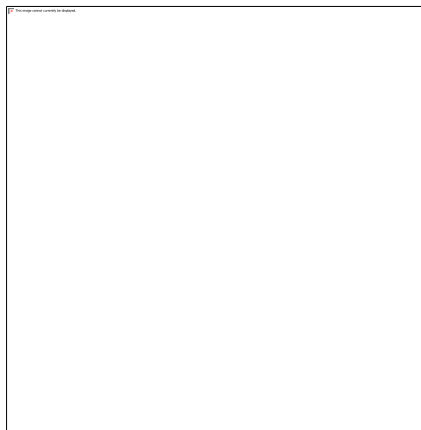


BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SOCIAL SCIENCES AND HUMANITIES



**URBAN RESILIENCE STRATEGIES UTILIZED BY INFORMAL BUSSINESS
DURING COVID**

19 PANDEMIC.A CASE OF GLENVIEW HOME INDUSTRY.

By

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**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF PEACE AND
GOVERNANCE**

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SCIENCE**

HONOURS DEGREE IN PEACE AND GOVERNANCE.

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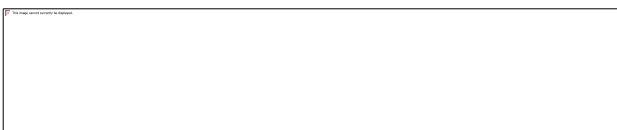
ABSTRACT

The COVID-19 pandemic presented unprecedented challenges to businesses globally, particularly to informal sector enterprises that typically lack formal support systems and resources. This study explores the urban resilience strategies employed by informal businesses during the pandemic, focusing on the case of Glenview Home Industry, a key informal business hub. By examining the coping mechanisms, adaptive strategies, and innovative practices adopted by these businesses, this research aims to highlight how informal entrepreneurs navigated the socio-economic impacts of the pandemic. A qualitative method was used, with a sample size of 20 key informants, including 10 informal business owners, 5 government officials and 5 representatives from non-organizations. Semi –structured interviews and focus group discussions were conducted to gather data. Including interviews and case studies, the study identifies critical factors such as resourcefulness, community networks. The findings underscore the importance of social capital, government support, and informal networks in enhancing the resilience of urban informal businesses. Additionally, the study suggests that urban resilience frameworks need to integrate informal sector strategies to foster long-term sustainability in post-pandemic recovery efforts.

DECLARATION FORM

I Munashe M Kunzekwenyika solemnly declare that the information of this dissertation, prepared in partial fulfillment of the Bachelor of social science Honours Degree in Peace and Governance and submitted to the department of Peace and Governance, Faculty of Social Sciences and Humanities at Bindura University of Science Education has not been presented, submitted or published in this nature or part. Previous works have been duly accredited and acknowledged properly.

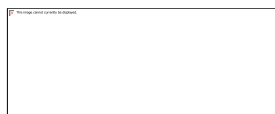
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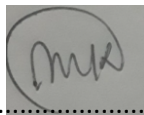
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Chairperson's Name.....DR J KUREBWATIRA.....



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Date....24/09/25.....

DEDICATION

This research project is dedicated to my late Father, my lovely mom and beautiful Daughter who has always been my source of inspiration.

ACKNOWLEDGEMENTS

First and Foremost ,I would like to thank the Almighty God for the grace ,love and guidance throughout the completion of this dissertation not in my capacity but by his grace .My heartfelt thanks and special credit goes to my immediate supervisor for her patience ,guidance ,encouragement and support without her continuous support and help it would have not been easy for me to complete this dissertation .Also my gratitude and sincere appreciation goes to Glenview Industry and its staff for granting me the opportunity to carry out my research and provision of professional responses from group discussions and interviews most humble thanks goes to my relatives and my friends for continued love ,support and inspiration in all my endeavors and they have been pillars of my strength during the period of this research.

LIST OF ABBREVIATIONS AND ACRONYMS

AU.....	AFRICAN UNION
ICT.....	INFORMATION COMMUNICATION TECHNOLOGY
IOS.....	INTERNATIONAL ORGANIZATIONS FOR STANDARDISATION
MNC	MULTINATIONAL COOPERATIVES
NGO.....	NON GOVERNMENTAL ORGANISATION
SADC.....	SOUTHERN AFRICAN DEVELOPMENT COMMUNITY
UN.....	UNITED NATIONS
WHO	WORLD HEALTH ORGANISATION
ZAISO.....	ZIMBABWE ASSOCIATION OF INFORMAL SECTOR ORGANISATION
ZIMRIGHTS.....	ZIMBABWE HUMAN RIGHTS FORUM

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the study

The COVID-19 pandemic, originating in Wuhan, China, in late 2019, rapidly evolved into a global health crisis, prompting widespread lockdowns and economic disruptions (World Health Organization, 2020). The pandemic's far-reaching consequences profoundly impacted businesses across sectors. Research by Adhikari et al. (2020) and Cukier et al. (2020) highlighted the multifaceted challenges faced by businesses, including supply chain disruptions, reduced consumer demand, workforce challenges, and financial constraints. These factors collectively contributed to economic downturns and increased business failures, accentuating the need for robust resilience strategies. In Zimbabwe, the Minister of Health in consultation with the President published the COVID-19 Prevention, Containment and Treatment Order. The Order introduced several lockdown measures including the initial period of 21 days between 30 March to 19 April 2020. The Order defined several terms within the context of specific usage during the pandemic in Zimbabwe. Some of these terms are 'essential service', 'medical supplies', 'national lockdown', 'public place', 'social distancing rule' etc. It prohibited gatherings and false reporting during the lockdown period. False reporting is punished by the provision of section 31 of the Criminal Code Law with a fine or an imprisonment term not more than twenty years.

