

Peri-Urban Informal Trading in Zimbabwe: A Case Study of Women in the Sector (WIIS) in Ruwa

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Abstract

The paper characterises women in the informal sector in the peri-urban settlement by way of a case study of Ruwa. Qualitative methodologies, with a little mix of the positivist approach, were adopted. Forty women engaged in informal sector operations ranging from street (off-plot) and on-plot activities were adopted. Challenges that these operators faced were noted as relating to elements (rain, wind, and the sun), service provision, marketing of products, and regulatory forces. It is recommended that all stakeholders dissect common issues and formulate poverty-tolerant strategies that are accommodative of the plight and challenges of the peri-urban women. Critical to note is strength of the will-power and resilience most of the respondents displayed. The most important thing is perhaps of harnessing on this intrinsic virtue to nurture and develop it for local developmental gain.

Key Words: Policy and Regulatory Framework, Physiology, Sustainable Business Development, Women Empowerment

Introduction

This paper focuses primarily on the characteristics of women in the informal sector (WIIS) in peri-urban areas in relation to the challenges that they face. Ruwa, a peri-urban town located twenty three kilometres from Harare, the capital city of Zimbabwe was taken for a study area. The area was an outstanding peri-urban farming zone, contributing a lot towards market gardening and other farming produce, especially for the benefit of Harare. However, the farming function is gradually diminishing. To date the town has so developed to include upcoming large residential area estates including Windsor Park, Ruwa, Chipukutu, Sunway City, Springvale, Riverside, Zimre Park, Damofalls, and Norah. This can be regarded as a solid mark of the ecological footprint for the town. Ruwa is situated along the Harare-Mutare Road and the area also has a large industrial base supported by the existence of a railway line (Botswana-Bulawayo-Gweru-Harare-Mutare-Mozambique). Provision of infrastructure in the town is mainly private-sector-driven. Ruwa was established as a growth point in 1986. A local board to manage it was appointed in 1991 by the government in accordance with the Urban Councils Act. Before 1991, the Goromonzi Rural District Council and the Urban Development Corporation (UDCorp) jointly administered Ruwa.

In Zimbabwean urban centres, with the increasing decay in the economy since the 1990s, women in the informal sector (WIIS) have been growing by leaps and bounds (cf. Chirisa, 2009a,b, c). These have engaged in a number of informal activities ranging from manufacturing to marketing of different goods and services. The paper seeks to establish an understanding of the WIIS operations in a peri-urban setting. It highlights the diverse challenges they face every day in their trade and quest for household economic survival. The overall purpose of the paper is to try and inform policy on the astute role stakeholders have in creating better working environments especially for the women's trading and business. Thus, the paper attempts some classification of the challenges faced by women in peri-urban informal trading. It gives a description of the different working contexts and environments in which women operate and then examines the coping strategies they have adopted in order to

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adapt and circumvent to their challenges. Furthermore a suggestion of recommendations for different stakeholders to improve the situation of women in peri-urban settlements is made.

A number of women in Ruwa, like in most urban centres in the developing world, are currently involved in “petty commodity” production and trading (that is the selling of the sweets, vegetables and fruits marketing). This number continues to grow by day. They usually line up streets, street corners and pavements women as they trade. But some are hidden and operate at homes and other potential market zones. An examination of the diverse range of the goods and service they deal in shows that both consumable and non-consumables goods are sold. Petty commodity dealing, *prima face*, is easy and cheap to venture into. However there are a plethora of challenges that trades have to battle with - social, economic, physical and environmental. Apparently in Ruwa, like most urban centres in Zimbabwe, hordes of women joining others on the street for the promotion of better livelihoods face these challenges almost on a daily basis.

The paper provides some operational definitions in the study. For example, the informal sector was taken to mean the production and marketing of goods and services outside the established formal sector. Petty commodities were defined as goods of a low profile, mainly convenient goods including fruit, vegetable and small items whose profit is very meagre, sometimes as little as US\$0,05 per item. Stakeholders refer to all people or actors that affect or are affected by the operations of an organization or entity of operations (in this case, women trying to organize themselves for production and marketing for as mainly as mainly a survival coping strategy). Stigmatization was taken to refer to the tendency of shunning or ostracizing certain groups of people by their noted misfit elements or characteristics. Women engaged in the low profile business are often stigmatised and associated with high levels of poverty or sometimes with bad practices like prostitution. Lastly, the term working context narrowly refers to the place, location or site in which actors (in this case, women) work in. But, broadly it can cover the social, cultural, economic, political, institutional and psychological environments in which operators are exposed.

The State of the Informal Sector and Women in Urban Zimbabwe

The informal sector in Zimbabwe has been there for some time. It has created employment for a lot of people, especially before the dollarisation (Chirisa, 2009c). The proportion of women workers in the informal sector exceeds that of men in most countries. The informal sector refers to the business that is carried out by the road side, in homes and as they walk. These transactions are usually not documented and those who participate in such trade do not pay taxes to the revenue authority. The closest they come to being registered is through the subscriptions or hawker’s license that they pay to the city council. It is important to note only those who sell their products at designated areas usually pay these subscriptions. The majority flee every time they see the council officials approaching. Existing literature suggests that the majority of the women in developing countries are engaged in the informal sector (UN, 2000). The proportion of women workers in the informal sector exceeds that of men in most countries. Women’s share of the total informal workforce outside of urban agriculture is higher than men’s share in nine out of twenty-one developing countries for which data is available (ibid). The vast majority of women in the informal sector are home-based workers or street vendors. It has been noted that there is an overlap between working in the informal economy and being poor. A higher percentage of people working in the informal sector, relative to the formal sector are poor. Chen (2009) asserts that there is no simple relationship between working in the informal economy and escaping poverty. Informal workers typically lack the social protection afforded to formal paid workers such as worker benefits and health insurance and typically work under irregular and casual contracts. It ought to be registered that there are a number of contexts (social, political, economic and

environmental and psychological in which WIIS operate.) Women tend to work in the invisible sectors of the economy. These sectors are subject to super-exploitation. (Gama, undated) Women have a weak bargaining position, as they tend to be isolated and unorganised. Even in the formal sector they are crowded in the low income and low skilled jobs *ibid*. This is just because women tend to have problems in access to credit and educational facilities, women have an inferior legal status and women tend to take greater responsibilities for raising children, (*ibid*).

