November 2025

STREETNET INTERNATIONAL

Street Vendors' Barometer Project

Monitoring and Documenting the Conditions of Street Vendors and Market Traders

Harare, Zimbabwe

StreetNet International is a global alliance of street and market vendors and hawkers. Founded in 2002 in South Africa, we bring together trade unions, cooperatives and associations of workers to advocate for the labour rights of street and market vendors and hawkers. Our mission is strengthening and empowering member organizations to protect and promote street and market vendors' rights and livelihood, especially of women, through advocacy actions, capacity building, education, democratic governance, representation and solidarity among all workers.
www.streetnet.org.za

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Global Labour Institute, 535 Royal Exchange, Manchester M2 7EN, UK
https://www.gli-manchester.net
gli-uk@global-labour.net

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Georgia Montague-Nelson,
Global Labour Institute, Manchester, UK

Executive Summary

Globally it is estimated that informal employment accounts for 58% of total employment, comprising nearly 2 billion workers. This leaves millions of workers without contracts, social protection, or job security. Across many cities, street vendors and market traders are an important part of the informal economy. They play a critical role in providing goods and services in urban spaces.

In 2015, International Labour Organisation (ILO) adopted Recommendation 204 – a set of recommendations to governments to enable the transition of workers from the informal to the formal economy while safeguarding livelihoods, rights, and protections. In 2024, StreetNet International (SNI) launched the Barometer Project, ahead of the ILO's 2025 International Labour Conference. It aims to generate credible evidence on the realities of informal economy workers and strengthen the capacity of affiliates to engage in policy dialogue and collective bargaining. The project applied 6 benchmarks aligned with the ILO Decent Work Agenda:

1. **Participation in social dialogue**
2. **Protection from violence and harassment**
3. **Right to work without restrictions**
4. **Access to social protection**
5. **Opportunities for formalisation**
6. **Decent employment conditions**

In 2025, the Zimbabwe Chamber of Informal Economy Associations (ZCIEA), in partnership with SNI and GLI, implemented the Barometer Project in Harare, Zimbabwe as part of a global pilot to monitor and document the conditions of street vendors and market traders.

The study relied on the collection of quantitative and qualitative data, gathered through questionnaire surveys, focus group discussions, in-depth interviews and stakeholder interviews. The methodology relied on a participatory approach involving local vendor-researchers, supported by ZCIEA leadership and coordinators.

This study found that the informal street vending economy is diverse. Vendors face poor and insecure working conditions marked by long hours and low and unstable incomes, a lack of formal employment agreements and minimal access to labour protections or social security. Many endure violence, harassment (including gender-based violence) and extortion, particularly from authorities, while also experienced inadequate infrastructure, poor sanitation and restricted access to safe trading spaces.

Vulnerable groups – especially young people, women and persons with disabilities – face additional barriers such as discrimination and exclusion from support programmes. Although some efforts are being made to support formalisation of the sector, most vendors remain excluded from formal processes and consultation, hindered by complex regulations, high costs, mistrust in authorities and limited dialogue structures.

These findings led to proposals for improvements to working conditions and to help inform formalisation process, with recommendations including:

- **Addressing immediate workforce concerns**
- **Improving access to affordable finance**
- **Recognising the work of vendors**
- **Improving access to registration processes**
- **Inclusive planning and representation to ensure informal economy vendors and their representatives play a central role in shaping formalisation processes**

Table of Contents

Glossary

ESAP	Economic Structural Adjustment Programme
FGD	Focus Group Discussion
GBVH	Gender Based Violence and Harassment
GLI	Global Labour Institute
ILC	International Labour Conference
ILO	International Labour Organisation
NAC	National AIDS Council
NSSA	National Social Security Authority
Operation murambatsvina	Large-scale Zimbabwean government campaign to forcibly clear slum areas across the country.
OSH	Occupational Safety and Health
R202	ILO Recommendation on Social Protection Floors
R204	ILO Recommendation 204 on the Transition from the Informal to the Formal Economy
SACCO	Savings and Credit Cooperative Organisations
SNI	StreetNet International

TARSC	Training and Research Support Centre
TNF	Tripartite Negotiating Forum
UTEP	Union de Trabajadores de la Economia Popular
VISET	Vendors Initiative for Social and Economic Transformation
WIEGO	Women in Informal Employment Globalising and Organising
ZCIEA	Zimbabwe Chamber of Informal Economy Associations
ZCTU	Zimbabwe Congress of Trade Unions
ZFTU	Zimbabwe Federation of Trade Unions
ZIM RIGHTS	Zimbabwe Human Rights Association
ZIMCODD	Zimbabwe Coalition on Debt and Development
ZIMRA	Zimbabwe Revenue Authority
ZIMSTAT	Zimbabwe National Statistics Agency

Tables

Introduction

The International Labour Organisation (ILO) defines the informal economy as *"all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements"* [1]. In practical terms there are four indicators which describe work in the informal economy - **lack of a written employment contract**, **poor or non-existent coverage by social security systems**, **no job security**, and a **denial of fundamental rights.** It is estimated that **informal employment accounts for 58% of total employment, comprising nearly 2 billion workers.** In low income countries it can be as high as 89% of total employment.[2]

Across many cities, **street vendors and market traders are an important part of the informal economy.** These workers play a critical role providing goods and services in urban spaces. Street vendors typically operate in open or public areas, like streets, parks, and open spaces, while market traders sell goods or services from stalls or built markets on public or privately owned land. [3] **They make significant economic and social contributions, not only by supporting their own livelihoods but also generating employment for other workers in the economy.**

However, most work in **extremely precarious conditions and their contributions are rarely matched by protections**. Workers often experience low and unstable earnings, insecure workspaces, inadequate access to social protection, occupational health and safety (OSH) risks and experience violence and harassment. Many vendors are vulnerable groups and face unique challenges. In most countries, their work goes unrecognised and invisible in national statistics and policies.[4]

About the Barometer Project

In 2015, the ILO agreed a set of recommendations to governments for the transition towards formalisation - ILO Recommendation 204 on the Transition from the Informal to the Formal Economy:

"[Governments should] take urgent and appropriate measures to enable the transition of workers and economic units from the informal to the formal economy, while ensuring the preservation and improvement of existing livelihoods...and respecting workers' fundamental rights, and ensuring opportunities for income security, livelihoods and entrepreneurship during the transition."[5]

In 2024, in partnership with the Global Labour Institute (GLI), StreetNet International (SNI) launched the Barometer Project as part of its advocacy and implementation strategy for SNI Resolution on 'Initiating implementation of the ILO Recommendation 204 through collective bargaining with informal economy workers' participation.' The project coincided with the ILO's 2025 International Labour Conference (ILC), during which a general discussion took place on 'Innovative approaches to tackling informality and promoting transitions towards formality to promote decent work.' The Barometer project aims to monitor and document the conditions of street vendors and market traders by:

- Developing a detailed understanding of the livelihoods, characteristics and key issues faced by street vendors and market traders.
- Informing SNI on key thematic areas for further exploration in the project, with particular reference to opportunities for the formalisation of informal employment (improved livelihoods and working conditions, protection from harassment and violence, freedom of association, the right to work without restrictions, access to social protection, and recognition, engagement in collective bargaining and consultation with authorities).
- Strengthening the capacity of SNI affiliates to conduct future research and monitoring and produce credible evidence for policy engagement at national and international levels.

The project was framed within the ILO Decent Work Agenda [6]. Six benchmarks were identified to be used for the project:

1. **Involvement in social dialogue**
2. **Protection from violence and harassment**
3. **Right to work without restrictions**
4. **Access to social protection**
5. **Opportunities to formalise informal employment**
6. **Decent employment conditions for street vendors**

Two cities were selected as pilots for the Barometer Project:

- Harare, Zimbabwe, with Zimbabwe Chamber of Informal Economy Associations (ZCIEA)
- Buenos Aires, Argentina, with Unión de Trabajadores de la Economía Popular (UTEP)

This report presents the findings from the research carried out in Harare and Chitungwiza, Zimbabwe.

Methodology

INCEPTION MEETING

In November 2024 a Barometer project inception meeting was held in Harare, Zimbabwe. Facilitated by GLI, the meeting brought together representatives from SNI and the participating affiliates to introduce and discuss the project, ensure that its aims, objectives and approach met their expectations and to approve research tools and a detailed workplan. The meeting provided the opportunity for both affiliates to share their current priorities, and agree activities, outcomes and practical arrangements.

The study relied on the collection of quantitative and qualitative data, gathered through questionnaire surveys, focus group discussions, in-depth interviews, and stakeholder interviews.

PREPARATION

The fieldwork was preceded by preparation of *draft research instruments*, including a questionnaire survey, focus group discussion guidelines, and in-depth interview template, framed around the six project benchmarks. These were subsequently revised and amended in the training workshop, through field observation and consultation with ZCIEA and field testing.

FIELD WORK TEAM

The fieldwork was undertaken by a team of ten volunteer field researchers nominated by ZCIEA who were vendors, activists, members, and union staff with direct knowledge of the industry:

Claudius Mundawaro - Charity Deve - James Kukuyu - Josephine Mutsakane - Marvel Mpofu - Florence Munetsi - June Chadenga - Russell Tanaka Tawineyi - Awande Ndlovu - Tafirenyika Muchabaiwa

The fieldwork team also included: Fieldwork Organiser: **Fungai Munetsi**, ZCIEA and Assistant Fieldwork Organisers: **Thandekile Mkwananzi** & **Tafirenyika Muchabaiwa**, ZCIEA. The project was also guided by ZCIEA leadership – **Wisborn Malaya,** ZCIEA General Secretary and **Lorraine Ndhlovu**, ZCIEA and Street Net International President.

TRAINING OF SURVEY TEAM & TESTING OF QUESTIONNAIRE

The survey was preceded by a training workshop for the survey team held on 16th and 17th January 2025 which was facilitated by the Fieldwork Coordinator, Fieldwork Supervisor and Data Analyst, and attended by the survey team, fieldwork organiser and assistants, and ZCIEA leadership:

TRAINING WORKSHOP PROGRAMME	
Thursday 16th January	• Introduction to the project and methodology • Introduction to draft questionnaire, detailed review and amendment and role play • Field research exercise, including testing of questionnaire • Review of field exercise and subsequent amendment of questionnaire
Friday 17th January	• Review of changes • Introduction to sampling frame (locations and target respondents) • Workplan, schedule and practical arrangements

QUESTIONNAIRE DESIGN

The final version of the survey questionnaire (see Appendix A) as tested and amended contained a mixture of open-ended and semi-structured questions, and was made up of several sections:

- ***Part 1 (Q1-10)*** captured information about workforce characteristics from all respondents.
- ***Part 2 (Q11-14)*** captured information about activities of vendors and stall owners.
- ***Part 3 (Q15-18)*** captured information about work experience, conditions, and arrangements from all respondents.
- ***Part 4 (Q19-24)*** was for stall owners and vendors to capture information about trading space, registration, formalisation, and loans.
- ***Part 5 (Q.25-38)*** was for all respondents and captured information about earnings and expenses, problems at work, access to social protection, consultation, and proposals for improvements.

SAMPLING FRAMEWORK

A target sampling of 500 questionnaire surveys was agreed in advance of fieldwork. A survey sampling framework was developed during the training workshop. 12 markets across Harare and Chitungwiza were identified as survey locations:

CHITUNGWIZA	HARARE
Jambanja Chikwana Chigovanyika Zengeza 2 Unit L Huruyadzo Zengeza Pagomba Makoni	Glenview 8 Complex Glenorah B Shops Mabvuku Kamunhu Shops Tafara Shops

To ensure the sampling was comprehensive and representative of the industry, markets were ranked based on their size and estimated number of vendors. This informed the proportional allocation of surveys across market sites.

To capture information from all those reliant on the vending economy, it was agreed that 80% of surveys would be conducting with those whose main job was vendor, while 20% would target workers in related occupations. The sampling was also designed to capture information from a mixture of genders and age.

TABLE 1.1 - TARGET SURVEY SAMPLING FRAMEWORK HARARE

MARKET	VENDORS / HAWKERS	OTHER OCCUPATIONS	TOTAL SURVEY NUMBERS
Glenview	80	20	100
Glenorah	60	15	75
Mabvuku	40	10	50
Tafara	32	8	40
TOTAL			121

TABLE 1.2 - TARGET SURVEY SAMPLING FRAMEWORK CHITUNGWIZA			
MARKET	VENDORS / HAWKERS	OTHER OCCUPATIONS	TOTAL SURVEY NUMBERS
Jambanja	80	20	100
Chikwana	60	15	75
Chigovanyika	40	10	50
Zengezi 2	32	8	40
Unit L	26	7	33
Huruyadzo	22	5	27
Zengeza Pagomba	22	5	27
Makoni	22	5	27
TOTAL			**379**

TABLE 1.3 - TOTAL SURVEY QUESTIONNAIRE		
VENDORS / HAWKERS	OTHER OCCUPATIONS	TOTAL SURVEY NUMBERS
400	100	500

QUESTIONNAIRE SURVEY

548 questionnaire surveys were validated from workers surveyed across 12 markets between 18th-28th January. Most surveys took place in informal markets, although there was a mix of formal and informal markets. The largest proportion of respondents (18.3%) came from Jambanja market, a large informal market with limited infrastructure in Chitungwiza, in which vendors sell a wide variety of goods and service.

TABLE 2.1 - MARKET SAMPLING RESULTS CHITUNGWIZA				
MARKET	TYPE	GOODS & SERVICES	#	%
Jambanja	80	Vegetables, clothing, electrical, hardware, household goods, groceries, furniture	100	18.3
Chikwana	60	Fruits and vegetables, clothing, motor vehicle spart parts, motor vehicle repairs, general hardware	67	12.2
Chigovanyika	40	Vegetables, clothing, household goods, groceries, electrical, hardware, furniture.	61	11.1
Zengeza 2	32	Clothing, fruits and vegetables	58	10.6
Seke Unit L	26	Clothing, motor vehicle spare parts, fruits and vegetables	38	6.9
Zengeza 4 Pagomba	Informal	Vegetables, clothing, electrical and hardware, furniture, welding services, household goods, groceries.	45	8.2
Makoni	Informal	Vegetables, clothing, household goods, groceries, electrical and hardware, furniture.	30	5.5
Huruyadzo	Formal & Informal	Vegetables, clothing, electrical and hardware, furniture, household goods, groceries.	29	5.3

TABLE 2.2 - MARKET SAMPLING RESULTS HARARE				
MARKET	TYPE	GOODS & SERVICES	#	%
Glenview 8 Complex	Formal & Informal	Hardware, furniture	36	6.6
Mabvuku Kamunhu Shops	Informal	Vegetables, clothing, electrical and hardware, shop repair (cobblers), household goods, groceries	34	6.2
Old Tafara Shops	Formal & Informal	Vegetables, clothing, groceries, electrical and welding, household goods.	26	4.7
Tanaka / Glenorah B Shops	Informal	Vegetables, groceries, hardware, craft, furniture, welding.	24	4.4

DATA ANALYSIS

Analysis of data was supported by Artwell Kadungure from locally-based research partner – Training and Research Support Centre (TARSC) - who provided advice and assistance in the design of research tools and data management and analysis. Data analysis was undertaken through data cleaning, data-entry and coding of the completed and validated questionnaires. Quantitative data was analysed using SPSS software, including summary tables to generate descriptive statistics, percentages, frequency tables and cross-tabulations. Qualitative data was organised and categorised to identify emerging patterns and themes.

