA fund has not been effective in reaching the most vulnerable groups.
4. Related Research and Update

Since the completion of Phase one (and in some cases Phase two) of our research on women informal traders under ESAP in Zimbabwe, there has been a growing body of local literature relevant to the topic. A number of independent studies conducted by different organisations/individuals have underscored our findings regarding the particular vulnerability of women to the negative effects of ESAP. The mounting evidence that has been amassed supports the conclusion that “Government adjustment policy measures to cushion the vulnerable, while being “gender aware”, have not been “gender sensitive”.

In an effort to unite operators to enable them to speak with one voice, an organisation known as the Zimbabwe Informal Sector Association (ZISA), was launched in 1995. Its primary role has been to coordinate the activities of operators throughout the country. The organisation has received assistance from the donor community, and its work has been relatively successful.

4.1 Population Census Results: 1992

The publication of the findings of the 1992 Population Census has served two important functions. Firstly, the figures point to some of the difficulties in measuring the economic activities of women. Secondly, they provide valuable base-line statistics against which the Phase one survey findings can be measured.

The census, for instance, revealed that only 44 per cent of women aged 15 and above in Harare were considered to be “economically active”, with the vast majority of the remaining 56 per cent being homemakers engaged in unpaid domestic duties. Although an attempt was made in the 1992 Census to refine the categories of economic activity such that women engaged in the informal sector were classified as “working”, it appears that this was still not fully successful, and that this figure underestimates women’s activity level.

The 1992 Census report for Mashonaland Province, for instance, admits that although most women combine housework with other economically productive activities, they report that they are home-makers (UNICEF, 1994a:48). Informal discussions with the Deputy Director of Census revealed the same concern that women’s self-reporting tended to underestimate their productive role. The UNICEF (1994) *Update on the Situation of Women and*
Children in Zimbabwe refers to the fact that the lack of adequate documentation of women’s involvement in the informal and household economy has led to an underestimation of their economic contribution. An estimated 90 per cent of Zimbabwean women are farmers, informal sector operators, and community organisers in addition to being home managers and mothers (UNICEF, 1994:47).

The Census results for Harare provide a useful framework against which the Phase one findings could be compared. The women engaged in informal trade differ from the overall female population of Harare in some important ways which suggest that, on the whole, their socioeconomic status is lower. Whereas the proportion of female-headed households in the Census (Harare Province) was only 16 per cent, the majority of women informal traders in the study (53 per cent) were heads of households. In terms of the highest educational level attained, a significantly smaller percentage of the women traders had gone beyond primary school than was the case in the female population of Harare (33.8 as compared to 27.4 per cent). With regard to accommodation, the study sample had a higher female population, a smaller percentage using electricity as a source of energy (33.3 per cent as compared to 43.1 per cent), and a higher percentage living in large households (CSO, 1994).

4.2 Micro-enterprises

A nation-wide survey of MSEs (micro and small-scale enterprises) was carried out in October 1993 as a follow-up to the original survey conducted in 1991. The GEMINI Report (Daniels, 1994) documents some significant changes in micro-enterprises over the period 1991–93. General trends pertaining to the present study include the following:

* A shift from manufacturing to trade (+7.1%) in the share of economic activities (Daniels, 1994:9).
* An increase of 33 per cent in the number of MSEs in Harare over the two-year period (Daniels, 1994:13).
* Support for the labour supply hypothesis: an increase in the number of low profit, easy entry MSEs as people search for alternative income sources, regardless of demand for products (Daniels, 1994:7).
* Close to two-thirds of all MSEs make less profit than the equivalent of the minimum wage for domestic workers in Zimbabwe; 88 per cent of all MSEs make profits below the average employee earnings within the formal sector (Daniels, 1994:24).
The highest percentage of jobs was created in one-person enterprises which often act as a temporary “income-generating safety net” (Mhone, 1993; Daniels, 1994).

The same report notes the “large increase of women in trade activities” (p.29) and the concentration of women’s enterprises in “the bottom two profit quantiles of all types of MSEs in Zimbabwe” (p.30). Nearly 86 per cent of one-person MSEs in 1993 were reported to be run by women as compared to only 78 per cent in 1991 (Daniels, 1994:32).

In terms of profit use, a higher proportion of women MSE operators (89 per cent) were found to use profits for household needs than their male counterparts with only 7 per cent reinvesting their money into the enterprise. The difference in use of profits between men and women MSE operators was statistically significant at the .001 level (Daniels, 1994:30). This finding corroborates the argument advanced in the present study that women’s earnings are increasingly important for the maintenance and well-being of the family in times of economic crisis.

4.3 Access to SDA

Research reports published in the mid-90s consistently highlighted the serious problems associated with the Social Dimensions of Adjustment Fund (Kaseke, 1993; Chisvo and Munro, 1994; ILO, 1993). Only a tiny proportion of the target population has been reached. The fundamental reason given for this is the small size of the SDF resources “equivalent to one third of the annual decline in Government health and education spending” (Chisvo and Munro, 1994:19).

Other factors include high barriers to entry, the lack of uniformity in eligibility requirements, the cumbersome application procedures, and the opportunity cost of applying vis-à-vis the low level of benefits received (Kaseke, 1993). In their review of the Social Dimensions of Adjustment Programme in Zimbabwe (1990–94) Chisvo and Munro note:

The social safety net of the SDF has been plagued from day one by an inappropriate targeting strategy, inadequate administrative resources for implementation, and a limited conception of the social effects of adjustment (Chisvo and Munro, 1994:25).

Figures for 1993 show that only 4 per cent of the target population was reached by the Food Money Scheme; the School Fees programme was benefiting only 20 per cent of its target population and payments for the Health Fees programme were not made at all until January 1994 (Chisvo and Munro, 1994:20). Training of retrenchedes under the Employment and
Training Programme reached a mere 3,688 people by early 1994, of whom only 7 per cent were women.

The above findings substantiate the Phase two survey findings, and underscore the concerns we expressed about the limitations of the SDF (Brand, Mupedziswa and Gumbo, 1993).

4.4 Developments in the Social Sectors

It is widely recognised that there has been a dramatic change with regard to government financing of the basic social services since the introduction of ESAP in 1990. The implications of the “cut-backs” are now becoming apparent (Chisvo and Munro, 1994:5).

In the area of education, indications from the Third Round of the Sentinel Surveillance for SDA suggest that the adverse effects of the cost recovery programme could be heavier for girls than for boys. Girls were 85 per cent more likely not to be in secondary school than boys (IMU, 1993). More than one third of the girls (34 per cent) said that being in school was “too expensive” as compared to only 28 per cent of the boys.

As reported by the ZWRCN, Loewenson’s 1993 study findings also indicate the negative impact of cost recovery measures in education on school attendance. Whereas real per capita public expenditure on primary and secondary education has fallen by 30 per cent over the period since the introduction of ESAP, the allocation to Higher Education (where 75 per cent of the beneficiaries are male) has actually risen by 1 per cent. This seems to suggest an inherent male bias in the allocation of government resources in the education sector.

In the health sector, recent studies have clearly indicated that the enforcement of user fees has affected patient access to health services, especially among the poorest sectors of the population (Loewenson, 1992; Renfrew, 1992; IMU, 1993a, b; ZWRCN, 1995). Although some of these findings are not gender disaggregated, those pertaining to antenatal services, deliveries and maternal mortality rates give some clear indications of the specific impact of cost recovery measures on women.

As reported in a paper presented to the World Summit for Social Development in March 1995, available statistics in Zimbabwe show:

- startling increases in maternal deaths and admissions and mortality rates of babies born before arrival (BBAs) in hospital and a drop in attendance following the enforcement of cost recovery in health units (ZWRCN, 1995:16).

While it is difficult to factor out the influence of the 1992 drought and the high prevalence of HIV/AIDS, medical researchers have concluded that
there is a clear link between cost recovery measures and an increase in admissions of BBAs (Illif, 1992). Referring to the rise in maternal and under-five mortality rates and the ESAP-related reduction in the recurrent health budget, Chisvo and Munro (1994) note:

A time of rising mortality is hardly the appropriate time to cut the health budget. Moreover, these negative trends can be expected given that the supply of drugs and of skilled and motivated staff is declining at a time when population and the demand for health care is growing.

An examination of food security, particularly as it relates to urban women, shows the tremendous stress which the working poor have been brought under. Studies on food consumption during the ESAP period indicate significant changes in diet, triggered by the de-controlling of staple food prices and the removal of subsidies. Findings from the Third Round of Sentinel Surveillance reveal a shift from the consumption of roller to locally ground (i.e. hammermill ground) maize meal, a decrease in bread consumption, and a significant increase in the percentage of households which had not consumed any of the listed sources of protein in the previous week (IMU, 1993b). These trends tally with the observations we made during the second phase of our research (1992–93).

The fourth round of Sentinel Surveillance (based on a survey in December 1993) reported a slight improvement in the diversity of diet and number of meals eaten per day. However, the level of education of the household head was positively correlated with the diversity of food items consumed in the household (IMU, 1993b), signifying that the poorer households have a more elastic demand for food items with a higher nutritional value. These findings seem to substantiate the trend identified in Phases one and two of the current study, and to suggest other areas for further analysis.

With respect to women’s compensatory roles, there have also been some interesting developments. In the 1994 Situation Analysis Update on Children and Women in Zimbabwe, UNICEF highlights a number of trends which corroborate the study findings. Firstly, they note that the economic problems in the country have meant that women have had to increasingly “direct their surpluses into the basic costs of household maintenance and the education of children” (UNICEF, 1994:46). Secondly, they note that the economic crises of the early 1990s “appear to be giving rise to increasing proportions of female-headed and female-managed households as retrenchment and economic crisis result in a new wave of male abandonment of wives and children (UNICEF, 1994:46). Whereas Phase one indicated that the failure of the husband to assume financial responsibility for the upkeep of the family was
a growing problem among the study sample, there was limited corroborating data from other sources. Recent studies have suggested that this may have serious implications as regards social integration.

Statistics from the Musasa Project indicate that in situations where women are the principal breadwinners, economic hardship is one of the direct causes of domestic violence (wife beating, emotional/psychological abuse, financial exploitation and forced isolation) (ZWRCN, 1995:27). The exponential increase in the number of clients coming for counselling over the period 1991–1994 seems to reflect the high toll that ESAP-related economic hardships are taking on family relationships. The number of cases counselled in 1994 alone was 8 times more than the figure recorded over the three year period, 1988–1990 (ZWCRN, 1993:27).

The fact that many poor women are working longer hours and increasingly assuming a greater burden of responsibility because of the high costs of services without any corresponding access to resources appears to be taking its toll in other ways. The human cost of extra work and social pressures experienced by women who are poor urban dwellers is indicated by the findings of a recent survey undertaken by the Psychiatric Department at the University of Zimbabwe. The survey showed that 35 per cent of women resident in high density areas of Harare were found to be suffering from mental health problems linked to stress. The psychiatrists noted that women were subjected to more stress than men *(Herald, April, 1995)*. This serves to highlight new forms of inequity in structures and processes that subordinate women in times of economic hardship.
5. Rationale for Current Phase of Study

As noted above, the first and second phases of the study on women informal traders and ESAP were conducted in 1992 and 1993 respectively. The impact of ESAP was, therefore, analysed on the basis of one year differentials. Although fruitful results were yielded, the period of comparison was adjudged rather too short to be able to distinguish decisively between the effects of ESAP-related policies and the after effects of the devastating drought of 1991/1992. It was, therefore, felt that extending the study to a third phase encompassing a third round of follow-up interviews would allow for greater confidence in drawing conclusions about the situation of women informal traders under ESAP and attributing causation more accurately.

The third phase sought to establish changes that could have occurred in the Zimbabwean socio-economic environment with respect to the implementation of ESAP since the end of Phase two of the study. As part of existing background information, it was for instance known that a number of ESAP-induced changes had taken place in Zimbabwe which were likely to affect different sub-groups of women informal traders in the country either positively or negatively. It was, thus, important to establish what impact these changes had had.

In terms of the policy environment, it was obvious that there had been a softening of heart on the part of government with respect to informal sector activities. For instance, as noted above, in late 1994, the incumbent Minister of Local Government announced that from that date on, the government was changing some land use regulations to allow the operation of certain types of informal sector ventures (The Herald, 12.10.94). The new policy, while welcome to many operators in the sector, was likely to result in more intense saturation of the sector, which could mean that those at the bottom of the ladder, who happened to be mostly women traders, could be squeezed out of the sector. At the same time, for other categories, the new policy might herald new opportunities for expansion.

Still at the policy environment level, the private sector too did not lag behind in terms of new thinking on the role of the informal sector in national development. Operators in this sector also began to call for greater tolerance of the informals, appealing to the government to give the (informal) sector a chance. For example, the Confederation of Zimbabwe Industries (CZI) came
out in full support of the informal sector (The Herald, 4.11.94), at least in word if not in deed, expressing its readiness to explore possibilities for sub-letting to the sector. Similarly, the Zimbabwe National Chamber of Commerce (ZNCC) reportedly announced that it had set up a pilot project to support the creation of micro-enterprises. In addition, some leading banks too came out in support of promotion of the informal sector, and pledged their assistance (The Herald, 17.12.94).

Apart from the policy environment which has been showing signs of positive change, there have also been other developments that needed to be followed up. One such development was in the area of poverty alleviation in particular. It is evident that many people have been thrown into poverty partly as a result of such factors as the persistent drought that has dogged the country, but clearly also because of certain ESAP-induced hardships. Consequently, the government had to institute new measures aimed at poverty alleviation. These measures were encapsulated in the recently-announced Poverty Alleviation Action Plan (PAAP). It was not clear what positive impact, if any, the plan was likely to have on the lives of women informal sector operators. Related to this were two other developments: first, the commissioning by the government of a nationwide Poverty Assessment Study, of which an interim report was published in mid-1996. It was not clear how far the results of this study would be of benefit to the women informal traders.

Secondly, and on a related note, the government also came up with a strategy that has been referred to as Vision 2020. Apparently, this new initiative is aimed at providing the country with a “national vision” and long-term development strategies. The initiative has been defined as “a process where Zimbabwe has embarked on a broad-based, non-partisan, national consultation of debate and contribution in order to come up with a shared national vision with its implementation through long-term development strategies to be achieved by the year 2020” (Zimbabwe Government, 1996). The exercise is envisaged to provide a guiding framework for the design and implementation of specific national and sectorial short- to medium-term development programmes. It is, again, not clear how this would impact on women informal operators.

Since the time the second phase was carried out, there has been further implementation by the government of various aspects of trade liberalisation component of ESAP, including the OGIL (open general import licence) scheme. In addition, allowances for people going on vacation outside the country have been reviewed upwards, as has the value of duty free goods that can be brought into the country. These developments have certainly had
an impact on informal sector activities in the country, particularly in respect to cross-border trade.

Meanwhile, retrenchments have continued unabated, resulting in more and more people joining the informal sector as a way of eking out a living. To date, over 50,000 people have been retrenched both in the public and private sectors. The result has been not only the saturation of the limited market for informal trade but increased competition. And, wherever there is increased competition, the chances are that it is the marginalised, mostly women, who will suffer the most. They tend to come out worst off.

The slow pace of implementation of various ESAP-related policies was further justification for continuing the study into a third phase. Several ESAP-related policies had only just begun to be implemented or had not yet been implemented at the time the Phase two interviews were carried out in October 1993. In the health sphere, for instance, tremendous hikes in health fees were effected in January, 1994, after the period studied during Phase two. In addition, some seemingly positive policies on the monetary front were also implemented outside the research period. These are some of the factors which are likely to introduce important new dimensions to the study and which justify its extension.

A fourth reason for continuing the study into a third phase relates to the distinction made between short-term and long-term effects of the economic reform programme (i.e. transitional effects vs. non-transitional ones). Given that the programme, envisaged to run for five years, was getting to the end of its envisaged life span, the question was: were any of the negative effects identified in the first two phases merely short-term and transitional, or were they still apparent at the end of the five-year period? Furthermore, were there likely to be any positive trends evident by the end of a further year or two of monitoring?

There was also the issue of the gender dimension: the review of recent studies touching on the gender dimension of ESAP policies did highlight a number of significant issues which still had not been adequately explored. Although the Sentinel Surveys had provided a valuable basis for monitoring the SDA component of ESAP, lack of gender-disaggregated statistics and the failure to follow the same cohort over time provide limitations in assessing the differential impact of ESAP on specific categories of women. The design of the current study would address this limitation.
6. Aims and Objectives of the Study

6.1 Aim of the study

The study is designed as a longitudinal one, with the first and second phases having been carried out in 1992 and 1993 respectively (see Brand, Mupedziswa and Gumbo, 1995). The main aim of the study in the third phase, as in earlier phases, was to monitor the impact of ESAP on women informal traders in Harare, Zimbabwe for a further period of one year or two.

The focus was on the same individuals who had participated in the first and second phases of the study in order to examine and document changes in their livelihood strategies, consumption patterns and enterprise operations with a view to gaining in-depth insights into women’s experiences in informal trade under the Economic Structural Adjustment Programme.

6.2 Study Objectives

The study had the following specific objectives which were based mainly on those from the first and second phases but with a few additions:

1. To note any changes in economic activities such as rapidity of entry, diversification, discontinuity and reasons for the observed changes where and when these occur.

2. To determine the pattern of competition/cooperation and the circumstances under which these occur.

3. To understand the process of differentiation among the traders involved in various activities, in an effort to determine whether or not the informal sector is a site of accumulation for some, and a source of livelihood for others (with reference to cross-border traders).

4. To determine the extent to which there may be rules of entry into particular activities and among particular sub-groups.

5. To identify possible changes in gender relations at the household level, with particular emphasis on such aspects as internal household relations, household and extended family links, including general relations (e.g. grandparents’ involvement etc.), more exact information regarding consumption of food items, etc.
6. To establish changes in household consumption patterns and expenditure on food, education, housing and health for different categories of women.

7. To determine the scale of operation of activities and to try and link this to the perception and aspirations of women within the ESAP environment.

In addition to the specific objectives mentioned in Phase one, and expanded on above, the study had as an objective, the investigation of several issues which emerge from the findings of Phases one/two. These issues pertain to the different sub-categories of women traders and are identified in the following section.
7. Areas of In-Depth Follow-Up

7.1 Import liberalisation and cross-border trade
The earlier study findings indicated that ESAP had impacted differentially on various categories of women, with the cross-border women traders being the least affected. Between 1993 and 1995, the liberalisation of the economy resulted in the availability of imported goods in the shops and the proliferation of flea markets in different parts of Harare. The relative prices of imported goods also dropped significantly during that period. Whereas the majority of cross-border traders used to sell a lot of imported goods to individuals or to shop owners, these goods were now more readily available in many locations.

The third phase examined the links between the informal traders and flea markets, investigating the extent to which women participate in this trade. The employment of workers to sell in the flea markets and aspects of exploitation of women cross-border traders by men was also considered. It was hoped that the information might show aspects of accumulation and entrepreneurship among cross-border traders.

7.2 Access to the SDA Fund
Phase one of the research by Brand, Mupedziswa and Gumbo (1993) found that the majority of the women were not aware of the existence of the Social Dimensions Fund. Of the categories of women traders sampled, the St. Peter’s group and the road-side vendors (see Table 1) were found to have been affected most negatively. During the third phase, these women were followed up to investigate if they tried to or did go to seek assistance, having been sensitised to do that during the first and second phases. If they did not, what were the reasons? Understanding the constraints limiting the access of marginalised women to the Social Development “safety net” is crucial to effective “gender-sensitive” policy formulation.

7.3 Market Saturation
Economic crisis, drought and ESAP have resulted in more individuals entering informal trade, thereby flooding the sector. The saturation of the
sector, especially by those operating in undesignated market places, may impact negatively on the market stall-holders. It was deemed important to find out if the market stall-holders were still operating where they used to be or whether they had ventured to other locations such as Mupedzanhamo, with consequent diversification of activities. Furthermore, the implications of the 1995 social action undertaken by women against the City Council of Harare because of regulations to prohibit individuals from booking more than “one” table at Mupedzanhamo Market warranted further exploration.

7.4 Intra-household gender relations

It appears that women in the male-headed households who had more resources than their partners participated more in decision-making within the home than those who had less. It was important to follow up this observation as it represented a possible “social” gain but on the other hand, women may overstretch themselves and end up suffering from stress-related ailments. The importance of addressing more directly, the gender implications of ESAP has been highlighted by the findings of both Phases one and two and by the recent literature.

7.5 Gender bias in education: implications

While the research showed that there was no significant evidence to suggest that more girls than boys were dropping out of school, there were some indications of more subtle forms of educational disadvantage which warranted investigation. The phenomenon of children dropping in and out of school because of unavailability of school fees needed to be examined, as did the increasing involvement of children in household provisioning. There was some indication that children may be used as a form of cheap labour, particularly in poor households.
8. Methodology

Since the study was longitudinal in nature, the same methodology used in Phases one and two was adopted (see Brand et al., 1995).

8.1 Study location

The third phase of the study, like the preceding two phases, was conducted in the Greater Harare area, focusing on the previous sample of women traders operating in Mbare and selected low density shopping areas. Additional investigation of new marketing sites (especially flea markets) and the following-up of cross-border traders required tracing respondents outside the city.

8.2 Sample

In order to reflect the internal stratification of women informal traders in Harare, the original sample was constructed from seven distinct sub-samples of women traders operating in the city environs at the time of the first round of interviews in December 1992. Table 1 indicates the method of sampling employed for each category of traders, the number in the original sample, the number actually interviewed in 1992, those found at the time of the Phase two interviews in 1993, and, most significantly, those found at the time of interviews in 1995 when fieldwork for Phase three of the study took place. A total sample target of 180 was originally decided upon. Of this figure, some 174 interviews were carried out in Phase one while 148 (85 per cent) were successfully followed up a year later in 1993. A significant figure of some 143 (82 per cent) of the 1993 sample of 174 were successfully followed up two years later in September/October 1995. The researchers managed to trace the same women in Phase three and interviewed them a third time. In respect to those women who were not traced, attempts were made to investigate the reasons for their absence and the circumstances of the absentee.
8.3 Data collection techniques

The main data gathering instrument used in Phases one and two was the structured interview. The same basic data-gathering technique was used in Phase three. As in the previous two phases of the project, this was supplemented with observations during the period of the study and analyses of existing records. In addition, while twelve in-depth case studies were used for Phase two, ten were used in Phase three to explore issues in greater depth, particularly in those areas where there was evidence of changing economic circumstances in the period between Phases two and three. The case studies were particularly important in shedding light on the experience of women involved in the second-hand clothes trade. In Phase three, case studies of flea markets were introduced for the first time, and these also helped to shed light on possible opportunities for the upward mobility of some of the respondents.

The original structured interview used in Phase one and Phase two was the same for all the sub-samples with the exception of the cross-border traders for which sections of the instrument were modified to suit their circumstances. The interview schedule was updated in order to focus more precisely on the present circumstances of the women traders and to identify significant changes in their means of livelihood and household circumstances during the two year period, 1993–1995. In order to address the emerging issues arising, (see section 7) and to document differentiation between the various sub-groups, additional questions were included for specific sub-samples. Case studies and participant observation were used to supplement the structured interview.

8.4 Feasibility

At the start of the project, permission was sought from the City of Harare’s Community Services Department to carry out the study. The research team, therefore, did not encounter problems in this respect, nor did it face any problems in the field. The team recruited the same social work students used as research assistants in Phase two in order to facilitate continuity.

Before this phase of the study took place, it had been anticipated that some respondents would most likely have moved from the addresses given during the first two phases of the study. It was feared that difficulty in tracing respondents was likely to be heightened because of the mobile nature of their economic activity and the small percentage having security of tenure of workplace and/or accommodation. However, these fears proved to be baseless as some 82 per cent were successfully followed up.
Table I: Sample: method and selection

<table>
<thead>
<tr>
<th>Sub-sample</th>
<th>Target</th>
<th>Sampling method</th>
<th>Phase 1</th>
<th>Phase 2</th>
<th>Phase 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Cooperative members</td>
<td>20</td>
<td>Chairpersons of all registered Cooperatives. Replacement: any other knowledgeable member.</td>
<td>19</td>
<td>18</td>
<td>17</td>
</tr>
<tr>
<td>B Mothers of children on social assistance</td>
<td>20</td>
<td>Systematic random sampling from list of names and addresses of children receiving assistance with school fees.</td>
<td>14</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>C Cross border traders</td>
<td>30</td>
<td>Availability sampling: referrals from connections, community workers and women waiting to apply for visas or passports (SA Trade Mission or Passport Office)</td>
<td>28</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>D Market stall-holders</td>
<td>40</td>
<td>Strategic random sample using table of random numbers of female stall-holders as listed in official records of covered, retail and wholesale markets in Mbare. Replacement: from list of randomly selected stall-holders.</td>
<td>42</td>
<td>39</td>
<td>38</td>
</tr>
<tr>
<td>E Low density shopping area vendors</td>
<td>29</td>
<td>Strategic random sample of low density shopping areas (high, middle, lower middle income areas. Quota selection of female vendors within a given shopping area.</td>
<td>28</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>F Road-side vendors</td>
<td>20</td>
<td>Cluster sampling of major trading streets in Mbare. Purposive selection of respondents.</td>
<td>21</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>G Home-based vendors</td>
<td>21</td>
<td>Purposive selection of streets. Availability sampling of home</td>
<td>22</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td></td>
<td>174</td>
<td>148</td>
<td>142</td>
</tr>
</tbody>
</table>

8.5 Untraceables

A total of six informal traders could not be traced from those that had been interviewed during Phase two in 1993. The researchers however, tried to establish the reasons for their non-availability, with mixed results (see Table 1a).
Table 1a: Phase 3. Untraceables and reasons for their nonavailability

<table>
<thead>
<tr>
<th>Sub-sample</th>
<th>Number untraced</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Cooperative members</td>
<td>1</td>
</tr>
<tr>
<td>B Mothers of children on social assistance</td>
<td>3</td>
</tr>
<tr>
<td>C cross-border traders</td>
<td>0</td>
</tr>
<tr>
<td>D Market stall-holders</td>
<td>0</td>
</tr>
<tr>
<td>E Low density shopping areas</td>
<td>1</td>
</tr>
<tr>
<td>F Road-side vendors</td>
<td>0</td>
</tr>
<tr>
<td>G Home based vendors</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6</strong></td>
</tr>
</tbody>
</table>

It emerged that one elderly woman had passed away as a result of illness. It could not be established whether the woman had had difficulty accessing health facilities. What was clear, however, was that the woman had lived under squalid conditions. Two traders were reported to have gone back to the rural areas because of ESAP-related hardships. An incentive was apparently the good rainfall season the country enjoyed in 1995/1996. The whereabouts of the remaining three could not be established. It was however noticed that the dilapidated high-rise apartments in which they used to live had been demolished. Unless something dramatic happened to change their fortunes for the better, it is more than likely that, at worst, they are now surviving as squatters, and, at best, as lodgers, if they have not moved to the rural areas.
9. Limitations of the Study

9.1 Impact of unstable weather conditions

One limitation of the study relates to the unstable nature of the weather conditions that have prevailed in Zimbabwe over the last few years, in particular the severe drought periods experienced in 1992 and again in 1994/95. These were followed by a relatively good 1995/96 season. Interviews for the different phases were, therefore, held in differing, if not unstable, weather conditions which may have had an impact on the findings. ESAP in a rainy season may be viewed more kindly than ESAP in a drought year. This is bound to render comparisons in the study a little less reliable.