CALS (2005) has noted that the majority of Ash Road women residents in Pietmaritsburg South Africa derive a living through the informal sector. This is the same situation in the urban areas of Zimbabwe, (Chirisa, 2009b). They sell food and merchandise and are dependent on jobs as day labourers or other jobs within the informal sector, where they are vulnerable to what can only be described as exploitation. The engagement by households in the informal economy is not only a headache to local authorities in the developing countries but also heartache to the households themselves..." (Chirisa 2009b:257). Women in the informal sector are often caught in the crossfire of this confusion. In Zimbabwe the economic hardships brought about by Economic Adjustment Programme (ESAP) and the economy coupled with inflationary cycles and predominantly produced a socio-economic miasma (Chirisa, 2009b). A psycho-social analysis of the problems being faced by WIIS (Women in the informal sector) reveals that the informal traders are faced with a number of ethical dilemmas. This is because most of the time these actors are nothing but victims of circumstances (*ibid*). Kambe, (2005) posits that the informal traders hide behind many alibis, one of them being that the formal sector is in no position to absorb them. However, formal authorities tend to let 'sleeping dogs lie' hence showing ambivalence as they observe informal traders tend to house themselves. Stakeholders in the WIIS debate include the individual women themselves, the cooperate venture' local authorities, politicians, human rights organizations and development agencies and the state (UNDP, 2002: Chirisa 2009a, b, c). Chirisa, (2009c) notes that the informal sector in Zimbabwe is marked by easy entry of operators, reliance on indigenous resources, family ownership of enterprises, labour intensive and adopted technology, and skill required outside the formal skill system. However, according to the UNCHS, (1998) a close link has been observed to exist between human settlements and the informal sector and a careful major between the two has been advocated for. This means that human habitat should be so designed to accommodate micro to small-scale business operations, dealing with convenient items and goods, fruits, vegetables, repairs and maintenance to mention but a few. Paradza, in Chirisa (2009c), identified five types of Informal sector operations (ISOs), based on location, residences (carried out at home), shop pavements, roadside operators.

According to Kolstee, et al (1994) and Matsebula, (1996) as cited by Chirisa (2009c) the informal sector in Zimbabwe is characterised by a diverse range of small-scale and micro-activities usually with no corresponding institutions such as banks and with none of opportunities for growth and accumulation, which typify formal small-scale enterprises. Shinda, (1998) defines informal activities as economic activities not included in a nation's data on gross domestic product and not subject to formal contracts, licensing, and taxation. These businesses generally rely on indigenous resources, small scale operations and unregulated competitive markets. In Shinda's simplification the concept most often the informal economy refers to owner/operator businesses of the urban poor, unskilled or semiskilled workers and the chronic unemployed. These workers and entrepreneurs are often on the fringe of, if not outside, social and fiscal legality. Paradza, (1999) in Chirisa (2009c) posits that the informal sector operations (ISOs) are all enterprises not registered under the companies act or cooperatives act and those which are not assessed for taxation by the central government. In Zimbabwe as in any other economies in the world, the informal sector

enterprises have characteristics including being family organised; being small and labour-intensive; being unregulated and subject to high level of competition; related directly and personally to their clients; using local materials and being efficient at recycling materials; experiencing a serious scarcity of capital and having access to credit from financial institutions; and being rarely recipients of government or foreign aid (Dhembra, 1998).

Dhembra, (1998), posits that there are many different view points from which one can observe the informal sector. It can be viewed in a positive way as a provider of employment and incomes to millions of people who would otherwise lack the means of survival. It can be viewed more negatively as a whole segment of society that escaped regulation and protection. It can be romanticised as a breeding ground of entrepreneurship which could flourish if only it were not encumbered with a network of unnecessary regulation and bureaucracy. It can be condemned as a vast sea of backwardness, poverty, crime and unsanitary conditions. Or it can simply be ignored.” Overall, the informal sector has enabled a lot of people to make a living and to take care of their families. The challenges that women face in the informal sector need to be addressed but the only way that can be done are by understanding what it is.

Research Methodology

This research applied a mixed approach. The study involved some fieldwork in which women in the informal sector who are located in the peri-urban Ruwa were targeted. It was not easy to determine the actual numbers in the streets and others operating at home. A total sample of forty (40) women fitting the following clustering was used. Subjects were identified by way of random stratified sampling methods. At the end of the day they could be classified as: those operations on plot (in the housing perimeters); those operations away from home (off plot) and; those moving around with their goods (mobile). Data was solicited via observations, interviews and questionnaires. Observations were made being aided by photography. Translation of questions on the questionnaires helped the respondents to understand issues better and respond from an ‘informed’ stage point. Data recorded on questionnaires was later analysed by way of creating frequencies and turning them into tables. Photographs were presented and also analysed. The study was faced by a number of dilemmas and the following are points are note worthy: fear of victimization expressed by the participants; and expectation to be paid by some participants for them to give out information. But the researcher had to explain that the research was for academic purposes and was not for political or journalistic purposes. Due to financial constraints, a sample was chosen as a reflection of the outcome that could accrue a comprehensive study of the whole area. Triangulating methods for study was useful in providing a better picture of the realities of women in the informal sector in Ruwa.