FOCUS GROUP DISCUSSIONS

Focus Group Discussions (FGDs) were conducted with 6 groups of workers organised by workplace to complement questionnaire survey findings. This included one women-only group and one group dedicated to young workers, ensuring the inclusion of diverse perspectives and experiences.

The FGDs explored the issues faced by the workforce in more detail than was possible through the questionnaire survey, including major issues participants faced at work, issues facing the industry, awareness/knowledge of reforms and ideas and suggestions for improving working conditions and livelihoods. (See Appendix B for FGD guidelines).

Each FGD was held in an appropriate venue located near the relevant market or vending area, and involved 8-16 people. A rapporteur from the ZCIEA fieldwork team attended each discussion to take detailed notes.

TABLE 3 - FOCUS-GROUP DISCUSSIONS					
GROUP	TOTAL	MEN	WOMEN	LOCATION	DATE
Vendors & Hawkers - Harare	11	0	11	ZCIEA Office, Belvedere, Harare	21/1/25
Women Only - Chitungwiza	14	0	14	Hutano Publicity House, Chitungwiza	22/1/25
Vendors & Hawkers - Chitungwiza	15	4	11		22/1/25
Young Vendors & Hawkers Chitungwiza	10	6	4		22/1/25
Vendors & Hawkers - Chitungwiza	18	4	14		23/1/25
Vendors & Hawkers - Chitungwiza	11	2	9		23/1/25
TOTAL	79	16	63		

IN-DEPTH INTERVIEWS

10 confidential one-to-one in-depth interviews were undertaken with own-account workers, stall holders / owners and paid workers. The interviews aimed to build a more detailed illustrative picture of operating costs and income on a typical day, including micro-economies, employment relationships and livelihoods. The data was recorded using template spreadsheets. The interview template was tested in pilot interviews, resulting in minor modifications to the template.

STAKEHOLDER INTERVIEWS

Interviews were undertaken with key stakeholders in the industry to gather more insight about key issues and proposals for improvements.

TABLE 4 - STAKEHOLDER DISCUSSIONS & INTERVIEWS		
STAKEHOLDER	LOCATION	DATE
President, Zimbabwe Chamber of Informal Economic Associations (ZCIEA) & StreetNet International	Cresta Jameson Hotel	20-24/1/25
Representatives from civil society organisations	Chop Chop, Masasa	25/1/25
Zim Code	Zoom	25/1/25
Director, Vendors Initiative for Socio-Economic Transformation (VISET)	Cresta Jameson Hotel	27/1/25
President & Organising Director, Zimbabwe Congress of Trade Unions (ZCTU)	Chinatown, Belgravia	27/1/25
Secretary General, ZCIEA	Chinatown, Belgravia	27/1/25
Chitungwiza Municipality	Chitungwiza Municipality Office	28/1/25
Director, National Social Security Authority (NSSA)	NSSA House	28/1/25
Director, Zim Rights	Zoom	28/1/25

Informal Street Vending & Market Trading in Zimbabwe

Zimbabwe is in Southeast Africa, with its capital Harare in the northeast Mashonaland region. Since independence in 1980, the country has faced major economic and political challenges. Following a severe economic crisis in the early 2000s, Zimbabwe saw some recovery and by 2023 it was among the fastest growing economies in Southern Africa. However in more recent years, high inflation, currency challenges, sanctions, and environmental shocks have slowed economic growth. The country continues to face economic instability, weak governance and high levels of public debt.[7]

The capital, Harare is part of Harare Metropolitan Province, which includes Chitungwiza, Epworth and Ruwa. **Greater Harare (Harare Province) is home to an estimated 2.43 million people made up of:**

- Harare Urban: 1.49 million
- Harare Rural: 357,000
- Chitungwiza: 357,000
- Epworth: 206,000 [8]

The city of Harare covers most of the urban area, while Chitungwiza, Epworth and Ruwa are smaller, high-density settlements on the outskirts. Chitungwiza is a densely populated area located approximately 24km southeast of Harare.

Zimbabwe has one of the world's largest informal economies – **according to the ILO, 88.1% of workers in Zimbabwe are informally employed** [9]. Over the past thirty years, massive deindustrialisation, severe economic and political crises, rural-urban migration, and the introduction of the Economic Structural Adjustment Programme (ESAP) [10] in the 1990s contributed to public spending cuts and a collapse in the formal economy[11]. As a result, workers have increasingly moved into the informal economy for survival. **The informal economy has expanded significantly, and is now a crucial source of livelihood for many workers, particularly women and young people**. [12]

"Working in this economy is our 'escape route' from poverty. If we did not have the informal economy, the collapse would have been much greater."
– Vendor, Chitungwiza

In **Harare and Chitungwiza, a decline in formal employment opportunities, closure of industry and rapid urbanisation have left many reliant on work in the informal economy for survival.** This has also coincided with the rapid growth of informal settlements and informal market spaces. Street vending and market trading play a critical role in offering accessible livelihoods for those living within and around the areas. However, **most of these workers operate without contracts, legal protections, or representation, and face harassment, abuse, evictions and poor working conditions** [13]. Vending spaces tend to be highly contested by many different players and adequate infrastructure is either non-existent or significantly lacking.

Authorities have historically undertaken hostile and violent crackdowns to demolish and evict traders from informal selling spaces [14]. This included **Operation Murambatsvina** *("drive out filth")* in 2005 - a government campaign aimed at clearing informal settlements across the country which displaced over 700,00 people, demolished informal homes, stalls and arrested informal traders. More recent evictions took place in 2019 and 2020. [15]

[9]

[9]

REGULATION

In Harare and Chitungwiza, regulation of the street vending economy is the responsibility of local municipal authorities (*Harare City Council and Chitungwiza Municipality*). The authorities manage the allocation of vending sites and spaces, issue permits and registrations, enforce market rules and work with the police. There are also national agencies and authorities that regulate the economy including:

- **Ministry of Local Government, Public Works and National Housing:** Oversees municipal laws, management of urban spaces, and local licensing reforms.

- **National Social Security Authority (NSSA)**: Manages social benefits like pensions, sickness, unemployment and workplace safety.

- **Ministry of Women Affairs, Community, Small and Medium Enterprises Development:** Develops policies, strategies and programmes promoting women, gender equity and community development, including regulation of street vending and other informal sector activities, and supporting formalisation.

- **Ministry of Finance and Economic Development:** Develops policies, regulations, and initiatives aimed at formalising and integrating informal businesses into the broader economy.

WORKER ORGANISATION

The Zimbabwe Chamber of Informal Economy Associations (ZCIEA) is a national, membership-based organisation representing self-employed and informal economy workers across Zimbabwe. Founded in 2002 by 22 informal traders' associations, mostly from Chitungwiza, the organisation emerged in response to a rapid growth of the informal economy in Zimbabwe. Many of the founding members were already organised through cooperatives and savings groups.

ZCIEA's stated aim is to achieve decent standards of living for all within a stable and inclusive economy. It's strategy is anchored on a five-pillar framework of *organising*, *educating*, *advocating*, *empowering and representing members*. ZCIEA's formation was supported by national trade union centre, the **Zimbabwe Congress of Trade Unions (ZCTU)**, which had begun organising informal economy workers in 2001 following mass job losses resulting from economic reforms. ZCTU mapped retrenched workers and helped to bring informal economy workers together, supporting them by setting up an 'Informal Economy Desk.'

ZCIEA is now an independent organisation, but it maintains close connections with ZCTU and the two organisations have a formal agreement of cooperation [16] . ZCTU continues to be an important voice for informal economy workers at the national level and represents the interests of ZCIEA at the Tripartite Negotiating Forum (TNF). The TNF brings together the government (Ministry of Public Service, Labour and Social Welfare), employers (Employers Confederation of Zimbabwe - EMCOZ), and trade union federations (ZCTU and ZFTU) to discuss and negotiate on social and economic issues.

While street vendors make up the majority of ZCIEA's members, it represents a wide variety of workers across the informal economy, including:

- Fruit and vegetable traders
- Cross-border traders
- Poultry traders
- Carpenters, welders, mechanics, panel beaters
- Artisanal miners and brick makers
- Tailors, screen/printers, sculptors
- Retailers, tuckshop owners and small manufacturers
- Foreign currency dealers and commodity brokers

The national office in Harare is responsible for coordinating activities but ZCEIA has a decentralised structure including affiliates in:

- 50 territories (regional groupings of over 500 members / 7 chapters in all 10 provinces),
- chapters (local units based on geography or trade)
- zones (community-level units focused on daily activities).

Each structure is led by a leadership team, including representatives for youth, women and persons with disabilities. **As of September 2025, it has 295,769 members, with an average of 13,781 constantly active members.**

Despite major strides forward in building visibility of the workforce and advocating for rights, major challenges continue to face its membership including economic instability, gender inequality, lack of recognition and rights, and harassment and victimization.

There are also other civil society movements, non-governmental organisations (NGOs) and vendor groups that that support workers and who ZCIEA work with collaboratively. This includes the Vendors Initiative for Social and Economic Transformation (VISET) – a membership-based organisation of informal economy vendors in Zimbabwe and neighbouring countries, formed in 2015.

**NB: Zimbabwe has a multicurrency system. Unless otherwise noted all currency values are expressed in US dollars (USD$).*

WORKFORCE CHARACTERISTICS

The informal street vending economy in Harare is made up a wide range of occupations, workplaces, and working arrangements.

Workplaces

- **Market traders** sell goods from fixed or semi-permanent stalls in formal, or more commonly, informal market spaces. Some vendors operate without any agreement, while others have informal or formal agreements to sell in the space with local authorities or stall owners, and often pay fees to trade in their space.

- **Street vendors** sell goods or services directly from streets, pavements or roads. Some use temporary shelters, but many lay out their goods on the ground often using a blanket (called a 'saga' / 'chisaga') or basket. This enables vendors to easily display goods, move around to sell, and gather goods together quickly when leaving selling spaces, or when facing crackdowns from police or authorities. Some work from home-based setups, making and/or selling goods directly from their homes, or from stalls outside their homes

- **Mobile vendors** ('hawkers') move around to sell their goods, often using bags, carts, trolleys, bicycles, cars or baskets and more commonly sell smaller, more portable items.

The largest proportion of respondents came from informal fixed markets (45.4%) and those working on the street (37%), indicating that these types of set-ups are most common in Harare and Chitungwiza. There were smaller numbers from formal fixed markets (13%) and working mobile (4.4%). More women are found to be working on the street (41.5%) compared to men (31.9%), while more men are found to be working mobile.

TABLE 5 - WORKPLACE BY GENDER						
WORKPLACE	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
Informal Fixed Market	127	43.2%	122	48%	**249**	**45.4%**
On the street	122	41.5%	81	31.9%	**203**	**37%**
Formal Fixed Market	37	12.6%	34	13.4%	**71**	**13%**
Mobile	7	2.4%	17	6.7%	**24**	**4.4%**
Other	1	0.3%	0	0%	**1**	**0.2%**
TOTAL	294	100%	254	100%	**548**	**100%**

Occupations

There are many different occupations reliant on the economy. Most workers earn their living by selling goods or services (such as haircutting, tailoring, shoe or electrical repairs), although the economy also supports many other jobs including:

- **Carriers / Porters:** Carry goods for vendors or customers, particularly in larger markets.
- **Transporters:** Drive goods or people to and from markets, including truck drivers and informal minibus ('kombi') drivers.
- **Security Guards**: Offer protections to vendors to watch over stalls, and might be paid by vendors, informal associations, private owners, or market management (in formal markets).
- **Storage Providers:** Offer short or long-term storage for a fee, often near markets, either privately or through market structures (i.e. in council-managed markets).
- **Stall Owners:** Own or lease vending space, often with some form of documentation, registration, permit or agreement with authorities or private owners of markets.
- **Suppliers:** Provide goods to vendors from informal markets, wholesale shops, or through importation.

The majority (75.9%) of survey respondents identified as vendors. Nearly half of all vendors worked in informal fixed markets (46.4%), while 38.7% operated from the street. Men are more likely to be working as hawkers, stall owners, and repair workers compared to women.

TABLE 6 - OCCUPATION BY GENDER						
OCCUPATION	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
Vendor	252	85.7%	164	64.6%	**416**	**75.9%**
Mobile vendor	14	4.8%	29	11.4%	**43**	**7.8%**
Repairman	3	1%	22	8.7%	**25**	**4.6%**
Stall owner	9	3.1%	13	5.1%	**22**	**4%**
Other	5	1.7%	15	5.9%	**20**	**3.6%**
Transporter	3	1%	4	1.6%	**7**	**1.3%**
Security/Guard	2	0.7%	4	1.6%	**6**	**1.1%**
Storage provider	3	1%	1	0.4%	**4**	**0.7%**
Carrier/Porter	3	1%	2	0.8%	**5**	**0.9%**
TOTAL	294	100%	254	100%	**548**	**100%**

Goods / Services

There are a wide range of goods and services sold in the industry and many vendors offer multiple products or services. The most commonly sold items are clothes, shoes and bags (20.4% of all responses) and fruits and vegetables (10.7%). Some gender differences are evident - women are more likely to sell meals, beverages, groceries, dried goods, fruits and vegetables, and crafts/handmade goods, while men tend to more commonly sell electronics, clothes/shoes/bags, carpentry services and building materials.

TABLE 7 - GOODS & SERVICES SOLD		
GOODS/SERVICES	#	%
Clothes, Shoes, Bags	129	20.4%
Fruits and Vegetables	68	10.7%
Building Materials	51	8%
Other	48	7.6%
Groceries	46	7.3%
Meals	43	6.8%
Airtime	37	5.8%
Carpentry	37	5.7%
Electronics	32	5.1%
Beverages	24	3.8%
Beauty Therapies	19	3%
Kitchen Appliances	18	2.8%
Dried Foods	17	2.7%

Crafts/ Hand made goods	13	2.1%
Meat and Poultry	12	1.9%
Hairdressing	12	1.9%
Seaming/Sewing	11	1.7%
Fish	8	1.3%
Herbal/Complimentary medicines	6	1%
Animals	4	0.6%
TOTAL	634	100%

Gender

Overall, women are underrepresented in the formal economy in Zimbabwe, although are overrepresented in the informal economy. The ILO estimates that 90.9% of the total female workforce in Zimbabwe are engaged in informal employment, compared to 85.3% of men [17]. **Just over half (53.6%) of survey respondents were women**. Anecdotal evidence revealed that the informal economy gives women independence, enabling them to provide for their families whilst in some cases escaping harmful or abusive family structures or situation.

TABLE 8 - GENDER		
GENDER	#	%
Women	294	53.6%
Men	254	46.4%
TOTAL	548	100%

"Twenty-four years ago, I found myself in a difficult situation. Married to an abusive husband, I decided to leave him for the sake of my safety and future...My mother, unable to provide long-term support, gave me $10 to start afresh. Determined to survive, I used the money to buy vegetables, tomatoes, and fruits from the local markets...This marked the beginning of my journey as a vendor. Despite limited resources, I have worked tirelessly to save money, providing for my children. I have juggled raising the children with selling, hoping to offer them a better future."

