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Fighting Poverty from the Perspective of Informality in Zimbabwe: The Case of Poor Households

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Abstract: The aim of this paper was to assess the effectiveness of informal activities in alleviating household poverty in Zimbabwe. The theoretical frameworks used were Sustainable Livelihood Approach and Resilience theory. The paper adopted both quantitative and qualitative approaches. The instrument of data collection used was a semi-structured questionnaire. The population of the study consisted of 150 respondents. The paper established that dominant informal activities that generate employment and increase household income are: cross-border trading, foreign currency exchange, various home industries, street vending and urban farming. These livelihoods are providing a source of employment and income to many families. The paper recommends improvements in policies that govern informal entrepreneurship as a way of improving household income. It also recommended the inclusion of people from the grassroots in consultative process.

Keywords: Informal Sector, Poverty, Informalities, Well-being, household and Livelihood

INTRODUCTION

Informal activities in Zimbabwe have become the dominant forms of economy in which many households are now relying on as a source of employment creation and income generating activities (Chirisa, 2012). This paper focuses on assessing informalities as strategies in poverty alleviation amongst poor households. The major informalities in urban areas are street vending, cobblers, hawkers, foreign currency exchange, cross-border traders, salons, part-time jobs, urban farming, carpentry, sculptors, brick molding and street car washing (ZEPARU & BAZ, 2014: 12). Gumbo (2013), affirms that, informal activities constituted less than 10% of the national labor market in the 1980s. The adoption of Economic Structural Adjustment Programme (ESAP) led to the rapid growth and expansion of the informal economy after it failed to boost economic growth (ZEPURA & BAZ, 2014: 12). Many scholars (Gumbo 2013; Chirisa 2009; Sandana,

2014) assert that, since the inception of ESAP they caused more harm than good and perpetuated poverty through privatization of public sector, reduced wages and salaries, retrenchments and deindustrialization of local entities. Njaya (2014:19) holds that, the collapse of the formal sector in creating jobs and providing stable income drove employees to the informal sector which became the largest employer in Zimbabwe. However, Chirisa (2009:258) tends to differ and argues that during the adoption of ESAP “It is not that jobs were non-existent, but the existing formal jobs were not commensurately remunerated as a result households were pushed by accelerating poverty to venture in the informal entrepreneur in-order to substantiate household income”. This shows that informal activities contribute a lot in the wellbeing of households.

The Fast Track Land Reform Program (FTLRP) in 1998-2000 contributed to the growth of informal activities in Zimbabwe. This programme gave permission to war veterans to evict white farmers and it was carried out in an inhuman and degrading way without any form of compensation (Chigwenya & Mudzengerere, 2013a). This received international condemnation and the country was removed from the list of recipient of foreign aid and economic sanctions were imposed by the International Institutions. The instability in the economic and political arena drove Foreign Direct Investors away people lost their jobs and poverty levels increased (Chigwenya & Mudzengerere, 2013b).

STATEMENT OF PROBLEM

For about a decade, Zimbabwe was hit by a deteriorating economy fueled by poor economic and political policies which saw the country being dragged into an economic recession. This led to escalating unemployment, hyper-inflation and increased household poverty. The failure of government to rejuvenate the ailing economy impacted negatively on the well-being of households. As a result, numerous families sought refuge by venturing in informal activities as strategies in alleviating poverty. In Chitungwiza Municipality, the dominant activities being done are street vending, home industries, urban farming cross-border trading and foreign currency exchange.

The core of engaging in these livelihood activities is to meet social-economic needs, however they are not sustainable because of underfunding, harsh municipal laws and stiff market competition, hence poverty is still prevalent in Zimbabwe. Therefore, this paper sought to assess the effectiveness of informal activities in reducing household poverty. The following research questions guided the paper: Which gender and age groups are involved in informal entrepreneurship and what are the dominant forms of informal activities engaged in by members of poor households?

THEORETICAL FRAMEWORK

This paper is grounded in the sustainable livelihoods Approach and Resilience theory that inform the reasons for embarking on various entrepreneurial and resilient strategies to alleviate poverty in Chitungwiza Municipality.

Sustainable Livelihood Approach

Sustainable Livelihood Approach (SLA) is a broad concept that debates the inter-relationship between poverty, social, political and economic environment (Scoones, 1998). The SLA framework was developed

by Robert Chambers in the 1980s at the Institute of Development studies. Kollmar&Gamper (2002) assert that Chambers (1995) came up with the idea of “*Sustainable livelihood*” with the sole purpose of enhancing social and economic development to less developed countries which are characterized by high levels of poverty.