Cingolani and Roscigno (2020) provide a compelling analysis of the plight of Italian informal workers during the COVID-19 pandemic. Their study reveals the disproportionate impact of lockdowns and economic downturns on this vulnerable population. Informal workers, often operating outside the formal legal and regulatory framework, lack access to essential support systems such as social safety nets, healthcare, and unemployment benefits. Consequently, they were particularly hard hit by the pandemic, facing significant income losses, job insecurity, and food shortages.

López-Rodríguez and López-García (2021) echo these findings in their study of informal workers in Spain. They demonstrate how the pandemic exacerbated pre-existing inequalities within the informal sector. Informal workers, who often work in low-wage, precarious jobs, were disproportionately affected by the economic downturn. Many lost their jobs or experienced significant reductions in their income. Moreover, their limited access to formal social protection systems left them vulnerable to financial hardship and poverty. These studies underscore the critical need for targeted policies and interventions to support informal workers during crises. By providing access to social safety nets, financial assistance, and training programs, governments can help mitigate the negative impacts of economic downturns on this vulnerable population.

The COVID-19 pandemic presented a significant challenge to informal businesses worldwide, particularly in developing regions like Africa. These businesses, often operating outside the formal legal and regulatory framework, are particularly vulnerable to economic shocks due to their limited access to resources and support

systems. Despite these challenges, many informal businesses in Africa demonstrated remarkable resilience in adapting to the pandemic noted by Paul Krugman (2021)

Studies have identified a range of strategies employed by informal businesses to mitigate the negative impacts of COVID-19. Many informal businesses shifted their focus to new products or services, exploring alternative markets to compensate for losses in their primary income streams. Olowu and Olabisi (2021) found that informal traders in Nigeria relied heavily on social networks and community support to weather the crisis. Olowu and Olabisi (2021) observed that some informal traders in Nigeria were able to leverage digital platforms to reach new customers and expand their market. These networks provided access to information, financial assistance, and emotional support, helping businesses to cope with the challenges of lockdowns and reduced demand. Agyei and Osei-Bonsu (2021) similarly observed the importance of social capital in the resilience of informal businesses in Ghana.

Government support emerged as a crucial factor in bolstering the resilience of informal businesses in Africa, as highlighted by Agyei and Osei-Bonsu (2021). Many governments implemented measures such as financial assistance and regulatory relief to help these businesses navigate the economic downturn, which was particularly severe for those operating without formal recognition. This support included direct financial aid, tax relief, and simplified compliance requirements, enabling informal businesses to sustain operations and retain employees during challenging times. However, the effectiveness of these initiatives varied significantly across countries, influenced by

factors such as the speed of implementation, the adequacy of resources allocated, and the specific needs of the informal sector as noted by Charmes (2020). Consequently, while some businesses thrived due to timely government intervention, others struggled due to inadequate support, highlighting the disparities in governmental responses to the crisis.

The pandemic's impact on informal businesses was far-reaching. Lockdowns, restrictions on movement, and disruptions to supply chains created a perfect storm for these enterprises. Operating outside the formal economy, the informal sector often lacks access to essential support systems such as social safety nets, financial assistance, and legal protection. Consequently, informal workers experienced severe income losses, job insecurity, and food shortages. Studies by ILO (2020) and UN-Habitat (2020) underscore the global scale of this crisis, emphasizing the urgent need for policy interventions to protect and support informal workers.

Zimbabwe, like many developing countries in Africa, has a significant informal economy that plays a crucial role in supporting livelihoods and driving economic growth. However, this sector is particularly vulnerable to economic shocks, including the COVID-19 pandemic. The pandemic's impact on Zimbabwe's informal businesses was compounded by the country's pre-existing economic challenges, such as hyperinflation and political instability. Prior to the pandemic, studies had highlighted the resilience of informal businesses in Zimbabwe. Chikwanha (2010) and Munsaka (2015), for instance,

observed the sector's ability to adapt to changing economic conditions and to provide essential goods and services to the population.

Lockdowns, restrictions on movement, and disruptions to supply chains had a devastating impact on informal businesses in Zimbabwe. Many informal traders, who rely on daily income to meet their basic needs, were unable to operate during lockdowns. Moreover, the closure of formal businesses and reduced consumer spending further limited the demand for informal sector goods and services. Moyo and Chitiga (2012) had previously emphasized the sector's vulnerability to economic downturns, and the pandemic amplified these risks. The pandemic also exacerbated existing inequalities within the informal sector. Chinyanga (2018) had highlighted the gendered nature of informal work in Zimbabwe, with women often occupying more precarious and low-paying jobs. These women were disproportionately affected by the pandemic, as they were more likely to lose their jobs or experience income reductions.

