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Urban informality and livelihoods in Zimbabwe: A case of street vendors in Bulawayo's two high-density suburbs

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A casual walk in most of Zimbabwe's towns reveals the predominance of urban informality. Some traders have participated in this economy for many years but the sustainability of some activities in specific locales has thus far remained unknown. The study investigated the sustainability of informal/street vending as a livelihood option in two high-density suburbs: Makokoba and Nguboyenja. It employed the sustainable livelihoods framework to ascertain the forms of capital available to these vendors in an urban setting. Employing a multi-sited case methodology in two of Bulawayo's high-density suburbs, the study revealed that vendors have limited financial and physical capital, a situation which curtails their ability to expand their businesses. In addition, they face depleting human capital due to migration of family members destined for other economically stable countries, but mostly to South Africa. Vendors also have very limited access to natural capital such as land ownership. Social capital however, is one area also in which the vendors have considerable strength through familial and business networks. Hence, presentations and discussions are presented in aggregate form. Moreover, in their operations, informal vendors utilise various strategies which include setting permanent places from which they operate or mobile units. In the sample, these strategies were distributed by gender. From the discussion, recommendations are that a broader, probability-based study be conducted for generalizable findings and that policymakers be sensitive when making broad pronouncements which have implications on the livelihoods and lives of these vendors.

Key words: Informal economy, informal sector, policy, street vendors, sustainable livelihoods, urban informality

INTRODUCTION

Strewn across many pavements and open spaces in urban and peri-urban areas in Zimbabwe, are men and women offering various wares for sale as one strolls by, it is difficult to ignore the similarity of goods on offer, from one seller to the next. In many cases, the vendors sit side by side selling identical wares, at a similar price, which becomes a big challenge for the sellers in terms of profit gain. In addition to this challenge, are the recent initiatives by urban authorities to rid urban centres of informal vendors. Reminiscent of the 2005 state-

sanctioned operation dubbed "Operation Murambatsvina (Restore Order/ Discard the Filth)", attention is once again drawn to the plight of Zimbabwe's current vending community whose main aim is to sustain their livelihood. Operation Murambatsvina was a state-induced form of social reforms pursued to 'cleanse' towns and cities of 'illegal' vendors and 'illegal' structures. The onslaught of the 2015 targeted informal urban traders/street vendors. Similarly in this era, the bull's eye is focused on the same type of vendors once more. This scenario consequently

brings into focus new and recurrent questions that emerge for researchers. Such questions include: a gap in knowledge as to whether street vending in Zimbabwe is a viable avenue through which sustainable livelihoods can be attained. In addition, with the Zimbabwe's current precarious economic environment, there is need to understand whether the types of assets these vendors possess and deploy are viable tools for sustenance or not. How much income these vendors generate for their livelihood is also another area of concern, notwithstanding the economic and social challenges that the informal vendors face in their trade.

The study was conducted in two of Bulawayo's oldest suburbs, with a high rate of street vending activities, Makokoba and Nguboyenja, making it reliantly purposive in nature. Using the data gathered from observations and interviews carried out within eight households/cases, the study detailed experiences of street vendors, their resilience and survival strategies in dealing with law-enforcement agents in their operations. This outcome therefore spells out how the vendors' economic endeavours are impacted by the above factors.

LITERATURE REVIEW

Vending in Zimbabwe is divided into two subdivisions, namely the informal and formal sectors. It is worth to note though that both of these vending subdivisions are greatly valued as agents of economic transformation in the country. However, the main thrust of this study is premised on the informal, rather than the formal type of vending.

