

## Formalisation of The Informal Sector in Zimbabwe pivotal to economic development

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***Abstract:** The study intended to establish how the informal sector has become Zimbabwe's largest employer for almost two decades could be of significance to the socio-economic development and addressing other irregularities undermining its operations. About 85% are employed by this sector and earning their livelihoods together with their families. About \$7 billion is alleged to be circulating within the sector but "outside" best practice of involving the banking sector as well as contributing towards the fiscus. This sector is largely characterized by stagnation despite lots of potential to develop into commercial and vibrant business ventures. . Its phenomenal growth is attributable to the demise of the formal sector whose big industries have downsized resulting in massive retrenchments since the economic reform programmes introduced in the 1990s worsened by economic challenges since the turn of the new millennium. This qualitative study Major findings were; non business registration by the sector operators , non-remittance of taxes, non-compliance with labour, health and safety laws, lack of business skills, prevalence of unethical conduct, poor technology, inadequate infrastructure and operating under health hazardous conditions. There is need for key stakeholders such as local authorities and the government to ensure that the players comply with statutory obligations and city by-laws. That would enhance their sustainable development and positive contribution to the economy too.*

**Definition of key terms:** business acumen, business stagnation, economic development, formalisation, informal sector

### BACKGROUND TO THE STUDY

Despite its connotations of non-compliance, illegality, social exploitation and marginality, the informal sector is a substantial contributor to economic life in developing countries and, increasingly, in more technologically advanced activities. Its prevalence in developed economies has also become more widely recognized (Darbi, Hall and Knott, 2018). Unemployment is probably one of the most widely talked issues particularly in developing nations most of which are in Africa. High unemployment levels have seen an unexpected growth of the Informal sector in Africa and even beyond and are seen as catalysts of ever

increasing crime rates and social decadence. The growth of the Informal sector has a lot of implications on labour issues and has been viewed as counter attractive to national goals and policies (Mujeyi and Sadomba,, 2019). At times the blame has been shifted to economic saboteurs, for example in Zimbabwe, the ruling government puts the blame squarely on Western countries which have imposed economic sanctions on the country.

In 2007 and 2008, Zimbabwe set one of the ever highest inflation records in the world of around three hundred million percent. Most formal businesses struggled. The majority were liquidated and others downsized their operations (Reserve bank of Zimbabwe, 2009). There was economic meltdown which culminated in the dollarization of the Zimbabwean economy in February 2009 under the Government of National Unity (GNU) as the Zimbabwean dollar had been constantly depreciating. A lot of small businesses mushroomed all over the country particularly in the capital city of Harare but majority of these were in the informal sector and they have not been properly registered even up to today.

According to Mujeyi and Sadomba (2019) the informal economy currently employs close to 90% of the country's labour force and contributes over 60% of GDP. Zimbabwe had one of the highest informal sectors in the world constituting of about 85% employment in the country. The collapse of the local industry which is struggling to resuscitate itself, has worsened unemployment rate in the country. There is a serious problem of stagnation in the informal sector but it has lots of potential to grow into commercial SMEs (Small and Medium enterprises). The informal sector has been found wanting also in other areas as it evades tax payments/remittals to government, a lot of enterprises are not formally registered and there is also non-compliance with regard to health, safety and welfare concerns of workers. The operators do not insure their properties and even workers. During the economic reforms of 1990, spearheaded by the Economic Structural Adjustment Programme (ESAP), a lot of companies folded since there were a lot of reforms such as market deregulation policy which attracted a lot of powerful foreign competitors attributable to the removal of government subsidies and price controls. Since then, the situation has continued to deteriorate although stabilized a bit after the dollarization of the economy in February 2009 but a lot of companies had already gone into liquidation which culminated in millions of Zimbabweans losing their jobs. The covid-19 pandemic also forced some formal businesses to either fold or restructure their operations by downsizing (massive retrenchments) and this has resulted in high levels of unemployment. This has seen phenomenal growth of the informal sector in which the jobless are finding reprieve to make 'ends meet' as they have families to sustain (CZI report, 2019).

If there is effective leadership in this sector, the country could witness a transformation of this sector into more formal and organized SMEs (Small and Medium Enterprises) and even develop into large companies in the long run. This could result in improved formal employment as well as economic growth and standard of living.