The Sustainable livelihood framework forms the backbone of the SLA. The SLA was first presented at Brundtland Commission on Environment and Development in Brazil 1987 as a result of persistent poverty in developing countries. It was during this conference that the concept of sustainable development was raised to be a world-wide political agenda. Therefore, SLA was to be implemented in the development practice by private organizations, governments and other stakeholders to alleviate absolute poverty.

The following principle embodies SLA: its embraces people’s strength, dynamic and adaptable, people centered, household and community centered, holistic and it calls for partnership between the public and private sectors and other stakeholders. SLA fits into this study because many households in Zimbabwe are surviving on livelihoods to generate income for meeting their basic necessities

Resilience Theory

European Union Factsheets (2015:2) defines resilience as: “*the ability of an individual, a household, a community, a country or a region to withstand, cope, adapt, and quickly recover from stresses and shocks such as violence, conflict, drought and other natural disasters without compromising long term development*”. Janssen *et al.*, (2006) view resilience as a concept found in sustainability which is applied in different disciplines to understand the socio-ecologically systems. Resilience is seen as a theory of change which understands how multifaceted systems changes, how they engross disturbances and how the actors withstand it (Janssen *et al.*, 2006).

Therefore, resilience is defined in social-ecological system as the ability of a system to engross disturbance and restructure itself while experiencing change in order to maintain its function, identity, feedback and structure (Walker *et al.*, 2004). Adger *et al.* (2005) observes that resilience in social-ecological systems integrates a variety of mechanisms used for adapting to change, stressors and sudden shocks. This theory is complementing the SLA and it speaks to the day-to-day challenges faced by Informal traders in Zimbabwe.

LITERATURE REVIEW

In developing countries, the informal sector was previously not recognized in the mainstream economy therefore, governments drafted policies that crushed it. In contrast, Tamukamoyo(2009:331) points out that “*informal and formal economies are not separate economies or distinct but rather they coexist within an intensely segmented single economy*”. Therefore, to discard the informal sector would be a big error as it plays a pivotal role in economic growth and development.

William & Nadin (2012 as cited by Sandada 2014: 1), assert that, both the poor and working class are involved in informal activities. They substantiated this claim with statistics that show: 70% of the working class in Sub-Saharan countries are in informal sector, North Africa (62%), Latin America (60%), Asia (59%) and Europe 77%. This shows that informal activities are a vital source in improving the well-being of people in less developed countries. In support of the above statement, Grant (2015:145) asserts that in Africa, quite a number of urban residents work outside of the formal economy, live in informal housing and conduct business without using banks

THE NATURE AND FORM OF INFORMAL ACTIVITIES

There are a number of livelihoods activities being done in Zimbabwe as poverty alleviation strategies by poor households. A report by United Nations Development Programmes revealed that about 70 percent of the 1, 3 billion people in Africa are women and are living below the poverty datum line on less than \$1 per day (Chestan & Khun, 2002). These statistics show the extent to which women are determined to fight poverty. The dominant informal activities in Zimbabwe are: urban farming, street-vending, cross-border trading, foreign currency exchange and home industries.

Urban farming

The United Nations Development Programmes (2006 as cited in Zezza & Tasciotti 2010) defines urban agriculture as "... An industry that produces, processes and markets food and fuel, largely in response to the daily demand of consumers within a town, city or metropolis, on land and water dispersed throughout the urban and peri-urban area, applying intensive production methods, using and reusing natural resources and urban wastes, to yield a diversity of crops and livestock". This means that urban farmers are responsible for producing goods that are needed on a daily basis by consumers.

In Chitungwiza Municipality, urban farming is practiced on wet and unused lands in *Mayambara*, *Chibuku* Stadium and Seke rural area. Households specialize in growing crops such as maize, vegetables, sweet potatoes, tomatoes and onions, just to mention a few. These agriculture outputs are being grown for household consumption and for sale to consumer (Parliament of Zimbabwe, 2005). This is supported by a case study of high density areas in Harare reveals that farmers are ploughing maize extensively and have adopted alternatives forms of storing it to last them annually (Kutiwa *et al.*, 2010). In support of the above argument, Marongwe (2003) contends that some of the low density residential areas are now being classified as agro-residential because they practice urban farming at a large scale.