The Informal Sector or Street Vending

Informal sector refers to unregulated labour-intensive activities, self-employed entrepreneurs, micro and small enterprises, as well as activities that take place outside state regulations or formal firms. These unregistered activities may include various degrees of illegality such as escaping taxation, noncompliance with labour regulations, financial transactions outside the monitoring of the state or banks (from capital flight to petty village money lenders) and smuggling (Sindzigre, 2006 cited in Njaya, 2014d). A key feature denoting informality in Zimbabwe is therefore exclusion of activities from national accounts. The informal sector is therefore often associated with those economic activities which are out of reach from direct taxation. Such a definition is somewhat problematic. For a start, it includes other activities which are equally excluded from general discussions of the informal sector such as child-minding. Furthermore, while income tax may be excluded, some facets of the informal sector contribute to fiscal authorities through rentals and fees. For example, a vendor operating from a stall in a designated area will contribute

through payment of occupancy fees. Admittedly, many others who set-up on pavements or 'undesigned' open spaces do not make similar contributions. In the end, it becomes clear that informal sector refers to a broad mass of economic actors whose activities do not neatly fall into the bureaucratic definition of formal business. It is hardly surprising then that such a contentious term has a disputed origin. On one hand are claims that it was coined by Keith Hart in 1973 (Njaya, 2014) while others claim it is the brainchild of Sir Arthur Lewis (Hlabathi, 2014). Whatever the origin, the choice of definition appears to be influenced by what one perceives as formal (Dube & Chirisa, 2012). Consequently, it may be construed as a non-conventional way of conducting business (ILO, 1990 cited in Dube & Chirisa, 2012). It is this simplified definition which is employed in this study. Conventional business is defined as any state-registered, tax-paying enterprise.

The informal sector should not be considered in isolation when researching on it. Its settings are characterised by harsh and volatile economic conditions. In this study, because informality was studied in light of sustainable outcomes, the words of Hansenne (1991) cited by Dhemba (1999) are worth noting; he succinctly points out that there are many different viewpoints 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. It is this view-point, which necessitated the research, in order to find out whether the informal sector stands to yield sustainable benefits for those involved or not.

The term "street vendor" may refer to vendors with fixed stalls, such as kiosks; vendors who operate from semi-fixed stalls, like folding tables, crates, collapsible stands, or wheeled pushcarts that are removed from the streets and stored overnight. According to Roever (2010) cited in Njaya (2014a) these can be vendors who sell their wares from fixed sites without a stall structure, displaying merchandise on cloth or plastic sheets, or mobile vendors who walk or bicycle through the streets as they sell. In urban Zimbabwe, vendors constitute these groups in both the city centre and in residential areas. Most of these vendors operate from self-allocated locations. Moreover, the make-shift nature of such a set-up makes it a daunting task in classifying their vending activities. As some researchers have observed, informal vendors may also include those who sell on behalf of formal businesses (Njaya, 2014d; Dube & Chirisa, 2012;

Njaya, 2014a). It is not uncommon to encounter people on the street curbs selling wares just outside formal shops from which these have been moved.

Vending in Zimbabwe, past and present

Dhemba (1999) states that vending in Zimbabwe's urban areas –as part of the informal sector dates back from colonial times. The challenge in Zimbabwe -as in other parts of Africa- is that many urban authorities operate under the notion that informal vending is illegal (Mitullah, 2003). This challenge has historical roots as well as structural causes. Colonial by-laws continue to be enforced despite changing economic, social and political conditions. For example, the Town and Country Planning Act (1946), the Vagrancy Act (1960), the Urban Councils Act and the Vendors and Hawkers By-laws (1973) are some of the pieces of legislation that were enacted to frustrate the growth of informal sector activities, such as street vending and hawking of wares (Dhemba, 1999). In the same breath, local authorities fail to adapt to new designs in the economy such as the increased informality. As such, there are challenging issues concerning vending in urban areas which include among others governance (Njaya, 2014a), the operations and legality of vendors (Njaya, 2014b) and the role of networks and social capital in resource mobilisation (Njaya, 2015). The informal sector does not only have a complicated history but also a complex nature of business transactions. The informal sector is a very broad mass covering various economic sectors, professions and disciplines. It may at times include both skilled and semi-skilled people. As a result, there may appear to be a lack of consensus on what it really entails. For the purposes of this study, it is most fitting to classify it as street-trading and nocturnal trading (Dube & Chirisa, 2012). In spite of this, what is apparent is that vendors either occupy certain spaces which may be deemed illegal (Brown, 2001) or move from place to place with their wares. As a result of their situation these 'illegal' vendors have often been caught in a tussle with local authorities.