It is against this background that this researcher/writer was enticed to look more into the informal sector and get better insights about its operations, as well as, labour issues pertaining to this sector

## STATEMENT OF THE PROBLEM

The Zimbabwe economy has been underperforming for quiet sometime particularly the domestic industry has been so much affected that a number of companies have been liquidated since the Economic structural adjustment programme (ESAP), some downsized their operations and to date, a number still face an uncertain future. This has culminated in the growth of the informal sector which has become the largest employer constituting close to 90 % of the national employment statistics. Despite phenomenal growth, the informal sector has failed to contribute much to the national economy due to a combination of factors such as resistance to transform to operate along commercial lines and non-compliance with statutory obligations.

## RESEARCH QUESTIONS

1. What is the level of business acumen inherent in the informal sector
2. What are the challenges contributing to business stagnation in the informal sector
3. To what extend does the informal sector comply with statutory requirements.
4. Which strategies should facilitate the formalisation of the informal sector for economic development.

## LITERATURE REVIEW

### Operational framework

Over the years, the large and heterogeneous informal economy has crystallized into four dominant schools of thought regarding its nature and composition (Chen, 2012) as follows:.

- **The Dualist school** sees the informal sector of the economy as comprising marginal activities that are distinct from and not related to the formal sector that provide income for the poor and a safety net in times of crisis . The Dualists argue that informal operators are excluded from modern economic opportunities due to imbalances between the growth rates of the population and of modern industrial employment, and a mismatch between people's skills and the structure of modern economic opportunities.

- **The Structuralist school** sees the informal economy as subordinated economic units (micro-enterprises) and workers that serve to reduce input and labour costs and, thereby, increase the competitiveness of large capitalist firms. The Structuralists argue that the nature of capitalism drives informality.

- **The Legalist school** sees the informal sector as comprised of “plucky” micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal registration and who need property rights to convert their assets into legally recognized assets. The Legalists argue that a hostile legal system leads the self-employed to operate informally with their own informal.

- **The Voluntarist school** also focuses on informal entrepreneurs who deliberately seek to avoid regulations and taxation but, unlike the legalist school, do not blame the cumbersome registration procedures. The Voluntarists argue that informal operators choose to operate informally after weighing the costs-benefits of informality relative to formality

From the above, each school of thought subscribes to a different causal theory of what gives rise to the informal economy.

### **Distinguishing Characteristics of the Informal Sector**

According to (ILO, 2006) the distinguishing characteristics of the informal sector are given and categorized under employment, enterprise, habitat and credit as shown and detailed as follows:

#### **Employment**

##### **Characteristics of the people engaged in the informal sector**

1. Absence of official protection and recognition
2. Non coverage by minimum wage legislation and social security system
3. Predominance of own-account and self-employment work
4. Absence of trade union organization
5. Low income and wages
6. Little job security
7. No fringe benefits from institutional sources

#### **Enterprise**

Characteristics of the activities in the informal sector:

1. Unregulated and competitive markets
2. Small scale operations
3. Ease of entry
4. Reliance on locally available resources
5. Family ownership of enterprises
6. Labour intensive and adapted technology
7. Absence of access to institutional credit or other support and protection.

#### **Habitat**

Characteristics of the informal sector land and housing:

1. Unauthorized use of vacant public or private land
2. Illegal subdivision and/or rental of land
3. Unauthorized construction of structures and buildings
4. Reliance on low cost and locally available scrap construction materials
5. Absence of restrictive standards and regulations
6. Reliance on family labour and artisanal techniques for construction
7. Non-availability of mortgage or any other subsidized finance

## **Credit**

Characteristics of informal credit markets:

1. Unregulated and non-subsidized
2. Easy accessibility
3. Availability in very small size and for short terms
4. Low administrative and procedural costs
5. Little or no collateral requirements
6. Flexible interest rates (from very high to no interest at all)
7. Highly flexible transactions and repayments tailored to individual needs

Drawing from the above ILO listed characteristics, the informal sector activities seem to embrace all facets of economic activity albeit with a high propensity for a high level of non-compliance with the business best practices.

The size, non-regulation, low cost, low capital requirements and easy accessibility makes the informal sector a more favoured choice for those who are out of formal employment or who after completing some form of training or equipping themselves with some skill, fail to be absorbed into the formal sector. This is most likely propelled by the survival instinct more than anything else.