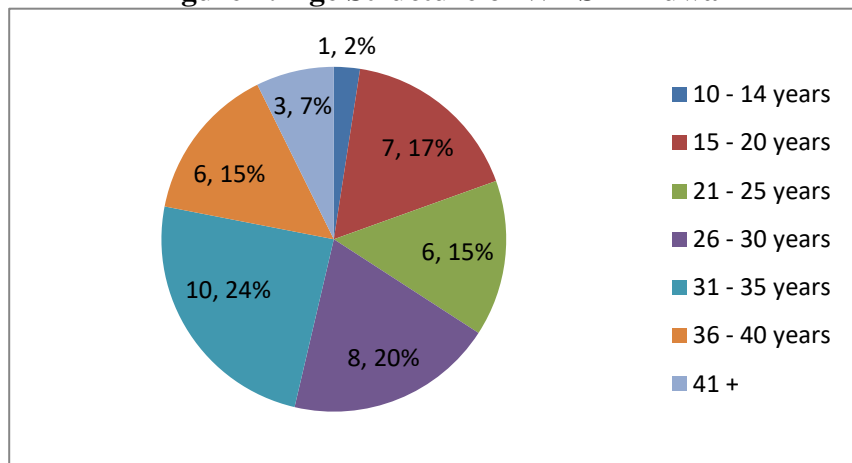
An Analysis of the Research Findings

Characteristics of WIIS in Ruwa

Important in understanding the issues regarding WIIS in Ruwa was a demographic analysis of the participants of the study - the sample of 40 women randomly ‘picked’ from Ruwa’s townships and locations. Their age was in an almost proportional distribution with the least range being 10-14 years of age (Figure 1). Regarding marital status, the married constituted a large percentage of the research population (about 57%) and on average fitted in the ages of 21 to 40 years (Figure 2). This showed that the population of women in the informal sector in Ruwa is probably dominated by the married. Those who are single (never married) followed at 10%. This may show a trend that perhaps women in these brackets could be supplementing their spouses’s salaries or have been recently out of school and found the informal sector as a ready employer, respectively. The remainder were found to fall in the bracket of widows and the separated. Usually, these minorities have no option but to try and

engage in the informal sector for them to be able to fend for their dependants and relations. The peri-urban areas are often cheaper than the centres hence most indicated that they had been attracted to Ruwa because the centre provided for them with a hub of reprieve from the 'urban penalty' of unaffordable rents and lack of spaciousness for certain ventures like practicing off-plot farming.

Figure 1: Age Structure of WIIS in Ruwa



As the majority of the spouses' for the married WIIS were established as not employed (Figure 3) and this had resulted in the need to search for another means of income to sustain the family (Figure 4). The single women stated that they were to make a living so they are able to sustain themselves and members of the extended family.

Figure 2: Marital Status of WIIS in Ruwa

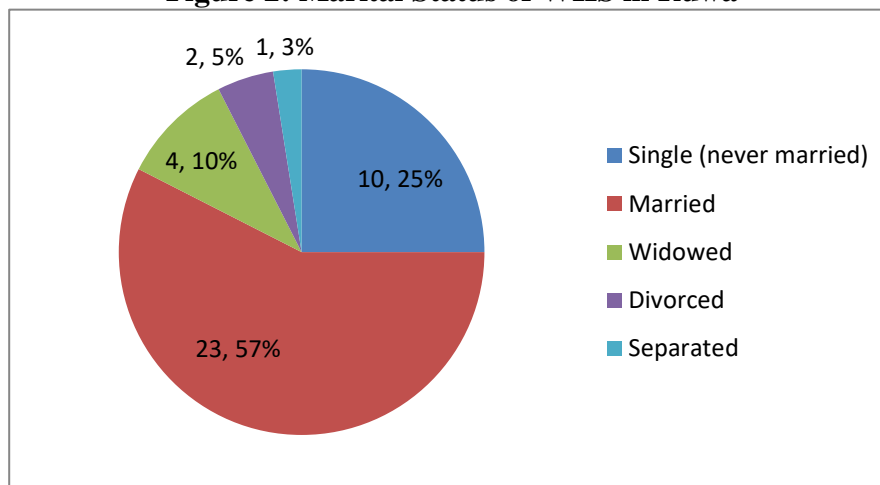
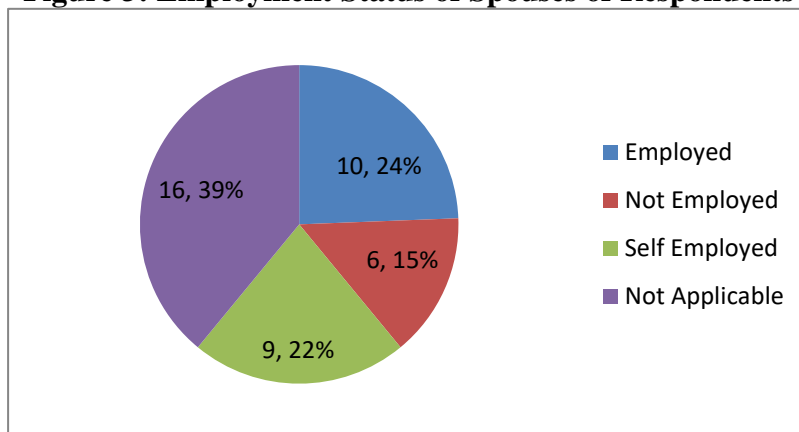
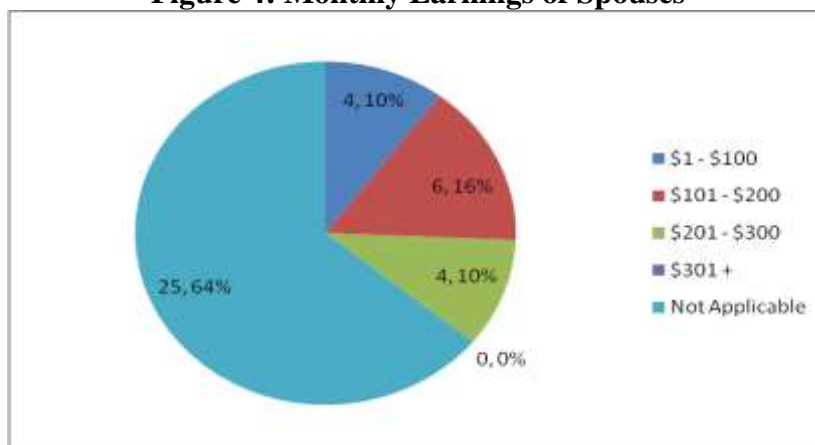
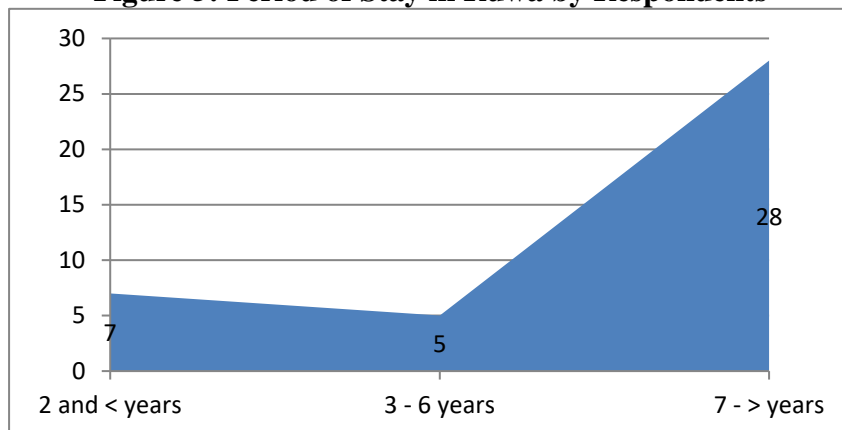