In response to these challenges, informal businesses in Zimbabwe adopted a range of resilience strategies. Chikwanha and Munsaka (2021) observed that many businesses diversified their income sources, exploring new products or services to meet changing consumer needs. Others relied on social networks and community support to weather the crisis. Moyo and Chitiga (2012) had previously noted the importance of social capital in the resilience of informal businesses, and the pandemic further underscored its significance. Despite these efforts, the pandemic's impact on informal businesses in Zimbabwe was severe. Chinyanga (2018) highlighted the ongoing

challenges faced by informal workers, including limited access to formal social protection systems and financial services. The pandemic exacerbated these challenges, leaving many informal businesses struggling to survive.

The informal economy in Zimbabwe plays a crucial role in supporting livelihoods, particularly in urban areas. However, the sector's informal nature renders it highly vulnerable to economic shocks. Previous research on Zimbabwe's informal economy, such as that by Moyo and Chitiga (2012), has emphasized the sector's resilience in the face of adversity. Nevertheless, the COVID-19 pandemic presented a unique set of challenges that required new and innovative coping mechanisms. By examining the resilience strategies employed by informal businesses in Glen View 8, this study contributes to a deeper understanding of how these enterprises adapted to the crisis and informs policies aimed at supporting their recovery.

1.2 Purpose of the study

To assess the urban resilience strategies utilized by informal businesses during Covid-19. A case of Glen-view 8 home industry.

1.3 Statement of the problem

The COVID-19 pandemic exposed the vulnerabilities of informal businesses in Zimbabwe, particularly those operating in urban areas. Despite their crucial role in supporting livelihoods and driving economic growth, informal businesses are often marginalized and lack access to essential resources and support systems. This vulnerability was exacerbated by the pandemic, leading to significant disruptions to

operations, income losses, and job insecurity. Informal businesses in Zimbabwe face a myriad of challenges, including limited access to finance, inadequate infrastructure, and restrictive regulations. The effects of the pandemic on informal businesses in Zimbabwe extend beyond immediate economic hardship. The closure of businesses and job losses contributed to increased poverty and food insecurity, particularly among vulnerable households. By addressing these challenges, it is possible to enhance the resilience of informal businesses in Zimbabwe and mitigate the negative impacts of future crises. This will not only benefit individual businesses but also contribute to the overall economic and social development of the country. This study aims to examine the strategies utilized by informal businesses in Glen View 8 to survive and recover from the COVID-19 crisis.

1.4 Research Objectives

1. To assess the specific resilience strategies adopted by informal businesses in Glen View 8, Harare, during the COVID-19 pandemic.
2. To evaluate the effectiveness of these resilience strategies in ensuring the survival and continuity of informal businesses in the face of the pandemic.
3. To identify the challenges that hindered the success of resilience strategies adopted by informal businesses in Glen View 8 during the COVID-19 pandemic.

1.5 Research Questions

1. What resilience strategies did informal businesses in Glen View 8 employ to cope with the challenges posed by the COVID-19 pandemic?
2. How effective were these resilience strategies in ensuring the survival and continuity of informal businesses in Glen View 8?

3. What factors that hindered the success of different resilience strategies among informal businesses in Glen View 8?

1.6 Assumptions of the study

- This study assumes that informal businesses in Glen View 8, Harare, Zimbabwe, have implemented strategies to cope with the challenges posed by the COVID-19 pandemic.
- This study assumes that these businesses have the capacity to recall and articulate the strategies employed during this period.
- The study also assumes that the data that is going to be collected from the informal business owners accurately reflects their experiences and the strategies implemented.

1.6 Significance of the study

1.6.1 Business Owners in the Informal Sector

The findings of this study will directly benefit business owners in the informal sector by providing insights into successful coping mechanisms during crises. By understanding the factors that influenced the adoption and success of resilience strategies, informal business owners can identify and implement effective measures to protect their businesses and livelihoods in the face of future challenges.

1.6.2 Policy Makers

The research will inform the development of policies and programs aimed at enhancing the resilience of informal businesses in Zimbabwe. By understanding the specific challenges faced by these businesses and the strategies they employed to cope with the pandemic, policymakers can tailor their interventions to address the most pressing needs.

This may include providing targeted financial assistance, improving access to essential

services, and creating a more favorable regulatory environment for informal businesses.

1.6.3 Non-Governmental Organizations

The non-governmental organizations (NGOs) working with informal businesses can use the findings of this study to inform their programs and initiatives. By understanding the factors that hindered the adoption and success of resilience strategies, NGOs can develop targeted interventions to support informal businesses in building their capacity and resilience. This may involve providing training, technical assistance, and access to resources.

1.6.4 Education institutions

This study will contribute to the growing body of knowledge on urban resilience, particularly in the context of informal economies. By examining the resilience strategies employed by informal businesses in Glen View 8, the research will help to identify the factors that contribute to their capacity to withstand and recover from crises. These findings can be used to inform future research and policy development in this area.