– Informal Street Vendor, Harare

Age

The age range of workers in the economy is diverse, although workers tend to be younger and there are smaller numbers of vendors over the age of 60. Nearly half (43.6%) of those surveyed were aged 18-39. Increasing rural-urban migration, a high unemployment rate, limited formal job opportunities - particularly for those leaving school or university - and pressure to support themselves and their families is pushing more young people into vending work. Many turn to this work as a temporary solution while looking for formal work, that often does not materialise. At the same time, street vending also appears to be a long-term livelihood for some.

TABLE 9 - AGE						
AGE	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
18-24	22	7.5%	27	10.6%	**49**	**8.9%**
25-39	106	36.1%	84	33.1&	**190**	**34.7%**
40-49	89	30.3%	75	29.5%	**164**	**29.9%**
50-59	73	24.8%	60	23.6%	**133**	**24.3%**
60+	4	1.4%	8	3.1%	**12**	**2.2%**
TOTAL	294	100%	254		**548**	**100%**

Marital Status

The majority of the workforce are married (67%), with a smaller proportion (19.9%) single, likely indicative of the younger members of the workforce surveyed.

TABLE 10 - MARITAL STATUS						
MARITAL STATUS	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
Married	57	19.4%	52	20.5%	**367**	**67%**
Single	181	61.6%	186	73.2%	**109**	**19.9%**
Widowed	49	16.7%	7	2.8%	**56**	**10.2%**
Divorced/ Separated	7	2.4%	9	3.5%	**16**	**2.9%**
TOTAL	294	100%	254	100%	**548**	**100%**

Origins

41.4% of the workforce originate from Harare or Mashonaland East (in which Harare is situated), suggesting that many informal street vendors tend to be long-term residents. Significant internal migration for work is also evident, with vendors coming from other regions across the country – notably Manicaland (12.8%) and Mashonaland West (11.3%). Cross-border migrants were few but included vendors from neighbouring countries Mozambique, Malawi and Zambia.

TABLE 11 - ORIGINS		
ORIGINS	#	%
Harare	138	25.2%
Mashonaland East	89	16.2%
Manicaland	70	12.8%
Mashonaland West	62	11.3%
Masvingo	55	10%
Mashonaland Central	43	7.8%
Midlands	41	7.5%
Bulawayo	17	3.1%
Matabeleland North	14	2.6%
Matabeleland South	12	2.2%
Other countries	7	1.3%
TOTAL	548	100%

Residence

Vendors tend to reside close to their place of work. 71.3% of respondents live between 0-5km from their place of work. Most vendors appear to live within or just outside Harare, often in high density areas. As a daily activity, with vendors having to be physically present at stalls or vending points, commuting large distances for work tends not to be practical when earnings are to be low and working hours are long. Many vendors also have close ties to local markets, which are deeply integrated within local communities.

Despite a significant rise in the number of informal settlements across Harare and Chitungwiza due to inadequate provision of formal housing, the majority of respondents (79%) live in formal settlements. Formal settlements have some level of legal recognition, infrastructure and basic services. However, just over one-fifth of vendors do live in informal settlements and lack access to basic services.

TABLE 12 - RESIDENCE		
DISTANCE TO RESIDENCE	#	%
0-5km	390	71.3%
6-10km	116	21.2%
11-15km	30	5.5%
16-20km	4	0.7%
21-25km	3	0.5%
Above 25km	4	0.7%
TOTAL	547	100%

Number of jobs

Most of the workforce depend entirely on the industry as their primary source of livelihood. 90.4% of respondents reported that they had only one job. Amongst the small numbers who have more than one job, men are more likely to have multiple jobs compared to women, which is likely due to women having to combine vending with family and household responsibilities. Additional jobs identified tend to be related to the industry - stall owners, transporters, repair workers or storage providers - enabling vendors to leverage their experience and skills, existing networks and resources.

TABLE 13 - NUMBER OF JOBS BY GENDER						
NUMBER OF JOBS	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
1	267	92.1%	224	88.5%	**491**	**90.4%**
2 or 3	22	7.6%	26	10.3%	**48**	**8.8%**
4 and over	1	0.3%	3	1.2%	**4**	**0.7%**
TOTAL	290	100%	253	100%	**543**	**100%**

Education level

The majority of the workforce have achieved secondary level education (85%). This provides vendors with the skills to manage their daily trading activities. Very few vendors have vocational or university level qualifications, likely due to economic constraints and access barriers.

TABLE 14 - EDUCATION LEVEL BY GENDER						
EDUCATION	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
No formal education	1	0.3%	2	0.8%	**3**	**0.5%**
Basic Literacy	3	1%	1	0.4%	**4**	**0.7%**
Primary Education	21	7.1%	21	8.3%	**42**	**7.7%**
Secondary Education	254	86.4%	212	83.5%	**466**	**85%**
Vocational Education	12	4.1%	14	5.5%	**26**	**4.7%**
Higher Education (university degree)	3	1%	4	1.6%	**7**	**1.3%**
Total	**294**	**100%**	**254**	**100%**	**548**	**100%**

Beyond formal education, very few workers have completed other types of vocational training or qualifications. Just under one-quarter (23.4%) report additional training, which is more common for male vendors compared to female vendors. The most common additional training that has been undertaken is for technical or mechanical skills (37%) and creative, artistic or craft skills (36.2%) – providing vendors with practical skills that can be used in the industry. Smaller proportions of the workforce have received training in business or entrepreneurship (13%), health and social care (12.3%) and ICT or digital skills (5.1%). Gender differences are evident based on social roles – men are more likely to have received technical and mechanical training, whereas more women reported creative and craft skills.

Experience

There are diverse levels of experience within the industry. Overall respondents have an average of 9.1 years' experience in their current jobs. Just over one-quarter (27%) report being new to their current jobs (having 1-3 years of experience) whilst 27% had over 13 years in their current jobs. This suggests that there is both a core of long-term vendors who have been in the same role for many years, as well as an influx of newcomers into the industry.

Workplace type is closely linked to job stability and experience. Those working in formal fixed markets – with structure, regulation, and more secure ownership/leasing arrangements – tend to have the longest average tenure (12.2 years). Mobile vendors appear to be most insecure, averaging 5.1 years of experience. While highly flexible, vendors working mobile might move between different types of informal economy work, utilise the industry as a short-term survival strategy, or lack capital to enable security in the role. Average job tenure for those working in informal fixed markets (9.6 years) and on the street (7.8 years) indicate greater stability compared to mobile vendors, although continued vulnerability due to lack of formal recognition.

Gender differences are also evident – men (9.7 years) tend to have more years of experience in their jobs on average compared to women (8.5 years), perhaps indicating interruptions to women's work for childcare or other domestic reason, and their likely later entry into vending jobs.

Similar patterns are evident in experience in the industry. The majority of the workforce (72.9%) have been active in the industry for between 1-12 years (an average tenure of 9.4 years overall).

Workplace type is a strong indicator of job stability, with mobile vendors most insecure, and fixed market vendors displaying the longest tenure. Men (averaging 10.1 years of experience) report a longer average industry tenure than women (8.8 years), indicating gender-based differences in entry, continuity and access to vending spaces.

TABLE 15 - YEARS IN CURRENT JOB BY GENDER						
YEARS IN CURRENT JOB	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
1-3 Yrs	82	28.5%	63	24.9%	**145**	**26.8%**
4-7 Yrs	77	26.7%	55	21.7%	**132**	**24.4%**
8-12 Yrs	61	21.2%	59	23.3%	**120**	**22.2%**
13-17 Yrs	37	12.8%	39	15.4%	**76**	**14.1%**
18-20 Yrs	9	3.1%	16	6.3%	**25**	**4.6%**
More than 20 Yrs	22	7.6%	21	8.3%	**43**	**8%**
Total	**288**	**100%**	**253**	**100%**	**541**	**100%**

TABLE 16 - YEARS IN INDUSTRY BY GENDER						
YEARS IN INDUSTRY	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
1-3 Yrs	81	27.8%	64	25.5%	**145**	**26.8%**
4-7 Yrs	74	25.4%	50	19.9%	**124**	**22.9%**
8-12 Yrs	65	22.3%	61	24.3%	**126**	**23.3%**
13-17 Yrs	37	12.7%	36	14.3%	**73**	**13.5%**
18-20 Yrs	9	3.1%	19	7.6%	**28**	**5.2%**
More than 20 Yrs	25	8.6%	21	8.4%	**46**	**8.5%**
Total	**291**	**100%**	**251**	**100%**	**542**	**100%**

Organisation

Levels of organisation are low. 90.1% of respondents report not belonging to any organisation representing their interests at work, reflecting a fragmented and vulnerable workforce without the opportunity to negotiate for better working conditions. More men (11.6%) are organised than women (8.5%), indicating that women may face greater barriers or lack access to information to participate in formal organisation. Security guards (33.3%), storage providers (25%) and stall owners (13.6%) show higher levels of organisation. These roles tend to have more structure and greater levels of engagement with authorities. Of the respondents who are organised, the majority 90.6% belong to ZCIEA, with a small proportion (3.8%) belonging to VISET.

LIVELIHOODS

Trading Arrangements

Vendors operate from a wide range of different set-ups which reflect workplace type and different levels of access to infrastructure. Most vendors operate from a table (33.3%) reflecting a semi-mobile and low-cost set-up. 27.5% use fixed covered shelters, which are more prevalent in formal and informal fixed markets and indicate greater stability of vending infrastructure. In contrast, vendors trading directly from the ground are more commonly found to be working on the streets. This set-up is typically used by those with limited capital, no access to designated market spaces, or facing frequent displacement by authorities.

There appear to be major power struggles within markets over access or rights to vending space, sometimes involving political party affiliation. **While many markets are under the control of local authorities who might collect money from vendors for use of trading spaces, informal governance structures also exist within markets.** Informal leaders (called 'space barons') often claim control over trading spaces. They might rent or sell stalls (or ground space) to vendors – even if land is publicly owned or council managed - often using political influence or intimidation. Although unofficial, they tend to hold significant power over vendors and the economy.

TABLE 17 - TRADING SPACE

TRADING SPACE	#	%
Table	**142**	**33.3%**
Fixed covered shelter	**117**	**27.5%**
Ground	**77**	**18.1%**
Fixed open-air shelter	**66**	**15.5%**
Cart	**11**	**2.6%**
Other (mobile set-ups)	**11**	**2.6%**
Car	**2**	**0.5%**
Total	**541**	**100%**

While most vendors report paying to trade in their space (61%), this was highly dependent on trading location. Formal fixed market workers are most likely to pay for trading space, reported by 91.5% of formal market vendors.

A range of actors collect fees in exchange for consent to trade including municipal officers, police, 'middle-men' (or space barons) and stall owners. Most respondents (84%) report paying local authorities and there are many examples of payments to local authorities in exchange for trading space. However, in many cases payments tend not to be formally documented or official. Some payments are effectively bribes or protection fees, particularly in unregulated areas, to avoid further harassment, evictions, or goods confiscation. Payment might also be made to politically affiliated groups. These might be collected daily, weekly, monthly or at irregular intervals. In some cases, vendors see such payments as synonymous with payment for trading space. The informality in fee collection leaves vendors vulnerable to exploitation and extortion.

TABLE 18 - TRADING SPACE PAYMENTS	
PAYEE	**AVERAGE ($)**
Central government / agent of central government	$15
Local authority or department of local authority	$32.1
Stall Owner	$52.2
Other	$20
Total	**$35**

Workplace strongly determines payment structure and amount. Formal fixed markets charge the highest and most standardised fees, reflecting regulated space allocation. Although over two thirds (67.3%) of informal market workers and 43.2% of street vendors report paying for their trading space, these vendors tend to face inconsistent and informal payment structures. Mobile vendors tend to pay the least or not at all due to their mobile nature, with just 28.6% paying for their trading space.

There is a lack of uniformity in the amount that vendors are charged. Reported fees range widely from those paying very low fees (from $2 per month) to very high fees (as high as $200 a month). On average, those paying local authorities or stall owners tend to pay more than those paying government directly. **The wide fee range reflects a lack of standardisation in the sector.** Vendors in informal fixed markets tend pay the highest fees - an average monthly fee of $41.8. This exceeds the average for those in formal fixed markets ($34.8), on the street ($34.9) and mobile ($30).

Gender differences also reflect broader inequality in the sector. Women tend to pay less, likely due to be overrepresented in lower-cost, street-based vending and having limited access to more stable or formal vending or market spaces. **Stall owners are also more likely to pay mid to high range fees** ($16-30 per month) suggesting they operate in more formal or competitive spaces, and may rent or sub-let space to others. Some might act as 'space barons' themselves.

Registration

Few vendors are formally registered. Only 5.7% of vendors hold a formal license or registration for their business. This means that the vast majority of informal traders operate outside of legal or regulatory frameworks, leaving them vulnerable and at risk of harassment, eviction and arbitrary fees. It also limits their access to formal support services.

Registration appears to be more common amongst stall owners and market based vendors. Stall owners are most likely to be licensed - 18.2% of all stall owners. Vendors in formal and informal fixed markets are more likely to be licensed than street vendors. Stall owners and market vendors appear to have a greater capacity to formalise, likely due to access to infrastructure and capital, and fixed locations.

Just 8.8% of those who report paying for their trading space also hold a license or registration. This means many vendors make payments without receiving legal recognition, payments may be informal and not include official documentation, and local authorities might collect fees without offering pathways to formalisation.

Loans

Most workers (85.7%) have not taken out a loan for their business. Most vendors appear to rely on self-financing or informal networks, perhaps indicating structural barriers to financial inclusion and a distrust or fear of formal financial institutions. Stall owners appear to have greater financial capacity and more likely to have savings to finance businesses.

The main loan source identified was from Savings and Credit Cooperative Organisations (SACCOs) – 41.4% of respondents report utilising these structures. Such informal financial arrangements play an important role in providing vendors with access to resources. These organically formed groups are based on trust and mutual understanding and provide a vital lifeline in times of need. This includes arrangements such as:

- **'Ukutshayelana imali' (meaning 'throwing money at each other')** - 'money pooling' or 'rotating savings' informal financial arrangement whereby a group of workers contribute a fixed amount of money at regular intervals, and then each member takes a turn receiving the pooled amount, with no interest or profit.

- **'Mukando' (meaning 'contribution') –** traditional informal savings clubs / savings and credit cooperatives through which vendors agree to contribute a set amount of money regularly, which is distributed at the end of a savings cycle, or members take turns receiving the lump sum, and in some arrangements, members borrow from the pot and repay with a small interest, which is later shared among the group.

Smaller proportions of respondents report receiving loans from money lenders or loan sharks (24.1%) or friends / family (20.7%). Just 10.3% report accessing loans through banks or mobile money lending platforms.

There are gender differences in borrowing behaviour. Men are more likely than women to access loans from banks / mobile lenders, while women tend to be more reliant on informal credit sources, such as loan sharks / money lenders and family / friends.

Among those who have taken out a loan, loans were primarily used for *start-up capital*, *recapitalisation*, *running / operational expenses* or to *restock or boost the business* [18]. 65.5% had successfully repaid their loans, although many vendors report that they were still in the process of repaying – due to high interest rates (which can be as high as 15-20%) and an inability to earn sufficient income to pay the loan back. Women showed greater repayment rates (69.4%) compared to men (59.1%). Street vendors are more likely to still be repaying loans, suggesting higher levels of unpredictability in earnings.

