



An Examination of the Extent to which the Transitional Stabilisation Plan (TSP) Contributes Towards Gender Equity and Equality in Zimbabwe – The Case of Women Operating in the Informal Sector in Harare

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Abstract

The new Government in Zimbabwe (GoZ) launched the Transitional Stabilisation Programme (TSP) in October 2018. The TSP is government's main strategy to revive the country's economy. The policy document also explains the government's commitment towards human development, and this includes mainstreaming gender equality in all sectors. The paper analyses the effectiveness of the TSP in promoting gender equity and equality, with specific focus on female traders in the informal sector. The primary data was collected from a survey that was carried out in Harare, targeting female traders engaged in informal economic activities such as wholesale and retail trade like fruit and vegetable vending, cross border trading, the selling of second hand clothes or small grocery (tuckshop) and canteen businesses. Those we surveyed were carrying out these activities within Harare Central Business District (CBD) and in Chitungwiza. The findings from the survey revealed that half the number of respondents (51%; n=45) were not aware of the TSP policy. The 45 women who were aware of the TSP policy, however, were not confident in the policy document's effectiveness in addressing economic challenges faced by women. Some of the challenges affecting the women who participated in the survey included limited financial capital, lack of proper business training, macro-economic challenges affecting the economy and a patriarchal Zimbabwean society in which unfair demands continue to be made on women to manage families and households while also trying to run their businesses, especially as the states capacity to provide sufficient social services (in particular health, education and social protection services) dwindles. While the TSP contains statements and claims around promoting gender equality, they do not adequately explain how this will be achieved or even set targets on how gender equality will be achieved.

The research paper concludes by providing some recommendations on how the TSP can be reviewed to ensure effectiveness in achieving gender equity and equality by incorporating the key needs of female small business owners in the informal sector.

1 Introduction

Since 1980, the Government of Zimbabwe (GoZ) has made efforts in formulating policies and implementing strategies and programmes that seek to promote gender equity, equality and the

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economic empowerment of women. The promotion of gender equality is enshrined in the Constitution of Zimbabwe (2013). The GoZ has also developed and launched two National Gender Policies. The first in 2004 which ran for eight (8) years until 2012 and the second National Gender Policy launched in 2013 which was to run until 2017. The second National Gender Policy (2013–2017) was subsequently revised and launched again in July 2017. The government is also a signatory to various international and regional commitments with regards to gender equality. These commitments are:

- The Convention on the Elimination of all Forms of Discrimination against Women (CEDAW)
- The Beijing Declaration on the Platform for Action
- The Convention on Civil and Political Rights
- The Equal Remuneration Convention
- The Convention on Prohibition of Discrimination in Occupations
- Convention on the Elimination of the Worst Forms of Child Labour
- Convention on Economic, and Social and Cultural Rights
- The Convention on the Elimination of all Forms of Discrimination
- The Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women in Africa (Maputo Protocol)
- Solemn Declaration on Gender and Equality in Africa
- Southern African Development Community (SADC) Protocol on Gender and Development that seek to eliminate discrimination and achieve gender equality
- The COMESA Gender Policy which fosters gender equality and equity at all levels of regional integration and cooperation.

The GoZ has also established ‘The Zimbabwe Gender Commission’ which was established in terms of Section 245 of the Constitution of Zimbabwe and operationalised through the Zimbabwe Gender Commission Act (Chapter 10:31). The Commission came about because of the constant resurgence of gender related issues during the nationwide consultative process when the national Constitution was being drafted. It is one of the Chapter 12 Independent Commissions supporting democracy in Zimbabwe.

The above commitments and policy strategies potentially demonstrate the desire by the GoZ to advance gender equality and women socio-economic and political rights. However, despite some progress made by the government, women continue to face several obstacles that affect their participation in ‘all spheres of Zimbabwean society’ including the economy on the same basis as men.

Like its predecessors, the most recent GoZ formed following the July 2018, elections has embarked on an ambitious plan to address the national development challenges the country is facing; central to which is reviving the economy. As part of efforts aimed at reviving the economy, the GoZ launched the Transitional Stabilisation Program (TSP) in October 2018 which will be implemented until December 2020. Through the TSP, the government’s economic vision for Zimbabwe is to move the country “*Towards a Prosperous and Empowered Upper Middle-Income Society by 2030*”. According to government, the TSP has three main areas of focus, which are: “*stabilising the macro-economy, and the financial sector; introducing necessary policy, and institutional reforms, to transform to a private sector led economy and launching quick-wins to stimulate growth*”. The TSP is the first of two strategic programmes that the GoZ is adopting to achieve its goal of an upper middle-income society by 2030 (i.e. Vision 2030). At the end of the TSP, the government will implement two five-year

Development Strategies, with the first one running from 2021 to 2025, and the second from 2026 to 2030. The TSP has eight different issue areas that it focuses on with Section Six of the policy document looking purely at Human Development. Section Six of the TSP specifically “deals with empowerment of special interest groups, that include Women, the Youth, the Disabled and other disadvantaged members of the society”, as well as looking at issues around health, education and social protection.

It is important to understand how the TSP continues the GoZ’s policy trajectory to advance gender equality and the economic advancement of women.

2 Research Methods

2.1 Research Methodology

We primarily undertook desktop research which was augmented with a survey to collect primary data, where a questionnaire was administered to 89 women across Harare. The survey was carried out through a random sample of women who own small business in the informal sector, based in the urban and peri-urban areas. The survey was conducted from 6 to 11 September 2019. Enumerators were deployed to Harare CBD, medium and high-density suburbs as well as the neighbouring township of Chitungwiza. Annex 1 has the list of questions respondents were asked. Through the desktop review, we evaluated existing literature on gender in Zimbabwe and unpacked the TSP Policy document, and relevant documents from government and civil society organisations which broadly looked at the gender and the informal sector in Zimbabwe.

2.2 Objective of the Research

The objective of the research was to examine the extent to which the TSP promotes gender equity and equality in Zimbabwe’s economic development. The research sought to identify the factors that hinder the equal and effective participation of women in economic development, with specific focus on women who are small business owners in the informal sector, and the extent to which the TSP goes to address these issues and promote the inclusion of women in the Zimbabwean economy. The research also explored possible opportunities within the TSP for women to leverage in policy advocacy.

Overall the research undertaken for this paper sought to examine whether the TSP responds to a major grievance that has been on the spotlight for several years: the need to promote gender equality and equity in the Zimbabwean economy

3 Gender Equality, Equity and Women Rights

Gender equality refers to the equal rights, responsibilities and opportunities of women and men, girls and boys.¹ Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men.² However, being given an equal chance does not necessarily mean equal outcomes for men and women. In recent times, studies on gender have also begun to look at not just gender equality but also gender equity. Gender equity takes equality a step further in

¹ See <<https://www.sida.se/contentassets/43b0eb228c464d2499c5eb00a68a0346/brief-hot-issue-equity-equality.pdf>>.

² *Ibid.*

recognising the differences between men and women and acknowledging their different needs, constraints and aspirations to create equal chances and outcomes for men and women. Gender equality and equity, besides being a fundamental human right, are necessary and essential to achieve peaceful societies, with full human potential and sustainable development.

Zimbabwe's commitment towards gender equality and human rights as enshrined in the national Constitution, promotes participation and empowerment of women. The Constitution was formed on the values and principles of fundamental human rights and freedoms and gender equality among many others. The current national Constitution provides better protection and visibility to women's rights than the previous Constitution. Specific provisions for the protection and enforcement of women's rights in Zimbabwe include the following sections of the national Constitution:

- Section 17 urges the government to promote gender balance by “*enhancing participation of women in all sectors and ensuring gender equality*”. The section addresses the issue of access to resources, elimination of gender-based discrimination in policy, law and practice, the protection of women and girls from domestic violence, as well as protection of girls from marriage. Section 17 also provides that both women and men must be equally represented in all institutions and agencies of government.
- Section 56 talks about equality and non-discrimination of women against violence and equality before the law. The government has further put in place laws that protect women from all forms of violence through stipulating relevant laws such as the Domestic and Violence Act and ensuring that institutions like the Gender Commission are in place.
- Section 80 states the rights of women and highlights the provision for equal opportunities in both political, social and economic initiatives. The section also specifies the need to avoid all customs, traditions and cultural practices that infringe the rights of women.
- Section 124 of the Constitution of Zimbabwe provides for a quota of 60 seats for women (six seats from each of the ten provinces of the country) as part of efforts to enhance women representation in Parliament. The proportional representative quota system will lapse in 2023, if the constitutional amendment is not passed by Parliament.