## **Possible reasons for the growth of the informal sector and its characteristics**

According to the Confederation of Zimbabwe Industries (CZI, 2012) supported by Nyabeze and Chikoko (2021), it is likely that the growth in the informal sector in Zimbabwe was fuelled by the closure of factories, due to a number of factors which include; lack of foreign aid and foreign investment largely because of imposed economic sanctions by western countries created by irreconcilable differences with the Zimbabwe government, high levels of corruption particularly in state enterprises (parastatals) which has seen majority facing bankruptcy, retrogressive policies based on empowering a few powerful people like politicians at the expense of the majority. This has resulted in most companies struggling, downsizing or closing; thus rendering some skilled and unskilled workers redundant.

In Zimbabwe, those companies that have not closed are operating below their capacity levels. According to the same CZI, 2016 report, capacity utilization in the manufacturing sector had declined from 57.2% to 44.2%. However, recent survey of 440 manufacturing firms by the Confederation of Zimbabwe Industries (CZI) showed that capacity utilisation, that is, actual output measured against potential production capacity - increased to 56.25% in 2021, from 47% the previous year (Reuters, 2021). This was the highest level since 2012. Despite the increase, proliferation of the informal sector continue to grow as evidenced by massive numbers of vendors in urban areas and growth points (Matsongoni and Mutambara, 2021). This means that the character of the Zimbabwe's informal sector is likely to be inclusive of skilled, semi-skilled and less educated individuals. The composition of the characteristics creates a window of opportunity to harnessing the vast potential that arises from the available skills that are possessed by those in this informal sector born out of redundancy and downsizing. Those who could not find their way into the

Diaspora or join the brain drain bandwagon, were possibly lured to the informal sector in order to irk a living. Unlike in the past, the characteristic composition of the persons in the informal sector employment is therefore at the present multi skilled (Moyo, 2018).

Zimbabwe is said to have a high level of literacy of 90.9% (African Globe, 2013) as per the Africa Literacy Ranking 2013 and as such it would be highly unlikely that the informal sector would be dominated by uneducated and unproductive people. An assessment of one of the informal sector markets at Siyaso in Harare seemed to point to a high level of education as most people there indicated that they had at least five 'O' Levels with others being degree holders according to Chigudu (2021).

### **Non-Regulation of informal sector**

Literature seems to conclude that the informal sector in both the developed and developing countries operate outside regulation without any form of recognition. Most countries prefer to put the informal sector activities under the authority of local authorities or municipalities and Zimbabwe is not exceptional (Mushunje and Kaseke, 2018).

### **Limited benefits from the informal sector**

According to Rudzuna (2014), bankers estimated that billions of dollars change hands in the informal sector without ever circulating in the banking system. In various forums, the informal sector has been lauded for absorbing the glut of unemployed people in the economy. Indeed, the informal sector should be praised for being the saving grace for many people who would otherwise have no way of earning a living in a country where the unemployment rate is estimated to be around 85%. Rudzuna (2014) mentioned that many who praise the informal sector conveniently overlook to also mention that the growth of this parallel economy is partly the result of de-industrialisation. Once busy industrial hubs like the Workington area in Harare, now resembled ghost towns after a number of manufacturing companies closed down. He said that some blamed cheap imports for killing local industry, arguing that manufacturers closed down because they failed to compete with imports from China and other places. Technical people like mechanics who had worked in assembly plants and service depots now plied their trade from home, places like Highfields' Gazaland or even under the trees. Carpenters who worked for companies like Tedco now worked in places like the Glen View furniture market where sofas can be made in an open field while one waited. Steel workers, leather upholsters, boilermakers and various other journeymen are other examples of the growth of self-employment (.Mutukwa, and Tanyanyiwa, 2021; Rudzuna, 2014)

While many say this new model where artisans work for themselves in small operations that they own is an example of empowerment, it has its disadvantages. For starters, economic reasoning suggests that it is inefficient (Jiang, Qian and Wen, 2018; Suryanto, Adianto and Gabe., 2020) because;

- (i) Efficient production usually requires division of labour among those with technical know-how and other support functions such as marketing, finance, human resource

management etcetera. Informal sector businesses, however, have a reputation for weaknesses in areas such as record-keeping and customer service.

- (ii) Additionally, if the informal sector was replaced by larger, more formal businesses, it would be easier for the authorities to enforce workmanship quality standards.
- (iii) Many people who work in the informal sector have no formal contracts and are sometimes subjected to treatment that is in violation of labour laws.
- (iv) Most informal businesses are not even registered and do not pay any income tax.