1.6.5 Delimitations

A limited sample size will be used as such the entire population will not be studied. This research will only be interested in discovering the utility of urban resilience strategies adopted during COVID-19 pandemic. Also, the research is restricted to studying the utility of urban resilience strategies amid COVID-19 pandemic, with a case study of Glenview home industry.

1.6.6 Limitations .

Unwillingness by participants to give out information will be a great obstacle to the outcome of this research, this will be due to fear of victimization and being ridiculed by other participants. This problem might be accomplished by ensuring privacy and emphasis that information would be solely for educational purposes. Glenview home industry is a very big complex the researcher might not be able to interview everyone. To address this challenge instead of conducting one on one interviews with everyone might creating a focus group discussion so can be distributed to a large group, this allow to gather information from many people or the researcher might be looking for individuals like managers or team leaders who have significant insights or influence within the organisation who can provide a broad perspective on the industry.

1.6.7 Definition of terms

Resilience- De Soto, (1989) resilience is the capacity of a system, individual, or community to withstand, adapt to, and recover from adversity or change.

Informal businesses- Informal businesses are economic activities that operate outside the formal legal and regulatory framework. They typically involve small-scale operations, self-employment, and a lack of formal registration, taxation, or labor protections (Chikwanha, 2010)

COVID-19- COVID-19 is a contagious respiratory illness caused by the SARS-CoV-2 virus. It originated in Wuhan, China, in late 2019 and rapidly spread worldwide, leading to a global pandemic (WHO, 2020)

Home industry- A home industry is a business operated from a residential property. It typically involves small-scale production or services, often involving family members or a limited number of employees (Banerjee, & Duflo, 2011)

1.6.8 Dissertation outline

Chapter 1 will introduce the study by providing the background of the study and problem statement. The chapter has laid a foundation of this research and showed a blueprint of how the research is going to be conducted

Chapter 2 will focus on literature review , theoretical framework of the study. The literature review surveys scholarly articles, books, and other sources relevant to a particular area of research.

Chapter 3 will focus on the methodology that the research is going to implement in order to conduct a research. This chapter explains various methodologies that were used in gathering data and analysis which are relevant to the research. It involves details of the worldview of research utilized for this study, including the research strategies, sources of data, methods of data collection and instruments used.

Chapter 4 will focus on gathering and presentation of the findings. The data will be gathered from the interviews with participants

Chapter 5 will focus on conclusions, summary and recommendations of the research.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0. Introduction

The core objective of this chapter is to provide a comprehensive overview of the existing body of knowledge on understanding the capacity of informal businesses in Glen View 8 to adapt and recover from the COVID-19 pandemic. Through looking into the work of various scholars, this review aims to elucidate the multifaceted nature the capacity of informal businesses to adapt and recover. Paul and Criado (2020) aptly define a literature review as a systematic examination and synthesis of previous research on a specific topic. It involves a meticulous survey of scholarly articles, books, and other relevant sources to identify key findings, methodological approaches, and theoretical frameworks. The scope and depth of a literature review are inherently tied to the specific research objectives of a study.

2.1 Theoretical framework

This study shall be guided by resilience theory.

2.1.1 Resilience Theory by Norris, et al, (2008)

Resilience theory by Norris, et al, (2008) suggests that individuals, communities, and systems possess an inherent capacity to recover from adversity (Norris, Stevens, Pfefferbaum, Wykle, & Rubin, 2008). This ability to "bounce back" involves a complex interplay of personal and environmental factors. Scholars like Ungar (2012) emphasize the role of social ecologies in fostering resilience, highlighting the importance of supportive relationships, community resources, and cultural factors. Masten (2014) further emphasizes the adaptive systems that humans possess, both innate and learned, which enable them to navigate challenges and emerge stronger. This theory collectively underscore the dynamic nature of resilience, recognizing that it is not solely an individual trait but a product of the interaction between individuals and their environments. In the context of this study, informal businesses can be viewed as complex social-ecological systems that have been subjected to a significant shock. Through applying resilience theory, the researcher can

explore how these businesses have responded to the COVID-19 pandemic, identifying the factors that contribute to their ability to absorb, adapt, and recover.

Resilience theory (Norris, et al., 2008) provides a framework for understanding how informal businesses in Glen View 8 can adapt and recover from the COVID-19 pandemic. This theory emphasizes the capacity of individuals and systems to bounce back from adversity, highlighting the importance of factors such as social support, resourcefulness, and innovation. Through applying this theory, the research can examine how these businesses leveraged their inherent resilience to navigate the challenges posed by the pandemic and ensure their continued survival.

2.2 Specific resilience strategies adopted by informal businesses to mitigate the negative impacts of the COVID-19 pandemic.