9.2 Reduced sample size

It is very often a limitation of longitudinal studies that, sometimes, follow-up phases never manage to net a hundred per cent of the original sample. The current study was no exception. While Phase two managed to successfully follow up some 148 of the original sample of 174, Phase three managed to net only 142. Thus, the total sample in the third phase was further depleted. This change in the size of the sample is bound to affect the findings. In fact, in some respects it may even distort some percentages.

9.3 Over-researched area

It was noted that the bulk of the respondents for the study were based in Mbare. In the previous report, it was also pointed out that partly because of its proximity to the centre of Harare and partly due to its very “nature”, Mbare happens to have been over-researched. For this reason, some of the potential respondents tend to feel research-fatigued. While the fact that the respondents for the current study were now familiar with members of the research team and were, therefore, generally welcoming was useful, there were a few instances where the respondents felt the exercise had been over-done and with no tangible benefits accruing to them, hence some were reluctant to volunteer certain information. Some responded by subtly “rushing” the members of the interview team.
9.4 Time lag and intermittent nature of activities

While the two-year time period between the second and the third phase interviews was generally an advantage since it helped to yield richer data which would assist in showing trends more clearly and accurately, it also had the disadvantage that many people could not remember certain vital information due to the time lag. The limitation pointed out in an earlier phase to the effect that some respondents were not able to give certain information because of the intermittent nature of their activities, and the fact that most did not keep records, also remained valid in the third phase of the study and its impact was again felt.
10. Women in Informal Trade: Profile Revisited

10.1 Age

In the phase two report, it was noted that the median age of the respondents was 30–39 years, with the average age being 39. There were, therefore, only slight changes to the age profiles, as the entire universe had aged by three years from the time of the initial interviews, thereby upping the median age slightly. However, three points are worth noting in respect to the question of the ages of the respondents. Firstly, the entire universe of the study is now made up of mature operators: indeed all of the seven operators who had been teenage operators (i.e. those below 20 years in 1992, have either since graduated into the 20–29 cohort or have, for some reason, not been captured in the third round interviews as the slot for this cohort now shows zero (see Table 2).

A second point is in respect to the age vis-à-vis the nature of the trading activity of the respondents. The significant difference between the ages of the women in the different sub-samples noted in the Phase two report (Brand et al. 1995) was, by and large, maintained in Phase three. Of particular interest is the fact that of the 22 operators involved in cross-border trade, none of them fell into the age category of 50 and above, implying that this trade is perhaps more suitable for the relatively young and physically energetic operators. In fact 17 of the 22 cross-border traders were still below 31 years of age. This is not surprising given the demands brought to bear on this group, e.g. endless tiresome travel, spending nights at railway stations or in the open, standing in long queues at the borders, enduring intense harassment by customs officials, etc.

Table 2: Distribution of women traders by age

<table>
<thead>
<tr>
<th>Age category</th>
<th>1992</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 20</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>20–29</td>
<td>45</td>
<td>29</td>
</tr>
<tr>
<td>30–39</td>
<td>54</td>
<td>36</td>
</tr>
<tr>
<td>40–49</td>
<td>34</td>
<td>48</td>
</tr>
<tr>
<td>50–59</td>
<td>19</td>
<td>20</td>
</tr>
</tbody>
</table>

Table 2: Distribution of women traders by age
As was the case in the previous study round, vendors in the low density shopping areas, cooperative members and those having children at St Peter’s still clustered around the mean age. A further point to note about the age aspect is that a fair number of older traders, including a 72-year old *ambuya*, were still operating. Most of the older operators were still concentrated on the market stalls. As reported previously, many of these older women were long term stall-holders who had been either widowed or divorced, allocated their stall nearly a quarter of a century ago in the context of an earlier policy of the municipality to assist such people to earn their own livelihood.

In Phase two (1993), it was suggested that there appeared to be a link between recent entry into the job market and the more mobile type of trading activities undertaken. However, while this observation may still hold, what has been striking as far as the situation in Phase three is concerned is that the research team was able to find the vast majority of respondents still operating from the same spot, be it a proper structure or a temporary venue such as the road-side. In many ways, this also suggested some degree of permanence as opposed to mobility for all categories of traders. What makes this finding even more striking is the fact that it is still true, although government has, since October 1994, introduced new measures legalising certain types of informal activities, which could easily have given more room to some categories of operators in the sample to change venues at will.

10.2 Marital status

Not many striking changes were noted in respect to marital status of the respondents, with the exception of the category of divorced / separated operators. As Table 3 shows, during the first phase, almost half of the women traders were currently married (45.4 per cent) and 39.6 per cent were widowed, divorced or separated. At the time of the Phase two interviews (October 1993), the proportion of women falling into these categories was equal. However, two years later, at the time of the Phase three interviews, the number of single women had not changed (14), suggesting no new marriages had taken place in the interim period. At the same time, the number of married women had decreased during the same period.

It must be stressed, however, that it is not easy to capture changes in marital status in a tabulated form for a highly unstable sample as this one. Consequently, the changes in marital status of the traders have, in fact, been greater than those captured in the table. Most of the slight changes evident
Table 3: Distribution of women traders by marital status

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>20 (11.5%)</td>
<td>14 (9.5%)</td>
<td>-2.0%</td>
<td>14 (9.9%)</td>
<td>-0.04%</td>
</tr>
<tr>
<td>Married</td>
<td>79 (45.5%)</td>
<td>64 (43.2%)</td>
<td>-2.3%</td>
<td>57 (40.1%)</td>
<td>+3.10%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>5 (2.9%)</td>
<td>5 (3.4%)</td>
<td>+0.5%</td>
<td>6 (4.2%)</td>
<td>-0.80%</td>
</tr>
<tr>
<td>Widowed</td>
<td>35 (20.1%)</td>
<td>31 (20.9%)</td>
<td>+0.8%</td>
<td>36 (25.4%)</td>
<td>-4.50%</td>
</tr>
<tr>
<td>Divorced/Sep.</td>
<td>34 (19.5%)</td>
<td>33 (22.3%)</td>
<td>+2.8%</td>
<td>29 (20.4%)</td>
<td>+1.90%</td>
</tr>
<tr>
<td>Total</td>
<td>174 (100.0%)</td>
<td>148 (100.0%)</td>
<td></td>
<td>142 (100.0%)</td>
<td></td>
</tr>
</tbody>
</table>

in the sample profile between the latter two periods is accounted for by the absence of those traders who were not traced for Phase three of the study. Some of those who were married in October 1993 had lost their husbands through death, divorce or desertion by October 1995. It might not be far-fetched to speculate that some of these developments may have been a result of pressures and tensions associated with ESAP-related hardships. However, one thing is certain: these developments led to an increase in the number of female-headed households in the sample.

Quite a few of the respondents were in a different category than they had been two years before. A striking feature was the increase in the number of widowed women which shot from 31 to 36 within a relatively short space of two years. It could not be established whether the AIDS scourge which is currently causing havoc in the country and elsewhere had anything to do with any of the reported deaths of spouses. The number of women cohabiting had increased by one from the figure reported in October 1993, meaning this is a phenomenon which cannot be easily shaken off despite the disapproval of this practice by Zimbabwean society at large.

10.3 Number of children

At the time of the Phase one interviews in December 1992, half the women traders had three or more children. While some of the women in middle age had as many as seven minors to care for, some of the older women had no children under 18. In all, 60 per cent had children currently attending school, while 40 per cent had children under the age of six.

This state of affairs had only changed marginally at the time of the Phase three interviews in 1995, with a few more babies having been born, a few others having reached school age and others having moved out of the under 18 category. Overall, save for a number of new babies, no significant changes occurred in this respect in the two-year period separating the second phase and the beginning of the third phase of the study.
10.4 Educational level

At the time of the baseline survey in December 1992, considerable variations were reported in the highest educational level attained by traders in the sample, and this had ranged from no education at all (11 per cent) to a full Ordinary Level (1.7 per cent), with the majority of the women (73.7 per cent) reporting never having gone to school. No follow-up question was asked at the time of the second phase (December, 1993), nor was one posed at the time of the third phase (October, 1995). However, given the circumstances of these low income people, it could be speculated that no major change had occurred in this regard in the three-year period between the inception of the study (December 1992) and the end of the phase three interviews (October 1995).

10.5 Distribution of respondents by area of residence

As reported in the previous phase of the study (Brand et al. 1995), the majority of the respondents for the study as at October 1993 resided in overcrowded accommodation in Mbare high density suburb, either in hostels (42) or in houses (71). Some of those in houses were actually lodging in a wooden/cement shack. The situation had not changed significantly at the time of the third phase interviews (October, 1995). A total of 127 (90.7 per cent) of the 140 valid cases reported that they were still resident in the same place as in 1993. This included two out of seven women who lived in a neighbouring rural area (Domboshava or Ruwa) who had been successfully followed up in Phase three.

Of the 13 (9.3 per cent) respondents that reported having moved, three had gone to stay in Mbare National, one in Mbare New Flats, seven to unspecified “suburbs” i.e. low density areas (presumably as lodgers), and a further one reported being of no fixed abode. It was, however, later learnt that the individual in question is actually illegally staying on the controversial Churu farm. The movement reported by some from Mbare to the “suburbs” should not be misconstrued to imply upward social mobility; it is more a sign of instability born out of lack of stable accommodation than anything else. The relative stability witnessed in terms of residency may be linked to an emerging (and growing) sense of permanency which urban dwellers have enjoyed since independence.

10.6 Household size
Phase two results (October, 1993) had revealed that the number of people living in the household bore very little relationship to the space available, with overcrowding being the order of the day. The follow-up study (October, 1995) showed that there were no striking changes to this state of affairs. Perhaps the most notable change in this regard was that whereas, in the previous two phases (1992 and 1993), some respondents had reported living 11 persons to a room, in the third phase the highest occupancy ratio reported was seven occupants to a room, which suggested a significant easing up. It could not be established whether this change was due to the fact that some members of the particular households had moved out, or that these had belonged to the “untraceable” category. In any event, a figure of seven persons to a room is still quite high by any standard.

In earlier phases, when household size was broken down by sub-sample, a number of differences had emerged, among these being differences of family size which tended to generally correspond with sub-sample. Generally, the younger, more mobile sub-samples had smaller households than their older, more stable counterparts. In addition, about a third of the respondents had been shown to live in large households under conditions of overcrowding. This scenario had not improved by the time of the Phase three interviews in October 1995.
11. Changes in Economic Activities 1993–95

11.1 Working environment

At the time of the baseline survey in December 1992, it emerged that the favoured venues for the women’s main trading activities were: home (22.5 per cent), market venue (35.5 per cent), fixed road-side venue (18.3 per cent), no fixed venue (10.1), other (13.6). As can be noted, the largest number of women in the sample operated in an established market, with the next highest number preferring to operate from home. This arrangement had not largely changed in 1995 (i.e. in terms of venue for operations). In terms of working arrangements, while two thirds of the traders (67 per cent) had been reported to work on their own, 31.1 per cent worked with others, including with relatives, own children and hired hands. This position had again not altered significantly in October, 1995.

In addition, as at December 1992, the operators were involved in a variety of petty trading activities as follows: fruit and vegetables (56), cross-border items (26), crafts (22), cooked food (16), crochet work (12), sweets, centacools (drinks), plastic (carrier bags) (10), clothes (6), other trading activities (17) and other productive activities (4). In general terms, little change had occurred in this regard in October 1995. On the basis of the figures presented in 1992, it had emerged that the item traded by the largest number of participants was fruit and vegetables.

This was considered curious given that selling fruit and vegetables appears risky because these products are perishable. Interestingly, this item continued to occupy top position in October 1995 (being subscribed to by nearly 38 per cent of the operators) in terms of the most preferred activity despite its unstable and risky nature (see Table 4). The main reasons mentioned by respondents at the baseline survey stage in 1992 which were again echoed in Phase three (1995) included that the products were in demand on a daily basis, that they are affordable and, most importantly, that there was ease of entry into the sector.

One trader spoke for many when she observed:

We do not require a lot of money to order fruit and vegetables for sale. We also are aware that people need to eat every day, therefore we get something (from sales) at the end of the day; it does not matter how small. People also buy in cash and we do not offer credit. There are innumerable hustles when you try to sell large items
because many people cannot afford to pay cash. If you give them items on credit, they sometimes disappear and you can lose a lot of money that way.

Table 4: Changes in economic activities 1993–95.

<table>
<thead>
<tr>
<th>Type of trading activity</th>
<th>1992/93</th>
<th>%</th>
<th>1995</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fruit and vegetables</td>
<td>56</td>
<td>(33.0%)</td>
<td>53</td>
<td>(37.9%)</td>
</tr>
<tr>
<td>Clothes</td>
<td>6</td>
<td>(3.6%)</td>
<td>10</td>
<td>(7.1%)</td>
</tr>
<tr>
<td>Cross-border items</td>
<td>26</td>
<td>(15.4%)</td>
<td>21</td>
<td>(15.0%)</td>
</tr>
<tr>
<td>Crafts</td>
<td>22</td>
<td>(13.0%)</td>
<td>17</td>
<td>(12.1%)</td>
</tr>
<tr>
<td>Cooked foods</td>
<td>16</td>
<td>(9.5%)</td>
<td>8</td>
<td>(5.7%)</td>
</tr>
<tr>
<td>Crochet work</td>
<td>12</td>
<td>(7.1%)</td>
<td>4</td>
<td>(2.9%)</td>
</tr>
<tr>
<td>Sweets, centacools, plastics</td>
<td>10</td>
<td>(6.0%)</td>
<td>11</td>
<td>(7.9%)</td>
</tr>
<tr>
<td>Other productive activities</td>
<td>4</td>
<td>(2.3%)</td>
<td>6</td>
<td>(4.3%)</td>
</tr>
<tr>
<td>Other trading activities</td>
<td>17</td>
<td>(10.1%)</td>
<td>10</td>
<td>(7.1%)</td>
</tr>
<tr>
<td>Total</td>
<td>169</td>
<td>(100.0%)</td>
<td>140</td>
<td>(100.0%)</td>
</tr>
</tbody>
</table>

As was the case with the two previous phases, cross-border trade too retained its position in Phase three as the second most important activity. The most plausible explanation for its popularity, as noted in the previous report (Brand et al., 1995), was perhaps the relatively high profits available in this field, especially to those with a little more than average capital.

Selling of crafts, which includes wood and stone carvings, also remained a fairly popular activity in 1995. The reason given in an earlier phase, that the market attracts a large contingent of tourists who are often generous in terms of purchases perhaps because many of them use hard currencies, was echoed again this time around by most respondents involved in this trade.

Fairly important changes were however witnessed in the area of the sale of cooked food, including roast mealies, crochet items as well as in a variety of items too numerous to mention that had been classified under the heading of “other”. There was a notable decline in terms of trading in these diverse items in the period between October 1993 and October 1995. It was not absolutely clear what had triggered off this decline, but it could be speculated that perhaps this was attributable to a steep rise in the cost of raw materials resulting in the need for a stiff mark-up, a move which invariably would compromise viability.

There was, however, a notable increase (from 6 to 10 operators) in the trade in used clothes in the third phase as compared to the previous two phases. This was in tandem with the general trends in the clothing sector. As ESAP bit harder and the cost of clothing kept on sky-rocketing, there was a sudden increase in the demand for second-hand clothing throughout the country. There was, thus, a boom in the retail of second-hand clothes which
traders sourced from neighbouring countries, in particular Zambia and Mozambique. At one stage business became so brisk that the local clothing industry actually cried foul, calling on the government to step in and institute regulations to curb trade in second-hand clothing in order to save the (formal) industry from total collapse. This up-turn in business in this sector probably explains the increased interest in the sector by operators in the sample.

11.2 New ventures

Given the turbulence in the economic sector in the era of ESAP, the question of possible changes in the economic activities of operators was followed up with keen interest by the research team. In particular, the study sought to establish whether operators had either diversified or branched off into completely into new ventures in the two-year period October 1993–October 1995. In this respect, the Phase three results revealed that (with cross-border traders excluded from the sample), a total of 15 (13.3 per cent) traders out of 113 possible cases had started new activities in the period between October 1993 and October 1995 (i.e. Phase three), as compared to 4.6 per cent of operators in the period between December 1992 and October 1993 (i.e. Phases one and two). Incidentally, all the new ventures were started in the year 1994.

Reasons for starting new activities were given in the Phase three interviews as being associated with the need to raise income levels for the home as families were failing to make ends meet. The reasoning was, therefore, that diversifying into other areas might improve the traders’ chances of realising this objective. Diversification happened in the form of engaging in such anticipated profitable “sidelines” as selling freezits during the hot season and selling fish. A number of operators started renting cooler boxes from the Coca Cola Bottling Company which they use to store freezits for sale. This finding suggests that a few traders are prepared and willing to venture into totally new areas of operation if there is an indication of the possibility of realising additional income. It also does show a certain degree of innovation on the part of some women informal operators.

As for cross-border traders, only three (14.3 per cent) out of a possible 21 had started new ventures. These new activities included the sale of second-hand clothes (2) and working for someone else in a flea market (one). The reasons given by the cross-border traders for diversification were similar to those given by their counterparts in the other areas of trade. The cross-border operators however explained that they had diversified into the sale of second-hand clothes in particular for the simple reason that there was
potential as it was a lot cheaper to buy second-hand clothing within Zimbabwe than in South Africa.

11.3 Ventures stopped

The study further sought to establish whether any of the respondents had stopped operating in what they had previously reported as their main item of trade, and if so their reasons for doing so. It had been hypothesised earlier that operators were likely to stop certain activities because these had become unviable for such reasons as prohibitive costs of raw materials or because the market had become flooded with a particular item of trade. The Phase three interviews revealed that some 20 (18.2 per cent) out of 110 traders (i.e. excluding cross-border traders) had stopped trading in what they had previously envisaged as being their main activity.

The activity most affected in this respect was none other than the erstwhile popular trade—fruit and vegetable selling. The most common reason given for stopping was that the activity was no longer profitable due to the saturation of the market. A cooperative member reported that she had had to resign from the venture for what she termed “financial reasons”. She would not elaborate on what exactly she meant by that. It could not be established whether embezzlement of funds was a concern in her decision to quit, though her brief statement seemed to suggest so.

It is worth noting also that there were some traders who had stopped trading in fruits and vegetables for reasons other than lack of profitability of activity. Two respondents stated that they had stopped some ventures because of old age while a further two had apparently stopped due to ill health. The latter reason is particularly poignant given the lack of pension schemes in this sector in Zimbabwe at the moment. The two women are likely to have “retired” with no pension scheme to fall back on in their old age. Indeed, the proposed introduction of a pension scheme for this category of workers in the context of the third phase of the implementation of the National Social Security Scheme is a noble idea which many informal operators are likely to await with keen interest (Kaseke, 1993; Mupedziswa, 1995).

As for cross-border traders, out of a total of 21 respondents, 11 (52.4 per cent) reported that they had stopped making regular trips to such countries as Botswana, South Africa and Zambia because they could not afford such trips any longer. They further pointed out that trips into neighbouring countries were becoming risky and the activity was no longer as lucrative and profitable as it had been, due to the opening up of the market in the
context of trade liberalisation. A forty year old respondent, Mai Temba, noted with nostalgia:

I used to make dresses and crochet items and sell these to cross-border traders. I even tried going to South Africa with some other women. We would get orders from companies and individuals for goods to purchase for them. We would travel as a group. Out there we would stick together and even prepare our meals together often in the open. The conditions out there were pretty harsh. However, with time I realised that I was not making enough money from the venture. I stopped. The problem was compounded by the fact that I had to send children to school.

One other woman interviewed noted that the trips were now unviable, alleging that all the goods she had bought outside the country on her last cross-border trip had been seized by customs officers apparently for not properly declaring the items for purposes of duty. “The officers were merciless. I pleaded with them not to confiscate everything that I had; I do not understand. Maybe they wanted to be bribed...” She lamented that following that incident, she no longer had any capital to enable her to organise another trip.

Yet another woman reported that she was now in the business of plaiting hair as her husband has vehemently denied her permission to continue with cross-border activities. The woman could not be drawn into saying why her husband had taken such a drastic step. One explanation might be that the particular woman may have been bringing in more money to the home than the husband, and, in such instances, there is a tendency for husbands to feel either embarrassed or even insecure as the wife will tend to wield more power and have greater say in the running of the home. Another possible explanation relates to stories that abound about how some women allegedly engage in “promiscuous behaviour” once they have crossed the borders into neighbouring countries where they go to procure items for their trade. The newspapers tend to exaggerate and sensationalise what happens when the women are outside Zimbabwe. The media thus fails to appreciate that the husbands of cross-border traders become suspicious and unsettled, creating disharmony in the families.

An interesting point to emerge from the results of Phase three interviews was that, in fact, more women had stopped an activity in the first two phases (1992 and 1993) than in Phase three (1995). This may suggest increased pressures being brought to bear as a consequence of ESAP-induced hardships, hence women are being forced by circumstances to remain in some kind of activity for purposes of survival, in spite of market-related concerns such as saturation and the dwindling of customers alluded to elsewhere.

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Three women reported having stopped informal sector activities completely to engage in totally different activities. One woman quit the informal sector after securing a job with the Harare City Council as a sweeper at Mbare Musika Long Distance Bus Terminus, for which she is being paid Z$250 per month. Another quit in order to accept a job as a domestic worker, while a third took up a job with a tuckshop owner (still in the informal sector it could be argued). Case study 1 below relates to another informal sector operator who yearns for formal sector employment.

Case study 1

I am a member of the Harare Weaving Cooperative. There are thirty of us and I have been a member for the past three years. I have two children but I have never been married. I live in one room in Mbare for which I pay Z$80 monthly rent. ESAP has brought problems to our lives. Raw materials have become very expensive and that has affected production at the Weaving Centre. There is no one to assist me so I have to look after my children on my own. One of them suffers from asthma and requires medication regularly. At one time, I went to Harare Hospital and they did not have medicines, therefore I was compelled to buy some at the pharmacy. The medicines are very costly. I also send food to my mother who lives in a rural area because food is very expensive at home.

I have to engage in a number of other economic activities in order to make ends meet. I plait ladies’ hair during week-ends and after hours. How would I manage with an average income of Z$250 per month? We do not get many customers at the Centre and we rely mainly on tourists and some curio shops in town, especially the Jairosi Jiri shop. Sometimes we get donations of clothes from factories but some of them are of such poor quality that they do not yield much money.

ESAP is terrible. I have tried to look for a job in the formal sector but I cannot get one. I just have to struggle on at the Centre and hope that the situation will improve. But if I were to get a formal sector job tomorrow, I would not hesitate to take it; no matter what it involves.

This finding is consistent with sentiments expressed by some operators during the Phase two interviews (1993) to the effect that they still hoped to secure formal sector employment where they would be assured of a steady income on a regular basis even though the actual earnings may be reduced. Three road-side vendors had stopped informal trade activities completely also because they were now spending more of their time at their rural homes. It could not be established whether this had to do with efforts to cut down on expenses since, in the urban setting, food items had become expensive, whereas in rural areas, people tend to grow their basic food requirements, provided the rains are kind.
11.4 Rules of entry

It is a well known sociological fact that where groups of people interact, particularly on a regular basis in an economic context, certain informal “rules of conduct” tend to emerge. The rules may not be written down but usually they are enforced with much vigour and passion. In this context, it was hypothesised that the informal traders would have developed informal rules particularly to do with entry, i.e. acceptance into a particular informal trade group setting. The study, therefore, sought to establish the extent to which there may exist such informal rules of entry into particular activities and among particular sub-groups in the informal sector. Many of those interviewed, however, either failed to grasp and comprehend this question or thought it amazing or even amusing but could not comment.