Trading Currency

Despite Zimbabwe's official multi-currency system, the USD ($) is clearly dominant in the informal vending economy. 45.5% of vendors trade exclusively in USD, while 53.9% of respondents report using both USD and ZWL. Only 0.7% use ZWL. The preference for USD reflects the widespread distrust in the ZWL due to persistent inflation and currency devaluation. Street vendors tend to operate with narrow margins, and cash-based transactions in a reliable currency are essential for survival. Dual pricing however also creates logistical challenges, and there are difficulties in accessing smaller denominations of cash for trading purposes.

Income

When asked to provide an indication of gross income (*money received before paying other people or expenses*) and net income (*amount of remaining money after making all these other payments*) vendors report wide variation, with many unable to accurately estimate daily earnings [19]. **In general, incomes are low and many struggle on a daily basis to meet their basic needs from income earned through vending.**

Low net income highlights economic insecurity. On average vendors can retain just 59.4% of earnings after all their business expenses are paid. This varies depending on the workplace. Those in formal fixed markets tend to have a higher net income – having 76.7% of earnings remaining after expenses. Comparatively, those in informal markets are left with 56.3%, those on the street with 57.4% and those working mobile left with just 56%. This indicates very thin and precarious profit margins, leaving some vendors highly vulnerable to market fluctuations and unexpected arising costs.

Earnings fluctuate significantly on a day-to-day basis and depending on the workplace. Overall vendors can earn up to three times on a good day compared to on a bad day. Variability can be much higher for mobile vendors – up to 4.5 times. Formal market vendors experience the least variability - just 2.5 times – likely due to better infrastructure, access to regulated trading environments, and a more consistent customer flow. **For many vendors, earnings are highly seasonal.** Vendors report higher earnings in the period before holidays, or before schools return (e.g. for those selling school uniforms, school shoes, or stationary).

"It can be hard to make ends meet. Sometimes it is hard to sleep as I constantly worry about whether the next day will bring any income for me and my family."
– Vendor, Chitungwiza

High costs for expenses significantly erode income. Typically, the biggest expense for vendors is the payment of suppliers, making up 86.9% of overall expenses. The little profits that are made from sales of goods or services are used to purchase new stock. Most vendors source goods from large wholesale shops or markets (46.2%) or other informal markets / vendors (24.5%).

Interviews, however, revealed that many vendors have insufficient savings or earnings to buy goods in bulk, forcing them to buy goods in small quantities at higher prices, on a more frequent basis. For vendors involved in building furniture or making crafts, supplies might only be purchased once an order has been made.

Other notable costs include payments for security (2.9% of overall expenses), storage of goods (2.2%), police or authority fines / bribes (2.7%), and payments to other workers (2%). Many vendors also pay for mobile data / airtime to stay in touch with customers. Vendors in formal fixed markets tend to spend more of their income on security and trading space costs. For vendors making and/or selling goods from their home, business expenses - such as electricity, or work space - often overlap with household expenses, making it difficult to clearly distinguish between the two.

TABLE 19 - SOURCE OF GOODS		
SOURCE OF GOODS	#	%
Large wholesale shop/market	**200**	**46.2%**
Informal market/vendor	**106**	**24.5%**
Small shop	**55**	**12.7%**
Farmer	**35**	**8.1%**
Imported	**26**	**6%**
Other	**7**	**1.6%**
Produced by me or family	**4**	**0.9%**
Total	**433**	**100%**

Bribes and fines paid to either police or local authorities in return for permission to sell can be a major strain on earnings. To avoid harassment, vendors may be compelled to pay small amounts to police several times a week, or even several times a day. Over time, these payment accumulate and can significantly reduce their earnings.

While some vendors report earnings of up to $200 per month, others report being left with just a few dollars a day to survive on, or some left with nothing.

"Sometimes we have to pay $10-$15 to the police as bribes to get them to leave us alone and stop them harassing us. This can happen two or three times a week and really affects our income."

– Vendor, Chitungwiza

Household Income

Vendors also face substantial household financial burdens that increase economic pressure. This includes rent (67.6% of respondents rent their homes), school fees, rising food costs and other household costs. Most workers also have significant family responsibilities. 55.2% of respondents report having 4-6 dependents, and 17.2% reported 7-10 dependents. Heavy family responsibilities intensify economic stress.

The vast majority of workers (93.4%) report that their work in the industry is their main source of household income. Widowed or divorced/separated individuals are most reliant on self-generated income, tend to have no financial safety net and face greater vulnerability, particularly in the absence of social protection or barriers in accessing affordable loans.

Despite low earnings and high levels of insecurity, many vendors report a deep sense of pride in being able to sustain families through their business. Many women report that they are the breadwinners in their family. One vendor shared that she had been informally vending for 24 years and takes pride in supporting her family. Through vending she has been able to pay for the education of her two children. For many women, this has created a strong sense of independence and empowerment and has also increased their recognition in families and communities as ‘earners’, reducing their reliance and dependence on men in the household.

“I like contributing to the family and independence – I get more dignity, respect, and support from my husband.”
– Vendor, Harare

IN-DEPTH PROFILES

A sequence of in-depth interviews were conducted with vendors in different work set-ups. The following tables are intended to provide illustrative examples of the nature of livelihoods within the industry.

OWN ACCOUNT WORKERS

Eveline has been making handmade flower pots for four years. She works daily at a fixed stall near her home, sometimes with help from her daughter and a helper who stays overnight in exchange for food and shelter. Pots sell for $5–60, with customers buying products 2–3 times per week. A good week might bring sales of $150–200, but on an average week this drops to $60–100. She mainly operates on a commission basis. Although it differs depending on the month, buying supplies and materials to make the pots cost around $300 per month. She tries to save about half of the money that she earns on each sale. Her "profit margin" is roughly three times her production costs. She is in the process of registering her business with the local authority, which costs $200 - she has paid $100 of this so far. Depending on the season and state of the economy, there is very high variability in earnings.

Erees runs a bottle stall from her home, open 7am–3am. Earnings vary seasonally – it can be as little as $20–30 per day in January, and rise up to $100 in December. Profit margins are small (she might earn $3–7 for every $30 of sales). She buys stock from wholesale markets, and employs two people at the stall – paying them each $100 per month – although she often struggles to pay their wages on time. She faces frequent police harassment and informal fines. Her trading license expired two years ago and she has struggled to renew it due to financial challenges. Her business faces several difficulties, mainly due to the struggling economy and customers having limiting funds to buy goods. Despite this, she is the sole breadwinner for a household of ten people living "hand to mouth" with no savings. She has to balance tending to her business with caring for young children. She does not like selling from her home and would prefer to trade at a proper business site.

Mary has sold honey for around 5 years. She is typically able to earn a gross income of $20-30 per day, charging $1 for 100 grams of honey. She works every day, selling from a stall on the side of the street. The cost of producing the honey is around $2.50 per kg. She works alongside her brother and splits earnings with him. During a typical week, take-home earnings for her can be up to $100, just enough to make ends meet and provide for others in the household. She used to experience a lots of harassment from the council who tried to move her from her selling spot, however as a person with disabilities, she recently received a formal letter from the council which secured her right to sell without being harassed by the police. Despite challenges, she enjoys her work and values the independence it gives her.

Rebecca runs two businesses: dressmaking and chicken rearing (*although this example focuses only on her dressmaking business*). She typically works every day, except Sunday mornings when she goes to church. She charges around $15 per dress, and might have 5 or more customers per week. She learned dressmaking at church and was loaned a sewing machine to start the business. She also took out a loan to support her business. Repayment for the loan was expected within a year, but she has not yet been able to pay it back. On top of this she has high household expenses for rent, water, food, social protection and school fees for her four children. The profits she makes from dressmaking and chicken rearing help to cover expenses but making ends meet is still a challenge. She has not registered her business because it is time-consuming and costly.

Inanis sells fertilizer, and maize and grocery bags at Jambanja market. She has been selling for 21 years, and started the business after her husband gave her some money. She works 5 days a week from 5:45am-6pm, earning $10-$100 per day depending on whether it is rainy or dry season. Profits for each sale are small (for example, she might earn $4 on sales of $36). She also faces daily costs in the market, including cleaning, security, council fees, and contributions to her cooperative. On top of this, she also has to pay high household expenses. Sometimes she can make no money, and is just left with the stock at the end of the day. She relies on friends for short-term loans when cash is low. She wants to expand her business by purchasing goods in bulk, and improving her knowledge of finances and business skills.

Anna runs a tuck shop, and might earn between $60-90 in gross income from sales each week. When sales are good, she purchases stock weekly or bi-weekly and where possible tries to save $100-$150 each month to reinvest and restock her shop. She often faces police harassment and pays bribes a few times a week. She participates in a community savings group, where money is pooled each week for members' needs. She wants to expand her tuck shop business to be able to provide for her family and support her children's education. However, she faces challenges due to slow sales and difficulties with registering her business.

Yolanda has been selling blankets since 2011, working six days a week. Charging $25 per blanket, on a typical week she might sell 4 or 5 blankets. However, sometimes she can sell nothing as there is high competition in the market. She buys the blankets from South Africa or in bulk locally in Zimbabwe. She uses the money that she makes from sales to buy new stock. Profits are minimal and the business operates on a hand to mouth basis. She sometimes borrows money from friends or family to keep the business running.

Eveline sells sweets and groceries near Jambanja market. She has been selling sweets for 3 years, and previously sold clothes in rural areas, She works 6 days a week – taking Sunday and Thursday morning off to go to church. She has her own stall with a shed built near her house. Her stall is near to a school and so she sells mainly to school children. On a typical day she might make sales of around $20, although on some days it can be as low as $5. Supplies for her shop cost around $6-10 in a typical week. Revenue made from sales enables her to reinvest in stock.

Own-Account Workers										
Name	Eveline		Chinay		Erees		Mary		Rebecca	
Location	Harare Rural		Chitungwiza		Chitungwiza		Chitungwiza		Chitungwiza	
Market Area / Working Location	Fixed Covered Shelter located near home		Karoi Market		Zengeza 3		Zengeza 1		Zengeza	
Workplace / Working Location	Fixed Covered Stall		Sells from the ground		Fixed covered shelter at home		Stall on street		Home	
Occupation (vendor/hawker)	Vendor		Vendor		Vendor		Vendor		Dress Making	
Goods sold	Pottery		Uniforms, work suits, dresses		Liquor / Bottle Shop		Honey		Dresses	
Length of time in this work	4	Years	13	Years	10	Years	5	Years	14	Years
Avg. Price (per good sold)	60	USD	10	USD		USD	1	USD	15	USD
Avg. No. Sold (per day)	0.5	Day	3	Day		Day	30	Day	5	Week
Gross Income (per day/week)	60	USD	30	USD	50	USD	25	USD	75	USD
Loan	0	USD	0	USD	0	USD	0	USD	1,000	USD
Loan period (years)	0	Years	0	Years	0	Years	0	Years	1	Years
Interest (%)	0	%	0	%	0	%	0	%	10	%
Loaner										
Operating days per year	364	Days	312	Days	364	Days	364	Days	338	Days
Annual Costs (USD)										
Interest		0		0		0		0		100
Loan repayments		0		0		0		0		1,000
Suppliers (per week / month)	300	3,600	46.08	2,396	200	10,400	0	0	15	780
Fines/bribes (per day)	0	0	0	0	30	1,560	0	0	0	0
Taxes (council rates/custom duties) (per month)	0	0	4	1,248	0	0	0	0	0	0
License/registration (per year)	100	100	0	0	0	0	0	0	0	0
Insurance (per year)	0	0	0	0	0	0	0	0	0	0
Daily fee to stall owner (per day)	0	0	0	0	0	0	0	0	0	0
Other workers (per day)	1	364	72	3,744	200	2,400	0	0	0	0
Trading space (e.g. market stall) (per week)	0	0	0	0	0	0	0	0	0	0
Storage for goods (per day)	0	0	0	0	0	0	0	0	0	0
Security (per day)	0	0	0	0	0	0	0	0	0	0
Cleaning (per day)	0	0	0	0	0	0	0	0	0	0
Vehicle for vending (per month)	0	0	0	0	0	0	0	0	0	0
Toilets (per day)	0	0	0	0	0	0	0	0	0	0
Water/electricity (market stall) (per day)	0	0	0	0	0	0	0	0	0	0
Other payments (e.g. mobile data/airtime)	12	144	0	0	0	0	0	0	0	0
SACCO / Community Savings			100	1,200	0	0	0	0	0	
Total Annual Costs		**4,208**		**8,588**		**14,360**		**0**		**1,880**
Annual Income										
Customer Income (per day/week/year)	**100**	**5,200**	**30**	**9,360**	**50**	**18,200**	**25**	**9,100**	**75**	**3,900**
Annual Income less Expenditure		992		772		3,840		9,100		2,020
Daily net income		**3**		**2**		**11**		**25**		**6**

Own-Account Workers

Name	Rebecca		Inanis		Anna		Yolanda		Eveline	
Location	Chitungwiza		Harare		Harare		Chitungwiza		Chitungwiza	
Market Area / Working Location	Zengeza		Jambanja		Mbare Musika		Jambanja		Jambanja	
Workplace / Working Location	Home		Fixed market stall		Market Stall		Sells from the ground		Shed built near house	
Occupation (vendor/hawker)	Dress Making		Vendor		Vendor		Vendor / Hawker		Vendor	
Goods sold	Dresses		Fertilizer, maize & grocery bags		Tuck shop		Blankets		Sweets & groceries	
Length of time in this work	14	Years	21	Years		Years	14	Years	3	Years
Avg. Price (per good sold)	15	USD		USD	0	USD	25	USD		USD
Avg. No. Sold (per day)	5	Week	0	Day	0	Day	3	Day		Day
Gross Income (per day/week)	75	USD	40	USD	80	USD	125	USD	20	USD
Loan	1,000	USD	0	USD	0	USD	0	USD	0	USD
Loan period (years)	1	Years	0	Years	0	Years	0	Years	0	Years
Interest (%)	10	%	0	%	0	%	0	%	0	%
Loaner										
Operating days per year	338	Days	260	Days	312	Days	312	Days	312	Days
Annual Costs (USD)										
Interest		100		0		0		0		
Loan repayments		1,000		0		0		0		
Suppliers (per week / month)	15	780	27	1,404	0	0	200	2,400	8	41
Fines/bribes (per day)	0	0	0	0	7	2,184	0	0	0	
Taxes (council rates/custom duties) (per month)	0	0	0	0	0	0	0	0	0	
License/registration (per year)	0	0	0	0	0	0	0	0	0	
Insurance (per year)	0	0	0	0	0	0	0	0	0	
Daily fee to stall owner (per day)	0	0	0	0	0	0	0	0	0	
Other workers (per day)	0	0	1.5	390	0	0	0	0	0	
Trading space (e.g. market stall) (per week)	0	0	5	260	0	0	5	260	0	
Storage for goods (per day)	0	0	0	0	0	0	0	0	0	
Security (per day)	0	0	0.5	130	0	0	0	0	0	
Cleaning (per day)	0	0	0.5	130	0	0	0	0	0	
Vehicle for vending (per month)	0	0	0	0	0	0	0	0	0	
Toilets (per day)	0	0	1.5	390	0	0	2	624	0	
Water/electricity (market stall) (per day)	0	0	0	0	0	0	0	0	0	
Other payments (e.g. mobile data/airtime)	0	0	0	0	0	0	0	0	0	
SACCO / Community Savings	0		50	600	1	52	1	52	0	
Total Annual Costs		**1,880**		**3,304**		**2,236**		**3,336**		**41**
Annual Income										
Customer Income (per day/week/year)	**75**	**3,900**	**40**	**10,400**	**80**	**4,160**	**125**	**6,500**	**20**	**6,24**
Annual Income less Expenditure		2,020		7,096		1,924		3,164		5,82
Daily net income		**6**		**27**		**6**		**10**		**1**

STALL HOLDER

The **stall holder** began working in Glenview Area 8 market as a transporter in 2006, when there were only eight transporters. At the time he earned between USD$50-110 per day. Over time the market has grown rapidly, and there are now almost 300 transporters, 483 stalls and around 2,000 vendors.