The GoZ has further committed to promote gender equality through several international and regional human rights frameworks for women's rights. Zimbabwe ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1991 which is considered as the women's bill of rights (Stuart et al., 2016). The Convention calls for equality between men and women in socio-economic, political and civil rights and it emphasises the need for the state to promote equal participation of both men and women in public life. GoZ is also a signatory to other crucial binding conventions such as the Beijing Declaration of 1995, the Protocol to the African Charter on Women's Rights of 2003 and the SADC Protocol on Gender and Development of 2008.

Gender equality and empowerment is one of the 17 Sustainable Development Goals (SDGs). Gender equality is centred around human rights and is critical in achieving the rest of the SDGs because women are either affected by the socio-economic challenges or they contribute towards the realisation of the SDGs such as un-paid work, farming and participating in the informal economy. Women are affected by all the 17 SDGs and they are also key to achieving each of the goals each of the proposed SDGs.³ Therefore, incorporating gender equality and economic

³ See

<<https://sustainabledevelopment.un.org/content/documents/2322UN%20Women%20Analysis%20on%20Women%20and%20SDGs.pdf>>.

empowerment will ensure that the GoZ achieve all the SDGs. SDG Five (5) specifies the goal to “Achieve Gender Equality and Empower all Women and Girls”; however, the other SDGs are central to gender equality and women economic empowerment. The SDG Five (5) underlies the principle of the Agenda 2030 for development with the principle of “leaving no one behind” which extends the idea of ensuring that economic development process should target the social groups that are routinely and structurally excluded in the policy formulation and implementation processes. SDG One (1) calls for poverty reduction, SDG Three (3) calls for good health and wellbeing, SDG Four (4) talks about inclusive and quality education and promoting inclusive growth, SDG Eight (8) explains the need for creation of decent employment for all, and SDG 10 explains the need for reducing inequalities. The Model below shows how gender equality and empowerment at the core of SDGs.



Figure 1: A model for gender equality at the core of the SDGs

4 The Informal Economy in Zimbabwe and Gender

The prevalence of the informal economy (shadow economy) in Zimbabwe is not a new phenomenon. Prior to independence the informal sector existed in Zimbabwe (then Rhodesia) but it was strictly regulated to undermine independent African market-oriented activities so that the white settler-dominated formal sector could grow (Luebker, 2008). Therefore, at independence in 1980, Zimbabwe inherited a small informal economy (it accounted for less than 10% of the labour force). The participation of women in this sector is also not new and in the 1980s, it was estimated that out of every six (6) persons selling wares at the Mbare Musika Market, the ratio was 5:1 in favour of women. With independence and the removal of legislature and by-laws from the colonial era, the informal sector began to grow and become more visible.

The 1990s saw the exponential growth of this sector as the GoZ shifted from its growth with development strategy to structural adjustment. With the advent of the Economic Structural Adjustment Programme (ESAP), there was a significant decline in the formal employment sector and the informal sector started to absorb those who became unemployed. The GoZ also provided the impetus for the ascendance of the informal economy through a series of policies by reducing regulatory bottlenecks to allow new players to enter into the production and distribution of goods and services; supporting indigenous business development and black empowerment; and relaxing physical planning requirements. This included Statutory

Instrument (SI) 216 of 1994 of the Regional Town and Country Planning Act which effectively allowed for the development of non-residential activities in residential areas.

With the onset of the Fast Track Land Reform Programme (FTLRP) and political and economic meltdown that followed, the share of informal employment to total employment, increased from 84.2% in 2011 to 94.5% in 2014, and women accounted for 52% of those within the informal economy. According to Labour and Economic Development Research Institute of Zimbabwe (LEDRI) survey on situation analysis of women in the informal economy in Zimbabwe conducted in 2017, 96% of women within the informal economy are ‘own account workers’, who venture into buying and selling of mainly small commodities. An International Monetary Fund Report in 2018 said informal economy made up 60.6% of Zimbabwe’s Gross Domestic Product; and this was secondly only to Bolivia.

Despite the growth in the informal sector within the economic landscape of Zimbabwe, policy towards this sector remains ambivalent – at times it is hailed as critical for survival while at other times it is seen as ‘drag’ on the economy (Luebker, 2008). In urban areas trading of small products mostly happens on the open streets and at undesignated places. These places of operation are not a conducive business operating environment and it is further worsened by regular municipal police crackdowns on vendors which at times leads to the confiscation of their wares.

Women have and continue to play a critical role in Zimbabwe’s economic development, yet they face barriers to economic opportunities, means of production and credit facilities (ZUNDAF, 2016).⁴ Despite the existing legal commitment to gender equality at the international, regional and national levels outlined in the previous section, women and girls in Zimbabwe continue to face a myriad of challenges in the political, social and economic spheres because of gender inequalities and imbalances.⁵ There are also instances where laws are in contradiction of each other. In the current national Constitution, Part 3, Section 80(3) states that “*all laws, customs, traditions and cultural practices that infringe the rights of women conferred by this Constitution are void to the extent of the infringement*”. According to Mutupo (2015) this provision is an opportunity for rural women to challenge patriarchy when it comes to land resource management. She however notes that the same Constitution states that traditional leaders have a right to maintain culture: Chapter 15, section 280(1) which says that “the institutional status and role of traditional leaders under customary law is recognised”. So, while at one-point rural women are given rights to land, their access is still limited due to customary laws that Mutupo describes as “unmodified” therefore making the advancement of women’s rights to land especially in communal areas problematic, despite the enormous labour contribution women make in the agricultural sector. At the same time while there are good policies or legal provisions in place, translating that into practical reality within the Zimbabwean society remains a challenge. Men continue to dominate political and economic spheres of society in the country. The current Parliament (9th) of Zimbabwe is made up of 35% female parliamentarians. This 35% is also inclusive of the reserve quota of 60 seats for women as enshrined in the constitution.

At the same time the GoZ’s provision of social services has declined due to the ongoing economic crisis. Women have had to bear an unfair burden of providing food, education and health for their families, yet the harsh economic environment has not created adequate

⁴ See <<https://www.zw.one.un.org/sites/default/files/Publications/UNZimbabwe/ZUNDAF%202016%20-%202020.pdf>>.

⁵ *Ibid.*

economic opportunities for them. Women are the most affected by the failure of social service delivery given the triple role that they play within society. Women's triple roles include reproductive work, whereby women are responsible for child caring and rearing and domestic work; secondly, community work, which is an extension of the reproductive role which includes women's work towards provision and maintenance of local resources for collective consumption; and, finally, the productive role, which include women's work related to small income jobs⁶. All the unpaid work that women contribute towards the development of their family and community is often unrecognised, yet it is a significant contribution towards the economy. According to the Organization for Economic Cooperation and Development (OECD, 2011), women's work has not resulted in the same level of economic empowerment as that of men.⁷ The increasing levels of economic vulnerability among women have been as a result of various macro-economic challenges that have crippled their small businesses. It is estimated that real income of women is three times less than that of men, and women have a higher structural unemployment rate of 70% compared to 56% of men.⁸ This has increased the prevalence of poverty among women, especially the female headed households who comprise 35% of the total women population.

The public policy making process in Zimbabwe should effectively harness and incorporate the concerns of women and improve their participation in the economic space, as stipulated by the provision in the country's 2013 Constitution in Section 13, which states that; measures developed and implemented by the state around national development should be equitable; "protect and enhance the rights of the people, particularly women, to equal opportunities in development". Women are however often absent from or are poorly represented in political decision making including the formulation of economic policies (as in the case with Parliament), resulting in the interests of women not considered in policy making.

5 The Transitional National Programme, Gender and Informal Sector

The discussion here looks specifically at the TSP and its intentions on gender equity and equality as well as around the informal sector. One of the major criticisms of the TSP strategy when it was launched was that the policy was top-down and is not a result of broad-based citizen consultation,⁹ which has put into doubt the extent to which it addresses aspects around gender equity and equality and advancing the contribution of female business in the informal sector.