Figure 3: Employment Status of Spouses of Respondents

The majority of those who had their husbands working had these husbands earning between \$101 and \$200 per month. Probably most of these worked in the industrial location within Ruwa or even in harare; some might have been in government as most government and industrial workers earned an average of \$200 per month, at the time of the study, in February and March, 2010.

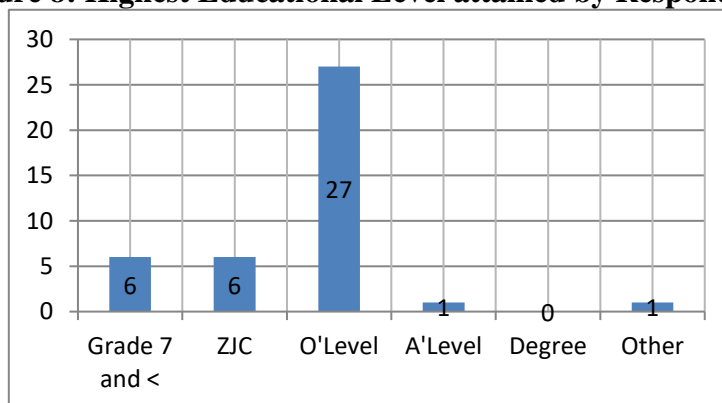
Figure 4: Monthly Earnings of Spouses

Regarding the period of stay in Ruwa, most of the interviewed women (according to Figure 5) had stayed in Ruwa for over 7 years and have been in the trade (informal sector) for quite some time. To them the informal sector had created an opportunity for them to survive. They were more aware of the challenges that manifest in Ruwa and which go with the trade and some indicated to have adjusted accordingly in keeping with their environment and market niche. Those who were recently settled in Ruwa (less than seven years) indicated that they had been 'pushed to the periphery' due to economic hardships that characterised the economy, beginning around 1997 and which became more vicious after Operation Murambatsvina in 2005. After Operation Murambatsvina, many households had nowhere to stay and some found 'favour' from relations in the diaspora who asked them to go and be stewards of their stands in Ruwa where they were constructing houses. This was noted to be particularly true with the upcoming suburbs including Zimre Park, Chipukutu, Springvale, Sunway City, Riverside and Damofalls. A significant percentage of the residents indicated that they were keeping charge of the developments on the plots of their relatives staying out of the peri-urban town. Some of the were either operating at home or in the streets. Those operating at home, in the new suburbs, were mainly of the steward type.

Figure 5: Period of Stay in Ruwa by Respondents

With respect to highest educational level attained, the majority of the respondents (63 %) indicated that they had gone to Ordinary Level. Form the sample only one had managed to reach Advanced Level and had proceeded to get a marketing diploma (see Figure 8). One of the embedded reasons for this lack of advancement of women in education could be probably attributed to the the patriachal nature of the Zimbabwean society the male child is perceived more important than the female child. women are victims of this oppressive and cultural values. Due to this position most women tend to have an underdog position in life: their aspirations are heckled at; opportunities for them are choked up and most never rise. This explanation was echoed by one twenty-seven year old woman who said:

“My parents thought the modest destiny for my life was to get married. They gave first preference to my brothers for education. They told me that if they invested in my education that was tantamount to tying money to the leg of a leopard for the investment would benefit my husband’s family than mine. It is unfortunate that some families still wield this barbaric view and many girl children suffer the same. Now I am married and am a mother of two. I somewhat observe this favouritism even in my husband giving first preference to my two year old son. He identifies with him more than the girl. Woe to us women...”