Street vendors

Urban farming breeds another livelihood strategy in the form of street vending in most urban areas in Zimbabwe. The green vendors' sale perishable and non-perishable products to urban residents. Njaya (2014b:94) elaborates that street vendors are "stationary or static vendors who occupy public urban space: pavements, roads, parks, and alleyways using temporary stalls". In Chitungwiza Municipality, vendors operate at *Makoni*, *Zvido*, *Jambanja* and Town Centre, all in Chitungwiza municipality.

In Zimbabwe, street trading is dominated by women; however, due to high levels of unemployment and increased retrenchments, men have joined women in this livelihood. A case study of Lesotho by Tanga & Manyeli (2005) showed that both males and females are involved in street trading as a livelihood strategy for poverty alleviation. Changonda (2010) asserts that the issue of unemployment has pushed males to venture into street trading to ensure the survival of their households. However, females are still dominating this activity as most of them are single parents because of divorce, separation, death of spouses and husbands due to HIV/AIDS and other illness (Chirisa, 2007). In support, Crush *et al.* (2015) contend that street trading is dominated by women as they are the ones who cater for the well-being of the families.

Cross-border trading (CBT)

Cross-border traders in Zimbabwe are engaged in exporting and importing of commodities. The most imported basic commodities are clothing, footwear, blankets, accessories, washing powder, cooking oil, washing soap and rice. These are largely for resell and household consumption. The exported commodities include printed fabric, agricultural products, bedding covers, woven fabrics and sculptures (Chagonda, 2012).

Cross-border traders travel from one region to another in search for viable markets with cheap products. Crush *et al.* (2015:30) explain that a survey conducted by Southern Africa Migration Programme (SAMP) on cross-border traders from Zimbabwe and Mozambique who travel to South Africa showed that 27 percent of Mozambican nationals buy goods for sale at home while 1 percent carries goods for sale to South Africa. In contrast, 27 percent of Zimbabweans buy goods for sale at home while 21 percent carries the goods for sale to South Africa. Based on the above statistics, it shows that CBT is a vibrant form of generating income to sustain households.

In his study, Ogalo (2010) discovered that women dominated CBT as huge numbers were seen engaging in this informal activity. Muzvidziwa (2007) concurs with Ogalo when he maintains that women are active members in CBT since it provides a source of income to their households. He further acknowledges that the income obtained is used to invest in children's well-being (health and education). These attempts reflected that CBT is playing a pivotal role in the well-being and upkeep of children in many families in Chitungwiza and various other parts in the country.

Foreign currency exchange

The expansion of cross-border Trading and the introduction of multi currencies in 2008, after the collapse of the Zimbabwean Currency, led to the rise of Foreign Currency Exchange as a source of livelihood. Chirisa (2012) affirms that the exchange of foreign currency worldwide is done through the Banking Sectors and Foreign Currency Bureau Exchange; however, in Zimbabwe, it is conducted in streets. Hlohla (2008) claims that, both men and women are involved in foreign currency exchange and it contribute a lot to their household income. The establishment of Chitungwiza Road Port (International Bus Terminus terminus) in 2014 led to the increase in foreign currency dealers. The most traded currencies are the South African Rand, Mozambique Meticias and Botswana Pula because they are in demand by cross-border traders who travel to Sub-Saharan countries.

Home industries

Zimbabwe Statistics (ZIMSTATS) report for 2015 indicated that about 94, 5 percent of the 6, 3 million economically active people are earning far below poverty datum line and are surviving on informal sector. This unchecked increase in poverty led to the proliferation of home industries which are contributing significantly to the welfare of households and the economy as a whole. A number of home based industrial activities such as backyard salons, clothing factories, shoe repairmen, carpentry, electrical gadgets repairmen and small scale production are engaged in by poor households. The Municipality of Chitungwiza has designated areas where entrepreneurs can officiate their businesses, however, other entrepreneurs, due to maximizing profits, have resorted to using their backyards for operations (Ndiweni *et al.*, 2014).

RESEARCH METHODOLOGY

This study was conducted in Chitungwiza Municipality. Creswell (2008) defines research approach as strategies and techniques that extend phases from a wider assumption to a comprehensive method of interpreting, collecting and analyzing data. This paper used a triangulation approach of (qualitative and quantitative) in holistically understanding informal entrepreneurship in Chitungwiza Municipality. Although qualitative and quantitative approaches are different in many ways, they both complement each other in their quest to understand phenomena. In support Newman and Benz (1998) as cited in Creswell (2009) are of the view that qualitative and quantitative approaches are not contradictory to each other because they denote diverse ends on a continuum.