In the TSP Preamble (page xi), the GoZ outlines the values and objectives that Vision 2030 are anchored by. The 11 objectives and values are:

1. Improved governance and the rule of law
2. Re-orientation of the country towards democracy
3. Upholding freedoms of expression and association
4. Peace and national unity
5. Respect for human and property rights
6. Attainment of responsive public institutions

⁶ See <<https://www.empowerwomen.org/en/community/discussions/2016/11/the-triple-burden-and-triple-role-of-women>>.

⁷ OECD, 'Women's Economic Empowerment', OECD Issue Paper. Paris: OECD (2011).

⁸ See <<http://www.zw.one.un.org/newsroom/news/unct-statement>>.

⁹ Transitional Stabilisation Programme: Summary and Analysis from a Socioeconomic Justice Perspective, October 2018 to December 2020

<<http://www.zimcodd.org/sites/default/files/research/Citizen%20Perspective%20Transitional%20Stabilisation%20Programme.pdf>>.

7. Broad based citizenry participation in national and socio-economic development programmes
8. Political and economic re-engagement with the global community
9. Creation of a competitive and friendly business environment
10. Enhanced domestic and foreign investment
11. An aggressive fight against all forms of corruption

There is no mention of gender equality as a key value or objective when it comes to Vision 2030. The closest one can allude that it has been included will be the value which talks about respecting “human and property rights”.

The main section of the TSP that deals with gender and empowerment is Section 6. According to the Executive Summary of the TSP, Section 6 which looks at human development, specifically health, education and social service provision, “also deals with empowerment of special interest groups, that include Women, the Youth, the Disabled and other disadvantaged members of the society”. At the conclusion of Section 6 there is also a section entitled “Support for Informal Traders”.

Within Section 6, the TSP makes the following statements with regards to gender and empowerment:

Point 1725 - “The Transitional Stabilisation Programme will, therefore, be enhancing gender mainstreaming in all sectors of the economy in order to eliminate all negative economic, social and cultural practices that impede equality of sexes.”

The TSP has a subsection where it then goes on to talk about Mainstreaming Gender in the Development Process. The first point made in this section is that:

Point 1729 – “The Transitional Stabilisation Programme will further foster integration of gender mainstreaming across all sectors, cognizant of Gender Equality as fundamental to achieving equitable, sustainable and inclusive socio-economic development.”

Point 1730 – “This builds on Government’s commitments under its Gender Responsive Budgeting Strategy and the National Gender Policy with the Guidelines drawing from, adopted from 2007 to mainstream and integrate gender issues into the Budgetary cycle.”

The TSP states that the government will achieve gender parity through building on the National Gender Policy and Gender Responsive Budgeting Strategy. The key milestones or deliverables in its efforts to integrate gender issues in the budgetary cycle are:

- Further mainstreaming of gender sensitive policies and legislations
- Integrating gender issues into national and sectoral economic policies, national budget policies, call circulars and guidelines
- Programming and budgeting, which involves identification of gender issues, interventions, budget costings, and setting of performance benchmarks
- Prioritisation of resource allocation, disbursement and implementation of national and sectoral gender plans and programmes
- Implementation of gender sensitive programmes and projects, targeting women and the youths

- Monitoring and evaluation, which involves tracking performance, and feedback for policy review.

The remainder of the Section describes actions/activities that have been undertaken by the government to mainstream gender. Some of the actions described is around the training of key government ministry officials and parliamentarians on gender budgeting, the operationalisation of the Gender Commission, the enactment of the Domestic Violence Act, prioritisation of resource allocation and disbursement to women and youth, the operationalisation of the Women and Youth Empowerment Banks and provision of free maternal health care services (to help reduce maternal mortality rates).

While the TSP makes mention of the importance of empowerment, the information contained in the policy document is very broad and generalised. There are no baseline indicators of current performance when it comes gender equality. There is no clear indication of the issues that policy has to resolve to ensure that gender continues to be mainstreamed and what are the benchmarks or indicators that will show that government is moving in the right direction when it comes to achieving gender equality. When it comes to gender budgeting, a study by Stotsky, Kolovich and Kebhaj (2016) for the International Monetary Fund (IMF) on gender budgeting efforts has shown that in countries where gender-based budgeting has been successful, such as in Rwanda and Uganda, the Ministries of Finance took the lead. It is not clear in the TSP whether the Ministry of Finance is going to take the lead on this or whose responsibility it is to ensure that it is adhered to.

The section treats women as a homogenous group, yet there is diversity among women and their needs based on their geographical location (rural, urban or peri-urban); age and levels of education. In addition, the policy strategy still only focuses on gender equality, with no mention or progress towards gender equity.

While the Zimbabwe Women Microfinance Bank (ZWMB) has been operationalised, the TSP does not outline any clear plan or strategy on how to expand/increase the reach of the ZWMB, given that it is currently only has one branch found in Harare. The TSP policy contains the following statements with respect to the ZWMB:

The Women's Micro-Finance Bank commenced operations in 2018, with the objective of empowering women across the country through access to loan financing at a rate of 4 percent per month. The Women's Micro-Finance Bank targets development of tailor-made women empowerment funding products, that way improving their access to credit, including supporting women in small-scale mining projects. Loans can also be accessed for procuring farming inputs, and purchase of such equipment as sewing machines.
(p. 226)

The above statements just outline the particular work that the ZWMB does without articulating a clear policy strategy or action that will be taken during the implementation of the TSP to increase the reach of the bank to address this challenge faced by female entrepreneurs in the informal sector. It has also taken the GoZ 38 years to bring this idea of a woman's bank into fruition. The idea of a women's bank was first raised in 1982 by the Ministry of Community Development and Women's Affairs. However, the fact that it has only one branch that is expected to meet the finance needs of all female entrepreneurs raises questions around the reach and impact that the bank will have in addressing issues around women engaged in informal activities accessing financial capital to grow their business.

Overall, this section of the TSP is more descriptive without any clear outline or strategy on the government's gender equality strategy especially when it comes to improved participation of women in the economy. If the strategy is around gender mainstreaming across all sections of society, then it needs to be reflected more clearly in the Section 1 of the TSP which speaks on the policies dealing with macro-economic imbalances; Section 2 which looks at Institutional Reform to Achieve Stability, Growth and Development; Section 3 which deals with Productive Sector Reforms; Section 4 which speaks to Service Sector Reforms; Section 5 which looks at Investing in Public Infrastructure; Section 7 which looks at Governance Reforms; and Section 8 which looks at the Implementation Monitoring and Evaluation Framework that will assess the success of the TSP.

The last part of Section 6 which looks at the support to the informal sector is mostly another descriptive section that begins by stating that the TSP "recognises the rising role of informal trading by individuals and households as safeguards against decline in formal employment". In the same vein the TSP then goes on to speak about how this has resulted in an upsurge in vending across urban centres, undesignated roadsides and major highway junctions, where vendors sell their wares undermining the smooth flow of traffic in Harare CBD and major road landmarks such as Mbudzi Roundabout and how the situation has been worsened by commuter omnibuses and pirate taxi operators. The Section concludes by saying that "the Government working with other stakeholders towards a participatory and inclusive approach in the planning and provision of appropriate infrastructure, including support towards designating appropriate, accessible and hygienic sites for vending" (p. 293).

However, there is not clarity around the actual steps on how this will be done, potential resources committed to it and indicators that will show that the government is making positive steps towards improving the conditions in the informal sector.

6 Description of Sample

6.1 Socio-Economic Characteristics of Survey Sample

Age of Respondents

A total of 89 responses were received from female small business owners operating in the informal sector across Harare and Chitungwiza. Forty-two percent (42%; n= 38) of the respondents were aged between 26 and 35 years, with 23% (n=20) aged between 36 and 45 years, 16% (n=14) were aged between 18 and 25 years, while 17% (n=15) were aged between 45 and 55 years. Two percent (2%; n=2) of the total number of respondents were aged 56 years and above.