Hence out of the 131 valid cases (excluding cross-border traders), only 41 (33.9 per cent) responded to this question, with 38 stating that there were no such rules. Thus, the majority of the traders were not conscious of rules of entry, and yet those operating in City of Harare-designated areas, including Mupedzanhamo and the Covered Market, were required to pay a licence fee. Perhaps they were conscious of the fact that the rule requiring them to pay a fee was a formal one and not an informal rule. It is possible that it was for the same reason that no mention was made about the highly sensitive directive from the City of Harare (local) authorities requiring operators to hold only one table each at a time. This directive raised lots of emotions and culminated in demonstrations by some women informal traders. Their lack of knowledge in respect to this issue perhaps serves to confirm that they are operating in the “unregulated” informal sector where ease of entry is one of the key characteristics.

Only three respondents interviewed noted that there were indeed some informal rules. Interestingly, only one of the three who said there were some rules was operating a City Council-regulated stall, and this is the same respondent who mentioned something about Council regulations. Asked to elaborate on what rules existed, the three identified the following:

- payment of a traders’ fee to the City Council of Harare,
- the selling of specified items only and not others,
- asking for permission from established vendors in an area to set up a stall if joining for the first time.

This last stated response to do with the need to seek permission from established operators perhaps best approximates to what the research team had hypothesised. The first two both seem to relate to formal rules. In the informal sector, as elsewhere, there is an inclination towards “territoriality”
with members vigorously defending the proximity of their venue of trade. Interestingly, a similar finding was obtained in a study on the impact of ESAP on blind beggars in Harare (Mupedziswa, 1995). In the latter study, it was revealed that blind beggars operating in the centre of Harare had established specific areas in which they operated, and anyone violating the unwritten (informal) rules of entry (i.e. boundaries) risked meeting with the wrath of established “colleagues”.

None of the women mentioned such aspects as the importance of maintaining the same price for the same quality goods within a given area, and yet this has been observed to be a burning issue in many instances (Mupedziswa, 1994). That this was not mentioned in this instance may suggest one of two things; either the respondents did not quite understand what the questioner was getting at in spite of careful explanations, or it may mean the spirit of “free enterprise” synonymous with ESAP may have finally caught up with this group, with everyone being given leeway to do their own thing. It is also possible that the recently announced (November 1994) enabling environment for deregulation of the informal sector may have helped in dismantling any such informal rules which may have existed.

11.5 Working arrangements

The previous phases of the study had sought to establish whether or not traders worked with others. In Phase three, the idea was to determine if any significant changes had taken place in this regard. In respect to the first phase of the study, it had emerged that two thirds of the traders (67 per cent) worked on their own and 31.1 per cent worked with others. In 1993 the figure of those working with others had stood at 25 per cent, while in 1995, the figure declined slightly to 21.13 per cent. With respect to those who worked with others, the study sought to establish who the co-workers were. The complete picture as presented by the respondents for the three phases is as depicted in Table 5.

There was in Phase three a general decline in the use of relatives, while, at the same time, a significant rise in the number of traders working with their own children was discernible. This may be because there are so many school-leaver children doing nothing. As stated elsewhere, it is currently estimated that over 200,000 children leave school each year with the vast majority of them finding nothing in the way of a formal job, skills training or further studies (Mupedziswa, 1994). Parents would rather work with these children than engage a relative or stranger who may expect to be paid a wage, which many of the traders cannot afford. “Because of financial
hardships, relatives now expect to be paid. It is better these days to use one’s children as they do not expect to be remunerated” explained one trader.

Table 5: Type of co-worker

<table>
<thead>
<tr>
<th></th>
<th>1992 %</th>
<th>1993 %</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relatives</td>
<td>13.2</td>
<td>18.9</td>
<td>10.0</td>
</tr>
<tr>
<td>Own children</td>
<td>17.0</td>
<td>16.2</td>
<td>36.7</td>
</tr>
<tr>
<td>Registered cooperatives</td>
<td>30.2</td>
<td>48.6</td>
<td>30.0</td>
</tr>
<tr>
<td>Cooperative groups</td>
<td>11.3</td>
<td>2.7</td>
<td>-</td>
</tr>
<tr>
<td>Friends</td>
<td>5.7</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>Employ others</td>
<td>11.3</td>
<td>5.4</td>
<td>10.0</td>
</tr>
<tr>
<td>Grandchild</td>
<td>-</td>
<td>-</td>
<td>3.3</td>
</tr>
<tr>
<td>Husband</td>
<td>-</td>
<td>-</td>
<td>3.3</td>
</tr>
<tr>
<td>Other</td>
<td>11.3</td>
<td>8.1</td>
<td>6.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>99.9</td>
<td>100.0</td>
</tr>
</tbody>
</table>

(N=53) (N=37) (N=30)

Another interesting feature was that by 1995, no informal cooperative groups were still in existence and unlike what had been reported in 1992, no individuals were working with friends. One wonders whether ESAP is gradually alienating people against each other; what else could explain the general movement away from cooperation to a spirit of individualism? One trader reported that she was working with her husband who had been retrenched, while another reported that she was now working with her grandchild who was no longer in school due to ESAP-induced hardships.

However a number of women informal traders interviewed reported that they still employed workers. The Phase three situation in this regard (10 per cent) approximated that of 1992 in terms of the numbers reporting this phenomenon (11.3 per cent), although there had been a drop in 1993 (5.4 per cent). It is not clear why but this development might suggest that some traders were beginning to adapt more meaningfully to the harsh ESAP environment. As for cross-border traders as a specific sub-group, only a paltry four out of twenty respondents had co-workers or helpers. Two helpers assisted with the selling of goods (with one of them based at Mupedzanhamo Market) as well as crocheting and selling of crochet products.

11.6 Keeping of records

As noted by Brand et al. (1995), the keeping of records is important as it enables traders to assess how they are doing financially. As Table 6 shows, in
the first two phases of the study, 26.3 per cent and 25.2 per cent of the respondents kept records in the respective periods, while in Phase three, the figure fell even further to 19 respondents or 17.4 per cent.

Table 6: Keeping of records (%)

<table>
<thead>
<tr>
<th></th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>26.3</td>
<td>25.2</td>
<td>17.4</td>
</tr>
<tr>
<td>No</td>
<td>73.7</td>
<td>74.8</td>
<td>82.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Whereas in Phase two almost half of those who kept records were cross-border traders, in Phase three the number of cross-border traders doing so had fallen to a third. Cross-border traders who still kept records mentioned that it was essential and crucial to keep records in order to assess whether or not it was profitable to travel outside the country. Another important reason cited by this group of traders for keeping records was that the volume of business generated by their ventures involved considerable amounts of money and hence it was important to keep track of activities by maintaining records.

As was the position in previous phases, while cross-border traders in general felt that it was wise to keep records, the majority of operators from the other categories did not, still maintaining that because they live from hand to mouth, there was no purpose in recording anything. Thus, the basic argument by traders from the various categories who were apparently not making much profit was that recording was a waste of time given that they were selling irregularly and barely making enough to survive from day to day.

11.7 Financial returns

As can be discerned from the observations made above, accurate information about financial returns from informal trading activities was difficult to obtain largely because so few of the respondents kept any kind of records. This was the position not only in the first two phases, but in Phase three as well. The Phase two report (Brand et al., 1995) noted that it proved to be even more difficult to obtain reliable information about income and expenditure in Phase two than it had been in Phase one, despite careful probing. As can be imagined, in Phase three, the task proved a lot more difficult than in Phase two, in fact almost formidable.
The same excuses heard in Phase two about traders not having what counted as a weekly or monthly recordable income were again the order of the day in Phase three. “I purchase food at the end of the day”, “It's not the sort of money one would bother even maintaining a record of...”, “I spend it as it comes in, so I never know how much my takings are” were common reasons which turned out to be virtual carbon copies of responses given in previous phases of the study by the same respondents for their inability to estimate how much they had spent and what they had earned in the previous month. The items of information in Table 7 and Table 8 are based on those who were able to make rough estimates of their earnings.

An attempt was made to establish both the gross monthly takings and the amount of money spent on goods for resale. Surprisingly, despite the fact that the research team was now fairly well known to the respondents (having visited twice before), there was still some resistance particularly in terms of disclosure of income and for this reason, the figures in the two tables ought to be taken with caution. Table 7 below compares the gross monthly takings from goods sold during all the three phases of the study to date.

<table>
<thead>
<tr>
<th>Zimbabwe Dollars</th>
<th>1992</th>
<th>%</th>
<th>1993</th>
<th>%</th>
<th>1995</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1–299</td>
<td>38 (34.9)</td>
<td>16 (23.9)</td>
<td>10 (10.53)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>300–599</td>
<td>27 (24.8)</td>
<td>28 (41.8)</td>
<td>20 (21.05)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>600–899</td>
<td>21 (19.3)</td>
<td>13 (19.4)</td>
<td>26 (27.37)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>900–1999</td>
<td>6 (5.5)</td>
<td>3 (4.5)</td>
<td>20 (21.05)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000 and above</td>
<td>17 (15.6)</td>
<td>7 (10.4)</td>
<td>19 (20.00)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>109 (100.1)</td>
<td>67 (100.3)</td>
<td>95 (100.00)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(mdn=450)</td>
<td>(mdn=400)</td>
<td>(mdn=600)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The findings reveal that on average, the respondents were reporting slightly higher nominal gross takings for 1995 than for either of the two previous phases. This is reflected in the higher median (Z$600) for 1995 as opposed to Z$400 and Z$450 for 1993 and 1992 respectively against a backdrop of stiffer competition in the sector. There are two possible explanations for this trend. One more obvious explanation relates to the high rate of inflation (experienced especially over the last two years) which has meant that even the prices at which the operators are selling their wares have had to go up substantially, enabling the respondents to realise what on the surface may appear to be slightly higher returns (but which may be actually lower in real terms). The second explanation may relate to the fact that the last two years have witnessed relatively good seasons for agriculture, meaning many low
income earners have found themselves with perhaps a little more disposable income, some of which has found its way into the informal sector.

It may be tempting to want to suggest that the figures presented above may have been distorted by the relatively higher takings of cross-border traders who are part of the overall sample. While it is true that the cross-border traders reported much higher mean takings at Z$2,572.73 (as opposed to Z$909.40 for the rest of the sample), it is equally true that the highest reported single monthly earnings of Z$6,000 were reported not by this group but by a non-cross-border trader. This goes to show that among the operators, other than cross-border traders, there are some who have at least occasionally received decent takings. The only dampener, of course, is that in the vast majority of such cases, respondents are not in the habit of separating net profit from the gross takings. Even so, dealing with amounts of up to Z$6,000 per month may be adjudged a positive sign by most standards for this category of citizens.

Respondents were also asked to state the amount of money they had spent on purchasing goods for sale. The answers are presented in Table 8.

Table 8: Money spent on buying goods to sell during the previous month

<table>
<thead>
<tr>
<th>Zimbabwe Dollars</th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>0</td>
<td>3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1–299</td>
<td>73</td>
<td>44</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>(64.0)</td>
<td>(58.7)</td>
<td>(45.98)</td>
</tr>
<tr>
<td>300–599</td>
<td>20</td>
<td>17</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>(17.5)</td>
<td>(22.7)</td>
<td>(36.78)</td>
</tr>
<tr>
<td>600–899</td>
<td>7</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>(6.1)</td>
<td>(6.7)</td>
<td>(8.05)</td>
</tr>
<tr>
<td>900 and above</td>
<td>11</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>(9.6)</td>
<td>(12.0)</td>
<td>(9.20)</td>
</tr>
<tr>
<td>Total</td>
<td>114</td>
<td>75</td>
<td>87</td>
</tr>
<tr>
<td></td>
<td>(99.8)*</td>
<td>(100.1)*</td>
<td>(100.01)*</td>
</tr>
<tr>
<td></td>
<td>(mdn=200)</td>
<td>(mdn=200)</td>
<td>(mdn=375)</td>
</tr>
</tbody>
</table>

* Excludes cross-border traders and members of cooperatives

Whereas the amount spent on purchasing goods for sale was less than Z$300 for the majority of traders in the two years 1992 and 1993, the situation had changed but nominally in 1995, with the amount going down slightly. Indeed, fewer traders could afford to spend more in 1995. At the top end of the ladder, the number who could spend Z$900 or more again went down by a few percentage points. Although the median amount spent was slightly higher for 1995 (at Z$375) as opposed to Z$200 for both 1992 and 1993, this would still signify a drop in real terms over the period of study when the rate of inflation is taken into account. This serves to show the difficulties faced by this sector in the era of ESAP even more vividly. In particular, these
results suggest capital is still a major problem among (women) informal sector traders. This perhaps serves to confirm the assertion by many operators that they use daily takings to purchase food items on a day by day basis, and that they normally do not differentiate between takings and profit.

As was the conclusion in the previous report, it is clear that profit levels continue to be generally low among most categories of informal traders.

11.8 Comparisons of activity with the previous phases

The study sought to establish general trends in the area of informal trade in the era of ESAP, and to this end respondents were requested to comment on differences concerning key aspects of their current situation (1995) and that of 1992 and 1993. Table 9 below provides a summary of the comparisons.

Table 9: Comparison of activity

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Time spent</td>
<td>47.5</td>
<td>10.1</td>
<td>22.1</td>
<td>39.3</td>
<td>25.9</td>
<td>19.9</td>
</tr>
<tr>
<td>B. Customers</td>
<td>11.9</td>
<td>8.2</td>
<td>4.6</td>
<td>81.9</td>
<td>90.2</td>
<td>84.3</td>
</tr>
<tr>
<td>C. Ease buying goods</td>
<td>4.5</td>
<td>2.8</td>
<td>4.9</td>
<td>81.9</td>
<td>92.6</td>
<td>88.9</td>
</tr>
<tr>
<td>D. Ease selling goods</td>
<td>4.5</td>
<td>82.0</td>
<td>5.8</td>
<td>90.1</td>
<td>92.6</td>
<td>95.4</td>
</tr>
<tr>
<td>E. Competition-trade</td>
<td>83.5</td>
<td>82.0</td>
<td>90.9</td>
<td>90.1</td>
<td>98.1</td>
<td>95.4</td>
</tr>
<tr>
<td>F. Profit made</td>
<td>10.6</td>
<td>81.9</td>
<td>8.3</td>
<td>89.3</td>
<td>3.7</td>
<td>93.5</td>
</tr>
<tr>
<td>G. Size of business</td>
<td>12.2</td>
<td>82.7</td>
<td>8.2</td>
<td>90.2</td>
<td>3.7</td>
<td>93.5</td>
</tr>
</tbody>
</table>

(N.B. All figures are percentages; those stating “same” not shown)

As had been the case in the previous two phases, the general trend identified by the vast majority of the respondents in Phase three was one of declining business. The women felt business was no longer as lucrative as it had been before the ESAP era and that the environment had become more and more hostile. This was attributed to high levels of competition with other traders in a situation of declining demand. As again explained in the previous report, this made it more difficult for traders to sell their goods and, therefore, left them without money to buy more goods to continue their activity.

A fair number of traders (25.9 per cent) expressed concern with respect to the amount of time they are spending in trade but for very little returns. They noted that more time was being spent for less profit. Many traders reported working for seven days a week and spending an average of 10 to 12 hours on trading activities each day. It was, for instance, observed that roadside vendors trading in fruit and vegetables started operating as early as
seven o’clock each morning, and often did not stop until seven o’clock in the evening. The only exception perhaps were those traders who operate from the designated market stalls where trading times are regulated by the Harare City Council. It is not unusual, however, to see the stall-holders continue selling their merchandise from their homes at night.

In the first two phases of the study, many respondents (81.9 per cent in 1992 and 90.2 per cent in 1993) had reported that fewer customers were patronising their merchandise. The figure for 1995 was 84.3 per cent which was still quite high. Related to the problem of decreased demand for goods was the problem of selling goods, with 95.4 per cent of the respondents in 1995 noting the problem, as compared to 82.0 per cent in the first phase in 1992.

Competition with other traders was reported to be very high due, in large measure, to the saturation of the market by new entrants, including retrenchees (and their family members perhaps) and those wishing to supplement ever dwindling incomes. The situation in 1995 was reportedly worse than in the preceding years as a significantly high figure of 93.55 per cent reported mounting competition in the face of reduced demand for goods, which was seriously affecting the viability of their ventures. Thus, all in all, most of the respondents thought their business had changed, and for the worse. Observed one trader:

There are more and more people joining us each day and each week. The numbers have increased steadily since 1993. Many tell us that they have lost their jobs. What can they do? Although we are aware their presence increases competition, we feel we cannot chase them away. The too have families to feed.

11.9 Perceptions of why business had changed

In the first two phases, a number of suggestions were made to respondents to explore their views on why business had changed, and a number of reasons were given. In Phase three, the question, which was directed at all those who said they thought their business had changed, was phrased slightly differently: “Why do you think that your business has changed?” The responses are summarised in Table 10.

<table>
<thead>
<tr>
<th>Reason</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>People do not have money any more</td>
<td>40</td>
<td>36.36</td>
</tr>
<tr>
<td>The market is flooded, too many of same goods</td>
<td>22</td>
<td>20.00</td>
</tr>
<tr>
<td>Due to ESAP-induced hardships</td>
<td>8</td>
<td>7.27</td>
</tr>
</tbody>
</table>

Table 10: Perceptions on why business has changed, 1995
As can be discerned from Table 10 above, the major perceived reasons revolved around people not having money any more these days, too much competition, and this against a background of the prices of basic commodities going up every day. Some traders specifically pointed out that activities such as the selling of crochet items, fruit and vegetables were no longer viable at all, noting that it was now better to move into the business of selling second-hand clothing and even cold drinks.

On being asked specifically if they thought the changes in their business were due to ESAP, 88.9 per cent in 1995 (as compared to 73.6 per cent in 1993) of the respondents attributed the changes to the reform programme, noting that they strongly felt the programme had at least contributed to the changes. Predictably almost everyone who answered this question believed ESAP had “contributed” to the change in their business in a negative sense. All the categories of traders, including cross-border traders who many believe have benefited from the launching of ESAP, felt that trade in general had declined noticeably during the ESAP era. This is not a perception that is baseless, if the general trends in the economic environment, particularly in respect to small businesses, are anything to go by.

11.10 Plans for the future

Interestingly, although the operational environment is currently negative, respondents still had some plans for the future in relation to their ventures. When this question was posed in 1993, 27.1 per cent either had no plans or did not know what might happen in the future. In contrast, in 1995, only twenty-six out of 140 traders (or 18.6 per cent) stated that they had no plans at all for the future. Of those who had plans, the majority wished to continue trading in the hope that the situation will eventually get better. One woman even revealed that she hoped to get married so that she could then pool resources with a husband when/if she found one. Seventeen respondents (12.1 per cent) as compared to 9.3 per cent in 1993, hoped to diversify into other activities such as selling of second-hand clothes. Whereas in 1993, 9.3 per cent of the respondents had expressed a desire to go back to the rural areas as part of their future plans, in 1995 only a paltry 1.4 per cent of the respondents expressed similar sentiments.
Perhaps the comment made by one flea market operator interviewed in the context of additional case studies, sums up the fighting spirit and desire to diversify which seems evident among many women informal traders in Harare today:

I have a number of other ways of making money. I have lodgers and I get about Z$500 each month from them. I also sell vegetables from my garden, though I do not get much from this venture. My main activity is of course flea market trading, and I can make as much as Z$3,000 per month and sometimes more. I plan to continue selling from the flea market but I am also considering diversifying into catering.

The expressed desire by most traders to continue with trading activities in spite of the inherent problems may suggest one or both of two things: either the operators are survivors whose resolve has been toughened over time, or alternatively informal trading is the only survival option open to the majority of the operators. The latter explanation appears more plausible. Most traders also expressed the hope that the government would assist them financially to improve their undertakings.
12. Changes in Household Consumption Patterns

As noted in the Phase two report (Brand *et al.* 1995:159), one of the areas of interest to the study on the impact of ESAP on women in informal trade was to examine possible changes in household consumption patterns with respect to such key variables as food, health, education and accommodation. Because some striking changes had been noted in the report of the second phase, in the third phase, the researchers were curious as to whether further changes might have occurred in this area. Each of these items is examined separately below.

12.1 Impact on food

Studies done elsewhere have shown that the introduction of economic reform programmes has been accompanied by a deterioration in the household diet. The current study, therefore, looked at the impact of changing economic circumstances, including ESAP, in relation to the food basket in general and food intake in particular. In the first two phases of the current study, respondents were asked to indicate any changes in diet over the preceding two year period. In the first phase, 112 respondents noted that there had, indeed, been changes in diet while a further 58 reported no change; and in the second phase significant changes for the worse surfaced. When this question was repeated in Phase three (1995), further changes were again reported.

In addition to changes noted between Phase one (1992) and Phase two (1993) with respect to the number of meals people ate per day, further changes were noted two years later (in 1995) during the Phase three interviews (see Table 11).

Table 11: Changes in frequency of meals

<table>
<thead>
<tr>
<th>Frequency</th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>One meal a day</td>
<td>Nil (0.00)</td>
<td>Nil (0.00)</td>
<td>3 (2.1%)</td>
</tr>
<tr>
<td>Two meals a day</td>
<td>83 (47.8%)</td>
<td>77 (52.0%)</td>
<td>78 (54.9%)</td>
</tr>
<tr>
<td>Three meals a day</td>
<td>86 (49.4%)</td>
<td>66 (44.6%)</td>
<td>60 (42.25%)</td>
</tr>
<tr>
<td>Other</td>
<td>5 (2.8%)</td>
<td>5 (3.4%)</td>
<td>1 (0.70%)</td>
</tr>
<tr>
<td>Total</td>
<td>174 (100%)</td>
<td>148 (100%)</td>
<td>142 (100%)</td>
</tr>
</tbody>
</table>
To begin with, while in the first two phases, no one had reported managing only one meal per day, in Phase three, 3 people (2.1 per cent) among those interviewed had apparently fallen into this predicament. The number of people who could afford only 2 meals a day also increased slightly, with one more person moving from a position of affording three meals to one of affording only two meals per day. The number of respondents who could afford three meals per day declined further from 44.6 per cent in 1993 to 42.25 per cent in the subsequent two year period. The quality of the food taken would have declined as well. This finding is consistent with those of other research in Zimbabwe (e.g. Kanji and Jazdowska, 1993; Bijlmakers et al., 1995). As explained in the previous report (Brand et al., 1995), this trend can most probably be explained primarily by the price increases due, in large measure, to the removal of subsidies on basic foodstuffs and the continued hikes in prices of basic commodities.

In the first two phases of the study, changes were also noted in terms of the range of food items purchased by the respondents since the launching of the reform programme. This, of course, suggested a deterioration in the quality of food intake. In Phase two of the study, respondents were asked whether there were any foods they had stopped eating since 1992, and 22.6 per cent of the valid cases answered in the affirmative, while 77.4 per cent answered in the negative. When this same question was posed in Phase three, 24.65 per cent of the valid cases answered “yes”, while the remainder (75.35 per cent) gave a negative response. This data shows that slightly more people have been added to the list of those who have stopped eating certain food items in the material period, suggesting the effect of ESAP is slowly but surely biting deeper and deeper.

In 1993 (Phase two), some respondents observed that they had not completely stopped using certain foods, but had instead cut down on the quantities and perhaps quality as well of these foods. At that stage, 118 (79.7 per cent) of the respondents reported that they were now using certain essential foods in very small quantities, rather than completely dropping them from their diet, with the remaining 28 (18.9 per cent) reporting no change in their food baskets. In 1995, (Phase three), the figure of those that reported changes in their food basket had gone up to 125 (88.0 per cent), while the remainder of the respondents, 17 or 11.97 per cent, had not experienced changes in their food basket. As observed in the Phase two report (Brand et al., 1995), the tendency to resort to smaller quantities of the same foods eaten is, indeed, an example of a situation where families are having to improvise in order not to experience a complete abandonment of life styles which their members had grown accustomed to.
The foods that respondents cut down on are highlighted in Table 12. As with Phase two, an analysis of the type of foodstuffs which respondents cut down on (in Phase three) revealed these had been in essential (but not life-threatening) foods items like bread, meat and eggs. What was of concern, however, is that some respondents interviewed in 1995 reported further cuts from the 1993 levels, signifying increased hardships. For instance, many reported further cuts on top of those they had reported in 1993. Thus, while 88 (59.5 per cent) of the respondents reported further cuts in bread in 1993, some 35 (24.65 per cent) respondents in 1995 reported substantial cuts on the 1993 levels. Thus, if, for instance, a household had cut down from two to one loaf of bread in 1993, in 1995 they reported having cut down further from say the one loaf (1993) to perhaps half a loaf in 1995.

Other items which experienced such cuts included meat where, of the 101 (68.2 per cent) respondents who had cut down on meat in 1993, some 62 (43.66 per cent) reported cutting their purchases further from the 1993 levels to the barest minimum. The same applied to other items like eggs where those who had cut down in 1993 (27), a further 16 cut down further in 1995. Lamented one vegetable vendor: “Gone are the days when we used to fill our plates with food. Eating meat is now a luxury because it has become very expensive. We now have to count the number of pieces that each individual will have.”

Table 12: Changes in food eaten

<table>
<thead>
<tr>
<th>Changes in diet</th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>112 (65.5%)</td>
<td>118 (79.7%)</td>
<td>125 (88.0%)</td>
</tr>
<tr>
<td>No</td>
<td>58 (35.5%)</td>
<td>30 (20.3%)</td>
<td>17 (11.97%)</td>
</tr>
<tr>
<td>Less meat</td>
<td>44 (25.3%)</td>
<td>101 (68.2%)</td>
<td>62 (43.66%)</td>
</tr>
<tr>
<td>Less bread</td>
<td>2 (1.1%)</td>
<td>88 (59.5%)</td>
<td>35 (24.65%)</td>
</tr>
<tr>
<td>Less milk</td>
<td>*</td>
<td>48 (32.4%)</td>
<td>17 (11.97%)</td>
</tr>
<tr>
<td>Less eggs</td>
<td>*</td>
<td>27 (18.2%)</td>
<td>16 (11.27%)</td>
</tr>
<tr>
<td>Less of most foods</td>
<td>60 (34.5%)</td>
<td>*</td>
<td>36 (25.35%)</td>
</tr>
</tbody>
</table>

Stopped eating some food

| Yes                     | *           | 33 (22.3%) | 35 (24.65%) |
| No                     | *           | 113 (76.4%) | 107 (75.35%) |
| Meat 7 times a week    | 34 (19.5%)  | 3 (2.0%)   | *           |

(N=174) (N=148) (N=142)

* Not specifically asked in phase indicated.