Over the years he has been able to save and build up is business, first becoming a carpenter and now a stall owner with his own carpentry and furniture manufacturing business. He now runs a stall that operates six days a week, employs six workers and estimates a monthly gross income of $2,400-2,500 per month, although sales vary widely by day, week and season – with some months passing without any sales.

He has taken out multiple loans from the Zimbabwe Women's Bank, using his 'registered' company and house as collateral. Typically, loans have been $15,000, repaid over six months at 10% interest rate, and he has successfully repaid these loans in the past. However, a recent $23,000 loan – taken out in his capacity as market leader to improve infrastructure – has not been repaid due to being unable to collect vendor contributions to repay it. He is now personally liable and at risk of losing his home. He is the main breadwinner in his house and a father of three children.

Most of his products (e.g. sofas, wardrobes) are custom-built, and he reinvests income from sales to buy more materials. He spends around $600 per week on manufacturing and suppliers, and $30-50 per month on machinery maintenance. The council owns the area and stall holders have lease agreements that are renewed every 5 years. Fees for trading space have recently increased from $15 to $30 per month, and he also pays $10 per month for use of a separate production area, although the fee collection is inconsistent. He pays his six employees $220 per month, plus $2 per day for transport and lunch. Other expenses include – electricity ($6 per month); airtime ($70 per month); taxes (paid quarterly). He saves when possible but is currently financially constrained. He no longer owns a car, and now spends $2 per day on public transport. Although he used to make contributions to medical aid and other social security programmes, those plans have lapsed due to limited funds. With low earnings, high expenses, and significant debts he is unable to make a profit.

Stall Owner		
Date of interview (dd/mm)	29-Jan	
Location	Harare	
Market Areas	Glenview Area 8	
Number of stalls	1	Stall
Length of time in this work	19	Years
Avg income per stall (per month)	2450	USD
Loan	15,000	USD
Loan period (years)	0.5	Years
Interest (%)	10	%
Loaner	Zimbabwe Women's Bank	
Avg. Operating days per year	312	Days

Annual Costs (USD)		
Interest		1,500
Loan repayments		23,000
Savings (per week / month)	0	0
Suppliers (per week / month)	600	31,200
Repairs / refurbishments (per month)	40	480
Fines/bribes (per day)	0	0
Taxes (council rates/custom duties) (per m	110	440
Employee taxes	33	396
License/registration (per year)	0	0
Insurance (per year)	0	0
Other workers (per month)	1320	15,840
Worker meal & transport costs	12	3,744
Trading space (per month)	40	480
Water/electricity (per month)	6	72
Airtime	70	840
Total Annual Costs		**77,992**
Annual Income		
Income (per day/month) year	**2,450**	**29,400**
Annual Income less Expenditure		**-48,592**
Daily net income		**-156**

WORKING CONDITIONS & EMPLOYMENT ARRANGEMENTS

Working Time

Working hours in the industry tend to be long. Over half (55.3%) of respondents report working between 9-12 hours per day, and the average working day is 10.3 hours. Transporters work the longest hours, with 28.6% working 17+ hours per day. Stall owners also report long days - 27.3% work between 13-16 hours daily. Informal fixed market workers reported the longest average daily working hours (11.2 hours) – likely due to a more structured market environment and higher overhead costs, compared to those working on the street (9.4 hours) or mobile (9.9 hours).

TABLE 20 - WORKING HOURS BY GENDER

WORKING HOURS	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
3-5 hours	13	4.5%	10	4%	23	4.2%
6-8 hours	70	24%	72	28.7%	142	26.2%
9-12 hours	168	57.5%	132	52.6%	300	55.3%
13-16 hours	39	13.4%	32	12.7%	71	13.1%
17+ hours	2	0.7%	5	2%	7	1.3%
Total	**292**	**100%**	**251**	**100%**	**543**	**100%**

A Typical Day in the Life of a Harare Market Vendor

My day starts early at 5:00 AM. When I wake up, I first clean my house and prepare food for my children. Once that's done, I take a quick bath, drink some tea, and get ready for the day ahead. By around 6:00 AM, I head to the bus stop to make my way to the market. When I arrive at the market, the first thing I do is unpack and set up my stall. I arrange my goods neatly, which includes items like uniforms and shoes, making sure everything is displayed to attract customers. As the day progresses, I interact with customers, helping them find what they need and explaining the quality and prices of my products. It's always a busy day as I try to ensure my customers leave satisfied. I usually stay at the market until around 5:00 PM. After packing up my stall, I head home, often picking up some relish on the way to prepare dinner for my family. Once I'm home, I cook, help my children with their needs, and relax after the long day. On Sundays, I usually take a break to rest and spend time with my family. At the market, I pay rent monthly for my stall space. Sometimes, the person I pay comes to collect the money, or I look for them to ensure my payments are up to date. It's all part of the routine to keep my spot secure and my business running smoothly. ***That's what my typical day looks like—balancing work, family, and the responsibilities of running my market stall.***

Working weeks also tend to be long. Vendors work an average of 6.5 days per week. Over half (58.7%) of respondents work 7 days per week, without any proper rest or recovery time. Those working in informal markets, on the street and mobile are more likely than those working in formal markets to work 7 days per week. For many vendors Sundays are the only day taken for rest, often to attend to family responsibilities or attend church.

TABLE 21 - WORKING DAYS BY GENDER						
WORKING DAYS	WOMEN #	WOMEN %	MEN #	MEN %	TOTAL #	TOTAL %
3	2	0.7%	2	0.8%	**4**	**0.7%**
4	1	0.3%	2	0.8%	**3**	**0.6%**
5	11	3.8%	12	4.8%	**23**	**4.3%**
6	132	46%	60	23.9%	**192**	**35.7%**
7	141	49.1%	175	69.7%	**316**	**58.7%**
Total	**287**	**100%**	**251**	**100%**	**538**	**100%**

Gender differences are evident. Men are more likely to work 7 days a week and women are more likely to work 6 days per week. This is likely due to the double burden that many women face – working long hours then returning home to unpaid domestic labour.

Extended working hours reflect high levels of economic pressure, with vendors compelled to work long hours to make sufficient income. Despite long hours, this study finds that vendors are not seeing proportional returns in income. Many vendors cannot afford a day off, particularly in the absence of social protection or alternative income sources. Long hours also contribute to physical exhaustion amongst workers, and a poor work-life balance with lack of rest time.

Work schedules are also often irregular. 55.1% of vendors report fluctuating daily working hours. Informal workplaces (street, mobile and informal markets) are most affected by irregularity, likely driven by unpredictable customer demand, inconsistent access to trading spaces and evictions and harassment. Formal fixed markets workers experience greater stability, with 82.5% reporting regular hours. Men were also more likely than women to report irregular working hours.

Employment Arrangements

Self-employment dominates the sector. Most workers are own-account workers – self-employed and working independently. 82.1% of vendors identify as own-account workers. A smaller proportion (13.1%) are paid workers, often informally employed by other vendors or informal business owners to assist with vending activities, or working as porters or security guards. 4.8% are contributing family workers - unpaid family members helping relatives.

Reflecting these patterns, there is limited presence of employment agreements across the sector. 84.4% of the workforce report having no employment agreement. Among the 15.6% with agreements, 70% were verbal and only 30% written. Without formal or informal contracts, workers lack job security, access to labour protections and guaranteed wages. Verbal agreements are unenforceable and highly insecure. Written agreements are rare.

PROBLEMS AT WORK & ISSUES 'IN FOCUS'

Across survey results, focus groups and interviews many workplaces problems were identified by workers. These results are represented in the table, and discussed in detail below.

TABLE 22 - ISSUES AT WORK		
KEY ISSUES AT WORK	**#**	**%**
Lack of infrastructure and basic services	**201**	**30.1%**
Financial and resource constraints	**173**	**25.9%**
Market and business environment challenges	**141**	**21.1%**
Social and institutional barriers	**116**	**17.4%**
Other	**36**	**5.4%**
Total	**667**	**100%**

Infrastructure

The biggest challenge identified across the industry is a lack of infrastructure and poor quality workspaces – making up 30.1% of all problems identified. Overall, access to essential infrastructure and basic services for most vendors is limited, particularly affecting those working on the street or mobile. This lack of access directly affects workers' health, safety, and dignity and reinforces their marginalisation.

Harare and Chitungwiza lack built markets and shelters from which vendors can sell their goods or services. Where they do exist, most are 'make-shift', often built by vendors themselves. There is also a lack of workspace and shelter for those working on the street and mobile. This leaves workers exposed to adverse weather conditions (heat/rain). Vendors report daily changes to working location depending on the weather, aswell as damage to, or loss of products due to lack of shelter. Although the market was not included within this study, the vulnerability of poor market infrastructure was highlighted in October 2024 when Mbare Musika – a major market in Harare – was victim to a devastating fire that destroyed livelihoods.

Most markets also lack adequate storage for leaving goods in overnight. Workers either have to take products home (sometimes travelling significant distances), pay security guards to look after goods (often at high cost), or risk having goods stolen overnight. Many workers report major issues with security in markets, highlighting instances of theft, robbery and crime. Vendors selling on the street have to either transport goods to and from the workplace on public transport, or pay local shop owners a daily fee to look after their goods. This can be a significant cost when earnings are already low.

Most markets lack access to electricity. This can be highly problematic for vendors who need to keep goods cold. Some vendors selling in their homes report relying on solar panels, although few have the resources to access solar power.

Infrastructure challenges are exacerbated by poorly maintained or unsafe roads, which can compromise the safety of vendors (and their children) when working on the street.

ISSUE IN FOCUS

Access to functional running water is a major challenge. The vast majority (85.2%) of workers lack access to functional water facilities. Workers in formal fixed markets are more likely to have access compared to other workplaces, but access remains limited across all categories. This poses risks for hygiene, particularly for those engaged in food vending.

91.5% of workers report no access to functional electricity at their workplace. 76% of repair workers do have access, likely due to electricity being essential to their activities. An overall lack of access severely restricts vending activities and working hours.

Only half of vendors and hawkers (51.5%) have access to storage facilities for their goods. Those working in formal (55.6%) or informal (54.5%) fixed markets have better access, whereas street vendors (48.7%) tend to lack storage, likely due to transporting goods daily. **A lack of storage increases the transportation burden on workers and exposes vendors' goods to damage or theft.**

Sanitation Facilities

Vendors lack access to safe, clean, functional, and gender-separated sanitation facilities, and water supply in markets. Where facilities do exist, they are often not functional and in need of significant maintenance, or vendors are required to pay to use them, which some cannot afford. Inadequate access to these facilities exposes vendors to major health and safety risks, including disease and infection, particularly affecting women workers.

"Toilets are there but not functioning...."
– Vendor, Chitungwiza

Many markets also lack proper waste management and disposal systems, posing major health risks.

"The poor drainage at my stall often leaves stagnant water pooling around. I contracted a foot infection from working in these conditions, and it's been a challenge to nurse it while maintaining my business."
– Vendor, Harare

ISSUE IN FOCUS

Access to functional and affordable sanitation facilities is a major challenge. Just 16.7% of vendors have access to free, unpaid toilets. 53.9% of vendors report no access to functional toilets at their workplace at all. Of those who do have access - 63.7% have to pay to use the toilets. Vendors working on the street or mobile lack access compared to those working in markets. Women also report less access to unpaid toilets - only 31.9% of women have access to unpaid toilets, compared to 41.4%. of men.

Among those with access to toilets, 71% report that there are gender-separated facilities. Gender-separated toilets are more commonly found in formal fixed markets and for those working mobile – mobility of work location increases access to varied types of facilities. Many women continue to face greater barriers to safe and affordable sanitation facilities, contributing to health risks and safety concerns and challenges when managing menstruation.

Financial and Resource Constraints

Vendors report significant resource-related challenges that restrict their ability to operate or grow their business, or make a sufficient livelihood.

Earnings tend to be low and there can be high variability from one day to another. Despite working long hours (sometimes from 04:00am to 09:00pm) earnings can be as little as USD$10-15 per day, barely sufficient to cover basic needs or to reinvest in the business to buy tools or stock. Daily expenses – including costs of transportation and materials/suppliers – can put a big strain on earnings. The cost of mobile data can also be very high, an emerging issue for vendors wanting to use the digital world to boost their business.

"I am living hand to mouth in this business. I do not make enough to survive. I have three children and sometimes have to borrow money from others."
– Vendor, Chitungwiza

"I have big dreams of expanding my business, but the lack of capital holds me back. The banks charge interest rates that are simply out of this world—far beyond what I can afford," lamented one vendor."
– Vendor, Harare

Vendors face high payments for their trading spaces, and many also face multiples fines or bribes on a daily, weekly or monthly basis, paid to various actors – local authorities, political groups, or 'barons' - who might control access to trading spaces.

Vendors also report challenges in accessing loans and a lack of affordable credit. Most vendors are not able to access loans due to lack of formal documentation or registration for their business or lacking collateral. Where loans are available, interest rates tend to be high, meaning it can be inaccessible or unsustainable for most.

"I want my business to grow and to get more stock to boost sales, but I don't know how I can do this and there are not any options for me to access funds to do this."
– Vendor, Chitungwiza

Social Protection

TABLE 23 -ACCESS TO SOCIAL PROTECTION		
ACCESS TO SOCIAL PROTECTION	**#**	**%**
Funeral Coverage	**162**	**29.6%**
Maternity (women)	**32**	**7.8%**
Health Insurance	**32**	**5.8%**
Family Responsibilities	**28**	**5.1%**
Pension/Old Age	**16**	**2.9%**
Occupational Injury	**12**	**2.2%**
Disability	**10**	**1.8%**

"People have no alternative but to look out for each other in times of crisis."
– ZCIEA President

Most vendors lack access to any form of social protection – such as funeral coverage, pensions, health insurance, maternity protection, occupational injury or family/children responsibilities.

This leaves them extremely vulnerable in times of crisis (pandemics, political unrest, environmental shocks, economic crises) and living day-to-day with no buffer or support for emergencies, illness, or to enable them to retire from work. For example, during the COVID-19 pandemic, the lack of a safety net forced workers to continue working under unsafe conditions. The current model of social protection fails to adequately cater for the needs and realities of the informal economy, despite many vendors facing significant physical, psychological and health challenges requiring support.

Despite some positive work to expand coverage at the national level (*see 'Formalisation'*) formal social protection remains inaccessible for most workers. Informal economy vendors struggle to contribute to formal government social protection systems due to their irregular income and precarious working conditions. Although some workers contribute towards private policies, many report that their policies had lapsed as they were no longer able to afford them. This also means that support tends to be ad hoc and community-driven. Informal networks and social solidarity groups such as funeral assistance groups ('burial societies') and savings clubs often serve as essential lifelines in times of need.