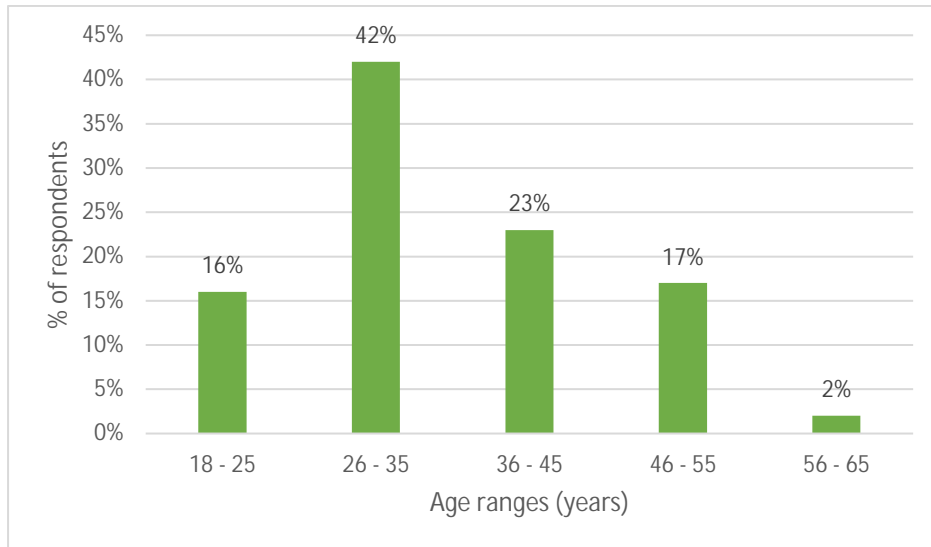


Figure 2: Age Distribution of Respondents

Marital Status

Figure 3 shows that of the total respondents, 45% (n=40) indicated that they were married, 35% (n=31) were single, whilst 11% (n=10) indicated that they were widowed. Nine percent (9%; n=8) of the respondents indicated that they were divorced.

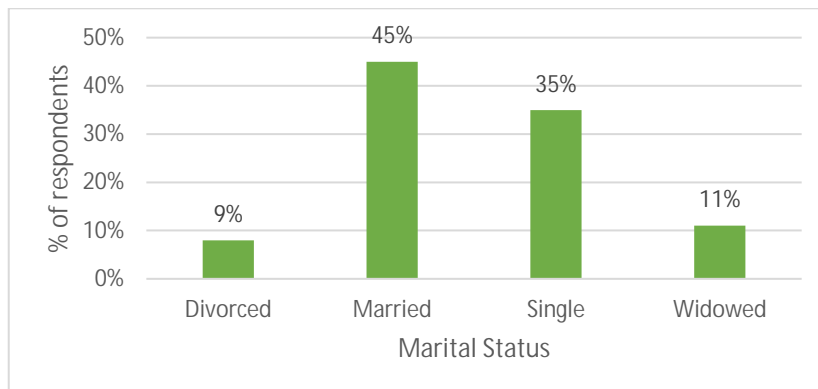


Figure 3: Marital Status of Respondents

Level of Education

The survey respondents had significantly high levels of education with, (62%; n=55) of the respondents completing secondary school and 38% (n=34) indicating that they had achieved tertiary education.

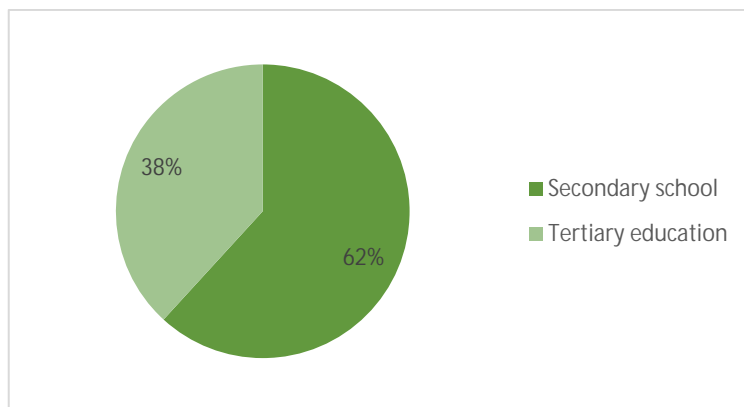


Figure 4: Level of Education

Type of Accommodation Respondents Lived In

A greater proportion of the survey respondents (49%; n=55) indicated that they were staying in rented accommodation; 19 (21%) respondents were staying with family or friends. Only 18 (20%) of the respondents indicated that they were staying in a house/flat/cottage that they owned and had been paid off completely or obtained through a mortgage. Three (4%) respondents indicated that they stayed in a home that was company owned.

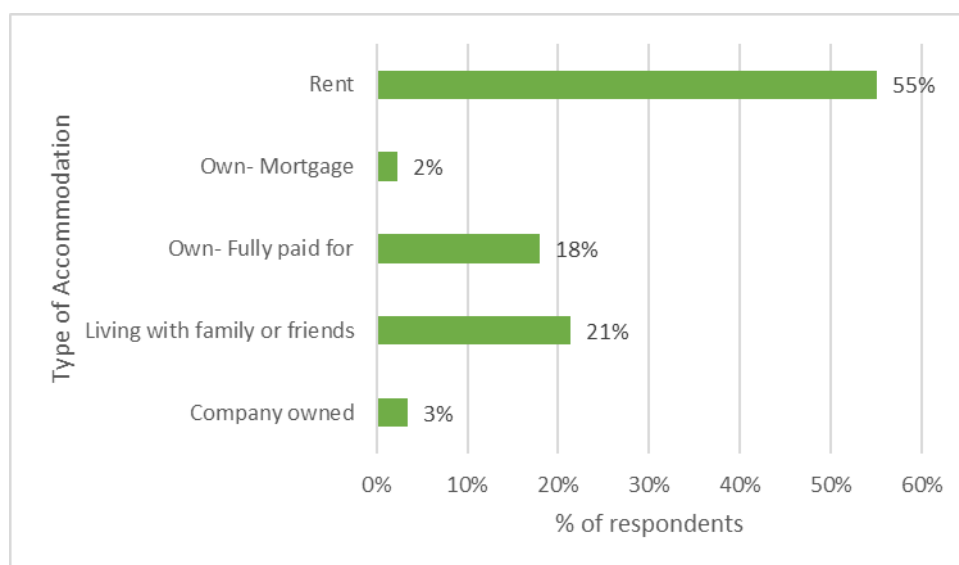


Figure 5: Type of Accommodation Respondents Lived In

Formal Employment Activities

Forty-seven (53%) of the women who were part of the survey indicated that they were employed in the formal economy. Of the 47 respondents working the formal economy, most of them were employed in retail (23%; n=11), followed by 10 (21%) who were employed in the civil service and nine (19%) who were employed in education.

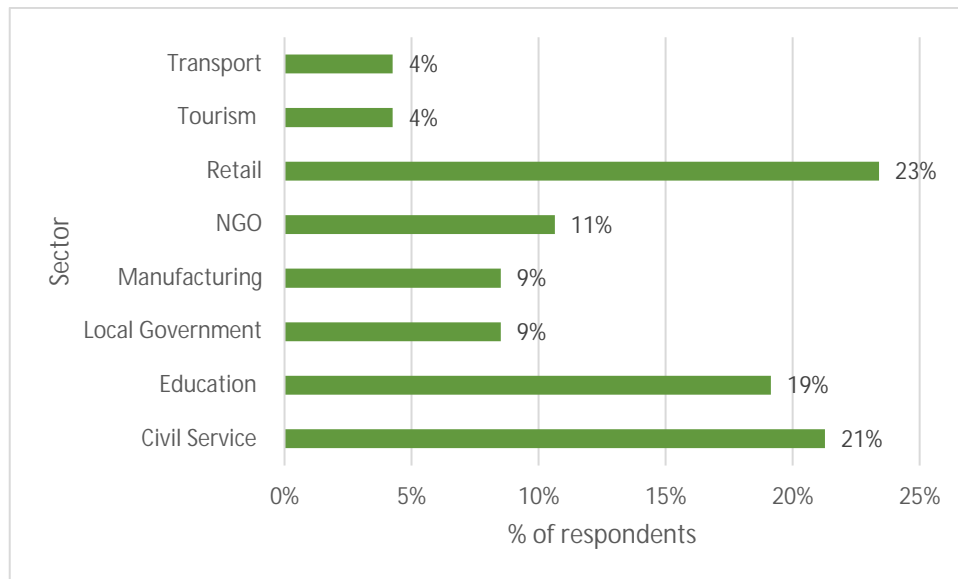


Figure 6: Sectors where formally employed respondents worked

Informal Sector Participation

Survey respondents were engaged in a variety of economic activities in the informal sector. Twenty-six percent (26%; n=23) of respondents were involved in vending (fruits and vegetables) and 24% (n=21) were cross-border traders (i.e. they would travel outside of Zimbabwe to sell products or bring back products (e.g. groceries, clothes, etc.) for resale back in Zimbabwe). Sixteen percent (16%; n=14) of the respondents indicated that they operated ‘flea markets’ or a shop that sells second hand imported clothes (bales), while (12%; n=11) of the total respondents were involved in a canteen business (i.e. preparing and selling food). Eleven percent (11%; n=10) of respondents were involved in hairdressing whilst nine percent (9%; n=8) operated tuckshops (i.e. a small food and/or grocery store). Two percent (2%; n=2) of the respondents indicated that they owned a stationery shop.