While in 1993, some 33 respondents (22.3 per cent) reported having stopped eating some food items, the figure rose slightly to 35 (24.65 per cent) in 1995. Of the 113 (76.4 per cent) that in 1993 had reported not having stopped
eating some foods, in 1995, 107 (75.35 per cent), reported that their 1993 situation still obtained in this respect. As noted elsewhere, what many had tended to do is not stop eating certain foods completely, but reduce the quantities substantially.

12.2 Changes in education

The study sought to establish an indication of the extent to which the cost recovery measures introduced in the educational sector have affected low income earners in Greater Harare. It had been speculated that the increases in the costs of education associated with the introduction of cost recovery during the ESAP years would result in some children dropping out of the school system as their parents might not be able to afford the new school fees. It was for this reason that a question was posed about whether any of the households may have had children who had dropped out of school. The results obtained provided some indication of this. As was the position during Phase two, (see Brand et al., 1995), predictably not everyone had a dependent of school-going age in 1995. However as Table 13 shows, among those with children of school-going age, some reported drop-outs.

| Table 13: Households with drop-outs from school system |
|----------|----------|----------|
|          | 1992     | 1993     | 1995     |
| Dropped out | 15 (8.6%) | 9 (6.1%) | 3 (2.1%) |
| Not dropped out | 106 (60.9%) | 97 (65.5%) | 88 (61.97%) |
| Not applicable | 53 (30.5%) | 42 (26.4%) | 51 (35.91%) |
| Total | 174 (100.0%) | 148 (100.0%) | 142 (100.0%) |

The results of the study have been quite interesting in respect to the question of school drop-outs, as the findings have not been consistent with the generally held notion. Whereas in Phase one, a total of 15 respondents reported having children who had dropped out of the school system, this figure fell to nine in Phase two, and amazingly to only 3 in Phase three. Indeed given the general hardships supposedly linked to the introduction of cost recovery measures, more people would have been expected to drop out in 1995 than in 1993. But this did not happen.

In the Phase two report of the study (Brand et al., 1995:163), it was noted that two theories had been advanced to explain such a phenomenon of decreasing numbers of drop-outs: one theory held that perhaps many people had suddenly learnt about the Social Development Fund (SDF) and hence were taking advantage and utilising this fund to still keep their children at school.
school; another theory held that people possibly moved children from urban
to rural schools where there is “free” primary education.

However, both of these theories had not been borne out by the evidence. As far as utilisation of the fund is concerned, apart from people still not being aware of its existence, it is also a well known fact that the coffers of this fund have been virtually empty for the greater part of its existence. And with government failing to honour many of the vouchers issued in the context of this scheme, many schools have had no other option than to refuse to accept these vouchers, rendering this fund virtually impotent. As for transfers to rural schools, again there is no evidence to support the possibility of a massive movement in that direction.

In the absence of support for the two explanations, it was concluded that the most plausible explanation was that of perseverance: low income families (apart from the St Peter’s group which has their fees met by the church) have had to forego a lot of other essential and basic necessities in order to ensure that their children go to school. As far as the Phase three results are concerned, there is no evidence to suggest that this situation may have altered. Clearly low income earners are making even greater sacrifices today than two years ago in order to ensure that their children get an education.

Case study 2: Fruit and vegetable seller

The educated have no problems. I use the money I get for the education of my children. I realise that if you are educated, you get a job. I plead with my children so that they do well at school. I do not want them to suffer as I am doing. But the young ones do not appreciate that life is very difficult.

Whereas in Phase two, the drop-outs had been mostly the children of roadside vendors (three), cooperators (two), the St Peter’s group (despite having fees paid by the church), cross-border traders, and market stall-holders (one each), in Phase three of the study, the drop-outs were again from a variety of non cross-border groups. No drop-out was reported from the cross-border group. That no one from the cross-border group reported a drop-out is consistent with expectations, given that, generally, this sub-category is made up of relatively well-off people. Except that some have stopped this form of informal trade.

The study also looked at school drop-out rates vis-à-vis gender. An issue that has generated intense debate regarding the effects of ESAP is its impact on the education of the girl child. In all three phases of the study, the researchers sought to establish if drop-out rates for boys were different from those for girls. In 1995, as in the previous two phases, contrary to what had been feared, there was no evidence of discrimination against the girl child.
Of the three girls who had dropped out in Phase three, reasons given included the following: one had gone back to learn at a school in a rural area, one had failed a final examination, and a third had no money. The circumstances regarding the girl who dropped out due to lack of money were however unclear; it could not be established whether there was an element of discrimination against her, although this had been denied by the respondent in question.

The study sought to establish whether, given the hardships associated with ESAP, some parents may have transferred their children to rural schools, since, until recently, the expenses in rural schools were thought to be relatively reasonable. When, in this regard, respondents were asked (during Phase one) whether they had children of school-going age who were in urban primary schools, the situation was as depicted in Table 14.

Table 14: Children attending urban primary schools

<table>
<thead>
<tr>
<th>No of children</th>
<th>1992</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>34 (19.54%)</td>
<td>28 (19.72%)</td>
</tr>
<tr>
<td>2</td>
<td>31 (17.82%)</td>
<td>34 (23.94%)</td>
</tr>
<tr>
<td>3</td>
<td>21 (12.07%)</td>
<td>14 (9.86%)</td>
</tr>
<tr>
<td>4</td>
<td>4 (2.30%)</td>
<td>8 (5.63%)</td>
</tr>
<tr>
<td>5</td>
<td>0 (0.00%)</td>
<td>1 (0.70%)</td>
</tr>
<tr>
<td>0</td>
<td>84 (48%)</td>
<td>57 (40.14%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>174 (100%)</td>
<td>142 (100%)</td>
</tr>
</tbody>
</table>

As can be noted, no striking changes were observed in this respect, in spite of the time lag of roughly three years. Table 14 shows that low income earners still send their children to urban schools in spite of the hardships associated with the economic reform. As noted above, perhaps only perseverance can explain this phenomenon.

In terms of children attending secondary school in an urban area, whereas in Phase one in 1992, some 73 respondents said they did not have a child in an urban secondary school, in Phase three in 1995, the figure had risen to 101. Thus, in 1995, only 41 respondents reported having children attending an urban secondary school. Of the 41 respondents in this category, 19 had only 1 such child, 10 had 2 while the remainder had 3 or 4.

It was reported during Phase one (1992) that of those respondents who had children of school-going age, the great majority had their children in an urban rather than a rural school, be it primary or secondary. At the time, only a negligible figure of 14 respondents had reported having children enrolled in rural primary schools while 158 had none (Brand et al., 1995:164). Meanwhile, only 11 respondents had reported having between one and three
children enrolled in rural schools, while 161 respondents had none. As reported, the situation had hardly altered during Phase two (October, 1993). Interestingly this same situation still obtained during Phase three in 1995. Hence, there have been no marked changes in this respect.

Although the evidence was somewhat obscure, it appeared as if education costs still did play an important part in some enrolment decisions, particularly for the secondary level. While in Phase one (1992), relatively few (56) respondents had children enrolled in secondary schools (either urban or rural), in Phase three (1995), this figure declined further to 41 of the valid cases. It is not inconceivable that the explanation for this might lie in increased costs of education. The cost of education, particularly at secondary level, has continued to sky-rocket with both the cost of tuition and that of examination fees having gone up astronomically in the ESAP period (Mupedziswa, 1994 a, b; Gwarinda, 1994).

The high costs of education have disrupted the education system in the country with school-going children being driven into these various circumstances:

- being forced to repeat a year because the parents cannot afford the examination fees,
- being forced to drop out of the school system completely for the same reason,
- being forced to enrol for the barest minimum number of subjects (usually 5 'O' levels) which will enable the candidates to obtain a full certificate if they pass them all, instead of sitting as many as possible (Mupedziswa, 1994a).

In an effort to establish how successful the children of women informal sector operators were in completing secondary school, respondents had been asked in Phase two whether they had children who had completed Ordinary level i.e. four years of secondary education. At that stage, only nine had. This question was repeated in Phase three to establish what changes, if any, had taken place. Surprisingly, in Phase three, a total of 20 respondents reported that they had children who had completed four years of secondary education. However, it could not be established whether by completion was meant “passing” the final examinations or simply having spent four years in a secondary institution.

The concern expressed in Phase two by those with children who had reached Ordinary Level that there was nothing for the majority of their children to do afterwards other than to assist their parents in the informal sector, continued to bother the respondents in Phase three. Remarked one operator:
I am forty years old and I have four children, two boys and two girls. Three have completed O levels but are desperately looking for employment. I cannot afford to send them for courses such as secretarial because I am the sole breadwinner. My husband died in 1992. We live in Highfield and own the house we live in. I have lodgers who bring in about Z$1,300 every month and I also get a pension since my husband died. And yet, I still cannot make ends meet.

The problem of school leavers with nothing to do is of course not surprising as it is a national one. As noted earlier, the country is currently churning out in the region of 200,000 school leavers each year, and of this figure, only a tiny fraction proceeds to tertiary education or some training programme. An equally small fraction is absorbed into the job market, while the vast majority either roam the streets or join the informal sector (Mupedziswa, 1994a).

12.3 Changes in health

Between December 1992 and October 1993, 57 (38.5%) respondents out of 148 had reported being ill with various unspecified ailments. In Phase 3 (October, 1995), some 42 (29.6 per cent) of the 142 respondents reported having been ill in the two year period between October 1993 and October 1995. (Thus there was a decline in the number of people who reported having been ill; however this figure has to be taken with a pinch of salt given the long time period (2 years) that had elapsed.) In any event it is interesting that of this figure, only two were from the cross-border traders category which consists of mainly young and normally energetic women while the rest were from the various other sub-categories.

Those who reported being ill in Phase two described themselves as suffering from a wide variety of ailments, including hypertension, cancer, backache and many others too numerous to mention. There was no clear pattern in terms of illness suffered by the respondents. Asked the nature of their illnesses during the Phase three interviews, the most commonly reported condition was hypertension (12 respondents) followed by “general body aches” (3) and severe pains after giving birth (3), diabetes (2), recurrent headaches (2), swollen hands (2), pains in legs (2), and hand shingles (2). The remainder reported a diversity of ailments ranging from cancer through heart problems to other unspecified problems. A noteworthy case was of one woman who alleged that she had been bewitched by relatives.

It is curious that the most common condition identified by those respondents who had been ill was hypertension which constituted nearly 29 per cent of all the conditions. This condition is often associated with stress and tension. It could, therefore, be speculated that at least some of these cases would have come about as a consequence of ESAP-induced hardships of
various descriptions. This condition may have come about because of the numerous challenges low income earners have to grapple with in their daily struggle to survive. Many are known to be uncertain as to where their next meal is likely to come from. The struggles associated with their trading activities may again add to the stress and tensions they feel, leading to their hypertensive condition.

In addition to personal illness, the study was interested in finding out whether any close relative of the respondents had been ill. The results are presented in Table 15.

Table 15: Relationship to household member who was ill

<table>
<thead>
<tr>
<th>Family Relationship</th>
<th>Freq. (N=21)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own child</td>
<td>7</td>
<td>33.33%</td>
</tr>
<tr>
<td>Grandchild</td>
<td>3</td>
<td>14.29</td>
</tr>
<tr>
<td>Daughter</td>
<td>5</td>
<td>23.81</td>
</tr>
<tr>
<td>Son</td>
<td>4</td>
<td>19.05</td>
</tr>
<tr>
<td>Mother</td>
<td>2</td>
<td>9.52</td>
</tr>
</tbody>
</table>

Altogether, 21 respondents reported having a member of their household being ill in the last two years. Of this figure, the majority (7) reported it was their own child who had been ill, a further five reported it was their grown-up daughter, four said a grown-up son, three mentioned a grandchild while two mentioned their mother. In all these cases, the respondent was expected to foot the bill when sending the ill relative for medical treatment.

Various studies done in the wake of the launching of ESAP have tended to show that ESAP has had a deleterious effect in various sectors, including health (Chisvo, 1993; Woodroffe, 1993; Kanji and Jazdowska, 1993). It has been suggested that for this reason, many people are not utilising health facilities. It has been pointed out that low income people in particular have found it difficult to meet medical costs. However, the Phase two results of the current study had some contradictory findings in this respect. The results showed that of the 57 (38.5%) out of the 148 respondents who reported having been ill between December 1992 and October 1993, 91.1 per cent had received treatment while the remainder had not. The few who had not done so cited such reasons as “illness not serious” and “lack of money” (Brand et al., 1995).

When a similar question was put to the respondents who had reported being ill in the two years between October 1993 and October 1995, some 32 (76 per cent) respondents reported having sought treatment for their ailment. Although the number that have sought treatment has dropped a little from
what was reported in Phase two (-14.91 per cent), the figure was still quite significant. This perhaps goes to confirm the earlier observation (Phase two) that despite the hardships, people still seek treatment for ailments. As for the few who did not seek treatment (10), the lack of money was predominant. A similar pattern was observed where members of the household were ill (i.e., most were sent in for treatment while a few said they could not afford the costs).

When a general question was asked as to where respondents sought medical treatment, some interesting results were noted (See Table 16). As can be noted, in Phase two 90 (or 66.7 per cent) had gone to the nearest clinic. In Phase three, the number utilising a clinic/hospital had actually gone up to 78.35 per cent. The points advanced in Phase two, namely that clinics are convenient, their charges are “reasonable”, and the regulations require that people have to have a referral letter from the local clinic in order to be attended to at a hospital still held.

Private doctors are apparently no longer as popular as they had been during Phases one and two. As can be noted, the number visiting a private doctor went down from nearly 10 per cent to a mere 3 per cent. This may be associated with the fact that the cost of consulting private doctors has gone up significantly, with the consultation fee alone somewhere in the region of Z$50; in addition a fee is also charged for the actual treatment and purchase of drugs. Even middle classes with medical aid facilities have found the costs of medical treatment prohibitive especially in the last couple of years.

Table 16: Place of medical treatment

<table>
<thead>
<tr>
<th>Venue</th>
<th>1993 Freq</th>
<th>%</th>
<th>1995 Freq</th>
<th>%</th>
<th>% incr/decr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nearest clinic/hospital</td>
<td>90</td>
<td>66.7%</td>
<td>76</td>
<td>78.35%</td>
<td>+11.65%</td>
</tr>
<tr>
<td>Private doctor</td>
<td>13</td>
<td>9.6%</td>
<td>3</td>
<td>3.09%</td>
<td>- 6.54%</td>
</tr>
<tr>
<td>Traditional healer</td>
<td>13</td>
<td>9.6%</td>
<td>7</td>
<td>7.22%</td>
<td>- 2.38%</td>
</tr>
<tr>
<td>Pharmacy/shop</td>
<td>12</td>
<td>8.9%</td>
<td>9</td>
<td>9.28%</td>
<td>+ 0.38%</td>
</tr>
<tr>
<td>Another clinic</td>
<td>4</td>
<td>3.0%</td>
<td>0</td>
<td>0.00%</td>
<td>- 3.00%</td>
</tr>
<tr>
<td>Other (e.g. faith healer)</td>
<td>3</td>
<td>2.2%</td>
<td>2</td>
<td>2.06%</td>
<td>- 0.40%</td>
</tr>
<tr>
<td>Total</td>
<td>135</td>
<td>100.0%</td>
<td>97</td>
<td>100.00%</td>
<td></td>
</tr>
</tbody>
</table>

Traditional healers remained popular; in fact they emerged as being more popular than medical doctors this time around, unlike in the first and second phases when the numbers utilising these two sources tallied (i.e. 13 each). The reasons given in Phase three were basically the same as those noted in Phase two: that traditional healers were less expensive, were convenient as they operated at all times (including after hours) and at negotiable rates. Be
that as it may, the numbers remained curiously low, suggesting that perhaps some people use traditional remedies without necessarily utilising the services of a traditional healer. Two respondents reported that they were now utilising the services of faith healers.

The study sought to establish whether those who had received treatment at one point or another had in fact paid for the treatment. Whereas in Phase two, 85 (63 per cent) reported having paid for treatment, despite not being on a regular income and despite having visited a bona fide health institution (i.e. clinic or hospital) for which many could have been entitled to an exemption letter given their financial status. In the Phase three interviews, it emerged that 72 (67.29 per cent) of the 107 valid cases had paid despite being in circumstances reminiscent of the Phase two situation alluded to above. This may suggest problems of targeting or lack of financial resources as far as the SDF fund is concerned. Interestingly, one of those who was required to pay was the woman who had consulted a faith healer. Another respondent reported consulting both a clinic and a traditional healer, and having had to pay for both.

It is common knowledge that costs of medicines and treatment have gone up astronomically, especially in the last two years. To a question which sought to establish how much respondents had paid towards medical expenses when they last received treatment, varied amounts were reported (see Table 17). As can be noted, amounts paid ranged from less than Z$50 to more than Z$200. As was the case in the previous phase, the data appears to indicate that generally, while women traders in the sample were continuing to seek orthodox medical attention, they were increasingly avoiding expensive forms of treatment. The number of those reporting to have paid Z$159–199 rose from two in Phase two to six in Phase three. If this result is anything to go by, it may signify a concerted upward spiral trend in the cost of medical treatment which would be beyond the reach of most of these women, given their limited financial situation.

Table 17: Amount paid by respondents for treatment last illness episode

<table>
<thead>
<tr>
<th>Amount ZWD</th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $50</td>
<td>21</td>
<td>53</td>
<td>49</td>
</tr>
<tr>
<td>$ 50–99</td>
<td>11</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>$ 100–149</td>
<td>4</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>$ 150–199</td>
<td>0</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>$ 200+</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Unspecified</td>
<td>0</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>48</td>
<td>85</td>
<td>72</td>
</tr>
</tbody>
</table>
In addition to the escalating costs of treatment, several studies done in the ESAP era have shown that the cost of drugs is also going up considerably (Sanders, 1992). The study, therefore, sought to establish how much had been paid for medicines by those who reported making purchases. Most of the respondents spoken to in Phase three however could not recollect. However, for the 13 who could, only one mentioned a figure that was above $50, with a further one mentioning a figure of over $100 as the purchase price of the drugs.

A complicating factor where non-paying patients are concerned relates to the purchase of drugs. Since many hospitals now carry a limited supply of drugs due to reduced budgets, it is not unusual for such a patient to be given a prescription requiring them to purchase drugs on the open market, further straining their already meagre incomes. The story of an informal sector operator, Mai Jeturo, a non-paying patient, related below is typical:

I had an operation at Harare hospital in early 1995. I have spent a lot of money buying medicines from the pharmacy even though I was a “free” patient. The hospital experience was a nightmare because people, including very sick ones like me, had to queue for long hours. I look forward to resting at home and having my daughter take over my informal trade venture from me. My feet swell if I spend a long time standing. I am happy that you came to talk to me because you might be able to assist me.

12.4 Changes in accommodation and facilities

In respect to type of housing, Table 18 shows what picture emerged from the three phases. As can be noted, the type of accommodation was still basically low cost and was quite varied within that.

Table 18: Type of accommodation

<table>
<thead>
<tr>
<th>Type of accommodation</th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td>House (rented or leased)</td>
<td>64</td>
<td>36.8</td>
<td>53</td>
</tr>
<tr>
<td>Rooms in house</td>
<td>44</td>
<td>25.3</td>
<td>35</td>
</tr>
<tr>
<td>Own room in hostel</td>
<td>31</td>
<td>17.8</td>
<td>34</td>
</tr>
<tr>
<td>Shared room in hostel</td>
<td>7</td>
<td>4.0</td>
<td>6</td>
</tr>
<tr>
<td>Cement or brick shack</td>
<td>6</td>
<td>3.4</td>
<td>2</td>
</tr>
<tr>
<td>Wooden shack</td>
<td>17</td>
<td>9.8</td>
<td>13</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>2.9</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>174</td>
<td>100.0</td>
<td>148</td>
</tr>
</tbody>
</table>

65
It ranged from house (rented/leased) through to rooms in house, own room in hostel, shared room in hostel, and very basic abodes like cement or brick shack, and wooden shack. No significant changes occurred in this respect in 1995. The ‘Other’ sub-category included two women who live in Domboshawa and Ruwa rural areas respectively, in pole and dagga huts and another who was squatting at Churu farm. As can be discerned, about two thirds of the respondents continue to live in obviously problematic physical surroundings. This observation was made in the Phase two report, and no change has occurred between the end of Phase two and the time of the Phase three interviews. The vast majority of the respondents still did not own the accommodation they resided in. The number residing in wooden shacks went up slightly from 13 to 16, which may suggest greater hardship and insecurity. As observed in the Phase two report, the question of accommodation is significant since it has implications for the degree of lee-way respondents have in carrying out backyard activities which very often are consistent with informal sector ventures.

It was established in Phase one and Phase two that while those in more “decent” accommodation like houses and hostels paid rent to the local authority, many of those in rooms in houses, shared room in hostels and some types of shacks in the backyard paid rental direct to the resident landlord as they were regarded as lodgers. However people in certain types of shacks paid no rental. A total of 118 (83.10%) of the 142 respondents interviewed in Phase three reported that their situation, by and large, had not changed: they still paid rent, either to the local authority or to some landlord. This must be a great source of stress as the concern over meeting rental obligations must remain in the minds of the operators at all times as they struggle for survival with reduced, rapidly decreasing incomes.

In terms of monthly rentals, the picture depicted in Table 19 obtained.

<table>
<thead>
<tr>
<th>Cost (ZWD)</th>
<th>1993 Frequency</th>
<th>1993 %</th>
<th>1995 Frequency</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $50</td>
<td>11</td>
<td>7.4</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>$50–99</td>
<td>75</td>
<td>60.5</td>
<td>52</td>
<td>36.62</td>
</tr>
<tr>
<td>$100–149</td>
<td>25</td>
<td>16.9</td>
<td>43</td>
<td>30.28</td>
</tr>
<tr>
<td>$150–199</td>
<td>8</td>
<td>5.4</td>
<td>13</td>
<td>9.15</td>
</tr>
<tr>
<td>$200–249</td>
<td>0</td>
<td>-</td>
<td>4</td>
<td>2.82</td>
</tr>
<tr>
<td>$250–299</td>
<td>1</td>
<td>0.7</td>
<td>1</td>
<td>0.70</td>
</tr>
<tr>
<td>$300+</td>
<td>4</td>
<td>2.7</td>
<td>3</td>
<td>2.11</td>
</tr>
<tr>
<td>Unspecified</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>1.41</td>
</tr>
<tr>
<td>No rental</td>
<td>24</td>
<td>16.2</td>
<td>24</td>
<td>16.90</td>
</tr>
</tbody>
</table>
Whereas in October 1993, the mean rental was Z$95.66, the mean for October 1995 was Z$111.36, an increase of some 16.41 per cent in the two year period. While this increase may appear paltry and insignificant, it was actually quite high in real terms when one considers that while 11 reported paying rent of below Z$50 in 1993, not even a single person reported paying this relatively small amount in 1995. It was also substantial when looked at in the context of the average incomes realised by these traders. Again, whereas 16.9 per cent of the respondents reported paying rent of between Z$100 and Z$149 in 1993, this figure had gone up to 30 per cent in 1995.

While it could not be established whether or not this figure was above the national average percentage increase for the period reported by the Central Statistical Office, it may very well be the case. In the Phase two report (Brand et al., 1995) it was pointed out that low income traders tend to be disproportionately disadvantaged by price hikes relating to accommodation, and there is no reason to suggest the situation is any different for the group of respondents in the current study.

In the two earlier phases of the study, respondents were asked questions relating to cooking and lighting arrangements obtaining in each household. The idea was to get a clearer picture of the living conditions of each household during the ESAP era. These questions were revisited in Phase three of the study, and the results are discussed in the next few paragraphs.

With respect to cooking, the situation was as presented in Table 20.

**Table 20: Method of cooking 1992 and 1995**

<table>
<thead>
<tr>
<th>Type</th>
<th>1992 Frequency</th>
<th>1992 %</th>
<th>1995 Frequency</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paraffin stove</td>
<td>97</td>
<td>55.7</td>
<td>72</td>
<td>50.70</td>
</tr>
<tr>
<td>Electric stove</td>
<td>58</td>
<td>33.3</td>
<td>58</td>
<td>40.85</td>
</tr>
<tr>
<td>Open fire</td>
<td>17</td>
<td>9.8</td>
<td>12</td>
<td>8.45</td>
</tr>
<tr>
<td>Gas stove</td>
<td>1</td>
<td>0.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Unspecified</td>
<td>1</td>
<td>0.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>171</td>
<td>100.0</td>
<td>142</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Whereas the number of people using paraffin stoves in 1992 was 97, this fell slightly to 72 in 1995. The number reporting the use of electric stoves increased from 33 per cent to 40.85 per cent in percentage terms although, in real terms, it remained at 58, indicating some kind of stability. The percentage difference for the two phases may be explained by distortions caused by the missing cases. No one reported using a gas stove in the Phase three
interviews. A large majority (86 or 60.56 per cent) still did not have access to electricity for cooking. As was the case in Phase one, paraffin stoves were still the most popular mode of power for cooking. An open fire remained a fairly popular mode of fuel for cooking. That the same figure of 58 people continued to have access to electricity may show that low income people may be willing to sacrifice other aspects of household life in order to maintain their source of fuel. Fuel is regarded as a particularly key commodity by this group as they have very limited options; for instance they cannot afford to eat out.