The resilience strategies employed by informal businesses during covid 19 to mitigate the devastating impacts of a global health crisis. In South Africa, a colony at the time, informal traders, particularly in urban centers like Johannesburg and Cape Town, faced significant challenges due to lockdowns, travel restrictions, and public health measures (Marais, 2019). To adapt to these circumstances, informal traders demonstrated remarkable resilience. Many transitioned to selling essential goods, such as food and medicine, which were in high demand during the pandemic. Some even ventured into new product lines, like face masks and sanitizers, capitalizing on emerging needs. To reach customers, they adopted innovative strategies, such as mobile vending and online platforms, leveraging the growing digital landscape (Moyo, 2018). Additionally, informal traders formed cooperatives and associations to pool resources, share information, and collectively negotiate with suppliers and authorities. These collaborative efforts helped them access essential supplies, reduce costs, and strengthen their bargaining power. However, the pandemic also exacerbated existing vulnerabilities within the informal sector. Many traders struggled with limited access to financial resources, healthcare services, and social safety nets. To address these challenges, some informal traders sought support from non-governmental organizations and community-based initiatives, which provided training, microcredit, and health information.

The COVID-19 pandemic precipitated an unprecedented global crisis that disproportionately impacted informal businesses. As economic activities were curtailed and livelihoods disrupted,

these enterprises were forced to adapt and innovate to survive. A growing body of literature explores the diverse strategies employed by informal businesses to mitigate the negative impacts of the pandemic. Studies have highlighted the critical role of social networks and community support in bolstering the resilience of informal businesses. For instance, Cingolani and Roscigno (2020) found that informal workers in Italy relied heavily on family and friends for financial assistance and emotional support. Similarly, Hartono and Suryanto (2019) observed that strong social ties within Indonesian communities facilitated resource sharing and risk mitigation among informal entrepreneurs. These findings underscore the importance of social capital in enhancing the capacity of informal businesses to withstand shocks.

Another common resilience strategy identified in the literature is diversification of income sources. As primary income streams were disrupted, many informal businesses turned to alternative activities to maintain their livelihoods. For example, research by Adhikari et al. (2020) on global supply chain disruptions revealed that informal enterprises engaged in a variety of coping mechanisms, including shifting to new products or services, exploring new markets, and taking on additional jobs. This ability to adapt and diversify income sources is crucial for the survival of informal businesses in the face of economic downturns.

Moreover, the utilization of digital technologies has emerged as a significant resilience strategy for some informal businesses. While access to technology may be limited in many developing countries, studies have shown that those with digital capabilities were able to leverage online platforms for marketing, sales, and customer engagement. For instance, research by Lopez-Rodríguez and López-García (2021) on informal workers in Spain demonstrated the potential of digital platforms to mitigate the negative impacts of the pandemic. However, the digital divide remains a significant challenge for many informal businesses, hindering their ability to adopt these strategies. In addition to these strategies, informal businesses have also relied on government support, though access to such support has been uneven. Studies have shown that social safety nets, financial assistance, and regulatory relief can play a crucial role in helping informal businesses weather crises. However, the effectiveness of government interventions varies across countries and contexts.

2.3 The effectiveness of resilience strategies in ensuring the survival and continuity of informal businesses in the face of the pandemic.

Several studies have emphasized the role of social capital in mitigating the negative impacts of the pandemic on informal businesses. Cingolani and Roscigno (2020) found that strong social networks in Italian communities helped informal workers access financial support, share information, and provide emotional support. However, the effectiveness of social capital is contingent on factors such as network density, trust, and reciprocity. Diversification of income sources has been identified as an effective strategy for some informal businesses. Through expanding their product or service offerings, these enterprises can reduce their dependence on a single income stream, thereby enhancing their resilience. Adhikari et al. (2020) highlighted the importance of agility and adaptability in enabling informal businesses to explore new opportunities. Nevertheless, the success of diversification depends on factors such as market demand, access to resources, and entrepreneurial skills.

The adoption of digital technologies has shown promise in improving the resilience of informal businesses. Through leveraging online platforms for marketing, sales, and customer engagement, these enterprises can expand their reach and mitigate the challenges posed by physical restrictions. López-Rodríguez and López-García (2021) demonstrated the positive impact of digitalization on informal workers in Spain. However, the effectiveness of this strategy is contingent on factors such as digital literacy, access to affordable internet, and the availability of relevant digital platforms.

Government support has been recognized as a critical factor in determining the resilience of informal businesses. Social safety nets, financial assistance, and regulatory relief can provide a crucial lifeline for these enterprises during crises. However, the effectiveness of government interventions varies across countries and contexts. Studies have shown that well-targeted and timely support can significantly enhance the survival and continuity of informal businesses as highlighted by Osei-Bonsu (2021).

While the aforementioned strategies have shown promise in mitigating the negative impacts of the pandemic, it is important to acknowledge that the effectiveness of these strategies is influenced by a complex interplay of factors. Individual characteristics, such as entrepreneurial skills and risk tolerance, play a crucial role in determining the success of resilience efforts. Additionally, the

broader economic and social context, including access to markets, financial services, and infrastructure, can significantly impact the ability of informal businesses to adapt and thrive.

2.4 Factors that influenced the adoption and success of different resilience strategies among informal businesses.

Individual-level factors play a crucial role in determining the ability of informal entrepreneurs to adopt and implement resilience strategies. Entrepreneurial skills, including creativity, problem-solving, and risk-taking, have been identified as key determinants of success (Shane & Venkataraman, 2000). Additionally, access to information and knowledge about potential strategies can influence the decision-making process of informal business owners. Studies by De Clercq et al. (2016) have highlighted the importance of entrepreneurial learning and development in fostering resilience.