Poverty has also been the prime feature associated with informal trading in Zimbabwe. Tied with poverty, is a failure of the formal sector to absorb the labour force. While racial restrictions curtailed an influx of African surplus labour from rural areas to towns, free movement in independent Zimbabwe has allowed for easy movement between rural and urban areas. To this end, Potts (2008) adds that the informal sector was not crafted by design but is essentially an unplanned development which has caught authorities off-guard particularly in the aftermath of the Economic Structural Adjustment Programme (ESAP) in Zimbabwe.

Due to the historical roots of urban planning, laws and by-laws, the management and control of space often assumes a colonial tinge. For vendors and other groups in the informal sector, the political implications are that

the poor and marginalised become increasingly excluded, legally (Brown, 2001). However, as experiences of the past two decades have demonstrated, vendors and other players in the informal sector have developed a stern resilience to state policies aimed at eradicating them from sanctioned trade (Dube & Chirisa, 2012).

Informal vending in post-independent Zimbabwe (2000)

After independence in Zimbabwe, vendors have faced a mix of fortunes both in economic terms as well as in the face of political and statutory pronouncements. Perhaps the most drastic political intervention to directly affect vendors came in 2005 when the Zimbabwean government carried out "*Operation Murambatsvina*" across many cities and towns. "Ten years of rejection by those mandated with ensuring the well-being of the weak as well as the strong, has seen our members in the informal sector eking out a living in situations which ensure only abject poverty and despair." [P.C.Ncube, Secretary General for Bulawayo Upcoming Traders' Association, 21 July 2006]. Operation Murambatsvina entailed destruction of physical structures erected by urban dwellers as homes or make-shift business premises. Resultantly, it also involved destruction of people's main sources of livelihoods. The justification for the operation was to effect a 'rehabilitative goal' through ridding urban centres of shacks and other informal structures which contravened laws and by-laws (Charamba, 2005). In spite of the state's justification, the United Nations envoy reported a gross violation of human rights (Tibaijuka, 2005). Its impacts on the informal sector were immense as demand for goods plummeted (Sachikonye, 2012). Gumbo and Geyer (2011) note that even registered vendors were not spared from the carnage. As condemnation mounted, the state instituted the second leg of its rehabilitative operation formally identified as Operation Garikai/Hlalani Kuhle (Operation Live -well). This operation largely addressed the housing aspect of the urban challenge. Consequently, some vendors were left to find ways of recovering from their losses alone. Vendors were however not helpless victims. Instead, during this aftermath, the planning system enabled informal vendors to become more assertive and thus revive the indispensable formal economy (Gumbo & Geyer, 2011). The resilience of the informal sector has been observed by Bratton and Masunungure (2007) who note that even as the operations were carried out, vendors continued selling their wares albeit from different locations and spaces. Consequently, it is evident that in spite of the precariat position of their livelihood, urban street vendors were strategic in their approach towards their occupation, devising ways of eking a living even in the most trying of times.

Operation Murambatsvina was not the only compelling factor affecting vendors in Zimbabwe. Chronic economic decline also largely affected the generality of Zimbabweans. The economic malaise was exacerbated by the negotiated terms at Lancaster House, that were particularly premised on state debt repayments and servicing (Bond & Manyanya, 2002), liberal, corporatist policies such as Economic Structural Adjustment Programme – ESAP (Brett, 2005), the disbursement of compensation funds and gratuities to war veterans, as well as entry into the war in the DRC (Sachikonye, 2001) or the land redistribution exercise and associated economic and political disruptions (Coltart, 2008). Whatever the cause, it is clear that by 2008, Zimbabwe was on the point of an economic implosion. By then hyperinflation had set in, reaching an unprecedented annual rate of 79.6 billion percent (Noko, 2011, p.347). Worryingly for informal vendors, there was hardly any stock in shops. This made stocking for resale very difficult. Worse still, whatever was available was often sold at black market rates. While such a scenario may have benefitted some vendors, it is unlikely that most benefitted due to the fact that most of them had a poor background, hence lacked the economic resources necessary to accumulate sufficient stocks in such a volatile economic environment. In the immediate aftermath of the economic collapse in 2009, vendors assumed a brief lull. However, as has become the norm in post-independence times, the widespread influx of informal vendors in major towns soon worried local authorities.