In terms of main sources of lighting, the following picture emerged (see Table 21).

Table 21: Main source of lighting

<table>
<thead>
<tr>
<th>Source</th>
<th>1992 Frequency</th>
<th>%</th>
<th>1995 Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Candles</td>
<td>18</td>
<td>10.3</td>
<td>13</td>
<td>9.15</td>
</tr>
<tr>
<td>Paraffin lamps</td>
<td>26</td>
<td>14.9</td>
<td>15</td>
<td>10.56</td>
</tr>
<tr>
<td>Electric lights</td>
<td>129</td>
<td>74.1</td>
<td>113</td>
<td>79.58</td>
</tr>
<tr>
<td>Unspecified</td>
<td>1</td>
<td>0.6</td>
<td>1</td>
<td>0.70</td>
</tr>
<tr>
<td>Total</td>
<td>174</td>
<td>100.0</td>
<td>142</td>
<td>99.99</td>
</tr>
</tbody>
</table>

As can be noted, although only 40.85 per cent of the respondents had access to an electric stove in the home, a very high percentage (79.58 per cent) had electric light in their homes. A similar picture was presented in Phase one of the study, which was interpreted to imply that many low income people cannot afford electrical appliances even though electricity may be available in their homes. As was the case in Phases one and two, paraffin lamps were more popular than candles in Phase three because of the belief that paraffin is more economical to use than candles which burn out easily and quickly particularly in conditions of poor housing that lets in wind. A further reason for preferring paraffin lamps might be that certain types of paraffin lamps are less risky for causing a fire as they may be the type that is protected through being enclosed in a transparent glass.

The question of access to water was also addressed, and the responses obtained are presented in Table 22.

The picture that obtained in Phase one was that respondents had access to treated water, except for a few cases where protected wells were in use. A similar situation was evident in the Phase three interviews, with the exception that the number using other sources of water had gone down fairly significantly from 16 per cent to 4 per cent of households. It could not be
established whether this had anything to do with a drive for clean water supply by the local authorities responsible. The number of people with a tap
to call their own remained relatively small at 29.58 per cent as opposed to 23.1 per cent in Phase one.
Whereas in Phase one a large majority (143 respondents) had access to what might be termed a standard or conventional toilet and washing facilities, the situation had only changed very slightly in 1995 as 139 respondents reported being in this situation. As in Phase one, these facilities continued to be variously outside or inside, individual or communal. While in Phase one, only over a third (64) used communal facilities which are likely to be unhygienic, in Phase three, this figure had risen to 44 per cent, perhaps signifying, to some extent, a general deterioration in living conditions of this group in the era of ESAP.

12.5 Knowledge of the Social Dimensions Fund

Following the launching of ESAP, a Social Dimensions of Adjustment (SDA) fund, the SDF, was set up basically to cushion the vulnerable groups against the deleterious effects of the reform programme. It was, therefore, thought necessary to find out whether the respondents knew of the existence of such a fund. In Phases one and two, the researchers took the trouble to explain what the fund was all about to those who had professed ignorance of the fund. It was, therefore, expected that at least all respondents would know of the existence of the fund in the third phase interviews as they had been informed about it. However, interestingly, as Table 23 shows, this was not to be.

Table 23: Knowledge of Social Dimensions Fund

<table>
<thead>
<tr>
<th>1992 %</th>
<th>1993 %</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
While 60.9 per cent reported being aware of the existence of the fund in 1992, the figure fell to 19.6 per cent in 1993. Two years later (1995), the number of those who reported knowledge of the fund stood at 56.12 per cent whereas a 100 per cent awareness level had been expected. What was particularly interesting was that even among the seemingly “enlightened” sub-sample of cross-border traders, about one third (7) professed ignorance about the existence of such a fund. While in Phase two, the expression of ignorance was to an extent attributed to the way the question had been (re-)phrased, this explanation cannot be plausible for Phase three since the question was phrased the same way as it had been in the Phase one questionnaire.

The most likely explanation might be that while in the early 1990s, there was publicisation of the fund through radio, newspapers and local councillors who were given the task, this publicity effort died down with time and people probably forgot about the existence of the fund. In addition to the lack of publicity, the fund has also suffered from lack of finance with many applicants either being turned away or experiencing the embarrassing situation of having the vouchers issued to them on the strength of this fund dishonoured. This may have helped to create the impression among some of the low income earners that the fund is no longer in existence. The important point though is that in 1995, a majority of those interviewed knew of the existence of this fund.

A logical follow-up to the above question was in respect to how many people had received assistance from the fund. The responses to this question are summarised in Table 24.

Table 24: Received assistance from the SDA fund in 1992 and 1995

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>13</td>
<td>7.5</td>
<td>18</td>
<td>12.68</td>
</tr>
<tr>
<td>No</td>
<td>161</td>
<td>92.5</td>
<td>124</td>
<td>87.32</td>
</tr>
<tr>
<td>Total</td>
<td>174</td>
<td>100.0</td>
<td>142</td>
<td>100.00</td>
</tr>
</tbody>
</table>

In 1992, only 7.5 per cent of the respondents stated that they had received some form of assistance from government presumably in the context of the SDA fund. In 1995, the figure had gone up slightly, in spite of the fact that a figure less than that of 1992 reported knowing about the existence of an SDA
fund. The plausible explanation is probably that more of those who knew about the fund tried to obtain money from it.

With respect to those women who reported receiving assistance, the question raised went further to ask the forms of specific assistance that individuals were getting. The responses are summarised in Table 25. As can be seen, a tiny fraction of the study sample reported having applied in 1993 and, predictably, the situation had not changed by 1995 as, again, only a few respondents reported having submitted applications. Again as had been the case in Phase two in 1993, the category of assistance in which least access was gained in 1995 (in fact nil access) was help to small businesses. This may have to do with respondents submitting proposals for what authorities felt were unviable projects. This is mere speculation as no specific question was asked in this regard.

Table 25: Received assistance from the SDA fund in 1993 and 1995 (percentage)

<table>
<thead>
<tr>
<th>Item received</th>
<th>1993 Yes</th>
<th>Refused</th>
<th>Did not apply but needed assistance</th>
<th>1995 Yes</th>
<th>Refused</th>
<th>Did not apply but needed assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food assistance</td>
<td>0.7</td>
<td>6.8</td>
<td>92.5</td>
<td>1.41</td>
<td>-</td>
<td>98.59</td>
</tr>
<tr>
<td>Free medical order</td>
<td>4.8</td>
<td>6.1</td>
<td>89.1</td>
<td>4.92</td>
<td>-</td>
<td>95.07</td>
</tr>
<tr>
<td>School fees</td>
<td>6.8</td>
<td>10.2</td>
<td>83.0</td>
<td>6.3</td>
<td>-</td>
<td>93.66</td>
</tr>
<tr>
<td>Help to small business</td>
<td>-</td>
<td>4.1</td>
<td>95.9</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

In addition, a very high percentage of respondents reported not having applied at all for assistance despite the fact that they knew of the existence of the fund, and on the face of it, would have qualified for such assistance. The study sought to establish their reasons for not applying, and these are summarised in Table 26.

Table 26: Reasons for not applying for assistance

<table>
<thead>
<tr>
<th>Reason</th>
<th>1993 %</th>
<th>1995 %</th>
<th>%Incr/Decr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not know the procedure</td>
<td>26.3</td>
<td>29.55</td>
<td>+ 3.25</td>
</tr>
<tr>
<td>Did not think they qualified</td>
<td>36.8</td>
<td>4.55</td>
<td>-32.25</td>
</tr>
<tr>
<td>Procedure too cumbersome</td>
<td>31.6</td>
<td>27.27</td>
<td>- 4.33</td>
</tr>
<tr>
<td>Sent away when trying to apply</td>
<td>5.3</td>
<td>18.18</td>
<td>+12.88</td>
</tr>
<tr>
<td>Has no need for assistance</td>
<td>-</td>
<td>20.45</td>
<td>+20.45</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>
A comparison of the responses given in 1993 with those given in 1995 reveals that while most of the reasons still feature, in 1995 there was an additional reason given, which was that some of the respondents had felt they had no need for assistance. This is a most interesting response in that whereas the researchers had largely concluded that the vast majority of the respondents (perhaps with the exception of those in the cross-border category) were of such poor economic status that they would jump at the possibility of receiving some assistance, some in that category actually said they did not need hand-outs or other forms of public assistance. It is possible this response is more associated with personal pride than actual soundness of the financial status of individuals. One woman found to be very ill at Mbare hostels and who apparently could not afford medical fees consistently maintained that she would rather die than seek a free medical treatment voucher: “I’d sooner die than go cap in hand seeking for public assistance...It’s just not in me. I do not like the humiliation associated with it...”.

As was the case in Phase two, some of the respondents still did not apply for assistance in 1995 for such reasons as lack of awareness of procedures to follow, doubt as to whether or not they qualified, and the allegation that the procedure was cumbersome. The number of those claiming not to know the procedure went up slightly (+3.25). It is curious that some respondents still professed ignorance of the procedures regardless of them having been enlightened to this effect by the research team in the course of the Phase one and two interviews.

Another most interesting development is the point that the number of respondents who thought they did not qualify went down quite significantly (-32 per cent). This may be explained by the education given by the research team during Phase two of the study. Or, alternatively, it may very well be that more people now regard their situation as destitute and pathetic than hitherto. The number who felt the procedure was cumbersome went down (-4 per cent). It is doubtful whether this has to do with improved efficiency in the relevant government offices, particularly given the on-going cuts in civil service positions in the context of ESAP. A most curious development was that the number of respondents that were sent away while trying to submit an application actually shot up by an order of 12.88 per cent.

A St Peter’s Group vendor remarked: “I know that the Department of Social Welfare assists (destitute) school children in need of school fees. But sadly, I have seen more people who have been turned away than those helped. What is the point of wasting time queuing when you know that you will not get the assistance? They say the fund is for the poor but in actual fact the poor are not benefiting”.
This may be explained by the fact that the SDA fund has been reported to be in financial dire straits with the situation reported to have worsened during the latter part of 1995, necessitating more stringent means testing. This underlines the fear that for a host of reasons, such funds often have a very limited impact, if any, on the intended beneficiaries. Certainly the efficacy of the SDA fund in Zimbabwe has not improved since the 1993 interviews; if anything, this fund has become less and less efficacious with time.
13. Changes in Women’s Productive, Household and Community Management Roles

It was observed in the previous report (Brand et al. 1995:173), that previous studies have shown a variety of ways in which poor women engaged in informal trade struggle to balance their productive, reproductive and domestic management roles on a daily basis. The findings presented in the previous phase of the current study broadly supported the contention that under situations of structural adjustment and crisis, women are particularly vulnerable to the intensification of work and responsibilities associated with attempts to compensate for diminishing resources at the household level.

These observations were again confirmed by the results of Phase three of the study which are presented below. If anything, the results of the current situation show further deterioration in the situation of women as the impact of the ESAP policies bites them much harder and firmer.

13.1 Head of household

Women heads of household continued to feature most prominently in the study. In all three phases, there have been more female than male heads of household. As Table 27 shows, in 1995, only 19.3 per cent of the women stated that men were heads of household. Interestingly, some 23.6 per cent reported that “no one” was the head of their household.

Table 27: Head of household

<table>
<thead>
<tr>
<th>Head of household</th>
<th>1992</th>
<th>1993</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woman</td>
<td>49.4%</td>
<td>54.7%</td>
<td>50.7%</td>
</tr>
<tr>
<td>Husband</td>
<td>40.8%</td>
<td>42.6%</td>
<td>19.3%</td>
</tr>
<tr>
<td>Other</td>
<td>7.9%</td>
<td>2.8%</td>
<td>6.4%</td>
</tr>
<tr>
<td>No one</td>
<td>-</td>
<td>-</td>
<td>23.6%</td>
</tr>
<tr>
<td>Total</td>
<td>98.1%</td>
<td>100.1%</td>
<td>100.1%</td>
</tr>
</tbody>
</table>

Focusing on cross-border traders alone, it was curious to note that while ten women were married, only four said their husbands were the heads of household. A similar trend occurred within the other categories of informal traders. Consequently, it can be concluded that the definition of “head” has
become increasingly confused and unclear among informal traders. Presumably they have begun to look at the concept in terms of the degree of contributions towards maintenance of the household. Since the majority of the women traders are increasingly contributing a major share, they may have begun to feel that their husbands are not playing the expected traditional roles, and, therefore, no longer deserve the status of heads of household. Short of proclaiming themselves the heads of household, the next best option open is to state that “there is no head” in the particular household.

On the other hand, culturally, a married woman can never aspire to become the *de jure* head of household, so this may be the reason why some of them responded by saying that there was no household head. The confusion and uncertainty regarding the definition of the concept of head of household is in tandem with the debate currently in progress to the effect that if a wife is contributing more to the household than the husband economically, then in social terms, it is perhaps logical to begin to talk in terms of two heads rather than one head in a household (Jirira and Macfadden, 1995). In other words, the woman would have “earned” the title of “joint” head of household with her male counterpart.

While the finding that the number of female headed households is escalating corroborates findings from a variety of sources which have suggested that poorer households are more likely to be female-headed than middle income ones, it may also demonstrate the pace at which the situation of the poor is degenerating in the context of ESAP. Indeed, a number of explanations for this change were suggested in the previous phase of the study.

One possible explanation had to do with the process of “natural selection” (also alluded to in an earlier phase of the study) through which a larger number of married women were eliminated from the sample by the third phase (1995). Another likely explanation related to a situation in which previously married women may have become unmarried in various ways. It could not be established whether some women may now regard themselves as heads of household because they have become the breadwinners following retrenchment of their husbands (even though the husbands may still be around). Given the general trends, this is a distinct possibility. Noted one roadside vendor: “Since my husband was retrenched in 1994, I have been supporting him and the children. Its as if I am now the father of the house. Of course he is trying to look for a job but he cannot get one.”

As was the case with the Phase two exercise, several women were in Phase three (1995) reported to have moved because of their retrenched husbands, or because of being “sent” to the rural home. In addition, several women were divorced or separated from their husbands, while on the other hand six women were widowed during the two year period and, hence,
became *de facto* household heads. One woman reported being separated following the departure of her husband who went back to his native Malawi. Apparently this woman could not be persuaded by her foreign husband to migrate to the husband’s home country, hence she was left behind in Zimbabwe and automatically became a *de facto* head of household. As was the case in the previous phase, the marked increase in the number of widowed and divorced/separated women in the sample had a tremendous impact on the overall picture. Naturally, this represents a corresponding increase in these women’s responsibility for provision of livelihood to the family by means of informal trade.

13.2 Support of relatives

In an effort to establish the nature and degree of burden under which households were labouring, the study set out to find out the proportion of the respondents supporting relatives and the relationship which they had with the person(s) being looked after. Whereas slightly less than half in both 1992 (43.5 per cent) and 1993 (44 per cent) of the women said that they were providing financial support to relatives other than their immediate family members, the situation did not change phenomenally in 1995 as 40.85 per cent said they fell into this category. The study also sought to establish whether any of the respondents were providing financial support to relatives other than their immediate family members. Whereas in December 1992, slightly less than half (43.5 per cent) of the women said this was the case, ten months later (October 1993), the figure had gone up slightly to 44 per cent.

In October 1995, the number reporting that they were looking after other relatives increased to 50.7 per cent. This remarkable increase can be attributed to the possibility of more relatives finding themselves in a desperate situation due to ESAP-related hardships, and, therefore, requiring assistance. Relatives being looked after were from both the husband’s side (34.7 per cent) and the wife’s side (65.3 per cent). Many of those women who reported looking after relatives from their own family were apparently caring for their own mothers who may be elderly, while those who were looking after relatives from the husband’s side were looking after mostly step children and grandchildren. One respondent reported caring for a relative who was living in some rural area. This finding supports the notion that in times of hardship, people in urban areas face the extra burden of providing assistance to needy relatives, thereby worsening their own situation.

In terms of type of support given, as was the case in the previous phase, the most frequently mentioned type of support was financial. In the 1995
interviews, it emerged that the second most popular form of assistance was a situation in which the individual concerned was “living in”, with the host household covering basic costs of food and personal upkeep. In one instance, it was reported that the individual being “hosted” was in fact in the process of looking for a formal sector job. As had been the case in the first and second phases of the study, financial assistance took several other forms, including sending money to relatives in rural areas, paying school fees for relatives, (e.g. nieces or nephews etc.), or supporting a grandchild in the home.

13.3 Change in financial responsibility

As was the case with Phase two, Phase three interviews also revealed a clear trend towards increasing financial responsibility being assumed by female household heads among informal traders. Sadly, this was happening against a backdrop of reduced incomes due, in large measure, to reduced demand for goods and high inflation rates.

Even in situations where husbands were present, the increasing importance of women’s informal contributions in cash and kind to the reproduction of the family has been clearly evident in the current study. The data from Phase three of the study supported the findings from the earlier two phases which revealed a significant shift in the direction of assumption by women of primary financial responsibility within the household during the period of economic crisis and adjustment. This trend is, again particularly marked within low income households.

In terms of financial responsibilities within the family, findings from the longitudinal study so far suggest that, despite a fair number of respondents being married, the majority of women (the wives) are in fact the major providers for most of the daily needs of their households. This conclusion is arrived at following an analysis which took cognisance of the husband’s employment status and job type. Further evidence of the greater responsibility being assumed by women in the context of household finances also stems from the realisation that the percentage of husbands employed in both the formal and informal sectors has dropped further from 40 (1993) to 36 (1995) (see Table 28).

Predictably, there has been a lot of retrenchments in the ESAP era, and in this context three respondents reported that their husbands had been retrenched within the last two years. Partly because of retrenchments and for other reasons, the number of unemployed husbands rose to 28.3 per cent in 1995 from 17.5 per cent in 1992. In essence, this may mean that this category of men is not economically active, meaning the women have effectively
assumed the role of the major, if not sole, provider for the family. Also noteworthy is the fact that out of the ten men falling in the “other” category, there were a few whose whereabouts were not known as they had deserted their families, and one particular husband, as mentioned earlier, who had deserted his family in order to go back to his country of birth, Malawi.

Table 28: Employment status of husband

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment in formal sector</td>
<td>47 (45.6%)</td>
<td>40 (39.6%)</td>
<td>36 (39.1%)</td>
</tr>
<tr>
<td>Employment in informal sector</td>
<td>9 (8.7%)</td>
<td>7 (6.9%)</td>
<td>9 (9.8%)</td>
</tr>
<tr>
<td>Self-employed</td>
<td>17 (16.5%)</td>
<td>9 (8.9%)</td>
<td>9 (9.8%)</td>
</tr>
<tr>
<td>Unemployed</td>
<td>18 (17.5%)</td>
<td>30 (29.7%)</td>
<td>26 (28.3%)</td>
</tr>
<tr>
<td>Retired</td>
<td>7 (6.8%)</td>
<td>13 (12.9%)</td>
<td>2 (2.2%)</td>
</tr>
<tr>
<td>Other</td>
<td>5 (4.9%)</td>
<td>1 (1.0%)</td>
<td>10 (10.9%)</td>
</tr>
<tr>
<td>Total</td>
<td>103 (100.0%)</td>
<td>101 (100.0%)</td>
<td>92 (100.1%)</td>
</tr>
</tbody>
</table>

Of those who were married, 54 women reported that their husband was in some kind of employment, be it formal, informal or self-employment. As had been the case in Phase two, those who were in formal employment had a wide range of jobs, which mostly fell into the category of either unskilled or semi-skilled in industry, although a significant minority spoke of their husbands working in skilled (e.g. drivers), clerical, sales or semi-professional (e.g. soldier) jobs. Interestingly, one even reported that her husband was an education officer. Some are still employed as general hands, including as domestic workers. The number of husbands engaged in informal sector activities remained at nine in 1995 as had been the case in 1993, and they were still mostly operating as vegetable vendors and “tuckshop” owners. An extraordinary case involved a woman who reported that her husband had turned to faith-healing for a living. Also interesting was the observation by a number of women that they did not know what their husbands did for a living.

As had been the case in Phase two, information about the husband’s salary was still difficult to obtain, again for the simple reason that many women did not know what their husbands actually earned. Cultural factors alluded to in the previous report that strongly influence the attitudes and behaviour of the lower income urban Shona, make it difficult for the women to enquire about their husbands’ salary. Of course, no one had expected such entrenched attitudes and beliefs so evident in the previous rounds of the study to have ended within the brief two year period between the second and third phases of the study.
Whereas in December 1992, more than half of the women with husbands were able to make some estimate of their husband’s income—a figure which fell to 14 (or 17.9 per cent) in October 1993—some 25 respondents were able to do so in 1995. This is a slight increase from 1993. Thus, whereas the figure fell between 1992 and 1993, it actually picked up again between 1993 and 1995. It could not be established whether this increase in the number of those who could estimate their husband’s income was due to more “old” cases having bothered to break with the norm and inquire, or perhaps whether it was a question of new entrants into marriage partnerships departing from tradition and taking a keen interest in their new husbands “affairs” and, thus, being able to obtain this seemingly ‘privileged’ information. Or, has there been a sudden ESAP-induced “awakening” and consciousness raising in this direction? This remains unclear. It is important to stress that although there had been this increase, it was not substantially high, meaning that some of the explanations put forward as to why many women cannot estimate their husband’s income are still valid.

For instance, the fact that women whose husbands operate in the informal sector cannot estimate their husband’s earnings should not be surprising given the nature of the transactions that take place in this sector which make attempts at estimating the incomes a cumbersome exercise. In any event, most women operating in this sector cannot estimate their own earnings, hence it would be too much to expect them to be able to estimate someone else’s. In addition, the point about men being reluctant to reveal their income in certain circumstances remains as valid as ever. As Brand et al. (1995:179) have explained: “As was found in the Kambuzuma study, it is not uncommon for men to assume that their wives’ ingenuity can stretch the household budget, while they retain their right to personal consumption items such as beer as an unquestioned necessity”. They add that what this signifies is that gender inequalities in leisure time and costs appear to be increased at times of crisis when resources are scarce. Sadly, women tend to resign themselves to this maltreatment.

A comparison of the estimated monthly earnings of the husbands of those who were able to provide such information in the three phases is made in Table 29.

As can be seen, many women informal traders did not provide information on their husbands’ earnings either because they were reluctant to do so for personal reasons or they did not have the information. Indications were thus obtained from 25 women only who included five cross-border traders

Table 29: Husband’s estimated monthly earnings
among them. It is highly likely that this small number (of women who were able to estimate their husband’s income) corresponds to that of men who are working in the relatively better and permanent jobs which offer a regular wage/salary at the end of each week/month, making it easy for the wives to state a specific figure.

What is striking though is that whereas six (1992) and three (1993) husbands were reported to be earning Z$200 in the previous phases of the study, no one was said to be still in this category in 1995. Fourteen of the men (56 per cent) were now earning Z$800 and above. The situation among the husbands of cross-border operators was even comparatively much better, with the lowest earning being reported to be Z$800. The husband of one cross-border trader was noted to be earning as much as Z$4,000 per month, while the lowest and highest amounts in the other categories were Z$200 and Z$1,500 respectively.

The median value in 1995 remained at a figure of Z$600 as had been the case in 1993. In essence, this would mean these people are worse off than they were in 1993 given the inflationary trends in the country in the ESAP period. Thus, there has been a serious deterioration in the real incomes of this category of households over the period October 1993 to October 1995. Of course, it is also pertinent to stress that this value is not a reliable measure of these people’s incomes basically for two reasons: first, the problem of poor estimation due to difficulties alluded to above; second, the fact that only a fraction of the women were able to provide a figure of some sort. As had been the case in the previous two phases, most of those who were able to estimate amounts were among the crochet vendors in the low density shopping areas and the cross-border traders.

### 13.4 Husband’s contribution to household expenses

An attempt was made in all the phases to get women to estimate their husbands’ contribution to household expenses, in particular groceries for household consumption. The number of women traders who could estimate

<table>
<thead>
<tr>
<th>Monthly income ZWD (Mdn)</th>
<th>December 1992 (Mdn=400)</th>
<th>October 1993 (Mdn=600)</th>
<th>October 1995 (Mdn=600)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 200</td>
<td>6 (16.2%)</td>
<td>3 (18.3%)</td>
<td>0 (0.0%)</td>
</tr>
<tr>
<td>200–399</td>
<td>12 (32.4%)</td>
<td>3 (18.8%)</td>
<td>4 (16.0%)</td>
</tr>
<tr>
<td>400–599</td>
<td>6 (16.2%)</td>
<td>1 (6.2%)</td>
<td>5 (20.0%)</td>
</tr>
<tr>
<td>600–799</td>
<td>5 (13.5%)</td>
<td>4 (25.0%)</td>
<td>2 (8.0%)</td>
</tr>
<tr>
<td>800 and above</td>
<td>8 (21.6%)</td>
<td>5 (31.3%)</td>
<td>14 (56.0%)</td>
</tr>
<tr>
<td>Total</td>
<td>37 (99.9%)</td>
<td>16 (100.0%)</td>
<td>25 (100.0%)</td>
</tr>
</tbody>
</table>
the husband/partner’s contribution towards grocery slid from a healthy 79 (67 per cent) in 1992, to 50 (32 per cent) in 1993, and finally to a mere 39 in 1995 (see Table 30).