ISSUE IN FOCUS

Funeral coverage is the most common benefit that workers report having access to, although it is still inaccessible to most of the workforce – only 29.6% report access. Where available, it is mainly provided by the private sector (91.7%), with government or informal/community-based arrangements playing a smaller role. Older workers (aged 60+) are more likely to have access compared to young workers. Those working on the street also face greater gaps in coverage – just 13.8% had coverage.

Over 90% of workers lack access to any other type of social protection, although older workers tend to be more likely to have access compared to young workers. Where workers do have access:

- maternity coverage and pension / old age protection tends to be provided mainly by the government, with the private sector playing a smaller role
- health coverage is provided mostly by the private sector
- protection for occupational injury is provided by both government and private sector
- support for family responsibilities is mostly provided by informal / community arrangements

Although not intended to create a hierarchy of rights, the highest prioritised protections and thus most urgently needed amongst workers include: funeral coverage (72.8%), health insurance (69.2%), pension (64.1%) and measures for family support (63.3%).

Harassment, Extortion, Forced Evictions

Vendors highlight frequent harassment, extortion and corruption from police and authorities. Excessive fees are charged for market spaces, and political favouritism is prevalent in the allocation of market spaces, often benefitting those aligned with specific parties. Many markets or street areas are also under the control of powerful players (e.g. space barons) who might use force or violence to maintain their position of control.

Vendors are frequently harassed and face violence or abuse if they refuse to pay a small fine (or bribe). Female vendors, in particular, report greater vulnerability to verbal, physical and financial abuse. There are also frequent reports of security issues within markets, including attacks on workers, particularly early in the morning or late at night.

Goods are often confiscated by police, and arbitrary arrests made (often using outdated laws e.g. the Vagrancy Act)[20] **without proper documentation or legal recourse.** Vendors might be forced to pay fines to retrieve their items or to continue selling, often without any form of documentation *('nothing is logged on paper…nobody bothers to record what they have taken away. There is no accountability')*. Sometimes vendors are unable to retrieve their goods after being confiscated.

Vendors also face evictions or relocations from vending spaces. New market spaces promised by authorities frequently turn out to be unaffordable or inaccessible, pushing vendors back into informal trading conditions. Many vendors feel isolated with no one to turn to and lack transparency or accountability from authorities or police.

"Life as a vendor is not easy. The City Council often disrupt my work, confiscating my goods if I don't have the necessary permits. Sometimes I have to pay bribes to recover items or start fresh after losing everything. I have been able to borrow and repay small amounts of money to sustain my business. We often face harassment and exploitation and even sexual harassment or intimidation by officials." - **Female Vendor**

ISSUE IN FOCUS

Violence and harassment is widespread across the sector. Vendors frequently face physical and verbal violence and harassment, particularly from law enforcement and municipal police. Women are disproportionately affected, with reports of sexual exploitation in exchange for protection. There are limited mechanisms, protections, or systems in place to help workers seek justice or redress.

50.6% of respondents report that they have experienced violence or harassment at work.

- Mobile vendors are more likely to experience violence and harassment than those working in formal markets.
- Verbal abuse and physical violence are the most commonly reported types of violence and harassment.
- Verbal abuse is high among those working on the street and in formal markets.
- 19% of those working in informal markets also report psychological abuse.
- Sexual harassment and violence are more frequently reported by women and mobile workers.

Customers are the main perpetrators of abuse, reported by 62% of respondents.

- Women (64.2%) tend to report greater abuse from customers compared to men (59.3%).
- Workers in informal fixed markets are also particularly affected - 73.4% report customer-related abuse.
- Police (26.6%), local authorities (24.5%) and other traders (32.8%) are also key perpetrators.
- Workers in formal markets, are more likely to report abuse from government or local authorities, suggesting formal working arrangements alone does not ensure protection.

Mobile vendors and those in unregulated spaces are more exposed to abuse due to a lack of secure or designated vending spaces, vulnerability to evictions and exploitation, and frequent movement. The nature of abuse appears more severe for women, rooted in gender-based power imbalances. The normalisation of violence and harassment undermines dignity, safety and wellbeing of workers. There are few, if any, institutional protections for vendors. Vendors feel powerless and unprotected in the face of widespread abuse.

Legal Recognition and Representation

Informal economy vendors and traders are not legally recognised as legitimate economic actors. Workers are criminalised or considered ‘illegal’ by authorities. This results in arbitrary arrests and means that they lack protection from labour laws. It also contributes to their exclusion from national development policies or plans for public spaces and economic support.

Vendors also lack access pathways to formal and affordable working spaces and access to formal registration. Even those who have licenses or registration might still be labelled ‘illegal’ depending on where they operate. Major fragmentation across the sector makes rights’ advocacy even more challenging.

Quality and Access to Supplies

Vendors experience challenges in accessing affordable, quality supplies. High costs, unreliable suppliers, and growing competition from cheaper, smuggled goods undermine local producers and prices. There is a lack of quality controls on products entering the market, which also contributes to safety and quality concerns.

Market and Economic Challenges

Vendors are experiencing a challenging market environment in Harare and Chitungwiza. Many report intense competition due to an oversaturated market, unpredictable seasonal fluctuations, and reduced consumer spending due to macroeconomic instability. The ongoing financial crisis has also increased the cost of other household expenses, including food.

Problems Faced by Vulnerable Groups

Certain vulnerable groups are facing distinct and compounded challenges that exacerbate their vulnerability and exclusion. These workers appear to be overrepresented amongst vendors, although underrepresented in targeted policy and support programmes.

WOMEN

Women identify major social and institutional barriers which create challenges for them at work.

Women are disproportionately exposed to gender-based violence and harassment (GBVH) - both verbal and physical - from men, intoxicated customers and politically affiliated groups. Women also report exposure to harassment during police raids and other enforcement actions, and a higher risk of robbery, theft and abuse, particularly in unregulated markets.

Anecdotal evidence suggests women frequently face sexual harassment and can be coerced into sexual favours in exchange for protection, particularly during enforcement actions. However, sexual harassment tends to be underreported because women fear speaking out due to a lack of confidence and trust in the system. Many women also face domestic violence in the home.

There are a lack of support programmes targeted at women, particularly to improve women's access to resources, education and capital. Discriminatory lending practices make it more difficult for women to access credit and loans, particularly due to many women lacking collateral. This further reinforces women's economic vulnerability.

Women also face challenges in balancing economic activities with family responsibilities. This challenge is exacerbated due to a lack of maternity benefits or childcare facilities. Many women work up until childbirth, and then bring children to the markets and streets while they are selling. This creates additional pressure on them and also exposes children to safety risks – including violence from police, unsanitary conditions, and risks from traffic on roads. Anecdotal evidence suggests that children have suffered injuries, and have even died whilst in vending spaces. Children also often undertake vending work, but challenges related to child labour and children's rights are not properly addressed by authorities.

Women need a safe and clean space to deal with menstruation, but when there are no gender-separated, clean sanitation facilities available women are left vulnerable to infection and exposed to violence.

All of these challenges are compounded by a lack of targeted support from local authorities.

YOUNG WORKERS

Young people – facing high unemployment rates and limited formal opportunities – often enter the informal economy as a 'last resort' and view work as temporary due to its lack of security and social recognition. Young people report major challenges with social and institutional barriers and constraints with resources.

Young people face challenges in improving their position in the formal economy due to a lack of work experience, education and mentorship opportunities, and access to capital. Although the emerging platform economy provides opportunities for young workers – who often have the digital skills required to operate – there are emerging challenges for ensuring decent working conditions and rights for young workers who tend to be 'invisible' when working in such arrangements.

Young people also report abuse, harassment and extortion within informal workspaces. Anecdotal evidence suggests that drugs and substance abuse amongst young workers is high, often linked to economic desperation.

"Young people don't see working in the informal sector as a job; they expect to transition to something better." – ZCIEA President

PERSONS WITH DISABILITIES

Workers with disabilities face multilayered challenges in informal trading spaces, including social and institutional barriers, financial and resource constraints and a lack of infrastructure and basic services. Vendors with disabilities highlighted major infrastructure gaps in public urban spaces, including inaccessible toilets, streets, stalls and other trading spaces. This restricts their mobility and participation in the economy.

Although there are some examples of disabled persons receiving special allowances and allocated spaces (e.g. street corners) to sell goods (e.g. mobile airtime) by municipal authorities / police, **workers continue to face harassment and abuse due to social stigma** related to disability and face economic exploitation by others in vending spaces.

Persons with disabilities also report feeling excluded from and invisible in policy and infrastructure planning, and from access to support programmes that would address their intersectional marginalisation when working in the informal economy.

MIGRANTS

Although few migrants were interviewed, it was identified that migrant vendors can face significant challenges. **Vendors can encounter additional layers of vulnerability due a lack of formal documentation or identification** – which prevents them from accessing loans or support services and securing stable trading spaces, legal invisibility – stopping them from seeking recourse from extortion or harassment, and xenophobia – leaving them feeling socially isolated.

Despite many challenges, anecdotal evidence revealed huge pride and power in the informal economy amongst the workforce. Many vendors enjoy the autonomy and flexibility that work in the industry brings, with many workers proud to say: “I am my own boss.” Working in the informal economy also provides opportunities for networking, socialising, learning, and staying fit and active.

“We don’t rely on anyone – being informal workers and women – we equip ourselves with the profit we make at the market.” – **Vendor, Harare**

"What I love about this work is the flexibility it gives me. Unlike a formal job with fixed hours and a boss watching over you, I can adjust my schedule to take care of my children, cook for my family, and still manage my business." – **Vendor, Harare**

FORMALISATION: PROGRESS & BARRIERS

For many years, ZCIEA has been working with other representative organisations to advocate for the implementation of ILO Recommendation 204 on the transition of workers from the informal to the formal economy, however to date it appears that progress on formalisation has been slow. At the time of writing, the government is developing a National Formalisation Strategy, which is now awaiting approval from the Cabinet.

Social Dialogue & Formalisation Support

Efforts are underway to establish greater dialogue between informal economy workers and authorities. Some efforts have resulted in progress being made - agreements have been signed with local authorities over the right to trading space and fair fees, there have been some reductions in the instances of harassment, evictions and goods confiscations, and efforts are being made to develop more inclusive dialogue with informal economy vendors. Collaboration amongst workers organisations and other civil society (women's movements, youth associations etc.) has been particularly useful for strengthening these advocacy efforts [21]. Many fixed markets also have elected leaders (Chairpersons) who help to organise traders and address minor issues in markets, and play a role in negotiating with authorities.

However, overall vendors tend to be excluded from discussions about their working conditions. The vast majority (81.9%) of survey respondents report that they have not participated in consultations or negotiations with local authorities and/or central government about their working conditions. There is a perception that governments simply pay 'lip-service' to the inclusion of vendors' perspectives, structures for engagement are inaccessible and often 'tokenistic', and when vendors do engage their concerns are ignored.

Little support is provided to vendors to assist them with formalisation. The overall majority (93.6%) of vendors and stall owners have not received support to formalise their business.

Few programmes or policies exist to support vendors, and even when they do exist, many vendors are unaware of them. When asked about awareness of policies or programmes supporting street vendors and market traders, the highest proportion (44.2%) of programmes were identified as being provided by non-government, advocacy or workers' organisations, rather than from national/local government. Such programmes included training for rights advocacy and bargaining, and support with navigating registration processes and accessing affordable financial services.

Just 21.1% are able to identify programmes or policies that are provided by local authorities – including initiatives such as the provision of trading spaces, regulation of vending, or issuing licenses. 16.8% of respondents reference government-led efforts or policies intended to help vendors. 10.5% of programmes appear to be targeted at providing infrastructure and basic services – such as market infrastructure, toilets and utilities. 7.4% of survey respondents indicated that they were not aware of any policies or that policies were ineffective .Anecdotal evidence from interviews and focus groups with vendors revealed low levels of awareness, with most reporting no knowledge of initiatives that would help them.

It appears that while some positive work is ongoing, vendors are yet to feel the effects of programmes in their daily lives, and there tends to be a gap between policy and practical realities. Although some policies exist for marginalised groups, gaps remain in targeted support and effective implementation.

Progress & Barriers in Social Protection

In Zimbabwe, the National Social Security Authority (NSSA) has responsibility for administering social protection. Current available schemes provide for two of the nine core branches [22] of social security as recognised by the ILO (pensions and other related benefits, and employment injury).

Uptake by workers in the informal economy is low. There is widespread mistrust in the system, particularly amongst workers who have historically been excluded, and due to economic instabilities and doubts about the value or benefits that could be provided. There is also a lack of targeted and inclusive policies for informal economy workers, with national policies continuing to favour the formal economy, and criminalising informal economy workers.

This creates barriers for their engagement in formal systems. Outdated legal frameworks and slow adoption of digital infrastructure have also hindered the development of efficient and accessible social protection systems, particularly for collecting subscriptions to address funding gaps.

Expanding coverage by onboarding informal economy workers to the system is a critical goal for the NSSA. As part of Zimbabwe's Vision 2030 [23], NSSA has partnered with international organisations to support efforts to expand coverage and developed long-term goals to make available schemes more inclusive and targeted at the needs of informal economy workers. This includes:

- *Inclusive Schemes:* Developing innovative programmes to extend coverage to informal economy workers and pilot schemes targeting their unique needs.
- *Stakeholder Engagement:* Actively engaging informal sector workers, social partners, and organisations in consultations, validation workshops, and programme design to ensure inclusivity.
- *Information Dissemination:* Enhancing awareness about social security benefits and addressing misconceptions about the system.
- *Financial Services and Decent Workspaces:* Establishing a revolving fund with low-interest rates and no collateral requirements, and partnering with banks linked to contributions made to the scheme.

Barriers to Formalisation

Survey results revealed major challenges and barriers that prevent vendors from formalising their work *(see represented in table and below).*

TABLE 24 -BARRIERS TO FORMALISATION		
BARRIERS TO FORMALISATION	**#**	**%**
Cost and complexity of regulatory processes	**104**	**26.2%**
Lack of capital and financial constraints	**99**	**24.9%**
Perceived lack of benefits or motivation to formalise	**98**	**24.7%**
Lack of information, knowledge or awareness	**76**	**19.1%**
Corruption, harassment or lack of trust in authorities	**20**	**5%**
Total	**397**	**100%**

Regulatory and Bureaucratic Challenges

The cost and complexity of regulatory processes was the most commonly identified barrier to formalisation – making up 26.2% of all barriers identified.

Processes for registration or regularisation tends to be inaccessible, complex, and time-consuming - not adapted to the realities of work in the informal economy. Policies are often solely focused on small and medium enterprises. Vendors are also poorly recognised in existing legal frameworks, have weak protections, and can be criminalised, creating additional barriers in accessing systems and engaging with government ('getting them to the table can be a challenge').

An inconsistent and highly politicised policy environment, which is unstable and highly fragmented, creates further challenges. Regularisation frameworks tend to ignore the interdependencies between formal and informal economies. There are a lack of uniform policies and regulations across municipalities, and no dedicated ministry or department to oversee informal economy matters which means that there is a lack of joined up thinking across departments. Authorities often operate using outdated bylaws which were designed during lower levels of informality.