Kerlinger (1986:279 as cited in Kumar 2011:94) defines research design as *....a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problem*. They are two forms of research designs which are qualitative and quantitative. Both these designs underpin this study and they used interviews and questionnaire survey. Leedy and Ormrod (2013) define population as the totality of all subjects that conform to a set of specifications, comprising the entire group of persons that are of interest to the researcher and to whom the research results can be generalized. The population of this paper constituted cross-border traders, foreign currency dealers, street vendors and urban farmers in Chitungwiza Municipality. Leedy and Ormrod (2010:204) define a sample as a sub-section of the population that are engaged in data collection. In this paper, the sample was made up of (150) participants. A systematic sampling technique was used to select the respondents for this paper. Systematic sampling is where by every individual in the population has an equal opportunity of being selected as part of the study (Neuman, 2014:258).

The researcher analyzed quantitative data using the quantitative data analysis method which uses the application of standardized statistical procedures with the use of a Statistic Package for the Social Sciences (SPSS) software. The results were presented in forms of bar graphs and pie charts. The qualitative data complemented the quantitative data; its findings were presented in a form of direct quotations from the participants. The research questions of this study formed the major headings where both qualitative and quantitative finding were presented. The researcher sought an ethical clearance from the (UREC) University Research Ethics Committee. Furthermore, the researcher adhered to ethical principles that govern the Social Sciences Research which are voluntary participation, informed consent, confidentiality and honesty. The subjects who took part in this study were informed about these ethical principles.

FINDINGS

The findings were derived from the research questions that underpinned this paper.

Demographic profiles of respondent involved in informal entrepreneurship

The study sought to find out the gender and age profile for the participants. Figure 1 shows that there are various age groups categorized by gender of the respondents who took part in this study. The bar graph indicates that 52% of 133 respondents who took part in this study were above 30 years, 40% were aged between 22-30 years, and 8 % were aged between 18-21 years. It also shows that both males and females took part in this study. The results above reflect that individuals between the age group of 18-21; 9% were

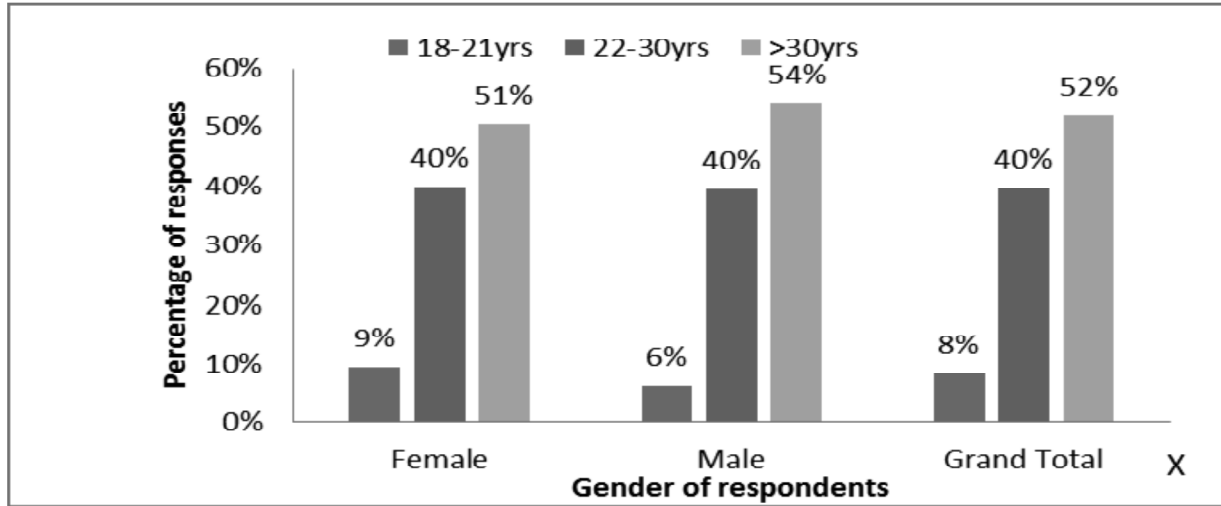


Figure 1: Age group distributions across gender of respondents

females and 8 % were males. Furthermore, regarding individuals between the age group of 22-30, 40% were females and 40% were males. Lastly, the age group of individuals between 30 years and above expressed that 51% were females while 54 were males.