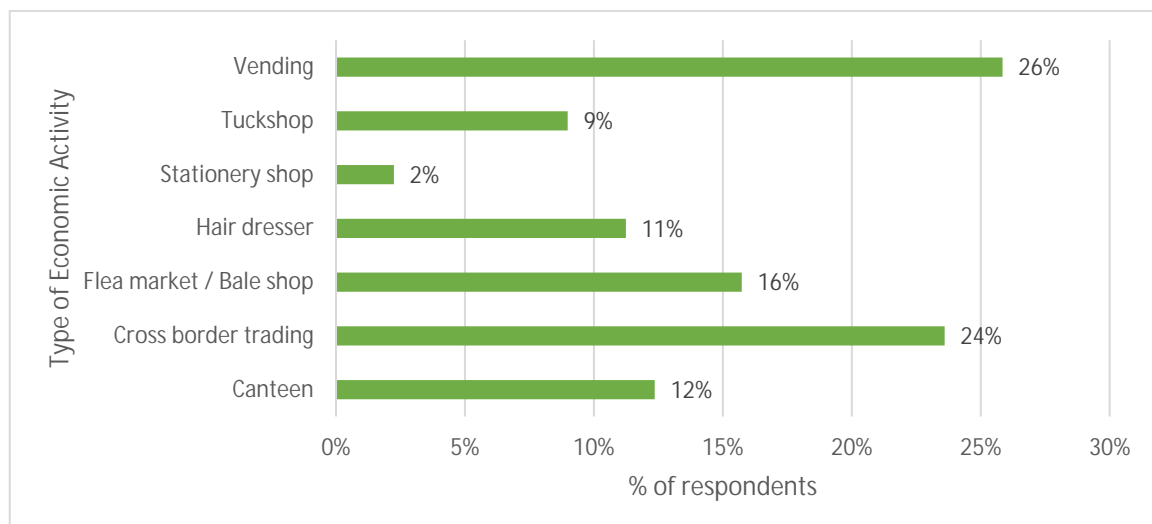


Figure 7: Informal Sector Economic Activities Undertaken by Respondents

Monthly Income Earnings

Figure 8 below shows the monthly incomes of the respondents. A greater proportion of the respondents (44%; n=39) were earning between ZWL\$1,001 to ZWL\$3,000, which was equivalent to US\$88 and US\$264¹⁰ respectively, at the time of the survey, from 5 to 10 September 2019. Twenty-six percent (26%; n=23) of the respondents were earning between ZWL\$501 to ZWL\$1,000 (i.e. between US\$44 and US\$88) and (22%; n=20) of the respondents earned below ZWL\$500 (US\$44). Only (7%; n=6) of the total respondents are women who are earning above ZWL\$3,000 (US\$244) and only 1% are earning above ZWL\$5,000 (US\$388).

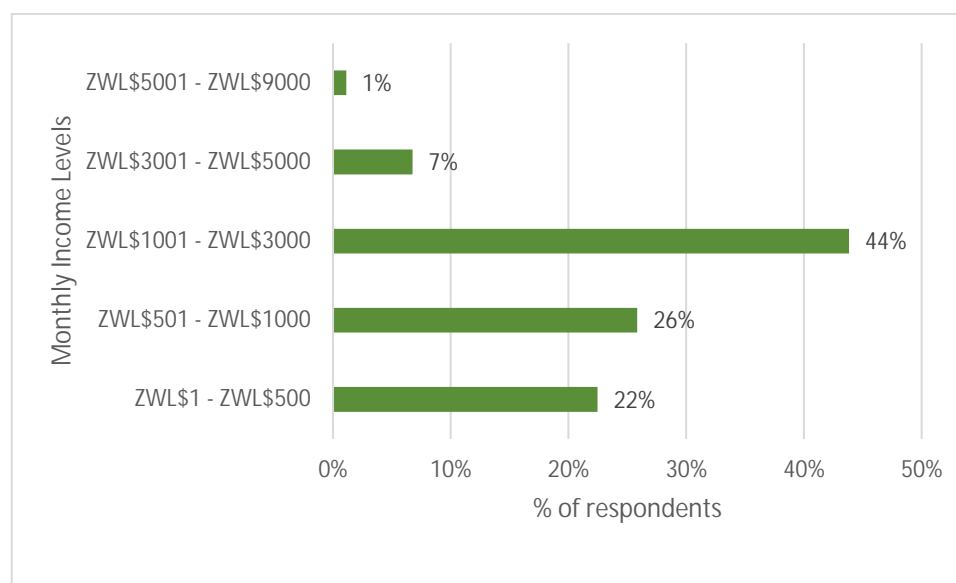


Figure 8: Respondent Monthly Incomes

When the monthly incomes were further analysed across the economic activities that respondents were engaged in, the study showed that the main economic activities where respondents were earning the most were vending, cross-border trading and stationary shops. Most of the women engaged in these three activities had monthly incomes of ZWL\$501 (US\$44) and above each month; with the respondents who had stationary shops earning at least ZWL\$1,001 (US\$88) and ZWL\$5,000 (US\$388) per month. The category with the lowest income levels was hairdressing, where most respondents engaged in this sector took home less than ZWL\$500 (US\$44) per month.

¹⁰ Using Reserve Bank of Zimbabwe Interbank Rates for September 2019.
<https://www.rbz.co.zw/index.php/research/markets/exchange-rates/13-daily-exchange-rates/762-september-2019>.

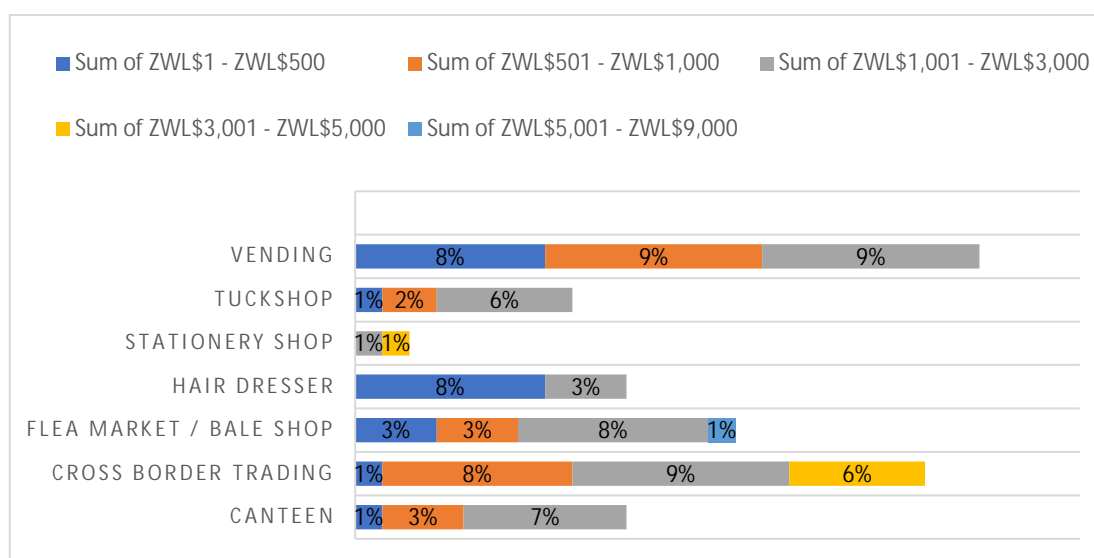


Figure 9: Monthly Income and Business Sector

6.2 Challenges Faced by Women in the Informal Economy

Survey respondents were asked what they felt were the major or barriers limiting the equal participation of women who are engaged in businesses within the informal sector. Figure 10 below shows the main issues identified by respondents. Respondents were able to select multiple options in response to this question.