Social capital, defined as the resources embedded within social networks, has been shown to influence the adoption and effectiveness of resilience strategies. Strong social ties can provide informal businesses with access to information, financial support, and emotional resources. Cingolani and Roscigno (2020) emphasized the role of social networks in mitigating the negative impacts of the COVID-19 pandemic on informal workers. However, the composition and strength of social networks vary across individuals and communities, influencing the availability and accessibility of social capital.

Economic factors also play a significant role in shaping the resilience of informal businesses. Access to financial resources, such as savings, credit, and remittances, can enable entrepreneurs to invest in new business ventures or to weather economic downturns. Studies by Banerjee and Duflo (2011) have highlighted the importance of microfinance in empowering informal entrepreneurs. Additionally, the overall economic climate, including inflation, unemployment, and market conditions, can influence the viability of different resilience strategies.

Institutional factors, such as government policies, regulations, and infrastructure, create the enabling environment for informal businesses. Access to formal markets, business registration, and property rights can enhance the resilience of these enterprises. Studies by De Soto (1989) have emphasized the importance of formal institutions in promoting economic development and reducing

poverty. However, in many developing countries, informal businesses operate in a context of weak institutions, which can limit their ability to access opportunities and resources.

2.5 Case studies

2.5.1 MEXICO

This pandemic COVID-19, presented significant challenges for informal traders, particularly those operating in urban markets and street vendors. According to De la Cruz and López (2012) to mitigate the negative impacts of the pandemic, informal businesses in Mexico adopted a variety of resilience strategies. As noted by De Clercq et al. (2016) many traders focused on selling essential goods, such as food and medicine, which were in high demand during the outbreak. Others shifted their operations to online platforms, leveraging social media and e-commerce to reach customers remotely, (De Clercq et al. 2016). Additionally, informal traders formed cooperatives and associations to pool resources, share information, and collectively negotiate with suppliers and authorities.

These resilience strategies proved effective in ensuring the survival and continuity of informal businesses during the H1N1 pandemic. According to De Clercq et al. (2016) through adapting to changing circumstances, leveraging digital technologies, and fostering collective action, informal traders were able to maintain their livelihoods and contribute to the economic recovery of their communities. However, the pandemic also highlighted the vulnerabilities of the informal sector, particularly in terms of access to financial resources, healthcare services, and social protection. Scholars like De la Cruz and López (2012) have emphasized the importance of supportive policies and interventions to strengthen the resilience of informal businesses in Mexico. As noted by De Clercq et al. (2016) these include providing access to affordable credit, training programs, and social safety nets. Through addressing the structural challenges faced by informal traders, policymakers can help them better cope with future crises and contribute to sustainable economic development.

2.5.2. SOUTH AFRICA

In South Africa, a colony at the time, informal traders, particularly in urban centers like Johannesburg and Cape Town, faced significant challenges due to lockdowns, travel restrictions, and public health measures (Marais, 2019). To adapt to these circumstances, informal traders

demonstrated remarkable resilience. Many transitioned to selling essential goods, such as food and medicine, which were in high demand during the pandemic. Some even ventured into new product lines, like face masks and sanitizers, capitalizing on emerging needs. To reach customers, they adopted innovative strategies, such as mobile vending and online platforms, leveraging the growing digital landscape (Moyo, 2018). Additionally, informal traders formed cooperatives and associations to pool resources, share information, and collectively negotiate with suppliers and authorities. These collaborative efforts helped them access essential supplies, reduce costs, and strengthen their bargaining power. However, the pandemic also exacerbated existing vulnerabilities within the informal sector. Many traders struggled with limited access to financial resources, healthcare services, and social safety nets. To address these challenges, some informal traders sought support from non-governmental organizations and community-based initiatives, which provided training, microcredit, and health information.

2.6 Literature Gap

While existing research has delved into the impact of COVID-19 on informal businesses and identified various resilience strategies, a significant gap remains in understanding the specific strategies employed by informal businesses in Glen View 8, Harare, Zimbabwe. While studies have explored the resilience of informal businesses in general, there is a dearth of research focused on the unique challenges and coping mechanisms of informal businesses in specific urban contexts, particularly in developing countries. This study aims to bridge this gap by examining the resilience strategies adopted by informal businesses in Glen View 8 during the COVID-19 pandemic. Furthermore, while previous research has highlighted the importance of social networks, diversification, and digital technologies as resilience strategies, there is a need to explore the specific ways in which these strategies were implemented and the factors that influenced their effectiveness in the context of Glen View 8. Additionally, the role of government support and community-based initiatives in enhancing the resilience of informal businesses remains understudied in this specific context. Through examining the resilience strategies adopted by informal businesses in Glen View 8, this study will contribute to a deeper understanding of the factors that influence their capacity to withstand and recover from crises. This knowledge can inform the development of targeted policies and interventions to support the resilience of informal businesses in Zimbabwe and other developing countries.