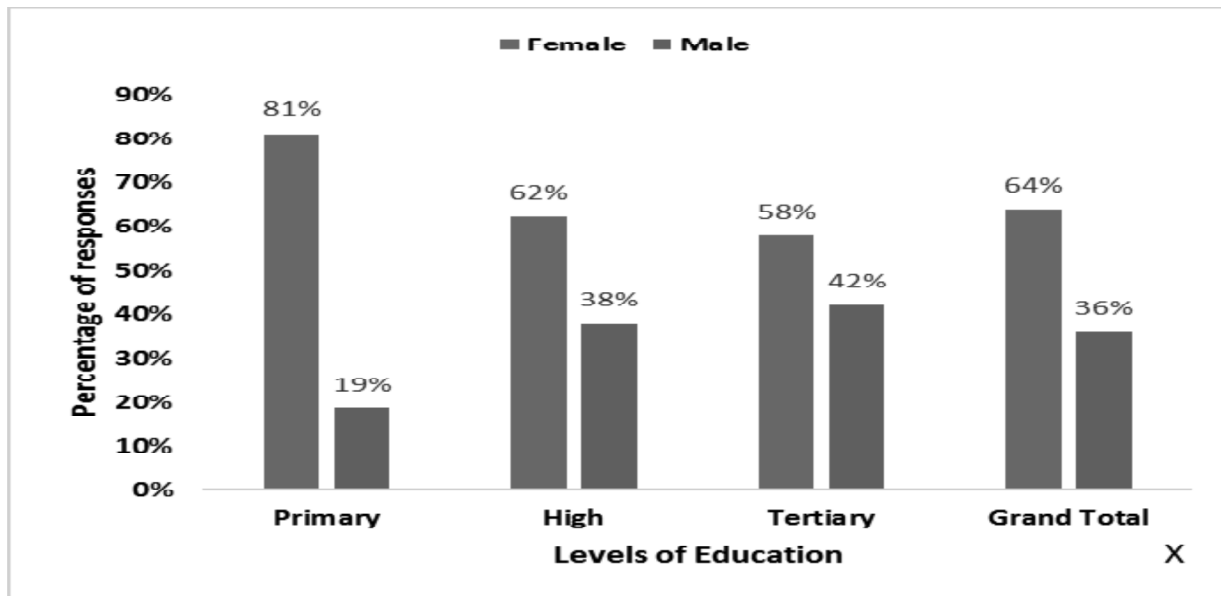


Figure 2: Educational level distributions across gender of respondents

During data collection procedure, the researcher noted that the level of education for the respondents varied from one person to another. The graph above shows three different levels of education (primary, high school and tertiary) that were used to classify the respondents. The findings revealed that 64% of females attended schooling contrary to 36% of the male counterparts. The findings indicate that 81% of females and 19% of males attended primary level. Furthermore, 62% of females and 38% of males attended high school level. Lastly, 58% of females and 42% of males attended tertiary institutions.