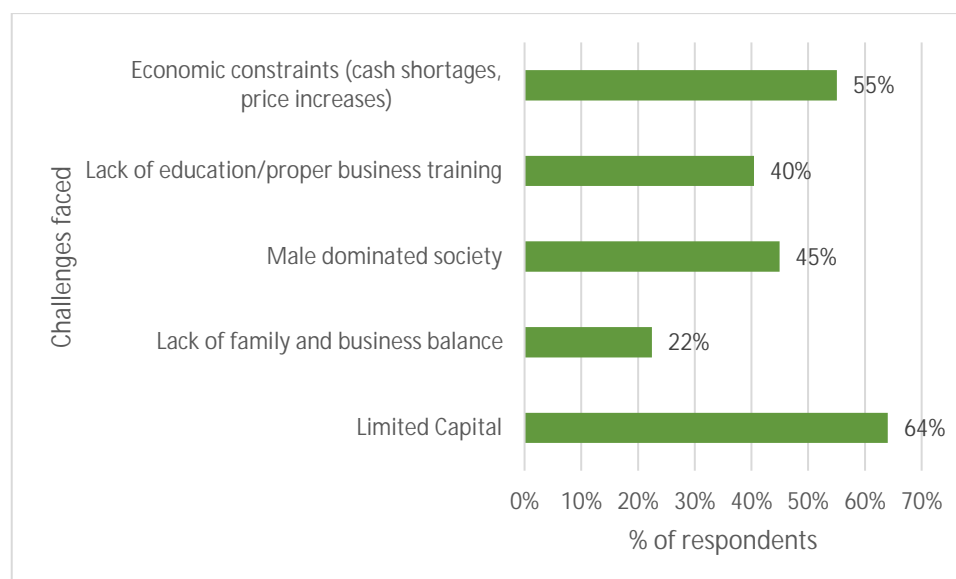


Figure 10: Barriers limiting equal participation by women

Limited Financial Capital

For most respondents limited financial capital was a challenge that limited equal participation by women running businesses in the informal sector. Sixty-four percent (64%; n=57) identified this as the top challenge. Without enough capital, female entrepreneurs find it difficult to start up a business initiative or expand an existing one, or in some cases women end up venturing into low entry/start-up cost ventures with low profit margins such as selling cooked food or vegetable/fruit vending. Some of the reasons for limited capital include the limited access to

credit facilities. In both developed and developing countries, issues relating to gender inequality or discrimination in the areas of entrepreneurship and access to credit are still paramount. Generally, women have lower personal financial assets as compared to men which entails that women have less control over capital.

Male Dominated Society

Forty-five percent (45%; n=40) of the respondents identified patriarchy as a barrier to women's equal participation. Women have in general lower social positions as compared to men, which affect the kind of networks they can participate in building their business. Women differ to men in the kind of networks they use and in the social capital available to them. Women often have less access to critical resources, support and information needed to successfully establish, grow and manage their small business. The economic crisis in Zimbabwe has also placed an unfair burden on women in terms of unpaid family and care work.

Lack of Education or Proper Business Training

While all the women in the survey had achieved secondary education, and 38% (n=34) had achieved tertiary education, 40% (n=36) identified the lack of education or proper business training as a barrier to the equal participation of women in the informal economy. This could be as a result that some of the business in the informal sector that women own, are often times carried out illegally or in undesignated places which often times result in lack of formal engagement and proper training skills to women business owners by the government and local authorities.

Macro-economic Challenges

Fifty-five percent (55%; n=49) of the women surveyed felt that the broad macro-economic challenges being faced by the country curtailed the equal participation of women in the informal economy. The macro-economic challenges have resulted in cash shortages, growing inflation which has fuelled price increases, extended periods of electricity load shedding, low income levels which has reduced the buying power of citizens.

Managing Business and Family Work

Ten percent (22%; n=20) pointed to the challenge to properly balance and manage both family and work. This could be as result that in our society, which some of the women defined as patriarchal society, women have greater family responsibility unlike men. Women are expected to take care of their children, the sick and family whilst neglecting other business responsibilities. Economic empowerment processes should seek to address the problems that women working in the informal sector are facing.

6.3 Women Participation in Public Policy Making

Figure 11 below shows the level of participation of women in any public policy consultations. Most of the women surveyed (61%; n=54) indicated that they had not participated in any policy formulation process whilst 39% (n=35) indicated that they have participated in the process around public policy formulation.

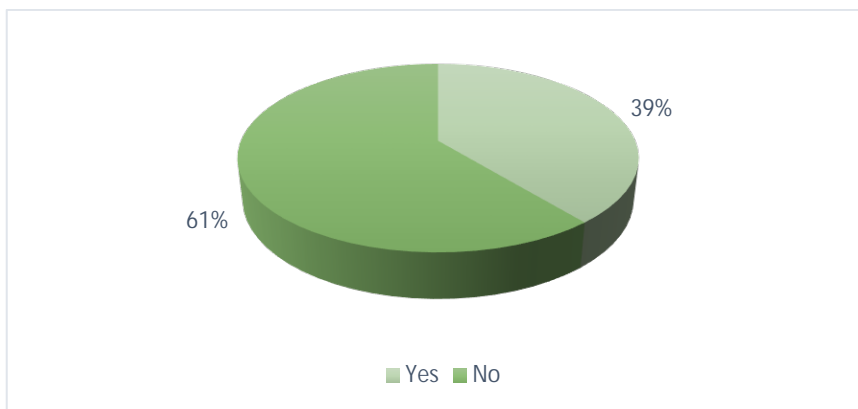


Figure 11: Women who have participated in any Public Policy formulation exercise

For the 35 respondents who indicated that they had participated in public policy formulation, 54% (n=19) of these respondents indicated that they participated in policy formulation with respect to consultations around improved service delivery. Twenty-nine percent (29%; n=10) said that they were involved in discussions on the performance of local authorities, 14% (n=5) had participated in processes around budget approval whilst 5% (n=1) of the respondents indicated participated in discussions about the central government performance. These are very low levels of participation and seem to get progressively worse when it comes to national public policy participation.

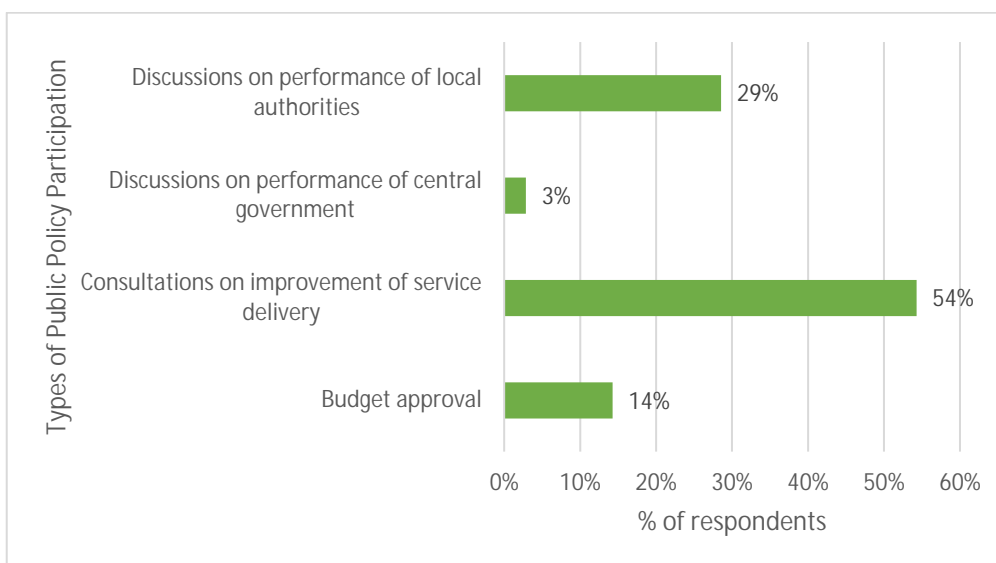


Figure 12: Areas of participation in public policy

The women interviewed in the survey were asked if there was adequate scope and opportunities to contribute or participate in policy making process. Seventy-four percent (74%; n=66) agreed that there was room for women to make input in public policy processes whilst 25% (n=22) felt that there was no room for women to participate in policy making process. One (1) respondent was undecided.