2.7 Chapter Summary

This chapter provided a comprehensive review of the existing literature related to the research questions, examining how previous studies have addressed the topic under investigation. Through synthesizing the findings of these studies, this chapter established a solid foundation for the current research. Furthermore, the chapter delved into a conceptual review, exploring the theoretical underpinnings of the study's objectives. This conceptual framework, derived from relevant theories and empirical evidence, provided a structured approach to understanding the phenomenon under investigation. Building on this theoretical foundation, the subsequent chapter will delve into the methodological orientation of the study, outlining the research design, data collection methods, and data analysis techniques employed to address the research questions.

CHAPTER THREE

RESEARCH METHODOLOGY AND DESIGN

3.0. Introduction

This chapter describes the different approaches that were taken in order to collect and analyse data that was pertinent to the study. It includes specifics about the research methodology used for this study on understanding the capacity of informal businesses in Glen View 8 to adapt and recover from the COVID-19 pandemic, such as the instruments, data sources, collection techniques, and research strategies. It is made clearer how the information was obtained and the idea behind method selection. This chapter also includes details on the sampling methods and trustworthiness of the data that is used, as well as an outline of how empirical information is further examined. A summary of the chapter is included at the end.

3.1. Research philosophy

Collis and Hussey (2014) underlined that, under interpretivism, reality is viewed as very subjective in that it is affected by our viewpoints. To better explain social interactions, interpretivism stresses qualitative research methodologies that highlight people's viewpoints, motives, and reasoning above quantitative data. To supplement the qualitative research technique, the researcher

applied the interpretivism paradigm. According to O'Reilly (2009), interpretivism refers to epistemologies or ideas about how we might get knowledge of the world that rely on interpreting or comprehending the meaning that humans attach to their activities. The researcher utilized interpretivism because it is used to comprehend social science information and outlines how individuals interpret their environment and then act in response to those interpretations. Interpretivism allows academics to interpret particular parts of a study, adding human interest to a study. According to the interpretivism method, it is vital for the researcher as a social actor to grasp how individuals differ. The interpretivism method focuses on a naturalistic approach to data collection, such as interviews, observations, and conversations.

According to interpretivists, social constructs like language, consciousness, shared meanings, and tools are how humans obtain access to reality (Myers, 2017). Interpretivists say that all research is affected and formed by the pre-existing ideas and worldviews of the researchers. Interpretivism studies typically focus their attention on meaning and may employ numerous approaches in order to reflect diverse sections of the subject (Thornhill, Lewis, and Saunders 2012). Interpretivists claim that there is no unique right or genuine path to knowledge and no distinctive technique that automatically leads to intellectual growth.

3.2. Research approach

A research approach is the general approach a researcher takes to logically and cogently combine the various elements of a study, (Cresswell, 2018). The researcher used a qualitative research approach. In order to gain a deeper knowledge in understanding the capacity of informal businesses in Glen View 8 to adapt and recover from the COVID-19 pandemic, the researcher employed a qualitative methodology that focuses on obtaining detailed insights into various contexts, perspectives, and points of view (Boru, 2018). Qualitative research is thought to be more appropriate for the goals of this study since it focuses more on discovering new insights and the underlying meaning. Since descriptive design entails describing both the involved variable and scenarios, it was employed. A study that focuses more on description than on relationships or associations is categorised as a descriptive study, according to Kumar (2011).

3.3 Research design

A research design is a scientific study's blueprint, it describes the general approach to addressing the research question, gathering and processing information, and interpreting the results (Bhatia, 2018). A case study research design was employed in the study on the capacity of informal businesses in Glen View 8 to adapt and recover from the COVID-19 pandemic. To produce accurate and trustworthy knowledge, a strong research design is necessary (Bhatia, 2018). A case study research design entails a thorough examination of one or a limited number of cases. A vast array of subjects, including people, groups, organisations, programmes, events, and phenomena, can be investigated through case studies. When it comes to gaining in-depth knowledge about a problem, event, or phenomenon of interest in its natural, real-world setting, the case study technique is especially helpful. Learning more about more explicative "how," "what," and "why" questions is facilitated by the case study design. One can describe the way in which individuals perceive a particular phenomenon. Scientists are trying to understand this experience as best they can. What is the significance of this experience? or the way the participant is presented with this "experience" It is typically, but not always, a sample of participants, consisting of five to fifteen individuals. It is a well-respected study design that is commonly used in many academic fields, especially the social sciences. Finding themes or, when possible, drawing generalisations about how a particular event is viewed or experienced is what analysis entails.

3.4.Target population

A targeted population, as defined by Creswell et al. (2012), is a group of individuals with similar characteristics. Therefore, the term "targeted population" encompasses all individuals who are drawn to the research and to whom the results may be applicable. The researcher targeted informal traders in GlenView 8 residential area, government institutions and non governmental organisation including the Zimbabwe Association of Informal Sector Organizations (ZAISO) and Zimbabwe Human Rights NGO Forum (ZimRights). Additionally, since Creswell (2014) emphasised the importance of avoiding research settings in which outcomes may serve personal interests, no study subjects with whom the researcher had an existing personal relationship were recruited.