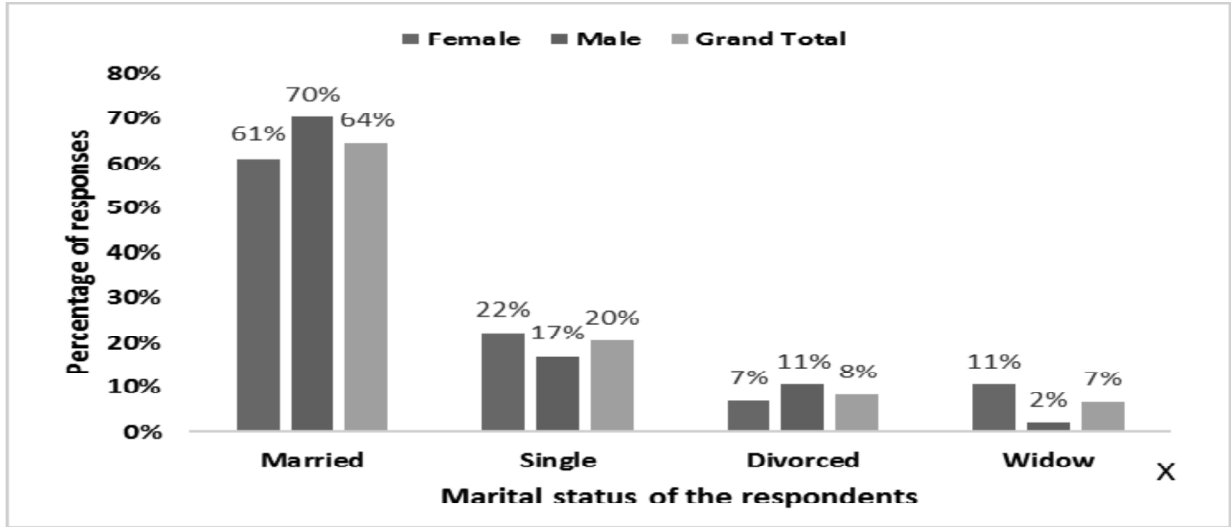


Figure 3: Marital status of respondents by gender

The above graph shows the marital status of the respondents by their gender. The marital status was classified in this study to include those who are married, single, divorced and widowed. This study showed that 64% of respondents are married, 20% are single, 8% are divorced and 7% are widow. These percentages, when classified according to gender, showed that 70% of males and 61% of females are married. This graph indicates that 22% of female and 17% of male entrepreneurs are single. Furthermore, 11% of males and 7% of females are divorced. Lastly, 11% of females widows, and 2% of males are widows.

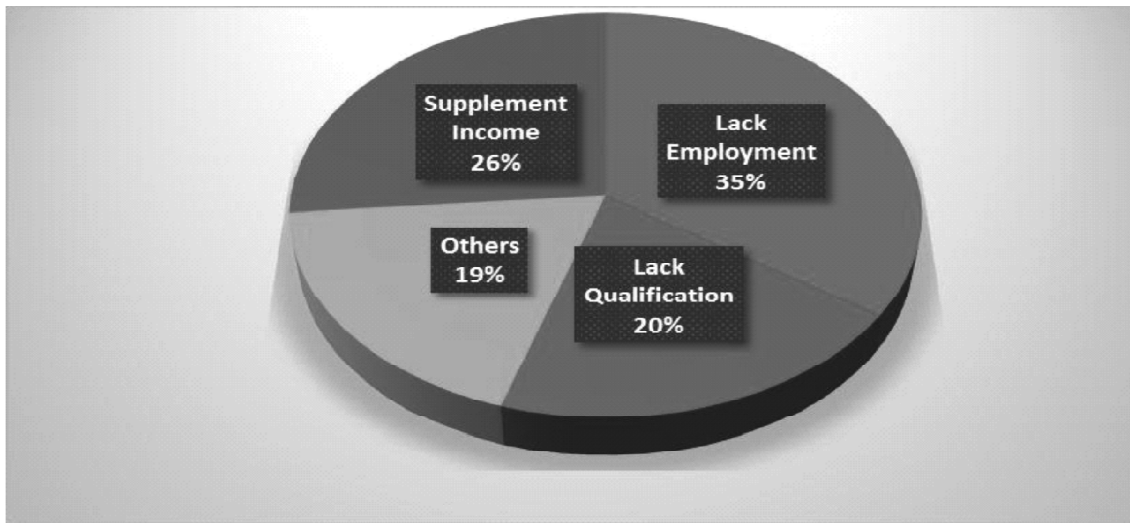


Figure 4: Respondents' reasons for engaging in informal entrepreneurship

The respondents provided various reasons that drove them into informal entrepreneurship. The pie chart shows that 35% of the study population elaborated that lack of employment led them to informal entrepreneurship whereas 26% stated that they wanted to supplement their income, while 20% mentioned that lack of qualification caused them to engage in these activities, and 19% did not want to disclose their reasons.

The dominant forms of informal activities engaged in by members of poor households

The other research question was to find out the dominant activities being done by poor households in Chitungwiza Municipality.