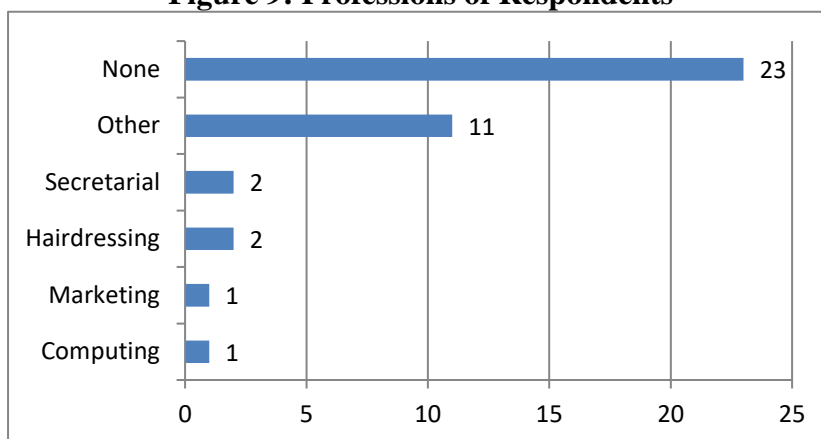
Figure 8: Highest Educational Level attained by Respondents

The level of education tends to determine one’s next level of training. The vast majority of the WISS was noted to be untrained portrayed by Figure 9. Apart from the inhibitive and financial constraints they faced, most indicated that they had managed to get to Ordinary Level but had failed at that level. Most training colleges required that they had at

least five Ordinary level passes. Those who had managed to get some training, it was ironic to note that they were not practicing in the areas they had trained – Figures 9 and 10- specifically secretarial, marketing and computing. One computing but single graduate noted:

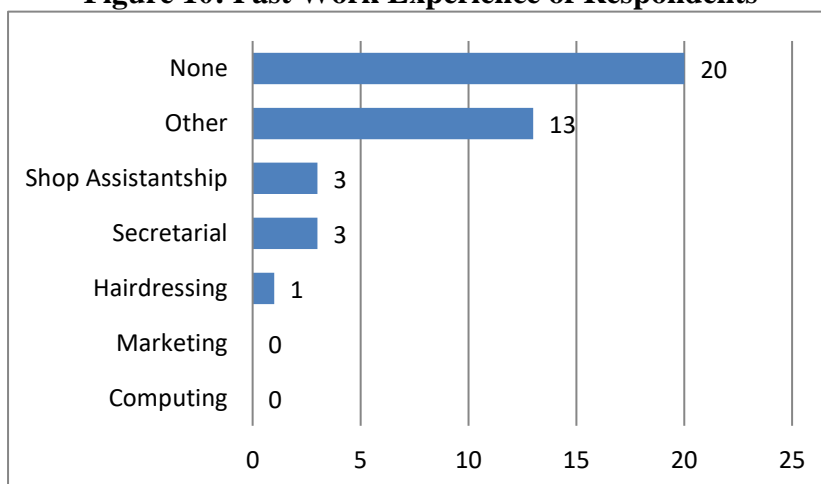
“Jobs are few in the market. Unless you get it by foul means, it is very difficult to get one. Even if you decide to venture into computing business, it requires a large capital for equipment and day to day operation outlay and decent space to attract customers. In this place, how many people will have their papers typed. Good business can only take place in the city centre. It is better for me to be out here and sell bread than to trouble myself getting to Harare everyday”.

Figure 9: Professions of Respondents



Very few (less than 20%) have used their training to make a living. Of those who were previously employed most of them were either shop assistants/ sales women or they worked as secretaries. The rest worked as nurse aids, house maids, worked at a food outlet or were involved in poultry production.

Figure 10: Past Work Experience of Respondents



Characteristics of the Commodities and Services by WIIS in Ruwa

Figure 6 shows the types of commodities sold by WIIS in Ruwa. These were noted to range from fruits and vegetables (required on a daily basis), to cooked food, to clothing, textiles and furniture (long range goods). Others dealt in everything through purposeful

diversification, as a way to capture the needs of a variety of customers and also to ensure a stable income in all periods of the day, months and seasons. Due to the fact established that most of the respondents had many dependants that banked on them for support, they had to ensure that a stable income flow was at least established per day. Although the majority indicated that they were just breaking even, they still kept on engaging in business lest they literally would collapse in income sourcing. Respondents indicated that meeting the needs of dependants with whom they stayed was more demanding than those away as those they were with were part and parcel of their daily life profile (Figure 7). Convenient goods were the ‘cash cows’ for meeting daily needs. One lady had to remark:

“As you just know, bread is needed daily and it brings some cash to take us to the next day, though it’s not much. It is unlike, these sandals; the market is flooded now and finding customers, even for these cheap goods, for only \$3 per pair, can take you two weeks. I seldom worry about those dependants in the village. I only major in providing them with school fees and money for the grinding mill. For the rest, they grow crops and rear animals in the village. In fact, relative to mine, their life does not require much of cash. As for me, I have rent to pay, fares to pay, and mealie meal to buy. At least I can make money here though the road is tough”.

Figure 6: Types products that WIIS in Ruwa deal in.