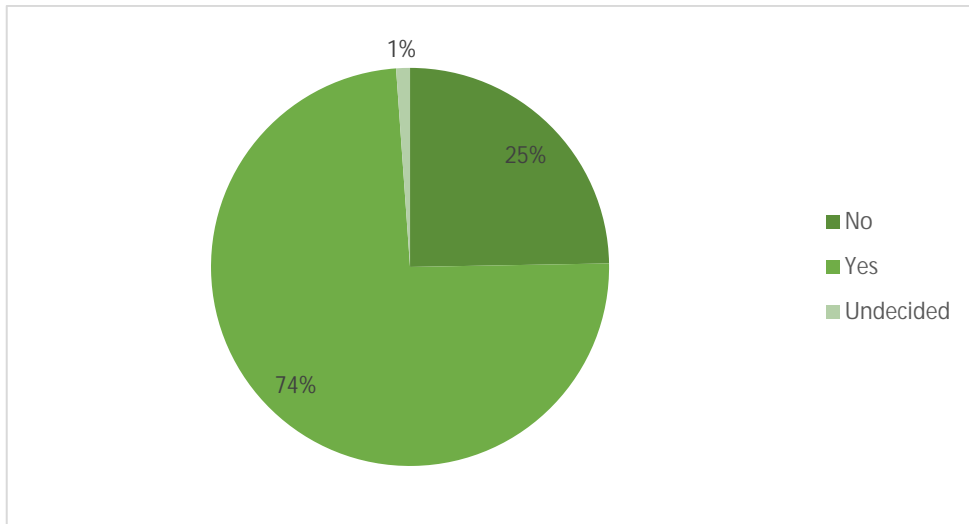


Figure 13: Opportunities to participate in Public Policy processes

6.4 Knowledge about the Transitional Stabilisation Programme (TSP)

When asked specifically about the TSP, 51% (n=45) of respondents indicated that they were not aware of the TSP policy as an overarching economic development policy. Forty-nine percent (49%; n=44) indicated that they were not aware of the TSP policy (see Figure 14).

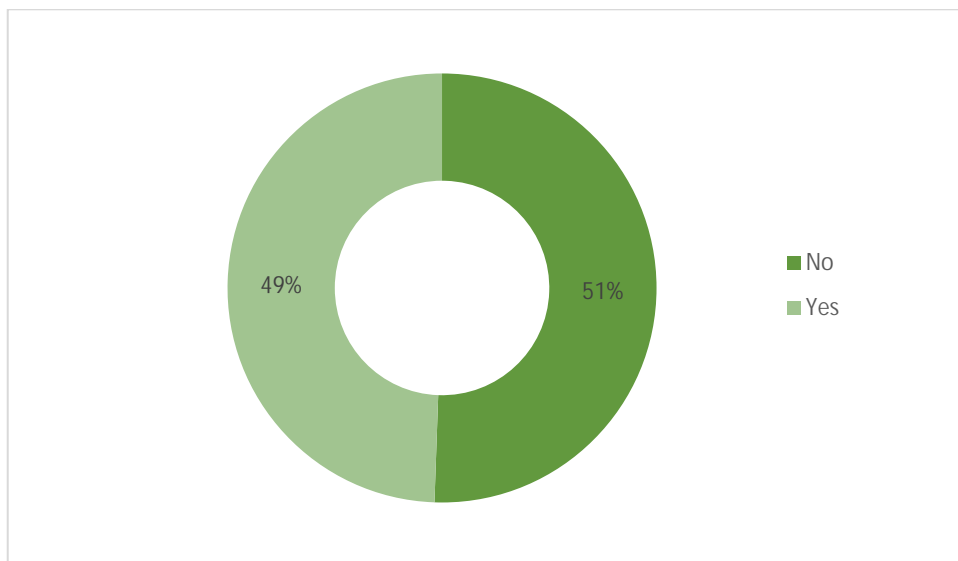


Figure 14: Knowledge about the TSP

When the 44 respondents who indicated that they had knowledge on the TSP were asked further about the specific areas of the TSP that they were familiar with, the highest proportion of respondents (77%; n=34) were aware of sections of the TSP they said were aimed at supporting small business through increased access to finance, while 52% (n=23) indicated that the TSP had areas that spoke to supporting the use of electronic or plastic money. However, when it came to whether the TSP had specific areas linked to gender equality and mainstreaming, less than 40% of the 44 respondents indicated that the TSP had specific areas around enhancing financial inclusion for women to reduce poverty; improving access to market for women business; gender mainstreaming to eliminate socio-economic and cultural practices; and implementation of gender sensitive projects for women (see Figure 15).

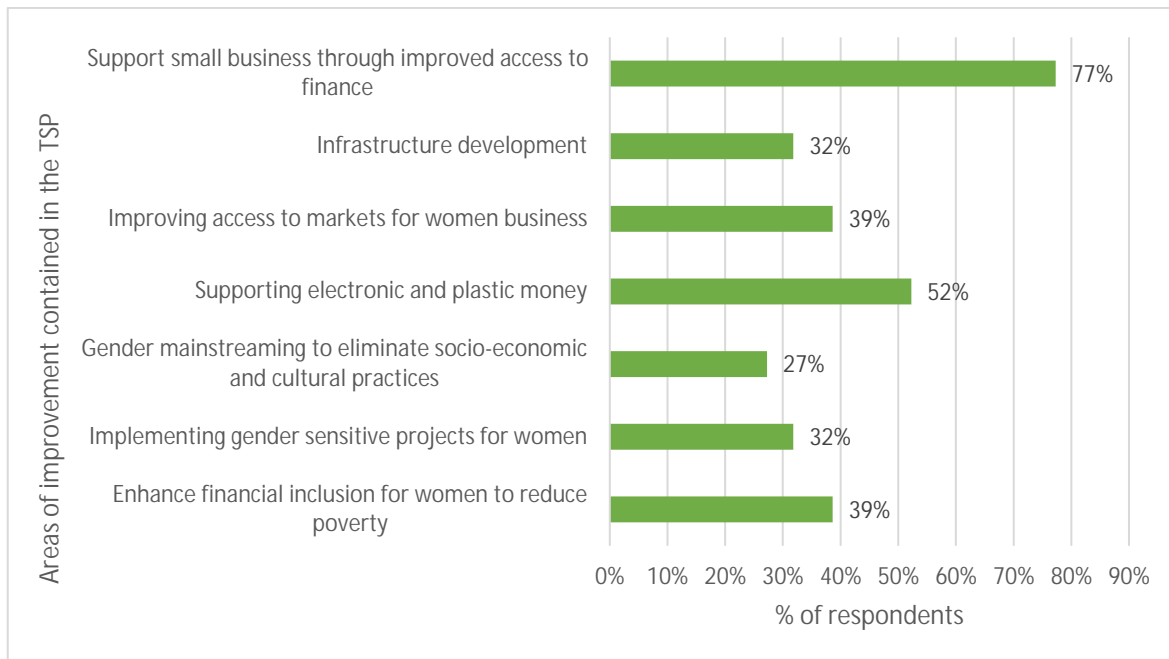


Figure 15: Areas of improvement contained in the TSP

6.5 Respondents Perceptions about TSP

The 44 respondents who indicated that they knew about the TSP were then also asked if they felt that the TSP will adequately address some of the challenges faced by women small-scale business owners in the mining, informal sector, small micro and medium scale enterprises (SMMEs) and service provision sectors. Aside from the SMME sector, where 50% of the 44 respondents (n=22) felt that the TSP would adequately address challenges faced by female business owners, most of these respondents did not feel that the TSP would adequately address the challenges in the other sectors, especially in the informal sector (see Figure 16).