Frequent regulatory changes aligned with political agendas result in few long-term strategic plans to integrate informal economy workers into national development plans. The highly politicised nature of the economy means that temporary permissions might be granted during election periods, which might be followed by evictions and harassment.

Economic Constraints

Many workers in the informal economy operate with minimal capital and do not have savings, which means that they tend to be unable to afford high fees for registration or licenses required for formalisation processes. There also tends to be limited access to capital and financial services such as affordable loans and credit facilities for workers in the informal economy, which constrains vendors' opportunities to grow their business and to have the necessary capital to access formalisation processes.

Information Deficits

Many vendors are simply unaware of government programmes that support formalisation of their work, or other-related support mechanisms. Despite some civil society organisations offering training in advocacy and financial literacy, uptake, reach and awareness about government programmes continues to be limited. There are also many vendors who see little incentive or reason to formalise, citing minimal perceived advantages from doing so.

Corruption and Trust in Authorities

Major challenges with power imbalances, and corruption across the economy means that there is a lack of trust in authorities to deliver the kind of formalisation that workers want. Selective law enforcement, favouritism in allocating trading spaces, and a lack of democratic access to resources mean workers simply do not want to engage in processes.

PROPOSALS FOR IMPROVEMENT

Results from surveys, interviews and focus groups revealed proposals to address challenges and improve the industry (see represented in table and below).

TABLE 25 - PROPOSALS FOR REFORM		
PROPOSALS FOR REFORM / IMPROVEMENT	**#**	**%**
Provision of proper markets and workspaces with storage	**134**	**22.2%**
Access to financial support and loans	**181**	**30%**
Protection from harassment and fair regulations	**47**	**7.8%**
Basic infrastructure and services	**115**	**19.1%**
Training and business support	**29**	**4.8%**
Legal recognition and formalisation	**37**	**6.1%**
Other, such as inclusive and participatory planning	**60**	**10%**
Total	**603**	**100%**

Addressing Immediate Workforce Concerns

Before major reforms are introduced, vendors identified the need for immediate and tangible improvements to their working lives:

- **Infrastructure Development and Market Provision**

Improvements to market infrastructure are essential for improving working conditions and could include the construction of well-structured markets with shelter, and clean, free, functioning and gender-separated toilets, running water, storage, paved floors, security and access to electricity.

'Zoned' markets organized by goods/services sold could improve organisation and ease regulation processes. Road and street infrastructure also need to be improved to reduce safety risks and improve the environment for those working on the street / mobile, including the need for provision of shelter areas. Waste management and drainage require significant investment, and should include regular refuse collection, market maintenance programmes, and training on sanitation and hygiene in markets.

- **Harassment, Anti-Corruption, and Security**

Corruption and extortion from police, authorities, and other powerful players in markets is a key complaint across the industry. Pervasive corruption needs to be dealt with to improve accountability, transparency and trust and must involve greater transparency and accountability in the allocation of trading spaces. This could include anti-corruption measures (such as independent oversight bodies) to address unfair financial demands on vendors, or improved training for police to reduce corruption. Introduction of standardised, uniform and fair monthly fees from local authorities could help to reduce high informal payments and payments of bribes.

There are also major challenges with safety and security in markets and on streets, and there is a need to improve security in trading areas, by protecting vendors – particularly women – from theft, assault and harassment.

"I want to have a formal space to work and to know how much I need to pay, how regularly and who I am expected to pay ."
– Vendor

- **Access to Affordable Finance**

Vendors face high interest rates and a lack of access to credit and finance. Assistance is needed from the government to improve access to affordable finance. Financial services need to be tailored to the size and needs of economic units in the informal economy. This could include promoting low-interest rates and collateral free loans by partnering with micro-finance institutions or building partnerships between associations and banks offering credit to low-income or informal economy vendors.

Authorities could also incentivise and support group and community-based financing models such as SACCOs, and facilitate the registration of cooperatives. Such organisations enable members to pool savings and provide credit facilities, support vendors to access bank loans, and provide support and funds for worker welfare and safety nets.

This should be supported by training and support for navigating financial systems and financial literacy training in economic management. Policies or programmes should be targeted at addressing the greater barriers that vulnerable groups face in accessing credit.

"We need better access to finance and tools to grow our business – right now, everything feels out of reach." **– Vendor**

- **Social Protection**

Improve access to social protection by developing and expanding social safety nets. Access to national schemes need to be simplified to become more user-friendly and reduce bureaucratic hurdles and high costs. Investment in digital systems could be a useful tool to register workers and track contributions.

Locally-driven targeted programmes are also essential, which could include providing support for vendor-led protection schemes using pooled contributions (e.g. community or mutual aid networks).

Representatives of the informal economy need to be present at the table and have input in the development of targeted programmes. There is also a need to ensure measures are evidence-based and are targeted and accessible for vulnerable groups.

"Models exist just for the formal economy. We need to not just think outside the box, but destroy the box itself."

Recognition and Registration

- **Legal Recognition**

Vendors and traders are vital contributors to the economy but lack proper legal recognition. Work is often criminalised and vendors can face fines or harassment. There is a need to formally acknowledge these workers through laws and policies that recognise them as legitimate workers under labour law, provide clear legal status and protections, and integrate their contributions into national economic planning.

> ***"Legal recognition would mean we can plan our futures – it is about more than just permits."*** – Vendor

- **Registration**

Workers highlight a desire for recognition through registrations, permits, and licensing. However, registration must be practical and accessible. Registration and permit processes must be simplified at the local level, made affordable and accessible, and provide support to enable vendors to navigate systems effectively.

Providing supportive frameworks to encourage the creation or registration of cooperatives can be a useful tool to better manage and support the sector and aid in the registration process. It can also promote a sense of ownership and responsibility amongst vendor and could help to limit the power of 'space barons' in markets.

Policy Reform and Governance

There is a need for reform of existing policy frameworks to enable the recognition of workers and to ease registration challenges. There is also a need to empower local authorities to have the autonomy and resources to design and develop context-specific policies and programmes, and to develop local agreements with informal economy workers' organisations.

A more unified policy approach is essential to ensure incremental formalisation strategies are tailored to specific sectors and areas. This should include a dedicated government structure focused on the informal economy, and for informal economy work to be integrated into local economic development plans. Any policymaking needs to be evidence-based to ensure context-specific and targeted interventions are made.

Greater inclusion of all affected stakeholders in planning and decision-making about changes to the industry is essential. There should be formal recognition of informal economy workers' organisations and inclusion of these groups in consultation and planning processes.

This could include establishing a permanent forum for meaningful consultation and negotiation to ensure inclusive decision-making and enable the co-design of inclusive policies. This might include ensuring informal sector representation at the Tripartite Negotiating Forum. Low attendance at consultations should be addressed by creating more inclusive and accessible engagement structures. In doing so, authorities need to consider the diversity of workers and economic units within the industry.

Training, Capacity-Building and Education

There should be accessible training programmes for the workforce to develop vendors' skills. This should include expanded training opportunities targeted at vulnerable groups. Skills development or training programmes might include:

- Training in financial literacy and business management
- Leadership, bargaining, and negotiation training
- Digital literacy training
- Investment in greater numbers of accessible training centres, or partnering with existing vocational training centres and institutions

Many workers also lack knowledge about their rights, highlighting a need for rights awareness initiatives, such as mobile legal clinics (already existing in some spaces) to improve access to justice.

Raising Collective Voice

Vendors and leaders highlight the importance of encouraging the organisation of workers and the development of workers' associations of vendors to promote collective bargaining through the TNF, coordinate advocacy efforts, and support further development of shared social protection and savings initiatives.

Civil society organisations play a vital role in providing legal support and rights education, policy reform advocacy, and campaigning for repeal of oppressive laws. International partners also have an important role to play in knowledge exchange and best practice sharing, funding for capacity-building, and promoting inclusive social protection.

Conclusions & Recommendations

CONCLUSIONS

Workforce Characteristics

The informal street vending and market trading economy in Harare and Chitungwiza is diverse. Vendors work across fixed, semi-permanent and permanent informal / formal markets, on the streets, and move around to sell. There are a wide range of goods and service sold, with clothes, shoes, bags, fruits and vegetables most common. There are also many other occupations that are reliant the industry. Most of the workforce depend entirely on the industry as their primary source of livelihood. Workers with additional jobs mostly undertake work in jobs related to the industry.

Both women and men are represented in the industry, although women are overrepresented in comparison to their overall participation in the formal labour market. More women are found to be working on the street, while men are more likely to work mobile.

Workers are of all ages, although a majority tend to be younger. High levels of rural-urban migration, and limited formal employment opportunities are pushing young people in to work in the informal vending economy.

Most informal street vendors tend to be long-term residents, although there is significant internal migration within Zimbabwe for work. Vendors tend to reside close to their place of work with long-distance travel impractical when earnings are low and working hours long.

Most workers have achieved secondary level education, with very few having undertaken vocational, university level qualifications or additional types of training or qualifications. Additional education attainment is more common amongst men, and tend to mostly be related to technical or mechanical skills, or creative, artistic or craft skills. There appear to be gaps in digital skills and those related to business or entrepreneurship.

There are diverse levels of experience in the industry - there are both workers who have been in the industry for many years, as well as new workers entering the industry. Formal market vendors tend to have greatest levels of experience, suggesting a more structured and regulated environment offers greater job security, while mobile vendors have shorter tenures due to instability and lower entry barriers. Men tend to have a longer tenure in the industry and in their current roles, likely due to socio-economic factors affecting women’s working patterns.

Organisation of the workforce is low, resulting in fragmentation and challenges to accessing spaces to improve working conditions and rights.

Livelihoods

Vendors operate from a variety of trading set-up, reflecting their different occupations and access to infrastructure. Most vendors operate from tables or fixed covered shelters. Trading spaces in markets are highly contested and many powerful actors are involved in controlling access to space.

Whist the majority of informal economy vendors pay for their trading space, the system is highly fragmented and largely unregulated. Workplace type, gender, and role influence how much is paid, to whom and under what conditions. **A range of actors collect fees in exchange for consent to trade** – including municipal authorities, police, stall owners and space barons. Some payments are official, whilst others are bribes or fees to claim protection when operating in unregulated areas, leaving vendors vulnerable to exploitation and extortion. **Workplace strongly determines payment structure.** Formal fixed market workers have the most regular fees. While informal market workers and street vendors face inconsistent payment arrangements. Fees range widely across vendors and markets. The prevalence of informal payments to unauthorised actors exposes vendors to financial insecurity, corruption, and extortion.

Few vendors are formally registered. Most vendors – particularly those working mobile and on the street - operate outside legal and regulatory frameworks, leaving them vulnerable to harassment, evictions, and arbitrary fees.

Most workers have not taken out a loan for their business. Instead, informal financial arrangements – formed based on trust and solidarity - play an important role in providing vendors with access to resources. Of those who have taken out a loan, those in more insecure workplaces (mobile) were more likely to still be repaying the loan. Gender differences also exist in borrowing, with women more reliant on informal credit sources compared to men. Many vendors report challenges in accessing affordable credit due to lack of collateral and high interest rates.

Earnings fluctuate widely and can be very difficult to estimate. On the whole, earnings tend to be low and vendors struggle to make sufficient income to sustain themselves. Vendors can be left with just over half of their income after high daily expenses are paid. On top of this, many vendors have high household costs and significant numbers of dependents reliant on them.

BENCHMARK **Overall, vendors lack decent employment conditions.**

Working hours tend to be long – an average of 10.3 hours per day, and 6.5 days per week. This reflects high levels of economic pressure, challenges in earning sufficient income to make ends meet, and a lack of a safety net. Working schedules are also often irregular due to the insecure nature of the work.

Self-employment dominates the sector. This means that there are few employment agreements within the sector. Where agreements do exist, the majority are verbal. This leaves workers lacking security, access to labour protections, and guaranteed wages.

BENCHMARKS **Vendors experience violence and harassment (without proper protections), limited access to social protection and face major restrictions in accessing working spaces.**

Major issues identified by the workforce include:

- **Poor market infrastructure**, including lack of access to functional running water, electricity and storage facilities.
- **Inadequate sanitation facilities and waste management systems**, including lack of access to free, unpaid toilets.
- **Financial and resource constraints**, including low earnings and high expenses.
- **Challenges with accessing affordable low-interest loans.**
- **Inadequate access to social protection,** with informal groups and networks often helping to fill the gap left by government institutions.
- **Violence, harassment and extortion from police and authorities,** including major challenges with goods confiscation, evictions and relocations from trading spaces. This also included gender-based violence and harassment. Perpetrators of violence and harassment include customers, traders, police and local authorities. There are limited mechanisms in place to support workers when experiencing violence or harassment.
- **Criminalisation of informal economy vendors and lack of recognition as legitimate workers.**
- **Challenges in accessing formal registration procedures.**
- **Market and economic issues** including low sales, intense competition and challenges with accessing quality supplies.

Groups in situations of vulnerability also face major challenges.

- **Women** report exposure to GBVH, lack of access to capital, challenges in balancing economic activities with family responsibilities, and lack of gender-responsive sanitation facilities. Issues are compounded by a lack of targeted support from authorities.

- **Young workers** are driven into the informal economy due to high unemployment rates and limited formal employment opportunities, face a lack of education and mentorship opportunities, poor access to capital, abuse, harassment and extortion, and substance abuse and addiction issues.
- **Persons with disabilities** experience a lack of responsive infrastructure in urban spaces, including sanitation facilities, face harassment, abuse and violence due to stigma about disability, exclusion from policy and infrastructure planning, and a lack of supportive programmes.
- **Migrant workers** face challenges including a lack of formal documentation or identification preventing from accessing capital, support services, and secure trading spaces, legal invisibility stopping them from seeking recourse from extortion or harassment, and xenophobia.

Formalisation: Progress and Barriers

BENCHMARKS **Vendors lack accessible opportunities to formalise their employment or to be involved in social dialogue.**

Although efforts are underway to establish greater dialogue between informal economy workers and authorities, progress remains limited and the vast majority of vendors report not having participated in consultations or negotiations with local authorities or government about their working conditions. Where vendors are aware of supportive policies and programmes, these are mostly provided by non-government, advocacy, or workers' organisations rather than by national or local government.

The vast majority of vendors have received no support to formalise their business. There are major barriers which prevent vendors from formalising their work including the cost and complexity of regulatory processes, problematic regulatory frameworks, economic constraints, information deficits, and a lack of trust in authorities.

RECOMMENDATIONS

In 2015, the ILO agreed a set of recommendations to governments for the transition towards formalisation - ILO Recommendation 204 on the Transition from the Informal to the Formal Economy:

"[Governments should] take urgent and appropriate measures to enable the transition of workers and economic units from the informal to the formal economy, while ensuring the preservation and improvement of existing livelihoods...and respecting workers' fundamental rights, opportunities for income security, livelihoods and entrepreneurship during the transition." [24]

More specifically, R204 gives guidance for governments to:

- Respect the rights of all workers, whether informal or formally employed, to freedom of association and the right to collective bargaining.
- Consult with and promote active participation of representatives of membership-based informal economy workers' organisations in designing and implementing policies and programmes of relevance to the informal economy.
- Take immediate measures to address unsafe and unhealthy working conditions in the informal economy.
- Extend social protection, decent working conditions, and a minimum wage to all workers in the informal economy.
- Provide access to affordable quality childcare and other care services in order to promote gender equality in employment opportunities and the transition to the formal economy.
- Promote anti-corruption and good governance.
- Provide regulated access to public space.