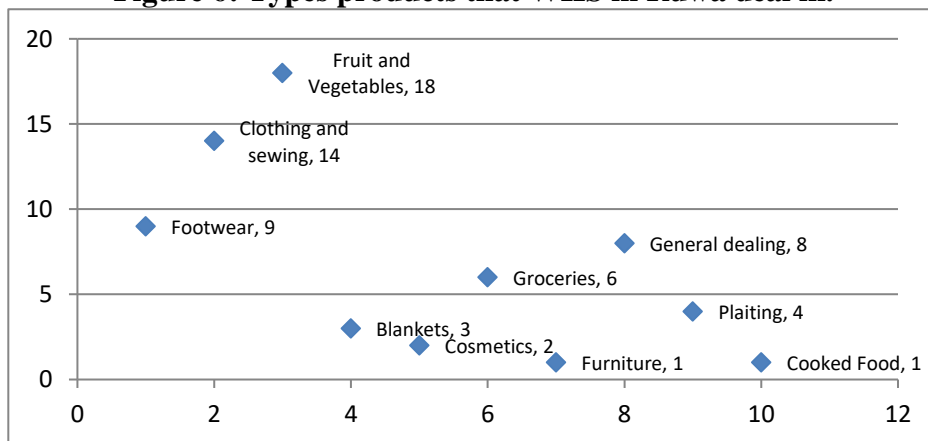
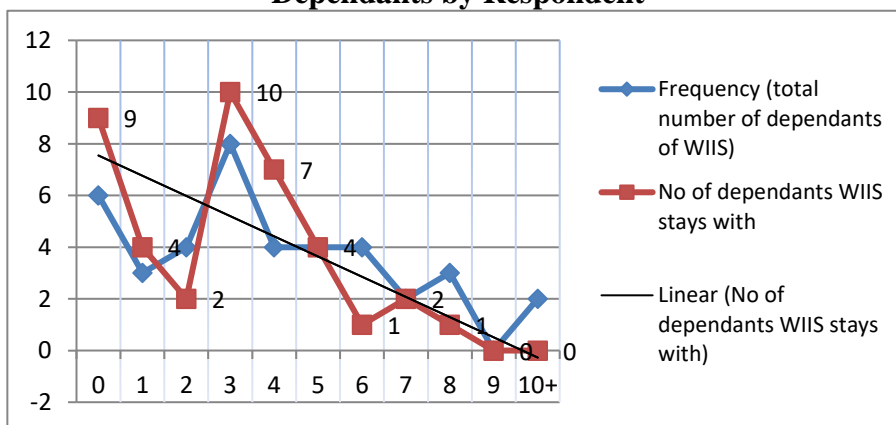


Figure 7: Measuring Number of Dependants stayed with the Total Number of Dependants by Respondent



Markets and Transportation Modes for WIIS in Ruwa

Figure 11 indicates that most of the respondents purchase their goods for resale at Mbare Musika, the largest wholesale market for fruits and vegetables in Harare. it was

learnt that other items are also bought in the Harare Central Business District (CBD). As already highlighted Ruwa is well served with road infrastructure and connected to this centre. Goods sourced from the CBD include clothing, footwear and saloon materials. WIIS indicated that they used various modes of transport including midi-, mini and conventional buses. Some indicated that they sometimes used rail transport, but very rarely (Tables 1 and 2)². From the surrounding farms in Goromonzi district, the respondents buying farming products mentioned that they sometimes buy from these farms. However, they indicated that it was a good source market if one had own private vehicle to ferry the goods. Another source market was the long distance involving crossborder ventures. The conventional bus was the predominant mode of transport used. In essence, crossborder commodity sourcing requires substantial amounts of capital. South Africa stood out as an outstanding source market compared to the other stated countries. This is capital that the majority of WIIS do not have (see Figure 11).

Figure 11: Source Markets of Goods sold by Respondents

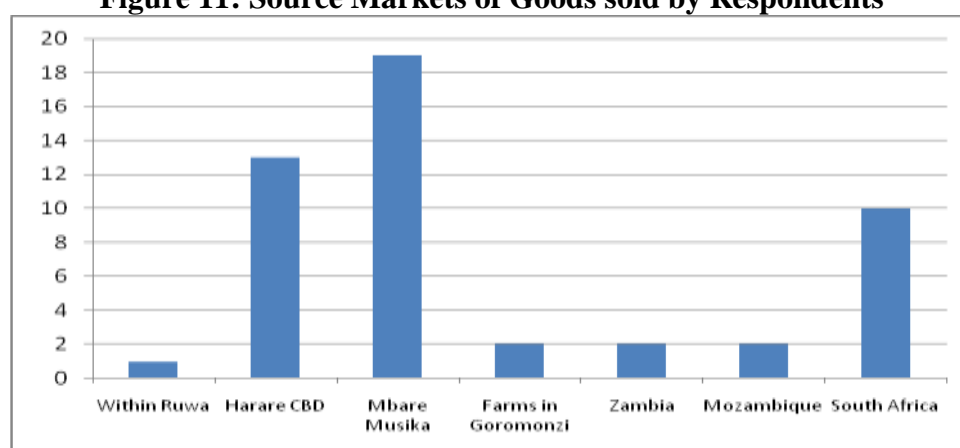


Table 1: Mode of Transport from Market

MODE	FREQUENCY
Train	1
Walking	1
Personal Car	2
Private delivery trucks	9
Buses (Min, Midi & Conventional)	30
None	1

n = 40

Table 2: Degree of Transport reliability

ASPECT	FREQUENCY
Very reliable	23
Reliable	8
Not very reliable	8
Not reliable at all	0
Not applicable	2

n = 40

² Most of the women (23) were content with their transport arrangements and said that there were no difficulties that they faced when transporting their goods, this was largely because they got the transport they required right at the source market. Those who felt that it was not that reliable complain about tyre punctures along the way. Those who traveled across the borders complained of the long lines that were a characteristic of the borders and the duty that they had to pay which would make their goods expensive and thus reduce the profits the made.

Income and Expenditure for WIIS in Ruwa

As Figure 12 suggests, the majority of the women required \$0 to \$40 to be able to purchase the goods for resale. This, *ipso facto* was in reference to the local Mbare and CBD source markets. Very few were found needing more than \$41 largely because of the products that they trade in. Overall, the products they purchased required low capital but in the realities of the WIIS in Ruwa such an amount was not easy in having it ready in the coffers as well as maintaining the capital level. This is explained by the little sales sales of just above \$40 a day, showing that not much profit was realised per day (Figure 13) . Figure 14 highlights the difference in expenditure of the respondents. Most used at least \$5 a day for their daily expenses, which was for bread and transportation. Saving money earned was difficult among WIIS unaccounted for household consumptions, wastefulness through rotting of perishables and expenditure.