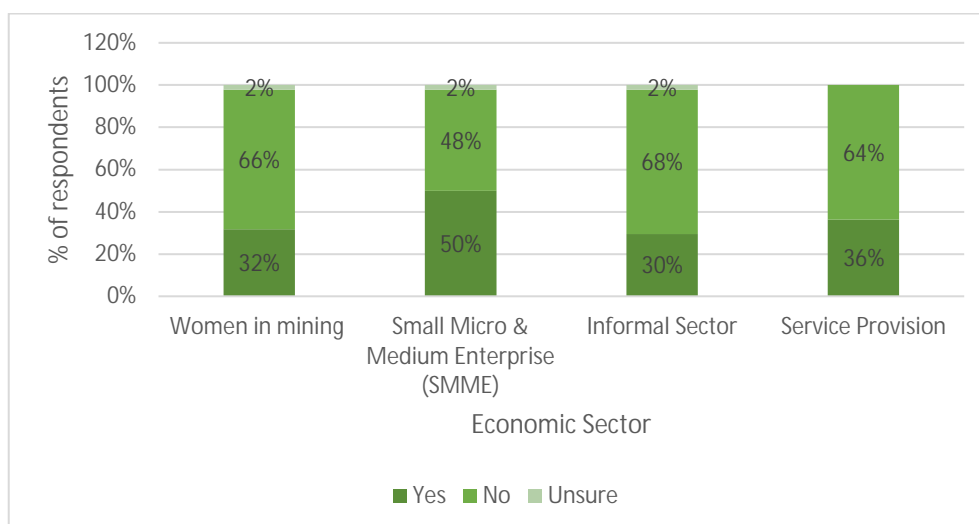


Figure 16: Does TSP Address Challenges faced by Female Business Owners

7 Conclusion and Recommendations

This survey reveals that the development of the TSP as the main economic development policy, did not involve wide consultation of citizens, including women who run small-scale business

in the informal sector. Most (51%; n=45) of the respondents pointed to the lack of knowledge about the existence of the policy whilst the remaining 49% (n=44) who did know about the TSP emphasized that they perceive that the policy may not address the economic challenges faced by women. When the policy document is unpacked, the TSP does not adequately explain how the policy will address the economic challenges faced by women to have access to equal economic opportunities such as financial services and credit, based on the experiences, needs and contributions of women operating small businesses in the informal sector.

Despite this rather bleak picture, 74% (n=66) of the survey respondents were confident that there are existing opportunities for women to participate in public policy formulation. There is evidence of attempts by government particularly at the local government level to include citizens in public policy process as evidenced by the 54 respondents that said that they had been involved in public policy formulation particularly around budgeting and serviced delivery performance and how to improve the overall work of local authorities. Engagement in public policy processes at a national/central government level continues to be challenging. Only 3% (n=1) of the 54 respondents pointed out that they were involved in public policy processes at a central government level. The data reveals that women involvement was mostly taking place at the local government level, with very limited involvement in consultation on central government performance such as the TSP. Women in the informal sector are venturing into selling small products which requires small capital and mostly reliance on agriculture products. Women in urban and peri-urban areas are also involved in buying and selling used clothes and cross boarder trading, which in most cases are unregulated. The study gathered that the monthly income for women small business owners was relatively low considering the hyper-inflation and the continued loss of value of the Zimbabwe Dollar (ZWL\$) against the United States Dollar (US\$).

The study identified several challenges faced by women small business owners in the informal sector, which the TSP has not adequately clarified how it will address. These challenges include limited financial capital due to lack of access to credit facilities. Women have struggled to grow their small business because of limited financial assets and capital. The other challenges faced by women include lack formal business skills; gender roles which have constrained women to effectively balance their business and family work; male dominated society which result in more economic opportunities presented for men than women; the macro-economic challenges which include cash shortages and high inflation rates.

The TSP commits to support informal traders through building infrastructure for traders. However, it does not adequately clarify how government will mainstream gender. Furthermore, the Policy does not provide specific measures which the government will take to address the economic and social challenges impeding equal participation by women in the economy. The TSP does not manage to clearly provide realistic and practical strategies that will ensure that the government will work together with women entrepreneurs to promote the economic empowerment of women. There is no strategy presented around how the ZWMB will expand its services and presence beyond just one branch in Harare. The TSP appears to be focused on neo-liberal reforms which are mainly patriarchal and assumes that macro-economic measures will trickle down to the grassroots.

For the TSP to effectively contribute towards gender equality and equity, in Zimbabwe, the research paper makes the following recommendations:

Fulfilment of women economic rights: There is need for the TSP policy document to also ensure that the government's economic vision, "*Towards a Prosperous and Empowered Upper Middle-Income Society by 2030*" reduces the burden of unpaid work mostly carried out by women as caregivers. The broad-based efforts by the GoZ to address gender equality in the economy through the TSP also requires further support from the fiscal policies and administration to address gender-oriented goals that speak to women economic rights in the informal economy.

Secure legal recognition of informal sector: There is need for informal small-scale business owners to be subjected to labour standards and formalised to ensure bargaining structures between the women informal traders and government for improved conditions. The government could also consider removing legal restrictions that prevent women from registering and formalising their businesses. There is need to extend access to social protection to informal small-scale business owners, by ensuring that mechanisms are in place for women informal business owners to contribute and benefit from Social Protection Services such as the schemes that can be designed by the National Social Security Authority (NSSA) to cover the needs of women who are not employers but are business owners in the informal sector.

Improved access to financial and technical resources to women: The TSP should also consider the needs of women small business owners in informal sector, training women business, financial knowledge and improved access to financial and technical resources. The training process should implement needs-based employable skills and entrepreneurship for women. This can be done through specialised training on financial literacy and entrepreneurship.

TSP needs to incorporate women's voices: There is need for continued efforts on awareness raising on TSP especially to women entrepreneurs. Such awareness raising produces knowledgeable citizens capable of appreciating the government's efforts and challenges being faced in the process of reviving the economy and promoting women participation. The TSP can also reflect on specific needs of women so that the policy is informed by sound evidence-based analysis of gender disparities in the economy. It is also important that as the government is developing the first five year strategy that will be implemented after the TSP, it is actively engaging women around policy issues that promote gender equity and quality and increase their involvement and contribution to the national economy.

Evaluation of gender budgeting: As part of the commitment of the TSP to contribute towards gender equality, the macro-economic policy can also consider incorporating evaluation of how the economic policy will enhance gender equality in the informal sector through impact analyses. Government spending through gender budgeting should be evaluated regarding its effects on gender equality. When gender inequalities are uncovered, government should take steps to correct these imbalances.

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Annex 1: Questionnaire

1. In which town or city do you live?

- a. Harare
- b. Chitungwiza

2. What is your age? (years)

- a. 18 – 25
- b. 26 – 35
- c. 36 – 45
- d. 46 – 55
- e. 56 – 65

3. Gender?

- a. Female
- b. Male

4. Marital status

- a. Single
- b. Married
- c. Divorced
- d. Widow/Widowed

5. What is your highest level of education?

- a. Secondary School
- b. Tertiary Education

6. In which sector of the formal economy are you employed?

- a. Civil Service
- b. Education
- c. Local Governance
- d. Manufacturing
- e. Non-Government Organisations
- f. Retail
- g. Tourism
- h. Transport

7. What kind of business do you do/Describe your business activities?

- a. Cross border trading
- b. Flea market/Bale Shop
- c. Hairdresser
- d. Stationery Shop
- e. Tuckshop
- f. Vending
- g. Tuck shop owner
- h. Stationery shop owner

8. What best describes your accommodation agreement?

- a. Company owned
- b. Living with family or friends

- c. Own- fully paid for
- d. Own – mortgage
- e. Rent

9. Which bracket can you place your monthly income given your earnings in the past 3 months?

- a. ZWL1 – ZWL500
- b. ZWL501 – ZWL1000
- c. ZWL1001 – ZWL3000
- d. ZWL3001 – ZWL5000
- e. ZWL5001 – ZWL9000

10. Have you ever been a part of a policy formulation process (E.g. National budget consultative meeting)?

- a. Yes
- b. No

11. If Yes, please describe the process

- a. Budget approval
- b. Consultations on improvement of service delivery
- c. Discussions of performance of central government
- d. Discussions of performance local authorities

12. Do you think there's adequate scope / room for you to make an input towards public policy processes?

- a. Yes
- b. No

13. Do you know about Transitional Stabilisation Program (TSP)?

- a. Yes
- b. No

14. Which of the following areas of the TSP/ what the government is doing to improve the economy are you familiar with?

- a. Enhance financial inclusion for women to reduce poverty
- b. Supporting electronic and plastic money
- c. Support small business through improved access to finance
- d. Improving access to markets for women business
- e. Gender mainstreaming to eliminate socio-economic and cultural practices
- f. Implementing gender sensitive projects for women
- g. Infrastructure development
- h. Other (please specify)

15. Do you think the TSP/ what the government is doing to improve the economy will adequately address some of the challenges faced by women small-scale business owners in these sectors? (Mining, Small Micro & Medium Enterprise, Informal Trading, Service Provision).

- a. Yes
- b. No

16. What do you think are the barriers limiting equal participation of women who run small businesses?

- a. Limited capital
- b. Economic constraints (cash shortages, price increases)
- c. Lack of education/proper business training
- d. Male dominated society
- e. Lack of home/business balance