If Zimbabwe's economy continues to have a high portion of industry in the informal sector, there is a great risk that the country will remain under-developed, more so now when the crop of qualified journeymen who left formal employment is being replaced by informally trained and inexperienced workmen. The quality of work done by these latter people is just proof that the informal sector is fraught with mediocrity (Bandauko and Mandisvika, , 2015). Formalisation of the informal sector and industrialisation is much more likely to lead to sustained growth, prosperity and development.

## **METHODOLOGY**

### **Research design**

The case study design was used of informal businesses operating mostly in Harare's high density suburbs.

### **Population**

The nature of business types largely characterising this study consisted of those businesses in furniture making, motor vehicle mechanics, welding, dress making, block/brick moulding, fabrication, glazing, refrigeration, panel beating, shoe making/repairs, leather bag making, vegetable vending, flea markets and food catering. The population of informal traders at Mbare Musika, Siyaso, Magaba, Gazaland, Machipisa, Makomva, Area 8 and Mupedzanhemo was about 1 500. Each trader/operator employed on average 4 workers.

### **Sample and sampling technique**

Convenience sampling was used and the sample size was determined by data saturation technique.

### **Data collection method**

Open ended (unstructured) interviews with informal sector players complimented by focus group discussions

### **Research ethics**

These were upheld during the entire process of data collection up to analysis. There was no bias or manipulation of findings and participants voluntarily took part. (Cresswell, 2004, Kara, 2018).

### **Data presentation and analysis**

Qualitative data was presented using thematic analysis (Braun and Clarke, 2019)

## MAJOR FINDINGS

**1. Lack of funding** Due to lack of collateral security, the sector is shunned by most banks. They cannot access bank loans. There are hardly any savings and there is no growth of their businesses due to lack of recapitalisation. As a result, there is stagnation of their businesses.

**2. Economic Meltdown.** The economy in Zimbabwe though showing signs of some improvements remains under performing with most formal businesses facing liquidation or downsizing operations, thereby fuelling unemployment. This has serious implications on disposable income of clients as majority would be jobless. In addition, the liquidity crunch facing the country due to the under-performing industry exacerbated by economic sanctions imposed on the country by developed western countries have seriously affected cash flows of the informal sector which is struggling to grow due to stagnation.

### **3. Lack of government support**

Not much support has been provided by government. In actual fact, government was now in a process of trying to craft legislation meant to collect taxes from this sector as it has the potential to boost government's revenue base instead of first providing business stands for the informal traders to build their premises, or empower them through training or mobilising for financial aid from banks (loans). Not much significance has been done to date by government in attempting to address the plight of the informal sector.

**4. Lack of business acumen and professionalism.** Issues to do with proper administration, management and leadership qualities are strongly lacking in the informal sector. There is no proper planning as the traders live by means of “hand to mouth” and decisions are on ad hoc basis. There are hardly any budgets to talk about. Business dealings are mostly done outside best practices and some involve shoddy (illegal) or unscrupulous deals.

**5. Stiff competition.** Since 1990, Zimbabwe adopted some macro-economic reforms which included trade liberalisation. These market reforms allowed even foreign investors to compete with domestic players. With the reinforcement of economic sanctions imposed by the European Union and other developed countries like the USA and Australia since 2000, Zimbabwe has shifted its business focus to the Far East, notably China. There has been a proliferation of cheap imported products mainly from China and this has posed stiff competition to both the domestic formal and informal sectors. Most firms continue to downsize and those retrenched have no option but to join the informal sector thereby worsening the degree of competition.

**6. Lack of equipment and technology.** Most of the informal traders still resort to use of traditional tools or skills and lack the capacity to move on to new technology. Majority still resort to intensive labour characterised mainly by use of manual labour instead of the more efficient mechanisation. Efficiency is therefore compromised including quality of



products and generally costs are high which make their prices less competitive relative to large firms which have economies of scale..

**7. Poor marketing skills.** Not much effort is done to market products as most clients who frequent such places are already aware and they even become closely tied (personal friends). There is not much concerted effort to solicit new markets. Most of the traders produce good quality products and middlemen end up buying at low prices and resale at higher prices making large profits. There is hardly any promotion of products either by advertising, sales promotion or publicity(public relations) although personal selling appeared to be the most used strategy but due to logistical challenges, they could not reach out many potential clients particularly those outside Harare.