Also, due to stiff competition among the women and other sellers in the same area and same markets, potential profits were to be shared among the players.

Figure 12: Money required when buying goods daily or episodically

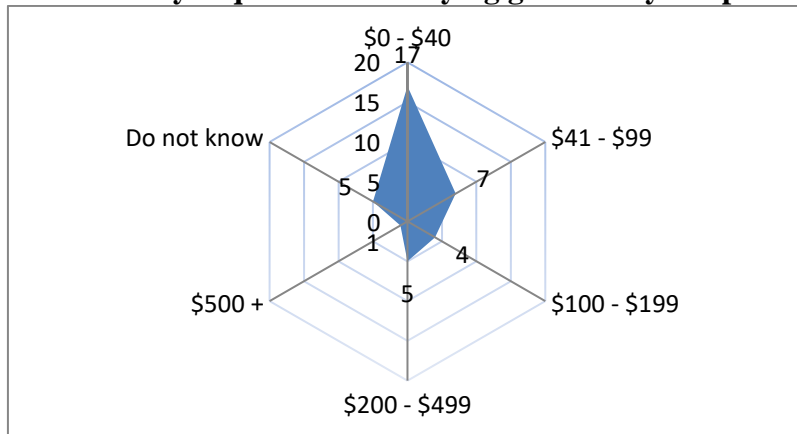


Figure13: Possible Sales per day by Respondents

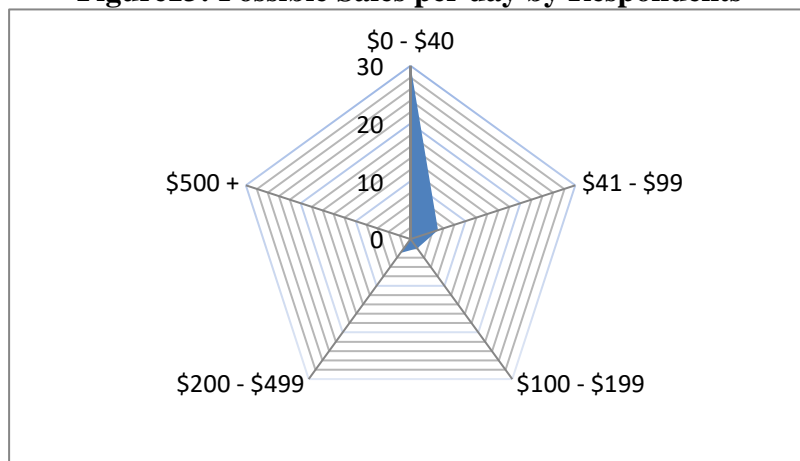
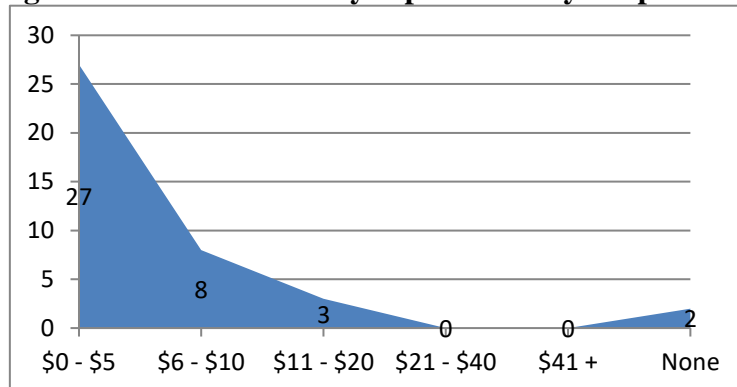
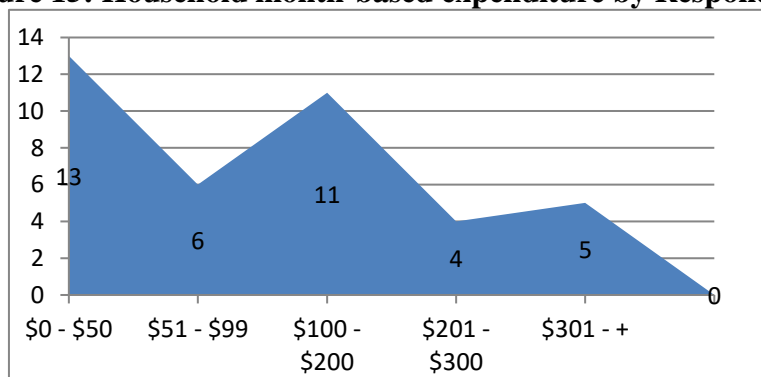


Figure 14: Household daily expenditure by Respondents



The amount that they used per month according to Figure 15, exclude daily expenditure. Monthly spending included rent, payment of bills (water and power).

Figure 15: Household month-based expenditure by Respondents



Place-based considerations (Working Contexts) for WIIS in Ruwa

Table 3 highlights the reasons that influenced people to embark in the trade as well as the reasons they are working where they are. 61% of the respondents were attracted by the potential business in the area. The other 41% were looking for a livelihood. Table 4 shows the different working contexts in image form.

Table 3: What attracted/pushed you here?

Reason	Frequency	Percentage (%)
We lacked documentation for formal places	1	3
This place is affluent and central place. More customers	13	32
This place is busier than normal designated place	5	12
We were experiencing poverty at home; quest for livelihood	12	29
To supplement spouse's earnings	3	7
This place is recognized by council	5	12
Other reasons	2	5

Plates 1, 2 and 3 shows some of the challenges faced by women in the informal sector in Ruwa by way of pictorial images

PLATE 1: Working in the Open



Opposite kwaGeorge Shopping Centre, located along the Harare-Mutare Highway, women display their goods. Most of the times they have to sell under umbrellas. Busybodies come and sit. There is also always a dilemma of trying to display the goods for customers to see and maintaining their flavour and edibility. Elsewhere, often, street sellers locate themselves at road junctions to enjoy the incessant flow of customers.