While street vendors have for many years been faced with the possibility of confiscation of goods and arrest by local authorities for flaunting urban council by-laws, the direction taken since late 2014 has spelt doom for many. Urban councils appear to declare war on those vendors selling their wares from 'undesignated places'. This onslaught on vendors came at a time when the poverty levels in Zimbabwe had been –and continue to be- on the rise. According to Ministry of Finance [GoZ] (2010), the percentage of Zimbabweans living in extreme poverty was 48 %. This represents a deepening of poverty from the 13 % general poverty levels cited by Dhembha (1999). It is therefore a paradox that as the state seeks solutions to rampant poverty, it nonetheless -through local authorities- appears intent on stemming 'primitive' economic activities of those whose well-being is on the margins of mere survival. Vendors and many in the informal sector have already found it difficult to acquire jobs in the formal sector due to closure of local firms and general economic decline. These conditions have resulted in an informal economic structure. Vending organisations which have defied state pronouncements and urged their members to be equally defiant have borne the brunt of criticism from politicians. What for many vendors is an economic question has thus assumed a political tone (Njaya, 2014). The defiant

vendors have become enemies of the state and 'stooges of western backers' while those heeding government's calls are patriotic. In terms of national economic policy, the divisions have been characterised as those pitting supporters and detractors of the state's economic blueprint called the Zimbabwe Agenda for Sustainable Socio-economic Transformation (ZIMASSET). Moreover, given the recently pronounced global development agenda of Sustainable Development Goals (SDGs), the situation that vendors in Zimbabwe's urban areas face requires renewed attention. As both national policy and the global agenda seek to tackle poverty, the informal sector in Zimbabwe remains precarious. In this context, an inquiry into the sustainability of vending activities is required. Not only does it place the plight of Nguboyenja and Makokoba vendors in the broader national development agenda but it contextualises it within the new global framework.

Vendors as Economic Agents

The economic contribution of vendors has also been considered by Njaya (2014c) through employment creation. The focus on labour market aspects as sustainable solutions is perhaps a result of the economic times where employment is a major concern. Yet, apart from asking whether vending is a suitable form of employment or how much one stands to earn from it, a pertinent question requiring attention is whether vending is a sustainable livelihood source. Such an inquiry shifts focus from the corporatist justifications for entrepreneurship and micro-enterprise promoted by the state and some sections of the private sector. In other words, a revisit to Snyman (1990)'s question on whether home-based enterprises are worthwhile is necessary. Yet, given the ubiquitous nature of vending in Zimbabwe, the question still remains unattended to especially when considerations are made of enterprise beyond the 'home'.

Theoretical framework: the sustainable livelihoods framework

For the purposes of this study, the livelihood alternatives in Nguboyenja are analysed using the sustainable livelihoods approach. Citing Carney, Mitchell & Hanstad (2004) notes that a sustainable livelihood is one which 'can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base'. The sustainable livelihoods approach is an approach which aims to proffer comprehensive solutions to eradicating poverty (Krantz, 2001). This is done through broader appreciation of issues which relate to and cause or entrench poverty coupled with the identification and implementation of broad solutions which are developed on the basis of information gathered. The sustainable livelihoods approach is premised

on the development which recognises 'needs and notions' of poor people and is based on this information. It proceeds by determining necessary policy reforms in the context of sustainable development' (OECD, 2001). The approach comprises of objectives, principles and an analytical framework. The approach is therefore participatory and beneficial to a broader segment of stakeholders than other 'top-down' development approaches. To enable an intense understanding of poor people's needs, the approach applies five resource areas as units of analysis. Ellis and Freeman (2005, p.3) recognise the resources as 'human capital (skills, education, and health), physical capital (produced investment goods), financial capital (money, savings, loan access), natural capital (land, water, trees, grazing etc.) and social capital (networks and associations)'. In addition, Krantz (2001) asserts that the livelihoods approach has three features which focus on the livelihoods of the poor i.e. analysis of current livelihoods in order to identify a suitable entry point and people involvement. For an endeavour to be deemed sustainable, it must not only generate income but do so without curtailing the future benefits of posterity. Moreover, it must not entirely rely on one form of capital but harness the potentials of other forms of capital.