Key findings and recommendations from this study can provide insight to support formalisation processes in line with ILO R204 and the principles of decent work. ILO R204 provides a roadmap for a gradual, inclusive transition that protects existing livelihoods:

ADDRESS IMMEDIATE WORKFORCE CONCERNS

Before major policy reforms are introduced, immediate and tangible improvements can be made to working lives and conditions of vendors. This means improving access to secure workspaces, infrastructure and basic services, and addressing violence, harassment and corruption, and providing protections from forced evictions. This should also include expanded access to social protection through targeted and inclusive policy measures. These are preconditions for decent work.

IMPROVE ACCESS TO AFFORDABLE FINANCE

Improve access to loans and credit at fair interest rates. Incentivise and support community-based models, including by introduction measures to facilitate the registration of cooperatives and creation of mutual aid groups and social enterprises that can provide market access, legal recognition, and improved conditions. This might involve the simplification of registration processes.

RECOGNITION & REGISTRATION

Recognise the economic and social value of vendors' work and the economic contributions that they make. Full recognition of street vendors as workers will make them rightful bearers of legal and social protections.

Reform lengthy and bureaucratic registration processes to ensure accessibility to formalisation processes, and allocate public spaces for vending. Policies should be consistent and transparent across municipalities.

INCLUSIVE PLANNING AND REPRESENTATION

Informal economy vendors and their representatives must play a central role in shaping formalisation, labour, and social policies that affect them. The voices and needs of vulnerable groups (women, young people, persons with disabilities, migrants) must be properly represented and integrated. Vendors and their representatives have important knowledge and experience and must be recognised as key partners to be involved in inclusive policymaking and urban planning processes.

This also means the need to establish a formally constituted forum for regular consultation, discussion and negotiation between vendors and representative organisations, and government. The fundamental labour rights of trade unions of informal economy vendors must be officially recognised and respected and their right to bargaining and negotiation with relevant authorities recognised. Real change also requires building trust between authorities and informal economy vendors.

A JUST AND INCLUSIVE APPROACH

Formalization processes must balance the needs of vendors to earn a livelihood with the introduction of regulation and avoid evictions, harassment or regressive fiscal policies.

A one-size-fits all approach is inadequate. Formalisation must be incremental and adapted to sectors and regions with tailored support to respect the diversity of vendors. Sector specific interventions might be needed to reflect local contexts and needs. Most importantly, any formalisation must be an ongoing, long-term, and transformative process that is grounded in local realities.

End Notes

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https://ilostat.ilo.org/data/africa/
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[20] Colonial-era legislation that criminalises vagrancy, allowing policy to arrest individuals suspected of vagrancy without a warrant.
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22] Nine core branches of social security: Medical care, sickness, unemployment, old-age (pensions), employment injury, family/child support, maternity, invalidity, survivors.
[23] Republic of Zimbabwe. 2018. Vision 2030. Republic of Zimbabwe.
[24] International Labour Organisation. 2015. R204 - Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204). ILO Geneva. https://normlex.ilo.org/dyn/nrmlx_en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R204

Appendices

Appendices

Appendix A: Questionnaire Survey

Date of interview_________________ Name of Interviewer ____________________

Location ________________________________ Market Name ________________________________

I am [name] from ZCIEA. We are doing an assessment of the working conditions for street vendors and market traders.

The results of this assessment will be used to help ZCIEA in consultations and negotiations.

I would like to ask you a few questions. Everything you say will be treated in confidence / anonymously.

ALL RESPONDENTS

1. Gender	Female	1
	Male	2

2. Age	18-24	25-39	> 40	>50	>60
	1	2	3	4	5

3. Marital Status	Single	1
	Married	2
	Widowed	3
	Divorced / Separated	4

4a. Please indicate your highest level of education completed:	No formal education	1
	Basic literacy (can read and write)	2
	Primary education	3
	Secondary education	4
	Vocational education	5
	Higher education (university degree)	6

4b. In addition to your formal education, what additional vocational training or qualifications have you received?	

5a. How far is your workplace from where you live?	0-5 km	1
	6-10 km	2
	11-15 km	3
	16-20 km	4
	21-25 km	5
	More than 25 km	6
5b. Where do you live?	Informal settlement	1
	Formal settlement	2
5c. What type of accommodation do you live in?	Rented	1
	Owned (by you or family member)	2

6. Which province or country are you from originally?	Harare	1	Mashonaland East	5	Matabeleland South	9	
	Bulawayo	2	Mashonaland West	6	Midlands	10	
	Manicaland	3	Masvingo	7	Other country (*name it)*	11	
	Mashonaland Central	4	Matabeleland North	8			

7. Workplace: Where do you work?		
Formal fixed market	1	
Informal fixed market	2	
On the street / road / pavement	3	
Mobile	4	
Other *(name it)*	5	

8. Job: What <u>main</u> job do you have at the moment?

Vendor	1	Hawker (mobile vendor)	2	Stall owner	3	Transporter	4
Repairman	5	Security/Guard	6	Storage provider	7	Carrier / Porter	8
Other *(name it)*	9						

9. How long have you done the job you are doing at the moment?		Years

10a. How many jobs do you have?	1	1
	2-3	2
	More than 4	3
	Don't know	4
10b. If you have more than one job, what else do you do? *(Choose all that apply)*		

Vendor	1	Hawker (mobile vendor)	2	Stall owner	3	Transporter	4
Repairman	5	Security/Guard	6	Storage provider	7	Carrier/Porter	8
Other *(name it)*	9						

<u>FOR VENDORS ONLY</u>

11. Do you own or rent your stall?	Own	1
	Rent	2
	Does not apply	3

12. Which goods or services do you sell? *(Choose all that apply)*							
Meals	1	Beverages	2	Groceries	3	Dried foods	4
Animals	5	Fruits and vegetables	6	Meat and poultry	7	Fish	8
Electronics	9	Kitchen appliances	10	Clothes & shoes	11	Crafts/handmade goods	12
Airtime	13	Carpentry	14	Hairdressing	15	Seaming/sewing	16

Building materials	17	Beauty therapies	18	Herbal/complimentary medicines	19
Other *(name it)*	20				

13. Where do you obtain most of the products for the services/goods that you sell?							
Large wholesale shop / market	1	Small shop	2	Informal market / vendor	3	Farmer	4
Obtained free	5	Produced by you or family member			6	Imported	7
Other *(name it)*	8						

FOR STALL OWNERS ONLY

14. How many stalls do you own?	

ALL RESPONDENTS

15a. Are you a member of an organisation that represents your interests at work?	Yes	1
	No	2
15b. What type of organisation is it? *(Please include the name of the organisation)*		

16. How long have you worked in the street vending/market trading industry?		Years

17a. How many hours do you normally do this job each day?		Hours
17b. How many days do you normally do this job each week?		Days
17c. Do you work irregular / unpredictable working patterns?	Yes	1
	No	2

18a. Do you have an agreement with someone who pays you to do your job?	Yes	1
	No	2
18b. If yes, is the agreement:	Verbal	1
	Written	2

18c. What is your employment arrangement?	Own-Account Worker	1		
	Family Worker	2		
	Paid Worker	3		
	Other *(name it)*	4		

<u>FOR STALL OWNERS & VENDORS ONLY</u>

19. Where are your goods sold from / services provided from?							
Ground	1	Table	2	Cart	3	Car	4
Fixed open-air shelter	5	Fixed covered shelter	6	Other (name it)	7		

20a. Do you pay to trade in this space?	Yes	1	
	No	2	
20b. If yes, who do you pay?	Central government / agent of central government	1	
	Local authority / department of local authority	2	
	Stall owner	3	
	Other *(name it)*	4	
20c. How much do you pay per month?	USD		

21. What is your main trading currency?	USD	1
	ZWL	2

22. Does your business have a license/registration with the local authority?	Yes	1
	No	2

23a. Have you ever been offered assistance to formalise your business? (e.g. legal registration / permits)	Yes	1
	No	2

23b. What main challenges or barriers prevent you from formalising your work? (e.g. costs, lack of information, difficult procedures)	

24a. Have you taken out a loan to run your business? **<u>(If no, go to question 24e)</u>**	Yes	1
	No	2
24b. If yes, what was the loan used for?		
24c. If yes, are you still repaying the loan?	Yes	1
	No	2
24d. If yes, who gave you the loan?	Bank / mobile money	1
	Savings and Credit Cooperative Organisation (SACCO)	2
	Friend/family	3
	Stall owner	4
	Money lender / loan shark	5
	Other *(name it)*	6
24e. If no, how are you funding your business?		

<u>ALL RESPONDENTS</u>

25. Whom do you receive money from in your job?	

26. Within your work arrangement, how much money do you use for the following expenses?		USD / Per Month
a	Suppliers (those providing you with goods you need for your business)	
b	Fines/bribes (e.g. to police)	
c	Taxes (council rates, import duties)	
d	License/registration of business	
e	Insurance for business	
f	Social security payment	
g	Daily fee to stall owner / holder	
h	Other workers helping you in the business	
i	Loan repayment for money taken out to run the business	
j	Trading space (e.g. market stall)	
k	Storage for goods	
l	Security	
m	Cleaning	
n	Vehicle for vending (e.g. fuel, insurance, parking)	
o	Any other payment required	
	Please specify:	
	Total	

Respondents may choose whether to estimate their income per day, week, month or year

27. How much money do you receive in total, before paying other people or other expenses? (***Gross*** *income*)	a) Per Day	1	USD	
	b) Per Week	2		
	c) Per Month	3		
	d) Per Year	4		
	*Cross **one** as appropriate*			

Respondents may choose whether to estimate their income per day, week, month or year

28. What is the average amount of remaining money for yourself, after making all these other payments? (***Net*** *Income*)	Per Day	1	USD	
	Per Week	2		
	Per Month	3		
	Per Year	4		
	Cross ***one*** *as appropriate*			

29a. After all other expenses are paid, how much do you earn on a very busy/good day? *(Net* *income)*	USD	
29b. After all other expenses are paid, how much do you earn on a very slow/bad day? *(Net* *income)*	USD	

30a. What is your main source of household income?	Own work	1	
	Informal work of other in household	2	
	Formal wage of other in household	3	
	Other *(name it)*	4	
30b. How many people are dependent on what you earn?			

31a. What are the main problems you face in your work?	
31b. What specific challenges or barriers do you think that women face?	
31c. What specific challenges or barriers do you think that people with disabilities face?	
31d. What specific challenges or barriers do you think that young people face?	

32a. Have you ever experienced violence and/or harassment at work?	Yes	1

	No	2

32b. What types of violence and / or harassment do you face? *(Choose all that apply)*	Physical	1
	Verbal	2
	Psychological	3
	Sexual	4
	Other *(name it)*	
32c. From whom do you normally experience violence and/or harassment? *(Choose all that apply)*	Customers	1
	Other traders/vendors	2
	Police	3
	Government / Local Authorities	4
	Other *(name it)*	

33a. Do you have access to functional running water at your workplace?	Yes	1
	No	2
33b. Do you have access to functional electricity at your workplace?	Yes	1
	No	2
33c. Do you have access to a functional toilet at your workplace?	Yes, unpaid	1
	Yes, paid	2
	No	3
33d. Are there separate toilets for women and men?	Yes	1
	No	2
33e. <u>(If the respondent is a vendor)</u> Do you have access to storage for your goods?	Yes	1
	No	2

34a. Which social protection measures do you or others in your household have access to and how is this provided?		*(Choose all that apply)*	**34b. How is this provided?** *(Please indicate relevant number)*			
			Informal community/ workplace arrangement	Government	Private sector	Other *(name it)*
			1	2	3	4
a	**Funeral / Death**	1				

b	**Pension / Old Age**	2	
c	**Health insurance/ Illness**	3	
d	**Disability**	4	
e	**Maternity**	5	
f	**Occupational injury**	6	
g	**Family responsibilities (e.g. childcare)**	7	
h	**Other** *(name it)*	8	

34c. Which support measures could improve your livelihood security?		*Choose all that apply*	
a	**Funeral / Death**	1	
b	**Pension / Old Age**	2	
c	**Health Insurance / Illness**	3	
d	**Disability**	4	
e	**Maternity**	5	
f	**Occupational injury**	6	
g	**Family responsibilities (e.g. childcare)**	7	
h	**Other** *(name it)*	8	

35. Have you ever participated in consultations or negotiations with local authorities and/or central government about your working conditions?	Yes	1
	No	2

36. Are you aware of any policies or programmes that support street vendors and market traders? *(Please specify)*	

37. What do you think could be done to address the challenges that you face at work? **What are your proposals for improvement?**	

38. Is there anything else you would like to say about your work, or about this assessment? **Do you have any questions for us?**	

If you would like to see the results of this research or find out more about ZCIEA, please give us your contact details ***[WhatsApp / Mobile Number]***

Thank you.

Appendix B: Focus Group Discussion Guidelines

Objective: To organise **six Focus Group Discussions (FGD)** targeting groups of workers organised by general category of occupation and/or workplace, with additional focus group for women-only.
Each FGD will explore:

- major issues participants currently faced at work
- challenges facing market trading / street vending in Harare
- existing policies, programmes or support systems for market traders / street vendors
- ideas or proposals for improvements to livelihoods and other aspects of formalisation

FGD groups to include:

1. Vendors/hawkers: Mbare Musika, Harare
2. Women workers: Chitungwiza markets
3. Market leaders: Chitungwiza markets
4. Vendors/hawkers (including stall owners): Chitungwiza markets
5. Vendors/hawkers (including stall owners): Chitungwiza markets
6. Vendors/hawkers (including stall owners): Chitungwiza markets

Guidance for Organising Focus Groups
Each FGD will involve (8-12 people) in an accessible venue (café, community hall etc) close to their respective workplace (markets or street vending sites). Each FGD will take between one and two hours. It is important to ensure that each focus group includes (where possible):

- A mix of demographics (age, gender, ethnicity etc.)
- Various types of vendor/trader (e.g. food, crafts, services)
- Coverage of different locations / areas
- Engagement with marginalised groups (women, youth, elderly, vendors with disabilities)

Each focus group to be facilitated by a ZCIEA team member. Each focus group to be also attended by a rapporteur (note-taker) who takes detailed notes of the discussion, including key points, observations, recurring themes and quotations. Where deemed appropriate and where consent is given, information can also be recorded via audio or video.
Focus group participants are volunteers and paid a small allowance to compensate for loss of earnings.

<u>Guide Questions for Facilitator</u>

1. *What are the major problems that you face in your work?*
2. *Do you think this is the same for other workers?*
3. *What do you think are the main challenges or barriers facing women traders / young people / people with disabilities / other marginalised groups?*

If issues relating to **violence, harassment and safety; access to facilities**; **financial support**; **access to credit/loans; or legal registration or recognition** are not mentioned, ask about these, but do not exclude other issues.

4. *What types of policies, programmes or support systems are available to support market traders / street vendors? Do you think that women have equal access to these programmes?*
5. *What participation do you have in consultation or negotiation with local authorities about your working conditions?*
6. *How could these problems be addressed? What policies or support systems would improve your working conditions?*
7. *Are there any practical solutions that you would propose to the government or the city authorities?*
8. *What role do you think unions or associations could play in improving your working conditions and livelihoods?*

If issues such as **social protection** or **measures for formalising work** are not mentioned, ask about these.