### **8. Social and personal problems**

- The other major challenge was that of theft due to lack of adequate provision for storage particularly for tools, raw materials and finished products
- Inadequate transport, poor sanitation, poorly treated water, lack of protective clothing and isolated cases of occupational hazards (accidents) were also areas of concern
- Lack of decent accommodation was also a major challenge. Majority had no permanent areas of residence as most were “lodgers” and this posed a challenge as clients could lose confidence in attempting to make big business deals
- Most businesses were family or individually owned and the death of the owner (bread winner) would in most cases result in the demise of the business. This was one of the major reasons why continuity lacked in most of the Informal business set ups

### **9. Labour flaws**

#### **a. No adherence to Labour Laws**

There was almost total disregard to observing the country's Labour Laws particularly the Labour Act 28:01, the Factories and Works Act, the NSSA Act, Pensions Act etc. as a result of non compliance, Therefore workers employed in this sector;

- are exposed to health risks e.g. accidents, exposed to heat and poor ventilation, no medical aid assistance as well no compensation in the event of an accident.
- do not have freedom of association e.g. to form a workers committee or join a trade union of their own
- do not enjoy their fundamentals rights such as ,right to remuneration, fair labour standards, equal treatment (no discrimination), health and safety, right to bargain etc.

As a result of the above , most are underpaid and there are cases of abuse(sexual harassment and bullying) and even use of child labour.

#### **b. Lack of involvement and participation**

Workers employed in this sector, do not have any meaningful contribution toward their warfare. There are no clear salaries (remuneration), no proper employment contracts (for majority they are not even existing (there), no code of conduct etc. In all these, workers are not even involved and there is dominance of dictatorship. As a result the owners use their

own selfish discretion and in the wake of high unemployment levels, the workers are so heavily underpaid and are not considered in most cases as critical assets.

Such lack of involvement in the day to day running (administration) of the business and poor conditions of service result in low motivation among workers who feel that they do not have a sense of ownership resulting in job dissatisfaction and disgruntlement.

## **Recommendations / Strategies**

### **1. Registration of Informal Sector traders**

Government in liaison with the local authority, City of Harare, should register the informal traders so that their operations can be regulated and monitored especially on compliance issues. The registration being suggested should be under the Companies Act and not the current set up of being registered by the local authority or Ministry of SMEs

### **2. Provision of business stands to construct better premises**

The local authority should provide business stands so that better infrastructure can be provided. This will in turn improve environmental concerns notably on health and safety and that should improve the working tempo. Also there will be customer confidence since there would be a sense of permanent location/premises

### **3. Empowering through business training**

A holistic approach is required in order to change the business culture of the informal sector. Training workshops should be facilitated by government, notably through the Ministry of Small and Medium Enterprises with the aid of the donor community, financial institutions and the local authority (City of Harare). Training could equip them with;

- Business skills (Planning, Systems, Structures, Controls etc.)
- Leadership skills
- Knowledge on compliance issues e.g. laws and statutory requirements
- Team building
- Marketing and distribution strategies
- Efficient Value chains

### **4. Promotion of workplace democracy**

Government should put in place mechanisms or systems that should ensure that those employed by informal sector operators/businesses enjoy their fundamental labour rights in line with the provisions of the Labour Act 28: 01 or otherwise which include;

- Forming workers committee or affiliating to a relevant trade union of their choice.
- Provision to negotiate with their employers even on grievances or matters of concern.
- Provision to discuss with employers their working conditions freely (conditions of service).
- Involvement and participation on matters of concern such as health and safety.
- Right to enjoy fair labour standards e.g. hours of work, time off duty, etc.

If these are adhered to, there is likely to be a strong sense of motivation as workers feel that they are recognised and empowered.

## 5. Mobilisation of financial resources

Government should put in place policies that should allow informal sector traders to access soft loans e.g. from government agency, SEDCO (Small Enterprises Development Company) or working on accessing harmonised financial packages from financial institutions' (banks). If stringent measures like “collateral security” are removed or harmonised, that will enhance the informal sector to recapitalise its businesses. This should culminate in business expansion and growth. Ultimately this should lead to meaningful employment creation in the formal sector by then.

Also taking into account that most of the businesses will be registered, the government revenue base would be widened because it will be easy to collect taxes. If these measures are taken on board, it would be easy to incorporate the Informal sector into the main government agenda of having a middle income society by 2030

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