There are noted differences in livelihood approaches in urban and rural areas. Farrington, Ramasut, & Walker (2002) note that the contentious definitions and boundaries used to differentiate urban from rural livelihoods, make for a complicated understanding of how these are sought after and conducted. Using India as an example, the fuzzy delineations may result in situations where large areas of livelihoods between the urban and the peri-urban areas may fall between the cracks. The apparent differences therefore mask an interdependent relationship between urban and rural.

Questions of sustainability in the informal sector have been posed by researchers in various fields employing a multiplicity of theoretical frameworks. For example, Ruzek (2015) considers sustainability within the context of informal sector activity in the agricultural sector. In doing so, he tests the sustainability of informal work on the basis of three key pillars of sustainable development: environment, economy and equity. At this point, it is important to emphasise that the literature on sustainability of the informal sector in Zimbabwe is –to a greater extent, after an extensive search– scant. The literature is largely descriptive, confined to a specific epoch and tied to specific trades and sectors.

Lastly, it would be amiss to discuss concepts such as sustainable livelihoods without highlighting central tenets such as vulnerability. Citing Chambers, Makura-Paradza (2010) notes that vulnerability is a high exposure to risk, shocks and stress and difficulty coping with them. It is therefore mitigated by households through adoption of livelihood strategies determined by the assets at their

disposal. While households¹ may have a diverse array of assets which mitigate against extreme shocks, the sustainable livelihoods approach enhances an understanding of the efficacy of such assets as livelihood options through highlighting the extent to which incomes and sustenance are generated. After all, shocks can destroy assets or force people to dispose of them in order to cope. Similarly they may have positive effects. Employing a sustainable livelihoods lens therefore enables observers to ascertain the extent to which households can cope against shocks and to what extent their strategies help in alleviating hardship. Placed in the context of the proposed study, economic and social shocks may leave households vulnerable. Under such conditions and the generally deplorable economic climate, it becomes important to attempt to discern whether informal sector activity in general and vending in particular help to sustain livelihoods as well as being cushions against shocks.

RESEARCH METHODOLOGY

In recent times, numerous studies on urban informality and livelihoods have used qualitative methods (Dhemba, 1999; Gumbo & Geyer, 2011; Dube & Chirisa, 2012). Following recommendations in some of these studies to use innovative qualitative methods, the present study was also qualitative in form. This however, does not imply that quantitative elements were not utilised, but that the dominant feature was qualitative in nature. The study was conducted in the form of a multi-sited case study. Research instruments utilized were semi-structured interviews, observations and questionnaires. The population of the study was all street vendors in Bulawayo metropolitan province. However, due to the fact that this population was deemed too large for a project with limited resources, a conveniently-derived sample comprising of two neighbourhoods was resorted to. The two neighbourhoods were chosen because they are among Bulawayo's oldest, harbour people from low-income brackets and as a corollary has a long history of urban informal-sector activity. The two-stage convenience sampling approach initially started off with, the researcher purposively identifying two suburbs in Bulawayo from a list of the current metropolitan demarcations. The two suburbs were Makokoba and Nguboyenja. The second stage comprised of selectively identifying four households in each suburb with at least one household-head engaged in the informal sector as a vendor. The selection relied on data from a local community project in Makokoba as well as consultations with community leaders in Nguboyenja. A demographic and socio-

¹I use the term household in its economics sense as a unit of analysis representing either one individual or a group sharing food and shelter in a social setting

economic profile of participants is presented in the form of quantitative data. Content analysis was employed to conduct an analysis of the qualitative data. As a result, the discussion will follow key themes which emerged in the findings.

FINDINGS AND DISCUSSION

The main research question was aimed at ascertaining whether street vending in Zimbabwe is a viable avenue through which sustainable livelihoods can be attained. As a result, a stock of current assets available to participants was taken together with incomes derived. The findings were then compared with the poverty datum line in Zimbabwe and interpreted within the current economic environment. These are presented in detail later on in the section.