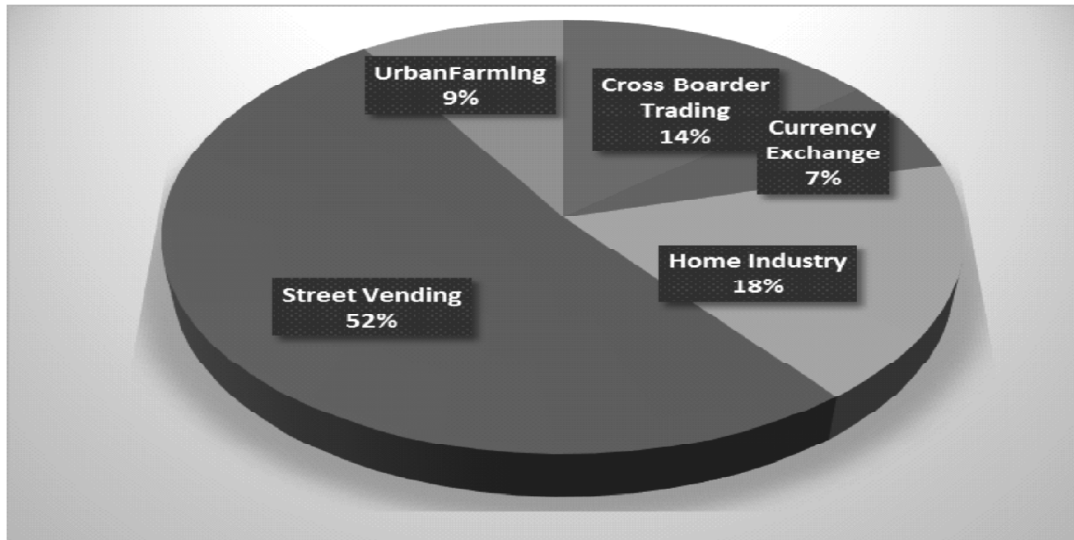


Figure 5: Livelihoods of households

The chart indicates that 52% of the participants are into street vending, 18% are into home industries, 14% are into cross-border trading, 9% are into urban farming, and 7% are into foreign currency exchange.

Street vending as a livelihood

In Chitungwiza Municipality, 52% of informal entrepreneurs are involved in street vending. These street vendors provide a wide range of goods and services to their customer. The green vendors sell produce (like tomatoes, beans, sorghum, rapoko, millet, sweet potatoes, onions, potatoes, green pepper, lemon, butternut, fruits carrots, vegetables and carrots). The white vendors are involved in selling (hair pieces, cosmetic products, meat, cell phone accessories eggs, drinks, paraffin, firewood, petroleum gas, clothing and foot ware).

Vendors stated that

I enjoy my profession as a green vendor because when customers do not buy my products, I do not get a loss, since I consume them in my household. I may not have other needs in life but I know that I will never sleep hungry

I sell cosmetics (perfumes, face powder, vanishing cream, and Chinese facial products), braids, hair pieces, towels, sandals, hand bags, wallets and sun glasses.

Urban farming

The study established that urban farming as a livelihood is commonly practiced by poor households in bridging the poverty gap. The findings reflected that urban farming constitutes 9% as a form of informal entrepreneurship in Chitungwiza Municipality.

Farmers stated that:

I occupied this piece of land since 1994 because it was idle. Together with my family we specialize in growing and selling vegetables, tomatoes and onions. My older children are the ones who sell the produces. The breakages we use for household consumption.

I am a widower and a war veteran. This land was given to me by my party (ZANU PF). Farming is the main source of income for my family. I managed to provide for my family and send my children to school by growing and selling maize and sweet potatoes.

Cross-border Trading (CBT)

It has been observed from the study that, CBT constitutes 14% of the population who took part in this study

Cross-border traders added that:

I am a cross-border trader to South Africa who imports and exports household goods. I started this at a tender age and I was a border jumper because it was difficult to have a passport. Cross-border trading used to be profitable long back as I managed to meet the basic needs of my family, build a house and brought furniture.

When I finished school my uncle in Botswana took me there to work. After a while I realized buying and selling of clothes and handy bags was more profitable than working in supermarkets. I now have 15 years doing this job of cross-border trading.

Foreign currency exchange

In this study, findings have revealed that foreign currency dealers account for 7% of the total population that participated in this study.

Foreign currency dealers elaborated that

I have been a money changer since the fall of the Zimbabwe currency in 2007. This is a lucrative business and though it requires large start-up capital. I deal with all forms of foreign currencies (rands, pula, kwacha and United States Dollar. My customers are the cross-border traders and families that receive remittances from abroad.

I buy and sell the Mozambique currency (Meticias). I saw a gap on the market that, they are few forex currency dealers who trade this currency. The high demand of second hand clothes and shoes in Zimbabwe makes me enjoy large profits.

Home industries

In this study, home industries constitute 18% of informal entrepreneurial activities by poor households.

Home industries owners stated that

I invested my pension in buildings and stocking this spazashop which is run by my son. All the people around knows that they can buy anything in my shop because the stock is always available and in abundance to meet their demand.

I am a qualified carpenter who manufactures household furniture including sofas, kitchen units, wardrobes, coffee tables and room dividers. I also provide services of repairing broken furniture of the people in this area. I work with two gentlemen who are my assistants.

DISCUSSION

Through the analysis of the findings of the study, it can be depicted that more females are engaged in informal entrepreneurial activities as compared to men. A closer scrutiny makes one to argue that gender bias is still prevalent in the current labor market as more females are involved in informal activities than males. These findings augur well with a study conducted by Ndiweni (2014) which observes that there are more females who are single and widowed as compared to men. The results from Ndiweni (2014:3) also show that women dominate in informal entrepreneurship probably due to misconceptions by men that streets vending, among other informal entrepreneurial activities, are female jobs.