Table 30: Husband’s contribution towards groceries

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>20 (25.3%)</td>
<td>5 (10.0%)</td>
<td>0 (0.0%)</td>
</tr>
<tr>
<td>1–99</td>
<td>6 (7.6%)</td>
<td>3 (6.0%)</td>
<td>6 (15.4%)</td>
</tr>
<tr>
<td>100–199</td>
<td>17 (21.5%)</td>
<td>7 (14.0%)</td>
<td>6 (15.4%)</td>
</tr>
<tr>
<td>200–299</td>
<td>12 (15.2%)</td>
<td>3 (6.0%)</td>
<td>15 (38.5%)</td>
</tr>
<tr>
<td>300–399</td>
<td>5 (6.3%)</td>
<td>2 (4.0%)</td>
<td>4 (10.3%)</td>
</tr>
<tr>
<td>400–499</td>
<td>4 (5.1%)</td>
<td>2 (4.0%)</td>
<td>7 (17.9%)</td>
</tr>
<tr>
<td>500 and above</td>
<td>5 (6.3%)</td>
<td>1 (2.0%)</td>
<td>1 (2.6%)</td>
</tr>
<tr>
<td>Variable amount</td>
<td>10 (12.7%)</td>
<td>27 (54.0%)</td>
<td>0 (0.0%)</td>
</tr>
<tr>
<td>(Unspecified)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>79 (100.0%)</td>
<td>50 (100.0%)</td>
<td>39 (100.1%)</td>
</tr>
</tbody>
</table>

The figure of 39 reported in 1995 is hardly surprising given the retrenchments, unemployment, and underemployment situation that has affected many a trader’s husband/partner. Of the 39 valid cases for 1995, the majority (27) could only contribute less than Z$300 per month towards groceries, while only 12 could afford an amount above this figure. Interestingly, only a few husbands were contributing more to the household food basket in real terms than some two years before. The majority were actually contributing less in real terms than they had done two years ago. The study also revealed that some husbands were reportedly contributing as little as Z$15 per month towards groceries, suggesting that in such instances, the burden of providing for the home rested squarely on the shoulders of the women. Taken separately, the husbands of cross-border traders spent on average Z$335 per month as compared to Z$237 spent on average by the husbands of other traders in the sample on groceries. “My husband believes it is my responsibility as a woman to fend for food for the family. He gets very cross if I ask him for money. I think he can afford to give me more but because we never discuss his pay, I do not know for certain how much he can actually afford to give me” (Road-side vendor).

Overall, in absolute terms, the contributions made towards groceries were very small, particularly when viewed against the estimated cost of a basket of goods for a low income family. Assuming, for instance, that the wives were contributing twice the amount the husbands were making available, the households would still not meet the minimum monthly dietary requirements which according to Mundy (1995), cost at least Z$1,056 per
month for a family of eight in 1994. With inflation, such an amount cannot go far in terms of purchasing of basic foods these days. (The prices of basic food items have gone up significantly even at the time of writing.) This would also explain why the majority of the women traders had reduced both the quantity and quality of their food basket quite substantially by 1995.

13.5 Responsibility for major household share

The study sought to establish potential changes that might have taken place in terms of who paid the major share of household expenses in respect to eight different areas, namely, food, rent, utilities, maternity fees, medicines, school fees, uniforms and transport in the two-year period October 1993–October 1995.

Respondents were, therefore, asked in October 1995, the same question which had been posed in December 1992 and October 1993. For purposes of clarity, responses were classified according to nine different categories corresponding to combinations of potential contributors. It emerged, as had been the case in the previous phases of the study, that in the vast majority of cases, the main provider of a given item was the husband, the woman herself, or their joint effort. Again, it was established that other potential providers such as children, parents or relatives of the husband or wife were mentioned by only a few of those interviewed.

During the first two phases of the study it had been noted that women were the major providers in the buying of food, paying of rent, the cost of utilities such as electricity, school fees, medicines, and maternity fees. Joint responsibility ranked second, while contributions by husband ranked last. In 1995, women were still contributing more than their husbands in various areas although there was a general decrease in the percentage contributions concerned. The decline noted in the previous phase in the number of households where husbands paid the major share of various items, has continued unabated. As Table 31 shows, there has also been a slight shift towards more joint responsibility in 1995 than had been the case hitherto.

A noteworthy trend which was obvious in the 1995 data was that although contributions by other relatives had been found to be secondary, more children were sharing certain responsibilities with their parents than hitherto, particularly towards the purchasing of food items, payment of rent, utilities and school fees. At the same time, some women stated that government had been paying towards school fees for children and medicines. All in all, what emerges from the study is a pattern of increasing financial responsibility for family upkeep being borne by the female trader herself.
<table>
<thead>
<tr>
<th>Person paying major share</th>
<th>1992</th>
<th>1993</th>
<th>% Change</th>
<th>1995</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>58.7%</td>
<td>61.6%</td>
<td>+2.9%</td>
<td>57.6%</td>
<td>-4.0%</td>
</tr>
<tr>
<td>Joint</td>
<td>20.9%</td>
<td>27.4%</td>
<td>-</td>
<td>31.8%</td>
<td>-</td>
</tr>
<tr>
<td>Husband</td>
<td>14.5%</td>
<td>8.2%</td>
<td>-6.3%</td>
<td>10.6%</td>
<td>+2.0%</td>
</tr>
<tr>
<td><strong>Rent</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>53.5%</td>
<td>61.3%</td>
<td>+7.8%</td>
<td>58.5%</td>
<td>-2.8%</td>
</tr>
<tr>
<td>Joint</td>
<td>12.3%</td>
<td>24.8%</td>
<td>-</td>
<td>29.2%</td>
<td>-</td>
</tr>
<tr>
<td>Husband</td>
<td>24.8%</td>
<td>11.7%</td>
<td>-13.1%</td>
<td>11.9%</td>
<td>+0.2%</td>
</tr>
<tr>
<td><strong>Utilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>54.2%</td>
<td>60.9%</td>
<td>+6.7%</td>
<td>57.5%</td>
<td>+3.4%</td>
</tr>
<tr>
<td>Joint</td>
<td>14.4%</td>
<td>24.6%</td>
<td>-</td>
<td>30.8%</td>
<td>-</td>
</tr>
<tr>
<td>Husband</td>
<td>20.9%</td>
<td>11.6%</td>
<td>-9.3%</td>
<td>11.7%</td>
<td>+0.1%</td>
</tr>
<tr>
<td><strong>School fees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>57.4%</td>
<td>61.5%</td>
<td>+4.1%</td>
<td>58.7%</td>
<td>-2.8%</td>
</tr>
<tr>
<td>Joint</td>
<td>16.7%</td>
<td>25.0%</td>
<td>-</td>
<td>28.3%</td>
<td>-</td>
</tr>
<tr>
<td>Husband</td>
<td>20.4%</td>
<td>7.7%</td>
<td>-12.7%</td>
<td>13.0%</td>
<td>+5.3%</td>
</tr>
<tr>
<td><strong>Medicines</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>56.3%</td>
<td>61.0%</td>
<td>+4.7%</td>
<td>60.3%</td>
<td>-0.7%</td>
</tr>
<tr>
<td>Joint</td>
<td>16.6%</td>
<td>29.4%</td>
<td>-</td>
<td>32.5%</td>
<td>-</td>
</tr>
<tr>
<td>Husband</td>
<td>20.5%</td>
<td>5.9%</td>
<td>-14.6%</td>
<td>7.1%</td>
<td>+1.2</td>
</tr>
<tr>
<td><strong>Maternity fees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>40.0%</td>
<td>57.8%</td>
<td>+17.8%</td>
<td>41.7%</td>
<td>16.1%</td>
</tr>
<tr>
<td>Joint</td>
<td>21.5%</td>
<td>33.7%</td>
<td>-</td>
<td>36.1%</td>
<td>-</td>
</tr>
<tr>
<td>Husband</td>
<td>32.3%</td>
<td>7.2%</td>
<td>-25.1%</td>
<td>22.2%</td>
<td>+16.1%</td>
</tr>
</tbody>
</table>

*Statistically significant association between membership of sub-sample and payment of item.

When the Phase three findings were analysed by sub-sample, a picture similar to that which emerged in Phase two was discernible. The results confirmed an earlier-noted trend to the effect that the proportion of women saying they provide the major share of payment for a given item of expenditure is highest in the market stall category, and for all items mentioned. This is the category made up of older women whose mean age in 1993 was 49. There were also a small number of market stall-holders of corresponding age who reported that their children paid for certain household expenses for them.
A comparison of the data from the current phase with that from the previous phase confirmed that joint responsibility apparently remained highest among the women traders who operate in low density shopping areas. This is the group comprising women who are knowledgeable about their husband’s earnings, and are, therefore, more likely to be able to mention a fixed contribution the husband makes to household upkeep. Interestingly, in this one category, joint provision was mentioned by more women than their own contribution on payment for food. Again, as had been the case in Phase two, it was only in the group of members of Mbare cooperatives that a significant minority said the husband paid the major share of some of the key household expenses.

The above discussion thus clearly demonstrates that most poor women engaged in informal trade continue to be seriously negatively affected during the period of ESAP. Brand et al. (1995:182) observe that these women have further internalised the role of being the main provider, responsible for the needs of the household and the children, to the extent that a marked shift has been detectable over the relatively short periods of time spanning December 1992–October 1993, and October 1993–October 1995.

13.6 Maintenance

Of the 29 respondents who were divorced/separated as at Phase three, none was receiving any maintenance from the man. This contrasts sharply with the situation in 1992 where some 15 women in this category reported receiving maintenance money regularly. While 26 of the women in this predicament at least gave reasons explaining why they had not applied for maintenance, the remaining three offered no explanation at all for adopting this posture. Varied reasons were given by those women who volunteered an explanation for their failure to apply for maintenance.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents advised against</td>
<td>1</td>
<td>3.85</td>
</tr>
<tr>
<td>Did not know the steps to take</td>
<td>5</td>
<td>19.23</td>
</tr>
<tr>
<td>Ex-husband not working</td>
<td>2</td>
<td>7.69</td>
</tr>
<tr>
<td>Ex-husband’s whereabouts unknown</td>
<td>2</td>
<td>7.69</td>
</tr>
<tr>
<td>Process too long</td>
<td>1</td>
<td>3.85</td>
</tr>
<tr>
<td>Husband visits regularly and provides</td>
<td>1</td>
<td>3.85</td>
</tr>
<tr>
<td>Did not feel like applying</td>
<td>14</td>
<td>53.85</td>
</tr>
<tr>
<td>Total</td>
<td>26</td>
<td>100.01</td>
</tr>
</tbody>
</table>

Table 32: Reasons for not applying for maintenance
The reasons given in the current study for not applying for maintenance are consistent with those given in other related studies that have focused on this issue. For example, these explanations tally with those established in a W.L.S.A. (1991) study on the question of women and maintenance in Zimbabwe. In the final analysis, women in this kind of situation end up carrying both the financial and social burden of looking after children in cases of divorce, separation or desertion. It is interesting to note that while respondents received some education in the context of a general awareness campaign in 1991 on how to go about submitting a claim for maintenance, (with relevant pamphlets being issued a few years later), 19 per cent of the valid cases still professed ignorance of the procedures in this regard.

Another pertinent feature with maintenance is that some men are known to deliberately quit jobs and “disappear” in order to evade paying maintenance. This is probably what happened with the four cases cited above, particularly given that these men were basically on minimum wage. Such men tend to make a cost/benefit analysis before concluding that it is better to quit their job than to continue to pay maintenance, given their meagre incomes.

Yet another interesting phenomenon is that culturally, it is generally believed that a woman cannot take her husband to court and parents may actually reinforce this belief in their daughters, thereby dissuading them from applying for maintenance resulting in children being the ones to pay the penalty. This clearly was the case with the woman who reported having been advised against applying for maintenance by her parents. The various other reasons alluded to above or permutations of them would have influenced the 14 respondents who reported that they just simply did not feel like applying for maintenance.

13.7 Pension

In the previous phase (1993), only one woman reported receiving a pension from the employer of her late husband. Apart from maintenance, the study, therefore, was also interested in establishing whether any of the eligible women (if any) was receiving a pension. It emerged that the woman who had reported receiving this in the previous phase was still the only one still receiving a pension in 1995. (The other respondent receiving a pension was interviewed as part of a case study and not in the context of the original main sample.)

No new cases had come into the picture in this regard. The explanation may not have anything to do with people not having reached pensionable age but may have to do with being employed in insecure, low income jobs.
which, perhaps, commanded no pension. Having said that, it is also material to note that only two people reported that their husbands had retired in the last two years. That the wives reported not receiving a pension may mean that the two were on unpensioned jobs. The recently introduced National Social Security (NSSA) scheme may help change this in the future.

13.8 Household management role

The question on household management roles was asked in order to establish the extent of partnership and cooperation in the performance of household chores. The information obtained from respondents in this regard is summarised in Table 33.

Table 33: Responsibility for doing household tasks

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cooking</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>60.5%</td>
<td>66.2%</td>
<td>+5.7%</td>
<td>61.1%</td>
<td>- 5.1%</td>
</tr>
<tr>
<td>Children</td>
<td>24.1%</td>
<td>17.6%</td>
<td>31.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic worker</td>
<td>4.1%</td>
<td>5.8%</td>
<td>13.6%</td>
<td>7.9%</td>
<td></td>
</tr>
<tr>
<td><strong>Cleaning</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>62.5%</td>
<td>65.9%</td>
<td>+4.3%</td>
<td>66.0%</td>
<td>- 0.9%</td>
</tr>
<tr>
<td>Children</td>
<td>24.4%</td>
<td>20.3%</td>
<td>37.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic worker</td>
<td>6.6%</td>
<td>6.1%</td>
<td>5.8%</td>
<td>6.4%</td>
<td></td>
</tr>
<tr>
<td><strong>Gardening</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>58.0%</td>
<td>37.0%</td>
<td>-21.0%</td>
<td>30.0%</td>
<td>- 0.7%</td>
</tr>
<tr>
<td>Children</td>
<td>17.0%</td>
<td>18.5%</td>
<td>30.5%</td>
<td>40.0%</td>
<td></td>
</tr>
<tr>
<td>Joint</td>
<td>6.8%</td>
<td>5.4%</td>
<td>24.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Care of pre-school children</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>64.0%</td>
<td>70.7%</td>
<td>+6.7%</td>
<td>69.0%</td>
<td>- 1.7%</td>
</tr>
<tr>
<td>Children</td>
<td>18.5%</td>
<td>12.0%</td>
<td>9.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic worker</td>
<td>7.4%</td>
<td>8.6%</td>
<td>21.4%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results of the study revealed that major household chores, including cooking, cleaning, and care of pre-school children which traditionally are viewed as women’s work were being performed mostly by women, and children ranked second except for care of pre-school children where domestic workers ranked second. Another exception was gardening which was reportedly being undertaken mainly by children who were either school drop-outs or school leavers who usually remained at home while their
mothers went to work. This trend was consistent with what was observed in 1992 and 1993, although the figures for 1995 show a slight decline in women’s involvement in all the tasks identified.

Admittedly this decline was very small and thus may be explained by the increasing role of the under-paid domestic workers who seem to have assumed a more prominent role in such activities as minding pre-school children in 1995 than in previous years. Clearly, economic difficulties associated with ESAP have significantly increased the typical female trader’s home responsibilities over the course of the study period, leading to a strengthening of her home management role and greater pressure being brought to bear in terms of her use of time and other scarce resources (Brand et al., 1995:183).

While domestic workers were employed mainly by cross-border traders whose incomes are relatively decent, some women in the other categories were also coming into the picture and employing domestic help. That some of these women have had to employ domestic workers should not necessarily be construed to mean that, in spite of their debased socioeconomic status, they can still afford one. That they have been able to hire domestic help is most probably a function of basically two things: first, because they may discover they need someone to mind their home and look after their children while the women themselves go about their daily work in the informal sector; second, given the harsh economic climate under ESAP, some young girls may be so desperate for somewhere to live/work/eat that they may throw caution to the wind and take up any job—no matter how low paying it may be. In such circumstances, some of the informal traders may be in a position to engage a domestic worker whom they will almost certainly under-pay and (may) overwork. In some instances, it may be a desperate relative who takes on this responsibility of domestic help.

In respect to gardening, it emerged that the number of respondents who had access to a garden was 36 per cent in 1992, a figure which went up to 37 per cent in 1993, and then dropped to a low of 29 per cent in 1995. The explanation for the drop, as noted in the previous report, was basically because most of the women were resident in hostels, houses or shacks in Mbare where land is scarce; hence lack of access to land explains the low degree of involvement. The further drop in the numbers may imply that some of those who reported having moved, may have found themselves in such circumstances. As noted above, children were increasingly getting involved in gardening as the situation became desperate.

In Phase three, only 29.85 per cent of the women (or 42 women) as compared to 37 per cent in 1993 and 46.6 per cent in 1992, reported that looking after pre-school children was a major task in their household.
Among those households with pre-school children, a proportion slightly lower than that of 1993 said that they currently played the major child-minding role in the household. The figures involved were 70.7 per cent and 69 per cent respectively. Unlike in Phase two (1993) where their children played an important secondary child-minding role (12.0 per cent), in Phase three domestic workers (21.4 per cent) reportedly played a significant secondary role in this regard. Thus, by 1995, domestic workers had taken over fairly substantially where the operators' own children used to tread.

Another area of responsibility the study sought to analyse was that of looking after the chronically ill. The number of respondents who reported having chronically ill relatives to look after in their households was 12 (7 per cent) in 1992 and it rose to 29 (20 per cent) in 1993. However, this figure fell fairly substantially to only five (3.5 per cent) in 1995. It could not be established what the source of this shift was, but it can be speculated that the drop may have been linked either to the general decline in the total sample or to a change in the circumstances of the respondents, including possibly the death of some of these relatives in the two year period that had passed, or both. It may also have to do with people moving into totally overcrowded conditions where it would be virtually impossible to tend for the sick. In such circumstances, the rural home is often preferable.

Table 34: Main share of household responsibilities

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Looking after chronically ill Self</td>
<td>75%</td>
<td>65.5%</td>
<td>-9.5%</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Others</td>
<td>25%</td>
<td>34.5%</td>
<td>+9.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Looking after elderly/disabled</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>77.8%</td>
<td>87.5%</td>
<td>+9.7%</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Others</td>
<td>22.2%</td>
<td>12.5%</td>
<td>-9.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decisions about use of money</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>52.0%</td>
<td>62.0%</td>
<td>+10.0%</td>
<td>67.4%</td>
<td>+5.4%</td>
</tr>
<tr>
<td>Husband</td>
<td>5.5%</td>
<td>17.6%</td>
<td>+12.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joint</td>
<td>36.8%</td>
<td>19.0%</td>
<td>-17.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>5.5%</td>
<td>1.4%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Figures not computed

Although the number of women with chronically ill relatives to look after declined quite substantially, the shift in favour of home care still appears to
be evident. This data supports the general findings from several other related studies (Illif, 1992; Chisvo, 1993; Bijlmakers et al., 1995) that higher hospital fees and other cost recovery measures in the health sector have negatively impacted on the health of poor households. As observed by Brand et al., 1995, this propensity towards home care has unfortunately tended to increase the burden of responsibility that largely falls to the woman of the house. Studies on AIDS home care have tended to corroborate this contention (Jackson, 1992). Men hardly feature in this regard at all and cultural beliefs reinforce that stance. In a number of instances, this has resulted in some women being forced to abandon their informal activities in order to look after the chronically ill relative indefinitely.

A related question posed was with respect to the burden of looking after the elderly and disabled relatives in the household. In December 1992, 5 per cent of the respondents said this pertained to their household. Less than a year later (October 1993), 11 per cent mentioned involvement in the care of the elderly and disabled. The figure however fell again to about 5.63 per cent in 1995. Thus, whereas the number who said they had the main responsibility for looking after the elderly and disabled doubled between the first and second phases, it fell by almost half in 1995. The reason for this could not be established, but the reasons alluded to above in the context of the chronically ill, may also be relevant in this respect.

It is incontestable that a key and pertinent aspect of the household management role relates to decisions about the use of money. In Phase three, a total of 135 women responded to this question. The trend observed in the previous two phases in which the main responsibility for decisions about use of money in the home fell to the woman herself, continued and appears to be gathering momentum. In the third phase, 67.4 per cent of those interviewed said they were the major decision-makers within the home where money issues were concerned, reflecting a 5.4 per cent increase on the previous phase.

In Phase one the pattern of decision-making differed markedly according to sub-sample category of trader (chi square = 63 significant at the .02 level) with older women household heads more likely to be involved in decision-making about money than other groups. The situation appeared to have changed somewhat in Phase three with women from the other sub-categories reporting greater responsibility in this regard. This is a seemingly emerging trend which is at variance with the widely held belief that women have limited decision-making powers within the household. The points alluded to in the discussion on the household head may be relevant in this context.

While it may be true to some extent that the figures are distorted by the presence of female heads of household in the sample who often have de facto
responsibility for making such decisions, a focus on married women alone still reveals a similar trend. This new role can possibly be attributed to the fact that the women traders generally tend to contribute more in economic and social terms towards the upkeep of the household than their male counterparts, a feature which has contributed immensely to the enhancement of their status in the household. Another explanation may have to do with the fact that it is likely to be very difficult for men to know exactly how much their wives are earning from their activities, leaving the women with some degree of freedom, independence and flexibility as to how to use their own income.

The Phase two report remarked about the increasingly minor role being afforded relatives, either from the husband’s or the wife’s side in terms of having a say in decisions in the household. Whereas only 5 per cent of the Phase two respondents mentioned any other relative as having a major role in performing household duties, in Phase three the figure fell further to a paltry 1.41 per cent of the total sample. As explained by Brand et al. (1995), the existence of various forms of “enlarged” families rather than the traditional “extended” family is most likely explained by the accommodation constraints facing most of the women traders in the sample. The ability to absorb other family members in the household, even to help with household chores, is limited by the fact of having on average an occupancy ration of two. In any event, the “extended” family notion as it has existed over the years appears to be crumbling in the face of pressure exerted by urbanisation, modernisation, industrialisation, and, now, ESAP.

13.9 Community management role

The study sought to establish the extent to which respondents were involved in community activities. It emerged that apart from family related roles, some women—albeit a few—also played an important part in maintenance of community management roles such as being members of church groups and other social networks. In both Phase one and two, about one third of the respondents reported that they belonged to at least one organisation. This is a surprisingly low figure which was below expectations.

There may be a number of explanations that may seem plausible. As observed by Brand et al. (1995), it seemed that the long hours devoted to their income-generating activities and the fulfilment of their household and kinship responsibilities left little time to women traders for involvement in organisations at the community/societal level. Table 35 shows the changes, slight in the majority of cases, that have taken place during the different phases in this regard.
Table 35: Membership in community organizations

<table>
<thead>
<tr>
<th>Type of organization</th>
<th>1992 (N=73)</th>
<th>1993 (N=50)</th>
<th>1995 (N=78)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROSCAs</td>
<td>37.9%</td>
<td>38.0%</td>
<td>32.5%</td>
</tr>
<tr>
<td>Church groups</td>
<td>28.6%</td>
<td>22.0%</td>
<td>38.5%</td>
</tr>
<tr>
<td>Political groups</td>
<td>12.5%</td>
<td>14.0%</td>
<td>7.7%</td>
</tr>
<tr>
<td>Burial societies</td>
<td>16.1%</td>
<td>10.0%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Women's clubs</td>
<td>3.6%</td>
<td>10.0%</td>
<td>12.8%</td>
</tr>
<tr>
<td>Other</td>
<td>16.1%</td>
<td>6.0%</td>
<td>2.6%</td>
</tr>
</tbody>
</table>

Whereas in both 1992 and 1993, the largest number of those women who reported belonging to some community group were from informal savings and credit associations (ROSCAs), the situation changed dramatically in 1995 with the largest group (38.5 per cent) saying they belonged to church groups. Thus, there has been a slight shift from greater interest being placed in economic (ROSCAs) to spiritual endeavours or pursuits (i.e. church groups). This finding is consistent with the growing trend noticeable in Zimbabwe today where interest in church-going in general, and women’s church group membership in particular, is growing. Many women are thus joining Ruwadzano and Zvita women’s church groups ostensibly for fellowship and worship, but, according to observers, possibly for other motives as well. More women probably began to see worship as their only respite in the face of these formidable challenges. As one respondent noted, “People now appreciate the power of prayer, and offer each other spiritual support”.

Interest in political activity appears to be waning, however. The reason stated by the women for joining these groups is apparently that many of them feel helpless in the face of such excruciating economic hardships caused in the main by the rise in the cost of living, which, in turn, is creating tremendous social pressures.

The women reported that generally, some groups such as Zvita and burial societies had increased their membership over time. Even though there had been a reduction in the number of those belonging to burial societies in the sample, the importance of this type of association during the ESAP period was acknowledged:

You never know when you or a member of your family is going to die, so you have to make arrangements because relatives rarely help during funerals these days....No one has money because of ESAP.

It is also widely believed that in the wake of the AIDS pandemic many people are joining different kinds of groups apparently as some kind of “social insurance”. In some instances, these groups are known to have been formed on extended family lines but on the basis of formal charters. The
motivating factor in such cases is believed to be to ensure that should either
the individual him/herself or their minor die, then at least they will be
assured of a decent burial. Some of the groups are also known to be so
generous that they meet all funeral expenses whenever there is a bereave-
ment in the household of one of their number. It was probably in this light
that one of the respondents remarked: “People now want to pray for their
souls because you never know if you are going to die from AIDS, and
when”.

Almost all the women who said they belonged to some community
group reported that they had been with the particular group for two years or
longer. This is consistent with the findings in the earlier phases which
suggested a certain degree of stability in membership. Such stability may
also suggest the high degree of value attached to membership of the groups
concerned. None of the respondents reported belonging to more than one
group. This may be because time is at a premium for these women who need
to work for long hours in order to eke out a living. In fact, it also emerged
that attendance at the meetings of the groups which many women in
informal trade belonged to was often erratic largely because they spent most
of their time “looking for the Zim dollar” as one of them put it.