The gender aspect of respondents

The gender makeup of the five households in Makokoba comprised of four females and one male. Three of the participants were married; one was single while another was widowed. In Nguboyenja, three participants were female and two were male; two were married, two were widowed while one was single. The sample is too small and the sampling method too selective to enable the researcher to make generalizations from findings. As a result, although women represent a greater proportion in the sample, it is difficult –even in spite of supporting observations- to suggest conclusively that women are the majority of vendors in the two suburbs studied. What is evident however is the distribution of labour within households, a development which is discussed in light of human capital in the following section.

Table 1: Socio-Economic Profile of Households in Makokoba and Nguboyenja Cases

Suburb		Average	Standard Deviation
Makokoba	Household Head Age	38	7.681146
	Size of Household	4.8	1.30384
	Estimated Monthly Income (Min)	164	25.0998
	Estimated Monthly Income (Max)	188	22.80351
Nguboyenja	Household Head Age	40.8	7.190271
	Size of Household	4.4	1.67332
	Estimated Monthly Income (Min)	156	13.41641
	Estimated Monthly Income (Max)	190	14.14214

Figure 1 above presents the quantitative demographic and socio-economic data from the five household cases in two suburbs. The average household head in both suburbs was in the lower middle-age range. However, as the standard deviations reveal in both suburbs, the mean age is plus or minus 7years of age in either case. This means that the average age in the Makokoba cases was 38 plus or minus 7years of age. Hence participants were mostly around the age of 38 but could be as young as 31years of age or as old as 45years old. A similar reading

of the findings applies in Nguboyenja. Household sizes in both suburbs comprised of 4 people on average albeit with deviations of SD=1.3 and SD=1.7 in Makokoba and Nguboyenja respectively. Lastly, the study recognised the difficulty of identifying a single income metric for informal traders. As a result, two incomes were determined, namely, the estimated monthly income in a poor month (minimum) as well as the estimated monthly income in a good month of business (maximum). The incomes derived in poor months ranged on average between \$164

and \$156 in Makokoba and Nguboyenja respectively. On average, the incomes in good months were almost identical, ranging between \$188 and \$190. However, the standard deviations help illuminate the differences between the two suburbs. The figures are far off the Zimbabwean total consumption poverty line of \$481 (ZimStat, 2016). More importantly for the paper, the income alone suggests that hardly any savings can be made and therefore points to unsustainable livelihoods.

Challenges encountered in informal vending

An aspect to vending which the paper sought to investigate in support of the main question was the social and economic challenges which vendors face in their trade. Social challenges were identified in the following broad classes: lack of support from close family (60%), social stigma (70%), diminished social standing (20%). Vending is hardly a prestigious occupation. As a result, it is of little surprise that stigma and diminished social standing are associated with the activity. On the other hand, economic challenges included inadequate financing (80%), declining economic challenges (100%), inadequate access to markets due to council regulations (60%), lack of knowledge in some economic matters (50%) and consistent economic insecurity (60%). By and large, the economic challenges identified were challenges affecting a broad spectrum of society in Zimbabwe. However, issues pertaining to inadequate access to markets as well as lack of knowledge of economic matters are important in this context. Access to buyers markets where goods can be sourced by very small, often individual traders, means that the vendors can manage to make very small profit margins. Added to this challenge is limited knowledge on the functioning of financial prudence. A common example which was cited on this matter was the efficacy of 'bond notes' as a legitimate currency. Vendors noted that they run cash businesses and were thus wary of whether they ought to use bond notes as a store of value or dispense them for alternative currencies. In situations such as these, familiarity with how the economy works in formal institutions may prove useful for vendors and similar economic agents.

Stocks of capital

A crucial aspect of the study's findings was ascertaining the forms of capital or assets available to participants. In ascertaining these stocks, a determination of a household's resilience could be made. In short, it was surmised that where a household had sufficient capital or assets of a diverse kind, the household stood a very good chance of avoiding monetary value decline shocks and developing sustainable livelihoods. In the inverse scenario, the household would be faced by immense risk and therefore deemed unsustainable. The forms of capital considered were human, financial, natural, social

and physical. Findings to each of these forms of capital are presented in aggregate form and a discussion presented.