In his study of Bulawayo Metropolitan, Sandana (2014) discovered that 55% of women and 45% of males are involved in various entrepreneurial activities. In contrast, a study of Harare Metropolitan by Sandana (2014:6) indicated that males dominate informal activities with 60, 5 % and women accumulating to 39, 5%. This distinct comparison draws some critical explanations that men in Zimbabwe are beginning to appreciate informal entrepreneurship as a livelihood and household coping strategy, hence they joined in huge numbers. This point bridges a gap in terms of patriarchal views where men previously perceive petty jobs such as selling products as women-designated jobs. Moreover, the increased number of men participating in informal entrepreneurship entails the improved standards of living as household income increases.

It is imperative to highlight further that the trends in the actors of which gender dominates informal entrepreneurship varies from one place to another. Such forms of change differ from place to place and highly depend on the forms of entrepreneurial activities being done in that area. To a larger extent, evidence from this study has shown that women in Chitungwiza Municipality are the forefront of informal entrepreneurship due to limited employment opportunities; therefore, informal entrepreneurship remains the only sustainable livelihood strategy to improve household income.

The findings also revealed that informal entrepreneurship in Chitungwiza Municipality is dominated by individuals who are 30 years and above, and they are mostly married. This shows their endeavors in trying to meet the needs of their families. Single persons and widows occupy a smaller percentage probably because they are supplementing income of their families or their pensions or government grants. These findings are also supported by Ndiweni (2014) who indicated that 60% of his respondents were married people and above 31years. This shows the resilience of bread winners in trying to fight household poverty by engaging in economic generating activities.

The findings revealed that there are various forms of entrepreneurial activities being done which are home industries cross-border trade, urban farming and foreign currency exchange. These informal activities are carried out as a poverty reduction strategy, source of income generating and employment creation by poor households. Njaya (2014:26) further elaborates that street trading, shoe making, urban farming, construction, garment making and food processing are done by many urban entrepreneurs because they require little skills and low capital.

The researcher observed that all entrepreneurial activities are connected to one another. They support each other by providing goods and services for resell. For instance, urban farmers work in collaboration with street vendors (those who sell agricultural products), and cross-border traders work with street vendors (those who sale non-agriculture products and foreign currency dealer. Those who engage in home industries provide goods and services to everyone, including other entrepreneurs and their customers OECD (2002) as cited by Njaya (2014: 266) who noted that there are various forms of entrepreneurial activities being done in different countries, regions or even in the same community because people are striving to make ends meet.

Sustainable livelihood approach (SLA) and resilience theory have a central theme in common which is to alleviate poverty and enhance the wellbeing of vulnerable individuals. The findings revealed that, various livelihoods engaged by poor households were a source of income in their households. The Resilience Theory complements (SLA) since it addressed individuals, communities, and families in societies who seek to empower and sustain themselves in their entrepreneurial endeavors. The findings also show that, the informal traders are determined to meet the needs of their households in this sector despite challenges and impediments they encounter daily.

CONCLUSION

The study observed that both males and females are engaged in informal entrepreneurship and other income generating projects as way of reducing household poverty. The entrepreneurial strategies (cross-border trading, money changing, hawking and home industries) enable poor household to improve their income and sustain their livelihoods. Although females outnumber males, their presence in informal entrepreneurial activities confirms their effort in alleviating poverty. The researcher concluded that the dominant informal activities are street trading, cross-border trading, urban farming, foreign currency exchange and home industries implemented by poor households. These informal activities are a source of income generating projects for poor households and create employment for the unemployed. Households engaged in informal activities have shown, through their efforts, that vulnerable people are not economically disempowered but are innovative and in fighting poverty. The ability of informal entrepreneurs to harness the resources and opportunities around them shows higher levels of creativity towards revamping the standards of living.

RECOMMENDATIONS

Based on the conclusions drawn from this study, the researchers saw it necessary to provide the following recommendations drawn from main findings to Chitungwiza Municipality. The Municipality should build infrastructure such as toilets and market places so that, entrepreneurs can be able to carry on their activities in clean and protected environment. Informal entrepreneurs should be given resources (financial and business information strategies), so that their activities are sustainable to the long run. They should be programmes designed to lure man into informal entrepreneurship. For this will greatly increase household and reduce poverty levels in Chitungwiza Municipality.

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