The most badly affected category in this regard were the cross-border
traders who tend to spend a considerable amount of their time outside the
country, sometimes making as many as two or more extended trips per year.
Some are, as a matter of fact, known to have secured temporary (often
illegal) employment in countries like South Africa where they remain for
lengthy periods each visit, until they are relieved by their colleagues on the
same job. Apparently, there may be as many as three persons to a job who
rotate throughout the year, returning home to mark time until it is their turn
once again. The money raised this way is then used to purchase goods for
resale inside Zimbabwe.

ROSCAs were ranked second in popularity during the 1995 interviews.
As explained in the Phase two report, ROSCAs involve members taking
turns to contribute a small amount of money to the “kitty”, and then taking
turns to receive the savings pooled by the group. Thus, the scheme provides
short term credit and encourages saving. ROSCAs also play a useful role at
the social level by bringing people together; this alone makes them popular
with many women.

Only two women who had been members of particular groups reported
having terminated their membership of groups completely. Asked why they
had taken this step, the women explained that time was a major constraint.
One of these women remarked: “People (in informal trade) have no time for
other activities at all...they are busy working at all times”.

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A total of 10 respondents (12.8 per cent) spoke of changes having taken place in membership of their groups. The reasons for the changes were closely linked to economic hardship due to ESAP.

In the report of the previous phase (1993), the conclusion in respect to community management roles was basically that longer working hours and greater responsibility at the household level provided a source of time pressure for women informal sector traders. It was also noted that economic crisis and adjustment may actually limit the community management role of women informal sector traders. Nothing has happened in the interim period (1995) to change this opinion based on the overwhelming evidence available to the research team. Although church groups came out as the single most popular affiliation during the 1995 interviews, an analysis of the pattern of the sum of the remaining affiliations seems to suggest a strong bias in favour of economic rather than social or spiritual factors and, as was the case in the previous phase, involve some type of economic cooperation.

In the previous phase of the study (1993), it was observed that the study’s findings revealed that the major locus of response to the economic hardship associated with ESAP appeared to be at the household level and not the community level. The results of the Phase three interviews further confirmed this contention. Brand et al. (1995) have explained that it is indeed in her role as housewife, and often head of household that the woman trader has had to manage the burden of trying to administer scarce resources in providing for the basic needs of the family. Consequently, the woman’s involvement in community organisations appears to be linked to sustaining and strengthening her coping strategies rather than to taking action to resolve problems at the broader community/societal level. Thus the informal sector woman remains basically household focused rather than outward focused.
14. The Impact of ESAP on Intra-Household and Inter-Household Linkages

The study further sought to establish the likely effect of the impact of ESAP on inter-household and intra-household relationships. In this context, a major concern was to try and respond to the pertinent question: To what extent has the resultant strain led to high levels of stress or to hopelessness and frustration? The results of the data from the different phases reveal a variety of responses, coping strategies and support mechanisms in the face of the economic crisis associated with ESAP.

14.1 Changes in household structure

Pertinent changes in household structure were noted in the first and second phases of the study. It was, in particular, noted that new pressures in the context of a severe urban housing shortage had resulted in the establishment of three or four generational, mostly matrilocal, households within Greater Harare. The reason for this is basically the pressures experienced by the children of the households which have resulted in these children moving back to live in the households. This scenario, which obtained in the first two phases of the study, was quite evident and intensified in the third phase of the study in 1995.

The majority of the women were still sharing accommodation with their adult children, some of whom completed their Ordinary level many years back but had failed to secure a job, thus placing the burden of looking after them on the mother who, equally, is struggling to survive. In some cases, adult sons were getting married in these circumstances and continuing to live within the household (together with their wives and children). This has resulted in unbearable overcrowded conditions and it has in addition created friction particularly between mothers-in-law and their daughters-in-law. One young recently-wed informal trader remarked with feelings of emotion:

I do not have any freedom to do what I want because it is not my house. I have to consult my mother-in-law on almost everything I do, even on the meals we eat.

This particular respondent however admitted that she and her husband had nowhere else to go to as they cannot afford to live in a place of their own (not
even rented accommodation) because of the spiralling cost of accommodation in the era of ESAP. In the case of daughters, some (particularly if divorced) have also tended to find their way into their parents’ household to stay indefinitely. Apart from adult children sharing accommodation with their parents, there is also a discernible tendency for grandparents to take in and look after grandchildren. This obviously has proved a great strain on most of these elderly women. In fact, this phenomenon is expected to become commonplace, with the estimated 600,000 children expected to be orphaned by AIDS throughout Zimbabwe by the year 2000 (Dept of Social Welfare, 1993).

Thus, the new trend seems to reveal that the concerns of the woman informal trader do not only relate to her own personal ESAP-related problems but may relate also to those of her grown up sons and daughters and even their children as well. Observed one stall-holder at Mbare:

My daughter died in 1994 and I am having to look after her three children. She was very ill for a long time and I exhausted resources in an effort to get her cured. I do not know what was wrong with her. Now it has become a burden looking after the children because she was not married.

14.2 Impact on marriage

It is incontestable that ESAP has caused tremendous tensions within households. Some of these tensions have impacted heavily on the relationship between the husband and wife, and this came out strongly in the Phase two results. In Phase three (1995), a more specific question was asked about what impact the (married) women thought ESAP had had on their marriages. Interestingly, only 28 per cent of the married women reported having noticed some changes which they could attribute specifically to ESAP. A predicament respondents might have faced is probably that some of the problems may have existed well before the advent of ESAP, and hence, they could not honestly link them to ESAP, though it is conceivable some of these could have been either ESAP-related or at least made worse by ESAP. The women may, therefore, have experienced difficulties in conceptualising changes even if these had occurred.

Nevertheless, those who reported noticing changes can be divided into two categories, namely, those who have noticed positive changes and those who have noticed negative changes. Among those who reported noticing negative changes, (and these constituted about two-thirds of the valid cases), some of the varied responses mentioned included those listed below:

- We are for ever arguing over money which is too little now.
– My husband left home when there was no more money in the house.
– Communication is now strained due to financial problems.
– My husband is now more critical about how I use my money.
– My husband is now very abusive and he sometimes hits me.
– My husband is now greedy and he sometimes even takes my money.
– My husband is probably now having an affair with someone else.
– He now spends less time at home.
– He disappeared when life got tough.

The majority of the married women who have reported changes in their relationship (with their husband) in the home have, therefore, witnessed a situation whereby their relationships have worsened apparently due to inadequate money, or because, in the face of rising inflation, the money that is available can no longer stretch far enough to meet family needs. Another explanation for the change may very well relate to the increased frustration on the part of men as they increasingly find they are unable to perform their normal role as breadwinner for the family. Disagreements over use of money in the home have increased, resulting in tensions building up. The story of a former cross-border trader who is now employed by another woman operator clearly illustrates this:

Life has been unkind to me. I am married and we have seven children. Three of our children are in secondary school, one is in primary while the rest are not in school yet. We live in Mbare and pay Z$120 towards rent. My husband is in formal employment and he contributes quite significantly towards the upkeep of the family.

I was doing quite well as a cross-border trader until my husband cheated me. I had brought in some goods from South Africa for sale. My husband suggested that I pass on the goods to him so that he would sell them for me and I consented. However, I never got any money from him for those goods. He must have squandered all the money.

As a result, I stopped cross-border activities as I no longer had capital to continue. I was very mad with my husband but there was nothing I could do. A friend of mine felt sorry for me and offered me a job to tend her flea market stall while she continued with her cross-border activities. I am so grateful to her; in this ESAP environment I do not know how I would have managed. Still my friend pays me only about Z$200 per month, which really is not much. I have to rely heavily on my husband, but we often quarrel over money.

I have realised that I just have to do something to raise additional income for my family. Consequently I have also started using the opportunity of manning my friend’s stall to sell some small items of my own brought from South Africa by friends. I would like to resume my cross-border trips because I used to get a lot of money. It is always good for a woman to have her own money even if the husband manages to look after the family.
The long hours some women are having to spend away from home are also taking their toll as these have also contributed to increased tensions in the home. One cross-border trader reported that she had been ordered by her husband to stop her trips outside the country. She was never given a reason for this but she suspected it may have to do with the numerous stories and rumours (some of which have been highlighted in the national press) to the effect that some of the women cross-border traders misbehaved and engaged in immoral activities once they arrived on the other side of the border.

A very small number of women traders saw ESAP in a positive light, remarking, in this context, that ESAP had been a blessing in disguise as far as household relations are concerned. These women made such statements as:

– My husband and I have become closer.
– We now discuss financial matters together.

However, those who witnessed positive change were in a small minority. It can, therefore, be said that ESAP has had a negative impact on the significant majority of marriages in the sample. The problems relating to tensions in the marriage apparently affect all categories of traders, without exception. In the case of cross-border traders, this category of respondents faces particular tensions and dilemmas relating to their being away from the family for long periods. The fact that the majority of them are assertive and contribute significantly to the upkeep of the family may act as an “ego bruiser” to most men who, culturally, see themselves as losing the power accorded them by society and which they are supposed to wield in the home. This can be catastrophic as it may lead to divorce, separation or at least to the woman being compelled to give up her activity in an effort to appease the husband. These are some of the new complex challenges that ESAP has brought to the families of women informal traders.

From the above analysis, it is clear that women informal operators face numerous challenges. In addition to the vicissitudes of ESAP and economic crisis, they also have to contend with cultural factors relating to marriage, some of which impinge upon their trading activities. Be that as it may, what is apparent is that women who command more resources through their informal trade have, as was again observed in Phase two, acquired greater status and hence more of a say in general decision-making.

14.3 Relationship with members of the extended family

Brand et al. (1995) have argued that economic crisis has often strained relationships with members of the extended family because of cultural expectations about kinship-related responsibilities. As had been their
responses in the previous two phases, many women informal traders interviewed in Phase three once again spoke of the difficulty of trying to support other relatives in times of economic hardship, and, predictably, in some instances, this had led to tensions building up in relationships with the extended family. Despite the tensions involving extended family members, some of the traders still looked after desperate relatives. As noted elsewhere, the relatives being looked after consisted mainly of nieces and nephews. Most of these relatives hailed from the woman’s family line.

To what extent can one abandon one’s relatives even in times of economic hardship? It would appear that culturally, everyone is expected to be their brother’s keeper. One’s brother’s or sister’s children are generally taken as one’s own, and hence one is obliged to look after them in spite of economic difficulties that may prevail at a given point in time. Local Shona culture, for instance, stresses that “Hama hairaswe” (one never sends a relative packing), and it would appear many people, particularly (and ironically) those in the lower income brackets, tend to adhere to these beliefs “in letter and spirit”. They tend to believe that if they do not accept and take on this obligation, a bad omen will, as sure as day-light, befall them.

They, therefore, take on these relatives even if it means living in overcrowded conditions of the order of 11 persons to a room as was reported in two cases in Phase two of the current study. Some of these relatives needing attention are, as noted elsewhere children orphaned by AIDS. One trader operating in a flea market was being assisted in selling her wares by her sister’s child. There was also a tendency by traders to expect those of their children who may be “economically active” to assist in the economic and related activities, including chores within the home. Therefore, each party has specified roles and obligations within the household.

It emerged that some kind of *quid pro quo* arrangement tended to exist as far as relations with members of the extended family are concerned. Thus, while, on the one hand, traders assisted their relatives, on the other hand, the informal traders themselves expected to receive assistance from their relatives in times of need. In some instances, they were involved in joint ventures with their relatives. One trader for instance reported that she had pooled her resources together with her sister as a risk-sharing strategy. Generally however, from a purely economic perspective, maintaining links and giving assistance to members of the extended family were undesirable developments, but socially, the individuals concerned did not seem to have much of a choice.
14.4 Links with the rural home

Several studies done on the relationship between rural and urban-based members of families have consistently shown that remittances tend to flow chiefly from urban to rural areas, and hardly vice versa. Interestingly this does not happen at the formal employment level alone, but even at the informal level. The results of the previous phases of the current research study confirmed the observation that considerable support is in fact given to relatives in the rural home by women in informal urban trade. On the other hand, the Phase two results showed that very few of the traders received any form of assistance from the rural home, either in cash or in kind. In Phase three (1995), only seven women out of 140 respondents had received some form of assistance from their rural home. Of these, six had “received” the assistance from their own small plot while one had received produce from a relative. This figure is slightly higher than the figures yielded by the first and second phases in 1992 and 1993 respectively.

Approximately 96 women respondents in 1995 reported having visited their rural home sometime between October 1993 and October 1995, compared to 64 in 1992. This increase can probably be attributed to the time lapse of two years to 1995 as opposed to one year in 1992–93. There has, however, also been a tendency to attribute it to the good rains the country received in the two seasons subsequent to the 1992 drought. Speculation about the good rains theory and rural land tilling may, however, not hold much water given that the main reason given for going to the rural areas was to attend the funerals of close relatives who may have passed away. Those without compelling reasons therefore felt no urge to visit the rural areas. As observed in the previous phase, the number of visits to the rural areas also suggested that the sample of informal traders came from a largely urbanised population (Brand et al., 1995).

A curious finding to emerge was that like in 1992, those traders who reported visiting their rural home noted that they had not done so frequently. The reasons given for going to the rural areas infrequently, as was the case in the previous phases of the study, included that they could not afford the bus fares which have been hiked considerably in the last two years. Another reason that was advanced had to do with opportunity cost: traders just did not have the time to travel as they would be engaged in their pitched battle for survival in the informal sector almost on a daily basis. In a few cases, it was noted that the parents were now deceased hence there was “no one” to visit in the rural areas. Purely economic issues were apparently still the main deciding factor in whether or not to travel.
Three of the traders reported that they were now based in the rural areas almost on a permanent basis. Among the cross-border traders sub-sample, five of the women indicated that their children went to rural based schools. This finding corroborates the point made in the Phase two report to the effect that cross-border traders and women selling goods in low-density shopping areas were more likely to have children studying in rural schools than other groups. This arrangement did not appear to have anything to do with inability to afford urban school fees since these are the comparatively better off sub-groups. The explanation may well be that the cross-border traders spend an awful lot of their time away from home and it, therefore, made sense to place the children with relatives in a rural area as a way of ensuring the safety of the children.

On the basis of the findings presented above, it could be safely concluded that while links with the rural areas may still exist, they have been weakened quite considerably over the past few years, partly because of the prohibitive costs of travel. Clearly economic hardship associated with ESAP has had a marked effect on rural/urban linkages. This was the situation in the last two phases which apparently continues to be the case today. The assistance in cash and kind between urban and rural folk has been drastically reduced partly because of the intermittent drought, but, perhaps more importantly, because of the hikes in the cost of living. Urban dwellers are increasingly finding it difficult to subsidise rural dwellers, particularly if the urban dwellers in question are poor women informal traders. At the same time there appears to be irrefutable evidence of urban dependence on the part of this group of permanent urban dwellers (Brand et al., 1995).

14.5 Female kinship-based working partnerships

As suggested in the second phase of the study, kinship-based working relationships were still quite evident in the third phase of the study in 1995, particularly among the market stall-holders. The arrangements that obtained in the second phase were by and large still evident in the third phase, and, in some cases, had actually intensified. The partnerships that were evident ranged from the inter-generational (mother/daughter/niece) to the intra-generational (sister/cousin). Other relationships noticed included those between older sister/younger sister, mother/daughter, and aunt/niece.

As noted previously, it was not unusual for a daughter or niece to take over a stall from her mother while retaining it in her mother’s name. One stall-holder interviewed revealed she was thinking of retiring in the very near future and then surrendering her stall to her daughter. One obvious but major economic advantage is apparently that when a particular trader is
assisted by her own kin, she is usually not obliged to pay them. They will both be working towards the same goal of economic survival. Where kin may not be available to take over, it is possible to lose a market stall to outsiders in the event of one ceasing operations. In one instance, when a stall-holder passed away but left no definite heir, the stall was taken over by someone else who assumed full control, using the particulars of the deceased—a bizarre incident indeed.

The trend of promoting kin-based working partnerships appeared to be intensifying in 1995, with a number of traders reporting pooling resources with relatives, especially sisters. In addition to pooling resources, looking after each other’s children was quite common. This practice was apparently being extended to flea markets where the tendency appears to be for individuals to own more than one “trading table”. An interesting question, however, remained why traders tended to be more comfortable working with kin from the woman’s side rather than from the husband’s side. In fact, it also appeared the women tended to be happier working with their daughters than with their male children.

Although the exact reasons could not be established, it is possible that the women feel they can trust their daughters/female relations more than their sons/male relatives. As for the apparent reluctance to involve relatives from the husband’s line, there may be two explanations as well: either they are reluctant for fear that it could easily be (mis)construed as exploitation, or, in some cases, the women may feel their actual earnings could easily be disclosed against their will to their husbands by the relative from the male line. Therefore, to avoid potential “extra” headaches particularly in the already harsh ESAP environment, traders tended to prefer working with kin from their own family line.

14.6 Working relationships with non-kin

As was the case in the first two phases of the study, traders were again in 1995 found to have certain areas in which they cooperated in spite of the stiff competition that is synonymous with informal trade in general. The degree, form and level of cooperation still depended on the nature and type of trading activity. Again, the arrangements still remained informal.

As had been the case in Phases one and two, the most common areas of cooperation remained as follows: referring customers to each other, looking after each other’s stalls, agreeing to common prices and looking after each other’s children. Other areas of cooperation such as purchasing of goods in bulk and then sharing transport costs remained fairly popular.
The commonest and greatest area of cooperation (as at Phase two) remained amongst those who worked in established markets rather than amongst those who worked at home-based or unofficial trading sites. The former continued to look after each other’s stalls, goods and sometimes children whenever the need arose. Older women in particular tended not to mind looking after the children of their younger colleagues. Referring customers to each other also remained a form of cooperation popular among all categories of traders, and this operated on a *quid pro quo* basis. This form of cooperation which has been noted to be more pronounced amongst vegetable vendors, was found to have remained popular mostly amongst low density area operators. As had been the case in the past, these operators maintained the inclination and tendency to quickly suggest that the customer waited while they frantically summoned someone who might be trading in the type of goods that they might not have.

Virtually all categories of operators tended to operate on the basis of agreed prices, with mainly the low density-based traders continuing to violate this unwritten regulation with impunity particularly in the evenings when it was time to go home. It was mostly those who were trading in perishable items who tended to consistently violate this unofficial system on agreeing uniform prices. The reason for the violation of the rule, especially in low density areas where customers prefer fresh food items and are generally quite particular about it, was that if the items were not bought fresh each day, they would go to waste.

Cooperation had been noted to increase between Phases one and two, and in Phase three the trend continued in spite of the more intensely competitive environment in which the traders are now operating on account of the intensified hardships associated with the ESAP era. Brand *et al.* (1995) observed in the Phase two report that the trend towards more collaborative working arrangements was apparently made necessary by reduced resources. This appeared to remain the motivating factor in Phase three.

With the cross-border sub-sample however, competition was noted to have become more intense in 1995 than was the case two years previously. Generally, there was intensified competition in trading activities for this sub-sample within Zimbabwe than outside the country. With this category of traders, there appeared to be greater harmony in respect to such factors as standard selling prices for goods, sharing of transport, accommodation arrangements and referring customers to each other whilst outside the country than when they were within the country. The main reason for the intensified cooperation whilst outside the country appeared to have been borne out of necessity rather than an inclination towards “deliberate altruistic behaviour”.

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The reasoning was apparently that if one ran into trouble whilst outside the country, fellow Zimbabweans were more inclined and even obliged to come to one’s rescue than foreigners. But once back inside the country, the degree of cooperation diminished as the competitive “dog-eat-dog” kind of atmosphere took over. Inside Zimbabwe, the need for security decreased. Moreover, relatives would be expected to fill the gap inside Zimbabwe that could have been filled by non-relative fellow Zimbabweans when outside the country. One cross-border trader explained the possible source of the lack of enthusiasm for cooperation among this group of women traders when they are within the country’s borders thus:

Experience has shown that sharing of information with colleagues on market trends can be counter-productive. If you tell people where you sell, they take over your market and you are left in the cold.

On the whole, cross-border traders were more inclined towards competition than cooperation, particularly in cases where they did not sell from established markets.

It was noted elsewhere that in addition to informal cooperation, women also cooperated in formalised ways in the context of City Council backed cooperatives from which sub-sample “A” of the study was drawn. As was the case in the previous phase of the study (1993), within this group there were a number of different working arrangements. The general trend tended, however, to involve cooperative members working very much individually under the nominal umbrella of the group. Lack of trust regarding cooperative financial arrangements and fear of possible conflict appeared to remain the key reasons cited by the women for preferring to work alone rather than with non-related others. This, of course, is very much at variance with the accepted basic principles and notion of cooperativisation. The arrangements by some cooperators (noticed during the earlier phases of the study) in which purchasing, production and sale of items was done on a cooperative basis with profits being shared out at agreed intervals also remained evident. But suspicions tended to abound. It was from a cooperative based on these arrangements that one woman reported she had quit allegedly for reasons of mismanagement of funds.

It was pointed out elsewhere that informal ROSCAs constituted another way in which traders related to other non-kin. As Brand et al. (1995) explained, this popular type of traditional informal savings group promoted saving and provided the only access to credit that most women in the sample had. For this reason, ROSCAs were noted to be still very popular (in Phase three), if not gaining in popularity. In addition to ROSCAs, other informal forms of organisation identified during the earlier phases also continued to
proliferate. These appeared to help keep disputes in check, if not eliminate them altogether. The Retail and Covered Market in Mbare in particular showed signs of the existence of such informal structures, which seemed to continue to work relatively smoothly.

The limitations to non-kin based cooperation among traders which were identified in earlier phases of the study persisted. These included the fact that in geographical terms cooperation was limited to the site of the trading activity and did not go beyond this to the home front. The other related to looking after one another’s children: while this happened at the market venue, this was not observed to extend to any home based responsibility.
15. Economic Crisis, ESAP and Intra-Women Differentiation

The question of differentiation within the informal sector was one which had some appeal to the current study. The research results revealed that of the seven sub-samples included in the study, the cross-border traders consistently exhibited a pattern of responses that contrasted strongly with those of the other sub-groups. Consequently, more details were sought on this sub-group in the third phase than had been the case in the previous two phases. For that reason, these women were considered separately, but with the results obtained on their experiences used to contrast with the situation of the rest of the sample.

15.1 Cross-border trade

As was explained in the Phase two report, informal cross-border trade is a livelihood strategy that has gained momentum since independence in Zimbabwe. The traders have mainly been visiting neighbouring countries such as Botswana, Zambia and South Africa. It is pertinent to note that recently, very stringent measures to deter people from going into South Africa have been introduced. These visa restriction measures have particularly targeted unmarried, unemployed young men and women. Incidentally, these cohorts happen to have been key players in cross-border trade. The study initially included a sub-sample of 28 cross-border traders, who as noted in Table 1, were selected on an availability basis using a variety of sources to ensure a cross-section of diverse circumstances.

Whereas Phase two follow-up was more difficult with this group than with other sub-groups ostensibly due to the mobile nature of their trade both inside and outside Zimbabwe, and the general absence of fixed venues of operation, Phase three surprisingly was the direct opposite. This is in spite of the fact that a total of two years had elapsed (October 1993 to October, 1995) as opposed to only ten months (December 1992 and October 1993) between the first and second phases which had proved rather problematic.

While 23 of the original 28 (82 per cent) were successfully followed up in Phase two, some 22 of the 23 located in Phase two were successfully followed up in 1995, a 96 per cent success rate. Only one respondent could
not be located in Phase three and it was learnt that she had stopped trading altogether. The study revealed that this group continued to occupy top position in terms of earnings, etc. Possible links with flea markets were also investigated.

15.2 Flea Markets

An aspect which the research team suspected might be linked to cross-border trade, which was explored in the third phase related to the proliferation of flea markets in Harare. It emerged that the markets were set up mostly in early 1992, and hence the motivation to start them may be related to the impact of ESAP. Goods traded in there vary, but they are usually imported either from overseas e.g. the United Kingdom, or from neighbouring countries such as South Africa.

The flea markets come in different types, sizes and levels of sophistication, and they are located mostly in the low density areas as well as in the central business district in Harare. The more popular ones serve the higher classes and these include the Sam Levy Flea Market, located in Sam Levy’s village, in the affluent suburb of Borrowdale. This particular market attracts well-to-do people from the surrounding suburbs, as well as from the not-so-affluent areas. The location (and perhaps nature of goods traded in, e.g. satellite dishes) makes this particular flea market largely inaccessible to the low income earners.

The second category of flea markets, e.g. Union Avenue and Speke Avenue Flea Markets, relates to those situated in the city centre and these attract customers from different socio-economic strata, though mainly from the middle class. There is also a third category of flea markets, one that serves mostly the low income earners. These are located mostly at the periphery of the city, thus attracting customers from the high density suburbs, the vast majority of whom have very little disposable income. An example is the Cameroon Street Flea Market in the south west of the business district in Harare.

The land on which the flea markets are situated will either belong to wealthy individuals (e.g. Sam Levy Flea Market) or to the City Council of Harare (e.g. Speke Avenue Flea Market). In either case, traders have to pay a certain amount of money for a licence to operate. This amount varies with the size of table and of course location of the flea market.

Case study 3: “Upmarket” flea market
My husband is a manager and he earns $10,000 a month. We have four children and all are going to school. I am a dressmaker and my husband encouraged me to get a stall at this flea market (Sam Levy’s Village, Borrowdale). We live in Mabel-reign and we own the house we live in.

Although business is often brisk, the competition is quite stiff mostly because there are also whites and Indians selling their merchandise here. I have to make sure that the goods that I sell are of high quality in order to remain in business.