The human capital available to participants was overwhelmingly derived from within the household. All of the participants noted that they relied mostly on their own labour to conduct business. However, they all (100%) resorted to the labour of some family members at times when one person could not possibly carry out certain tasks alone. Much of the labour (80%) relied upon was from children especially during times when school holidays, while the remainder (20%) was from older family members. An interesting dynamic emerged where family members appeared to be emigrants-in-waiting. The implications of such a scenario were that human capital was a depleting resource. Indeed, in four of the families, at least one member had migrated in the past year to either Botswana or South Africa. Such findings mirror those of studies such as Solidarity Peace Trust (2009) which found that in parts of Matabeleland, emigration is a rite of passage among the young population. Faced with poor economic prospects, young, poor, urban youths living in Bulawayo's high-density suburbs gradually desist from being a labour asset within the household. A worrying observation made was that of those who had recently emigrated, none was sending remittances as yet, perhaps due to the long economic adjustment period that some migrants take after departure. Whatever the case, the implications for the households in this study suggest that labour capital is in depletion and emigration does not appear to offset the depletion in the short term.

Similar to findings made by Njaya (2014b), Njaya (2014c) and Njaya (2014d), financial capital proved to be one of the most scant forms of capital in the households. None of the households had any form of financial investment while some (30%) received monthly pensions. The remainder (70%) did not receive pensions either because they had never been formally employed, or had their pensions wiped out after the hyperinflationary era. Access to loans in formal platforms was restricted to the pension-receiving participants but only one household (10%) indicated that they had made an effort to get a loan in the past year. The majority of participants (80%) relied on informal loan platforms to gain access to extra funds. Such platforms included friends and relatives (80%), money-lending and burial clubs (60%) and selling off assets (20%). The challenges faced by the participants typify challenges faced by people who do not have bank accounts in developing countries. Formal financial institutions are often inaccessible, while informal channels charge exorbitant interest rates (Genesis Analytics, 2003). With most participants indicating that they had not been formally employed before, it is evident that financial exclusion has curtailed their ability to acquire financial assets and therefore created conditions that are deficient for a viable livelihood.

Natural capital in urban areas is not abundantly accessible. However, many households (70%) identified their small plots of land, as crucial natural assets upon which they rely to subsidise on their household consumption needs. The prevalence of small plots mirrors the findings made in other studies in urban Zimbabwe such as Tawodzera (2010). Small plots were of variable size and situated in different places. For example, two household participated in a garden project located in a suburb not far off from where they stayed. Another four (4) had claimed pieces of vacant land in a nearby undeveloped area, and used this land to cultivate staple crops during the rain season. Lastly, 60% of the participants claimed to possess backyard gardens which they used to grow vegetables for sale as well as for household consumption. The 40% who did not possess such gardens comprised of the two who participated in a community garden project as well as another two who stated that they did not have ample space at their places of residence for small backyard gardens. From the foregoing, three interesting outcomes play out namely: a) households possess a backyard garden alone, b) households possess a plot of land alone or c) households possess both a plot of land and a backyard garden. The most resilient household is the one with both a plot of land as well as a backyard garden. This is because the household can derive an income from the crops grown in the backyard garden as well as subsidize on grain crops from their small pieces of land. Households which possess only one of either the backyard garden or the plot of land were more vulnerable to financial shocks.

Social capital is a fuzzy concept. As noted earlier, in the livelihoods framework, it refers to such endowments as networks and associations. It is the capital stock that a person attains through social networks. However, to attain such capital, one must conform to the norms and dictates of their networks. Behaviour which is deviant from established norms risks some form of sanctions. Hence, where informal vendors had established recognisable sites from which to sell their wares, occupation of another's site risked one from being barred from selling within that area. In the study, it was determined that social capital could be derived from such networks as familial (100%), from friends (100%), from business networks (80%) as well as from church and such religious associations (70%). Familial networks were important in providing relief in cases of financial and/or economic strain. Given Zimbabwe's prevailing economic times, a broad family network proved to be a cushion used in times of crisis such as a health emergency. Business networks were important in this study because they brought an insight on the sustainability of vending as a livelihood strategy. Business networks play a crucial role for vendors as such networks may comprise of vendors alone or vendors and their suppliers. Vendors share information on where to source certain goods cheaply, what new goods are available, what alternatives to stock in the event that some popular item is scarce and so forth. To become a

part of such a network, the vendor must be willing to equally share on their knowledge of the market. The result from the perspective of business strategy is that there is very little room to differentiate oneself from the others. In terms of livelihoods, social capital appeared to be widely exploited by participants, allowing them to create a network to absorb numerous economic shocks.