PLATE 2: KwaGeorge – Dropping Zone from Fruit and Vegetable Source Markets



Opposite kwaGeorge shops, a new market stop-shop has emerged. It is both a pick-and-drop point for women from the fruit and vegetables' market and also a wholesale by those who can bring these goods by their own or hired vehicles.

PLATE 3: A house in ZIMRE Park: Coping with Distance

The woman of this house decided to place her goods under a veranda. Passers-by and neighbours come and buy fruits and vegetables.

The challenge that affected the respondents the most according to Table 4 the police and regulators (council) who frequented their areas of trade. Those who claimed that there were no problems could have been afraid of stating the problems or could not have understood the question. These challenges can be classified into the social, economic, physiological, political and environmental challenges. Challenges in the informal sector that women in peri-urban areas face include water shortages, police and regulator harassment, lack of protection from the elements, family care burdens found at home.

Table 4: Challenges faced when working

Aspect	Frequency
Conflict between police and regulators	12
African science (witchcraft)	3
Gossip	1
Disturbance by drunkards and busybodies	2
Lack of shelter against weather elements	4
Bad debtors	2
Lack of change	2
Rotting of vegetables before sale	2
Presence of dogs on premises	1
Strictness of landlord to allow customers in his stand	2
Failure to pay city council rates	1
Failure to make daily reasonable sales	1
Few customers coming	2
Water shortages	5
Burden of domestic responsibility	1
None	11

n = 40

Challenges in the informal sector that affected the women at home the most were because of the family care burden. Illness, visitors and even house chores affected their attendance of work as they had to take care of the home first before going for work. Those who stated that there were no challenges at home can only then be biased as they might not have taken into consideration the day to day expectations of the home (see Table 5).

Table 5: Challenges faced by WIIS at Home

ASPECT	FREQUENCY
Water shortage	3
Power shortage	2
Landlord causing problems	2
Family care burden	11
Exhaustion from work	1
Distance	1
None	23

n = 40

The women have experienced a lot of challenges that have affected their lives. The illnesses that they had affected their work as in some cases they would be forced to stay at home because they could not attend work (compare Table 6).

Table 6: Physiological challenges by WIIS in Ruwa

ASPECT	FREQUENCY
Stomach cramps	1
Chronic headache	7
Arthritis	5
Fibroids	2
Allergies	1
Chest pain	5
Hyper tension	2
Heart disease	2
General illness	1
None	22
Surgical Operation	1

n = 40

How Women in Ruwa Cope with the Challenges

Coping strategies that the women had adopted included making sure that they had paid their 'subscriptions' so that they were not bothered by the police and other regulatory bodies. They had also built makeshift shelters to protect them against the elements. However some chose to run away from the police when they saw them and go home once it started raining or got too cold. Some of these tactics of a "guerrilla" type can disturb the flow of business. Some respondents indicated that the council has tried to assist with building structures for them to operate them what the women could do is also come up with associations that would aim at improving their situations. As noted in Table 7, WIIS had adopted various coping strategies to enable them to adapt to the situation that they were in. these coping strategies have enabled them to continue with their business operations.

Table 7: Coping Strategies by WIIS in Ruwa

ASPECT	FREQUENCY
Medical Intervention	7
Help from family members	3
Avoid credit sales	1
Makeshift shelters	4
Rotational savings' clubs	2
Tolerance	3
Diversifying	1
Getting a Hawker's license	4
Hiring a help	0
Lobbying council to provide marketing place	2
Lack of capital	1
None	15

n = 40

One way of coping with the challenges women faced daily in their operational environment as well as with the challenges at home was that of maintaining a 'positive mind' in themselves. This is some kind of a self-empowerment tool. WIIS in Ruwa made some suggestions which they said could also help other women facing the same challenges as they were. Table 8 portrays the suggestions that the WIIS had for other women who were in the same sector.

Table 8: Suggestions by WIIS in Ruwa to other women

SUGGESTIONS TO OTHER WOMEN IN THE SAME SECTOR	FREQUENCY OF RESPONSE
Be self-reliant	15
Adopt zero tolerance to gossip	1
Persevere and endure in business and overcome your challenges	26
Be confident	1
Be diligent	1
Mind your own business	2
Encourage rotational savings' clubs	2
Embark on a better business plan	2
Young women should find something to do (work own hands)	1
Diversify	2
Self control and good conduct	2
Avoid practicing witchcraft	1
Support each other, relations and spouses	1
Seek training and perform better	1
Be brave, take it as a challenge	3
Reject products should be for home use	1

n = 40

Conclusion and Recommendations

Informal sector players operate in a risky terrain One of lessons can be deduced from this study is that WIIS operate in the streets, at home and even whilst walking from one place to the other. This is not an easy job given the challenges regarding each place's need and

demand. Generally, WIIS like men in the informal sector experience a lot of challenges in quest for household survival. Despite these challenges they have come up with their own coping strategies that have enabled them to continue with their trade. Life in the informal sector is not as easy as it seems. Different stakeholders with respect to WIIS could be having different views about them (including) their husband, the government, and human rights organisations. Though the research period the following ideas can help in the improvement of the situation of actors in the informal sector, for instance, that: women can form associations (which can lobby for the recognition of the sector at the local level) and that could address their situation as they know their position better; in organizing round tables they can also create a system that also enables them to better their situation by ensuring a formalized civic system to cushion them against certain challenges including the need for some kind of pension, medical bills and other key contribution for life assurance; and that, training should be done so that the women (as well as men) know how to carry out their business and make profits (This training has to be hands on and participatory). In general terms, women have more challenges than men.

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