Yes, the structural adjustment programme has its advantages and disadvantages. For me it has been a blessing because my sister lives in the United Kingdom and she sends me merchandise, in particular dresses and hair products which are in demand. I usually sell the dresses from home as they are quite expensive and ordinary shoppers cannot pay cash.

I make quite a bit of money from hair products and most of my customers are black ladies who have become conscious of the need to look after their hair properly. I make between $1,000 and $2,000 per weekend if I am lucky. Our customers definitely have money to spend.

Of course the biggest problem is the competition from other traders. Some fellow traders are well placed as they are capable of importing a wide range of goods since they have the capital to do so. My goods only attract customers of a particular sex and skin colour, whereas the other traders attract not only both sexes, but also customers of all races.

All the same I cannot complain because for me trading is only a sideline although definitely we need the money to keep afloat. My husband though is not fussy about what I do with the money I get but I always inform him how much I get.

Ideally flea markets offer a wide variety of goods, ranging from electronic gadgets to items of clothing and hair products. As noted, the quality of the goods depends on the location of the particular market. For instance, it has been established that the goods sold at Sam Levy’s Village Flea Market are of superior quality and, therefore, more expensive than those sold in the other markets around Harare.

Flea markets apparently came about as a response to demands of women traders, many of whom were involved in cross-border ventures, who approached the city fathers with requests for market places located within the city precincts. The reasoning by these women was this would attract more business for them. As indicated elsewhere, the practice before on the part of the City Council had involved setting up “people’s markets” in the high density areas, but these mostly stocked vegetables and crafts. The first attempt by the City Council to establish a market place dealing in clothing was around 1991 when Mupedzanhamo market was set up. This proved extremely popular but locals expressed concern that this market was being flooded by Zambians and other foreigners, and hence their request for flea
market sites located in the central business district. Some of the women involved in flea market ventures appear to be doing relatively well, as the case study of Mrs Mucheche below suggests.

Case study 4: Mrs Mucheche

I am a married woman aged 38 years, and I am married to a bank teller. We have four children but we also look after my husband’s two children from a previous marriage. Our children attend school in Hatfield (low density suburb). We contribute jointly towards household expenses and my husband makes all the major decisions in the home.

Selling in Speke Avenue Flea Market has the main advantage that we get many customers because it is centrally located and people tend to prefer to buy from us because our goods are generally cheaper than in the conventional shops in town. Another advantage is that the market is opened during weekends only, so our customers, especially those in formal employment, have more time to do their shopping with us than during the week.

However, there has been a marked increase in the number of people selling at the flea market, and this has increased competition. We operate in a very individualistic manner, although there is a tendency to agree on ground rules, including the selling price for similar goods.

The researchers had hypothesised that by 1995, perhaps some of the informal traders, particularly cross-border traders, would have diversified their activities into flea markets. The reasoning was that those traders who were doing relatively well might wish to diversify into flea markets as a way of expanding their ventures.

The results of the study, however, showed that not even a single respondent from the cross-border category of the sample had diversified into a flea market. Possible reasons for this lack of diversification into this more lucrative venture included the fact that some traders were apparently making sufficient profit from their main informal activities in 1995 and, therefore, they could not afford to pay the relatively high flea market rentals for the tables. In addition, there is a high level of competition in the flea market type of venture largely because most traders are selling more or less the same type of goods. For these reasons, most cross-border traders preferred to sell to individuals.

Sometimes operators have had to change from the relatively expensive middle level type of flea markets which target middle income earners, to those that target low income earners. The reason for this is that in the latter, rentals for the tables are more affordable. Mrs Nyemba is one operator who has had to move from an expensive into a less expensive flea market. She recalls:
I started flea market activities in 1993 at the Speke Avenue Market (in Harare). My daughter was helping out. I used to pay Z$80 per day for a table. It was too expensive and therefore I decided to move to Cameroon Street where I have secured two stands, one being manned by my niece. I like it here because the competition is not as intense as at Speke Avenue. There are also lots of customers who come; most of them are from Mbare high density suburb. I pay between Z$50 and Z$60 a day for each table. I have realized that it is more profitable to sell towards month-end than attending every day.

Most of the cross-border traders interviewed noted that they received orders from individuals including flea market traders or even commercial concerns prior to leaving the country to ensure that whatever items they brought back were immediately sold. Only one respondent from the cross-border subsample had any definite connection at all with flea markets, but even so she had now stopped making cross-border trips and was now working for another woman who operated a table at a flea market. She reported being paid Z$200, suggesting that her employer received fairly decent takings from the operation.
16. Perceptions of ESAP

16.1 Views of ESAP

At the outset of the study, the researchers were interested, among other things, in finding out what the respondents’ understanding of ESAP was. This question was followed up in both Phase two and Phase three, with a view to establishing whether there might be any differences in this respect over time. The perceptions are summarised in Table 36.

Table 36: Views of ESAP

<table>
<thead>
<tr>
<th>Opinion</th>
<th>1992 %</th>
<th>1993 %</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Negative</td>
<td>74.1</td>
<td>75.0</td>
<td>85.2</td>
</tr>
<tr>
<td>Neutral</td>
<td>6.9</td>
<td>6.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Positive</td>
<td>6.9</td>
<td>2.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Don't understand</td>
<td>12.1</td>
<td>16.9</td>
<td>34.8</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.1</td>
<td>100.0</td>
</tr>
<tr>
<td>(N=174)</td>
<td>(N=148)</td>
<td>(N=142)</td>
<td></td>
</tr>
</tbody>
</table>

As had been the case in the previous two phases, none of the respondents could, in Phase three, explain technically what ESAP was, but as before, they were able to express their understanding by relating their experiences. Invariably, the respondents viewed ESAP in terms of its effects on their lives. The results showed a greater shift towards total dislike of the programme. For instance, whereas 6.9 per cent and 2.1 per cent of the respondents in 1992 and 1993 respectively, had expressed positive views about ESAP then, not even a single respondent had any kind words whatsoever for this programme in 1995. In respect to its impact, as noted elsewhere, the only positive things at all about ESAP was when a number of women indicated a few positive things ESAP had done for their marriages.

Perhaps the only positive remark about ESAP in economic terms came from a woman who was not part of the main sample, but was interviewed as part of a group of additional respondents sought as case studies. The woman, who apparently had been a cross-border trader, had this to say:

I believe ESAP has helped us women traders because we no longer have to travel to other countries to buy goods for sale. I now get most of my merchandise from...
wholesalers like Jaggers and Bhadella. We used to spend a lot of money on traveling but now we make more profit.

Otherwise in respect of the substantive economic issues, no positive reports were forthcoming at all from the sampled respondents. In addition, whereas some respondents could afford to be neutral about ESAP in the preceding two phases, not even a single person fell into this category in 1995 when the question was posed: “What does ESAP mean to you now?”. Altogether 85 per cent of the respondents (up from 75 per cent last time around) had negative views about the programme. A thirty-eight year old trader had this to say:

I do not have complaints but I think ESAP is affecting the poor traders negatively. I am glad my husband supports me.

It is possible that even amongst those who expressed ignorance over what the ESAP was all about, there may have been some holding negative views about the programme. This response is consistent with the common belief (held by many in Zimbabwe today) that “ESAP has brought nothing but pain and suffering to the ordinary people” (Business Herald, 25/7/96).

For those in the informal sector, the negative views have sometimes emanated from the intensified competition that has occurred. Noted one elderly and frail Phase three respondent:

ESAP has made life difficult for most of us. Many young people are being retrenched and they come to join us in trading activities. These young people are energetic and they provide stiff competition. I do not think that I will continue as I have not been feeling too well...

Interestingly, nearly five years since the inception of ESAP, there were still a number of respondents who said they did not understand what the programme was all about. This could be a function of illiteracy; but a more plausible explanation may well be that of lack of interest in the programme born out of sheer abhorrence for the reform programme. Altogether, 14.8 per cent (as compared to 16.9 per cent in 1993) said they did not understand what this programme was all about.

Those who held negative views about ESAP in 1995 were all agreed that the programme had brought many problems and hardships to the generality of the population of Zimbabwe. The story of an elderly widow, Mbuya Chihota, illustrates the general state of intensified helplessness suffered under ESAP:

I am a widow and I have eight children, most of whom are grown up. I rent a room and stay with my last born son who is in form one at a local secondary school.
ESAP has been bad for us poor people and I fail to understand why government is continuing with such a monster of a programme. My rent has been increased to Z$100 per month, and I have problems raising the money every month.

I also have to pay fees for my son, and a niece. I am not even sure that I can manage to pay fees for them next year. My married children do assist me now and again, but it’s not enough. But then, what can they do...? They too have their families to look after.

I used to sell second-hand clothes at Mupedzanhano for certain Zambian traders who had contracted me, but I have had to stop because the market is now flooded by locals. I now make door mats, and these are on demand mainly during the rainy season. I make around Z$200 per month and sometimes get clothes instead of cash from buyers. I also sell vegetables, maputi and freezits. I do not get much from these activities as I buy only what I can manage to sell within a day.

I am a bit lucky that I have never been seriously ill. At one time though I had to obtain a free medical order from the Department of Social Welfare when I fell sick and had no money to seek medical attention. My main worry though is not being able to pay rent and school fees for the two children who are still dependent on me.

I dare not rely too heavily on my married daughters who assist me when I have problems. I will have to continue with the trading activities otherwise how else can I survive? I also belong to a ROSCA but it is difficult. Each of us has to contribute Z$50 per month and because there are six of us, one is obliged to wait for five months before it’s one’s turn to get the accumulated funds.

Even cross-border traders who in economic terms seemed to be performing better than the rest of the sample of traders stated that life had become much more of a struggle. In tandem with views expressed in the previous phases, some of the sentiments expressed by the respondents this time around (1995) about ESAP included the following:
– ESAP means retrenchments.....
– ESAP creates suffering for the poor....
– ESAP means reorganisation of the economy...resulting in the cost of living going up.

One woman even explained her understanding of ESAP in a very touching manner as follows:
– ESAP means immense suffering for women...

16.2 Differentiation in views of ESAP

Generally, the ESAP programme has been viewed with negative feelings, if not trepidation and its intentions with suspicion by the vast majority of the
respondents. It emerged from the Phase three results that all the respondents had felt the negative impact of ESAP in one way or another. As was the case in the previous phases, the hardships identified were specifically related to the rise in the cost of food resulting in many people not having enough to eat, and a general fall in the standard of living of the people.

The programme was generally blamed for unprecedented inflationary trends in the economy and the fall in real incomes which led to a lowering of standards of living. The various categories of women reported being all equally adversely affected by the ESAP in a variety of ways. In 1992, 84.5 per cent stated that they had been directly affected by ESAP against only 13.8 per cent who said that they had not. In 1993, the percentage of those who saw themselves as falling into this category had increased to 95.3 per cent. As Table 37 reveals, in 1995 the figure reporting having been affected stood at an enormous 99.3 per cent.

<table>
<thead>
<tr>
<th>Status</th>
<th>1992 %</th>
<th>1993 %</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affected</td>
<td>84.5</td>
<td>95.3</td>
<td>99.3</td>
</tr>
<tr>
<td>Not affected</td>
<td>13.8</td>
<td>4.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Not stated</td>
<td>1.7</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>(N=174)</td>
<td>(N=148)</td>
<td>(N=142)</td>
<td></td>
</tr>
</tbody>
</table>

Among other areas of concern, trading in particular had reportedly become even more difficult than at any other point since the launching of ESAP due to intensified competition in an environment of reduced demand and unprecedented hikes in the prices of basic commodities. This had become the chorus amongst almost all the respondents in the study sample. The bottom line was clearly that it was becoming increasingly difficult for the vast majority of the traders to adequately look after their families because of reduced income levels. And they all attributed this situation to the advent of the economic reform programme. Table 38 presents the pathetic picture that obtained in the context of the 1995 interviews, as compared to 1993 in this regard.

<table>
<thead>
<tr>
<th>Status</th>
<th>1992 %</th>
<th>1993 %</th>
<th>1995 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affected</td>
<td>84.5</td>
<td>95.3</td>
<td>99.3</td>
</tr>
<tr>
<td>Not affected</td>
<td>13.8</td>
<td>4.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Not stated</td>
<td>1.7</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>(N=174)</td>
<td>(N=148)</td>
<td>(N=142)</td>
<td></td>
</tr>
</tbody>
</table>
had virtually changed their minds. It could not be established whether this development was a result of distortions born out of the fact that a few could not be traced for Phase three, or whether it was a result of “new converts” from among those who had had positive notions about the reform programme during the first and second phases of the current study but who had now changed their minds following “first hand experience” with the programme.

Table 38: Respondents affected by ESAP by sub-sample (1993 and 1995)

<table>
<thead>
<tr>
<th>Sub sample</th>
<th>1993</th>
<th>1995</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes %</td>
<td>No %</td>
<td>Total</td>
<td>Yes%</td>
<td>No %</td>
<td>Total</td>
</tr>
<tr>
<td>A. Cooperatives</td>
<td>89.5</td>
<td>10.5</td>
<td>100.0</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>B. St Peter’s</td>
<td>92.3</td>
<td>7.7</td>
<td>100.0</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>C. Cross-border traders</td>
<td>67.9</td>
<td>32.1</td>
<td>100.0</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>D. Market stall-holders</td>
<td>85.7</td>
<td>9.5</td>
<td>95.5</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>E. Low density vendors</td>
<td>96.4</td>
<td>3.7</td>
<td>100.1</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>F. Road-side vendors</td>
<td>85.7</td>
<td>14.3</td>
<td>100.0</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>G. Home-based vendors</td>
<td>77.3</td>
<td>18.2</td>
<td>95.5</td>
<td>0.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Cross-border traders, in spite of having been the least affected as a group in the previous phases of the study, all reported being severely impacted this time around. This is the group that has generally been regarded as relatively better off but, in this instance, they generally expressed sentiments that tallied with those of the rest of the sample. In particular, they spoke of the cost of travelling to other countries which they complained had spiralled astronomically and hence had become unaffordable. They also pointed out that trade liberalisation in particular had also resulted in companies being able to import many different varieties of goods, some of which had previously been in short supply for a long time and hence had been the back bone of these informal traders’ activities. This action established by these companies in flooding the market in the process has meant serious loss of income on for the cross-border traders. This development has apparently caused much consternation among this group resulting in some of these traders being forced to seek new or alternative markets, sometimes as far afield as Mauritius and Namibia, although the vast majority still depended heavily on South Africa and Zambia.
17. Conclusions

As stated elsewhere, the overall aim of the current research initiative is to examine how different categories of women operating in informal trade are faring during the period of the economic reform programme (ESAP). The emphasis has been on trying to establish what effects structural adjustment has had on vulnerable groups, and on social differentiation. The study focused on a sample of women engaged in informal trade in the City of Harare. The *modus operandi* involved tracing the same women nearly two years after the second round interviews. The results of the study so far have managed to provide some “indication about changes affecting the economic and social conditions of an internally differentiated but generally potentially vulnerable group during economic liberalisation” (Brand *et al.*, 1995:208). It has emerged quite clearly that informal sector activities do not become better over time. Even making allowances for drought and recovery from drought, and after the initial shock of adjustment, there is a thoroughly consistent tendency to a slight but steady decline on almost every variable of well being as follows:

* trading/turnover static to falling in real terms
* trading earnings static to falling in real terms
* clear fall in real terms of spouse’s income
* static to falling consumption (in particular the quantity and quality of food)
* increased hours of work with static to falling incomes.

The reasons for this include:

* flat to weakening of demand
* ever increasing numbers of entrants on the supply side
* escalating costs of raw materials and other capital goods.

Although there is little direct competition, the overall effect is rather oppressive.

It is, of course, common that there has been much debate about the impact of structural adjustment programmes in Africa in general and Zimbabwe in particular. An analysis of the contents of the debate to date shows that in countries where poverty had always existed, it is often difficult to distinguish with any degree of confidence what may qualify as being totally ESAP-related impacts from the effects of other factors. Related factors

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that range from human-made problems (e.g. mismanagement of resources) to natural factors (e.g. drought spells) can easily make nonsense of any attempts to pin-point the impact of the reform programmes.

Be that as it may, it is possible to draw some tentative conclusions based on the empirical data that was collected for the current study. The data collected from the third phase of the study should have a comparative advantage over that collected in the second phase, for a number of reasons. In respect to timing, whereas in the second phase the data was collected less than four years after the launching of ESAP, the third phase data was collected just at the time ESAP-1 was coming to a close. Granted, some of the identified problems may still qualify as basically "transitional social costs", and also some of the effects of policy change are envision as being long-term and hence unlikely to show up clearly in the short-term, but the fact remains that ESAP-1 had run almost full-circle which should compensate for this.

With regard to the interplay of external intervening factors which may have influenced the outcomes being described in this report, it should be noted that while these cannot be eliminated altogether, some have virtually ceased to exist, at least for the current phase of the study. Most notable among those that were a matter of concern during the second phase but not currently, is the serious drought period experienced in 1992. True, there was a further drought episode in 1994/95 but that was not as severe. The 1992 drought episode created problems of distinguishing between the effects of ESAP and those of drought which impacted on both the pace of reform and the economy generally in that period. Following a relatively good rainy season, drought ceased to be a major issue of concern in the third phase of the study though the delayed effects of the drought cannot be ruled out completely.

The fact that this phase of the study (i.e. Phase three) happened at a time when quite a number of ESAP-related policies and other measures, including the privatisation of some parastatals and attainment of set retrenchment targets in the civil service had been realised, should help to enhance the quality of the data obtained. An issue of some concern which may still obscure the findings though is that factors such as changing international terms of trade continue to influence local outcomes, and this could still distort the degree to which certain outcomes can be attributed to the impact of ESAP per se. Be that as it may, some preliminary to firm conclusions can, in the light of the above observations, still be drawn on the main issues the study sought to address.
17.1 Lack of diversification

As ESAP has wrought havoc, many women have struggled even just to survive. Many have had problems even maintaining the activities they are currently running. For that reason, diversification has remained a remote possibility for many of them. In only a few instances have there been reports of women diversifying into either flea markets or selling of second-hand clothes. In the few other cases where attempts have been made at diversification, it has been in the area of petty trade; for instance trading in cold drinks with the aid of cooler boxes rented from Coca Cola. It would seem the basic motivating factor in diversification (in the few cases where it has happened) has not been a desire to spread out and accumulate but rather to try and keep one’s head above water. All in all, it is fair to conclude that there has been little diversification.

17.2 Lack of opportunities for accumulation

It emerged that women informal traders were generally living from hand to mouth. Many were struggling even to raise money to order goods for sale. This trend appeared to have caught up with even the relatively better off cross-border traders. There were hardly any signs of accumulation in the sector as many reported finding it increasingly difficult if not virtually impossible to realise savings. The reason boiled down to the problem of market saturation in an environment of reduced demand. Lack of opportunities for diversification effectively meant the door to accumulation remained firmly shut. Saturation of the market, partly due to the coming on to the scene of some of the “new poor” retrenched from the formal sector (as well as members of their families), has helped to dash any hopes any of these women may have entertained about possibilities for accumulation. In a few cases, attempts have been made to operate multiple tables at places like Mupedzanhamo or the flea market, but all these have been little more than small scale, insignificant attempts.

17.3 Lack of upward mobility

Diversification and accumulation, would under normal circumstances, almost certainly lead to upward mobility. The contention by de Soto (1989) of the enterprise life cycle whereby informal traders inexorably rise from itinerant street vendors to shopfront trading to fixed market stall, was not evident in the current study. The vast majority remained where they were in
1992. Only a few have diversified, but without achieving any upward mobility.

17.4 Deepening crisis

One of the conclusions of the previous phase of this study was that the economic crisis of the great majority of women informal sector operators was clearly shown to have deepened. In Phase three (1995), this state of affairs was seen to have worsened even further. The women noted that the market had become even more saturated and demand gone down to its lowest ebb. Virtually everyone, cross-border traders included, saw this as being a consequence of the economic reform programme. This is probably why not even a single respondent had any kind words for the reform programme this time around.

17.5 Insurmountable barriers remain intact

The observation in Phase two to the effect that barriers to successful female-run enterprises have become harder to cross has become even more relevant. Interestingly, this is despite certain seemingly positive developments that have come into the picture, in particular the introduction by government of new measures aimed at easing the regulatory atmosphere in the informal sector. These measures do not seem to have helped the situation of the women in this sample.

In addition to the escalating cost of capitalising, there have been other challenges including the inability to save money for possible re-investment. This has contributed to the lack of diversification. Regulations in respect to obtaining loans with their stringent requirements, including that on collateral security etc., remain intact. Many of the women for all their effort have only succeeded in selling off the assets that earlier investment had earned, and hence are worse off than hitherto in this regard. Assuming some of the women were able to cross this barrier, there is still the problem of frighteningly high interest on loans to contend with.

17.6 The gender question

Women are increasingly playing a central role in meeting the basic needs of the family. Whereas in the past, such a statement would have been true mainly with respect to female heads of household, today it is apparently relevant for married women informals as well. In the ESAP environment,
married women have made enormous economic contributions to their households. In some instances, they have assumed primary responsibility for the household and have become the sole breadwinner in the home or are contributing the lion’s share of the money used in the household. Given their limited source of income (based on the estimated earnings mentioned by the women), it is easy to appreciate the increased burden experienced by women in their household management role (Brand et al., 1995). This statement is now more relevant than at any other time in the current longitudinal study.

Another gender-related issue concerns possible differences between the economic performance of female-headed and male-headed households. The study results suggest that in the face of economic crisis and the hardships associated with structural adjustment, female-headed households have not fared any worse than male-headed. This, of course, is contrary to expectations. And yet in many instances, female heads of household have accepted seemingly insurmountable burdens, which they have carried with distinction.

All in all, as was again observed in the previous phase, the trend towards women’s greater responsibility at the household level for the provision of basic needs, as well as the efforts being made by women provide for them this, has again been clearly demonstrated in this phase of the study. If anything, this responsibility is being increasingly seen to be critical at a time of economic crisis.

17.7 Increasing differentiation among women traders

As was the case in Phase two, internal differentiation amongst women traders themselves in Phase three was most clearly demonstrated in the contrast between cross-border traders and other traders. This was demonstrated once again in the context of statistically significant differences which were noted between the two sub-groups for a number of key indicators of economic and social well-being, as well as several pertinent background variables. It is perhaps worth stressing that this comparison took place against a backdrop of a heavily depressed economic environment, meaning the cross-border traders simply emerged as the relatively better-off of the two (sub-)groups of largely poor informal traders.

On the basis of both quantitative and qualitative data available it was also possible to do a further crude disaggregation of the sample and come up with a number of hierarchical “socioeconomic” stations for the various sub-samples identified for the study. At the apex, as noted, would be the cross-border traders who tended to have more resources to invest and generally showed stable or higher rates of returns. Below them would come low
density informals, followed by a number of sub-groups that included stall-holders, cooperators, Mupedzanhamo and the Covered Market traders, groups which would all be clustered together. The St Peter’s group and some of the traders of no fixed abode generally fell into the very bottom of the ladder. It was generally from among the groups constituting the poorest of the poor that many of the drop-outs have apparently emerged.

17.8 Gender differentials

As was the case with the Phase two results, the Phase three findings provided some backing for the assertion that women’s disadvantages have increased under adjustment, as well as for the view that a more complex set of outcomes has arisen than those predicted by ESAP’s architects. For instance, the results show that women are prepared to sacrifice a lot of things in order to send their children to school. This explains the low rates of school drop-outs among the children of the poor groups in an environment of ESAP. While both Phase two and three results revealed some movement which seemed to suggest a disadvantaged position for the girl child, no conclusive evidence was available from the study to confirm this.

17.9 The Social Dimensions Fund

The results of the study have confirmed once again the Phase two finding to the effect that the SDF fund has failed to play a meaningful and significant role in slowing down differentiation processes. It is obvious that there are serious problems of accessibility to this fund. Indeed, of the great majority of women informal traders who live below the poverty line and who are, therefore, eligible for assistance from the Social Dimensions Fund, only a small proportion actually benefited. This is in spite of tips and hints given to this group by the research team in the previous two rounds. As noted, two major problems were at play: poor targeting and lack of money in the coffers of the fund. Lack of enthusiasm on the part of potential beneficiaries appeared to be a distant third explanation.

17.10 Can the poor absorb the costs of adjustment?

Finally, it is obvious from the results of the study that ESAP has caused a serious deterioration in the situation of the generality of women traders as well as a widening of the gap between the different sub-groups. In addition, the assumption that most poor households can absorb the social costs of
adjustment and that men can continue to compensate for reduction in income and services available at household level is becoming increasingly untenable (Brand et al., 1995). There has clearly been a marked drop in living standards experienced by the households in the current study.

As Brand et al. (1995) forcefully argue, failure to address the long-term repercussions of policies designed to stimulate economic growth which ignore gender and class differentials in the social costs of adjustment can only precipitate deeper social and political crises. This is probably the single most important lesson that needs to be borne in mind as frantic efforts are apparently being made by the government to launch, in 1997, the second phase of the reform programme (i.e. ESAP-2) which has been dubbed the Zimbabwe Programme for Economic and Social Transformation (Zimprest). Indeed, if the second phase of the reform programme hopes to fare any better than the first, then those responsible would do well to take heed of research findings, such as these, that are based on empirical data of a longitudinal type.
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Publications of the research programme “Political and Social Context of Structural Adjustment in Africa” published by the Nordic Africa Institute


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Some of the reports are out of print. Photocopies of these reports can be obtained at a cost of SEK 0.50/page.

1. Meyer-Heiselberg, Richard, Notes from Liberated African Department in the Archives at Fourah Bay College, Freetown, Sierra Leone. 61 pp. 1967 (OUT-OF-PRINT)

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