Physical capital comprises of the physical infrastructure which a household owns and/or possesses. Such infrastructure may include but is not limited to a house, immovable property, livestock, productive implements and others. Among the study participants, 10% of them indicated that they owned the property on which they resided. The remainder (90%) were either lodgers or former dependents of a now-deceased property owner. Such findings are interpreted together with the findings on financial capital, making it clear that the participating households are prone to vicious economic cycles. Productive assets which participants claimed to own included 20% *inqola* (cart-trolleys), wheelbarrows (40%) and garden tools (70%). Evidently, such assets are largely rudimentary and of limited use beyond their primary function. In the event that a household was exposed to some financial constraints, it is clear that the physical assets would either be difficult to liquidate or hardly generate much income upon sale. Some households (30%) claimed to own livestock in their rural areas but such assets were discounted from the discussion because they effectively represented assets belonging to another household albeit led by the same figure.

Observations were also made pertaining to the goods sold by the vendors under study, as well as their spatial distribution in the suburbs. Of the ten household, eight (8) sold daily household consumable, perishable goods mostly tomatoes, onions, fruit and vegetables (commonly a specific kind of green vegetable). To these perishables was added a diverse range of snacks targeted primarily at children due to their very low prices. These snacks included sweets, corn chips, ice drinks and in some cases biscuits. The researcher also observed that such vendors were stationed at one specific place from which they sold their wares. Such a place was commonly right outside the yard of their place of residence, close to some shops or in front of schools. The other two (2) households in this study (both male) did not sell fruit and vegetables but instead, sold household equipment such as cooking utensils, towels, pesticides, floor & shoe polish. These vendors did not sell their wares from a specific location, opting instead to be mobile, moving around the suburb.

CONCLUSIONS

The study investigated the sustainability of participating in the informal sector by vendors located in two residential suburbs of Bulawayo, Zimbabwe namely Makokoba and

Nguboyenja. Investigating these two suburbs as multiple cases, the study reveals that vendors set up multiple forms of capital in an effort to eke out a living for themselves. However, much like their counterparts in Harare (Njaya, 2014b; Njaya, 2014c; Njaya 2014d) they remain vulnerable to financial shocks due to lack of physical and financial resources, depleting human capital as well as limited access to natural capital. Limited natural capital has been recognised as a bane in other parts of the country where urban informality is predominant (Tawodzera, et al., 2012). It is in the area of social capital that vendors in Makokoba and Nguboyenja appear to be well endowed. They use social and business networks to share information on market trends. In addition, they have mechanisms of curbing errant behaviour among themselves through an ethical code of territorial space. In summation, it is evident that vendors are caught in a precarious livelihood which –at times- is subjected to various forms of repressive control by the state. When they are not under the watchful eye of authorities as was the case of vendors in the locations studied here, they hardly earn enough to breach the poverty line. Consequently, informal vendors understudy turned out to be poor. This coupled with the low levels of capital as outlined in the sustainable livelihoods framework translates to unsustainable livelihoods for the cases studied.

RECOMMENDATIONS

While the study recognises that the methodology employed limits the generalizability of findings, it is important to recognise that recommendations can still be made for the academy as well as for policymakers. The following two broad recommendations are made:

Firstly, researchers could conduct a much broader, study in both high and low density areas of urban centres in Zimbabwe. Such a study would allow for generalizations to be made.

Secondly, policymakers could consider the micro-level impacts of broad/sweeping policy changes such as SI64/2016. From the findings of this study, vendors are already in a precarious economic situation. Sweeping policy changes may have the ability to positively transform people's lives. However, they may also have the undesired effect of affecting households with limited forms of capital. Instead of being a boon, they could make the poor-such as the households studied here, to be more vulnerable and prone to the adverse effects of poverty.

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