3.4.2 Sample Size

According to Zamboni (2018), the number of individual samples or observations in any statistical setting such as a public opinion survey or a scientific experiment defines the sample size. According to De Paulo (2011), sample sizes for qualitative research are frequently constrained because the primary goal is the calibre of the data that was gathered from 20 participants, in which 10 were informal traders or informal business owners and 5 participants from government institutions and 5 from non governmental organisation that includes Zimbabwe Association of Informal Sector Organizations (ZAISO) and Zimbabwe Human Rights NGO Forum (ZimRights) to make the research sample. Using a purposive sampling technique, the researcher selected a sample of subjects she thought will give her adequate and relevant data before reaching data saturation. This low sample size was chosen to ensure validity and confidentiality while ensuring that the results accurately reflect the facts.

3.4.3 Sampling methods

A plan for choosing a sample from a population is known as a sampling strategy. In this study, a sample size of 20 key informants was employed. Purposive sampling was utilised to choose the key informants. In order to provide direct and accurate data for the research, the method takes into account representatives of all stakeholder groups and demographics.

3.4.3.1 Purposive Sampling procedure

The method of purposive sampling was selected because it is frequently employed in qualitative research to find and pick cases that are rich in information about the phenomenon of interest. In this instance, purposive sampling was selected in order to find participants who could offer comprehensive and in-depth details regarding the phenomenon being studied (Saunders et al 2012).

3.5 Data Collection tools

In this study, both primary and secondary data was gathered; secondary data was gathered from materials like study reports, textbooks, and strategic designs; primary data was gathered from semi-structured in-depth interviews in which participants was asked general questions led to a participatory discussion (Kabir, Syed Muhammad 2016). In order to fill in the gaps left by any one source of data, both primary and secondary data will be used. Primary data, according to Kothari (2004), are the original data that are gathered for the first time. The primary data source provides

reliable, first-hand information from people involved in the current world. By asking additional questions once a previous question were addressed and so broadening the range of responses, the researcher was able to gather detailed information on the capacity of informal businesses in Glen View 8 to adapt and recover from the COVID-19 pandemic

3.5.1 Semi-structured Interviews

When conducting interviews for qualitative research, researchers pose open-ended, general questions to one or more participants and document their responses. The researcher is going to conducted face to face interviews with participants from government institutions as well as participants from non governmental organisations. According to Creswell (2012), audiotapes are frequently used to produce transcription that is more reliable. While closed-ended questions may incite participants to respond in a particular manner, open-ended questions are typically employed in interviews in the hopes of obtaining objective responses (Creswell, 2012). Sugiono (2008) defines an interview as a meeting between two people for the purpose of exchanging ideas and information through questions and replies, which leads to discourse and the mutual creation of meaning around a particular topic. In the end, this produced a significant amount of descriptive data from people as semi-structured interviews encourage two-way communication and enable interviewers to comprehend both the answers to the questions and the reasoning behind the responses, the researcher used them.

3.5.2 Focus group discussions

Focus groups are a type of qualitative research. Observations of the group's dynamic, their answers to focus group questions, and even their body language can guide future research on consumer decisions, products and services, or controversial topics (Creswell, 2012). The researcher made use of focus group discussions in gathering respondents from informal business owners in GlenView residential area. Focus groups are often used in marketing, library science, social science, and user research disciplines. They can provide more nuanced and natural feedback than individual interviews and are easier to organize than experiments or large-scale surveys. The researcher used focus group discussions to gather relevant data as a way to improve the reliability and validity of the data as focus group discussions leads to fact checking.

3.6. Data Presentation

The researcher used themes to show qualitative data because they simplify illustrative presentations and help draw conclusions. The outcomes of the data analysis was explained, conclusions was drawn, and suggestions for resilience strategies for informal businesses in Glen View 8. Data presentation, according to Lee et al. (2013), is the process of classifying and organising data so that it can be easily read, understood, and transformed into information.

3.7. Data analysis

Data analysis is the process of examining and organizing interview transcripts, observation notes, and other non-textual information that a researcher collects in order to gain a better understanding of a phenomenon (Bhatia, 2018). The data collected was examined and the research findings are placed in an organized manner that helps in developing answers to questions. The researcher analysed the data by adopting the thematic analysis. In this case, the researcher examined the data that was collected and identify common themes that were repeatedly mentioned by respondents during the research.

3.8. Validity

According to Lincoln and Guba (1985), a research study's credibility is a critical factor in determining its value. Developing credibility, dependability, and confirmability are all parts of being trustworthy. According to Guba and Lincoln (1989), a study's credibility is evaluated when readers or coresearchers are given information that helps them recognise it. The degree to which respondents' opinions and the researcher's representation of them align is referred to as credibility (Tobin and Begley, 2004). Researchers can make sure the study process is logical, traceable, and thoroughly documented in order to achieve reliability. Begley and Tobin (2004) Readers are better able to assess the reliability of the research when they are able to analyse the research methodology (Guba and Lincoln, 1985). According to Koch and Spreij (1994), auditing a research project's procedure is one way to show that it is reliable. Confirmability requires the researcher to show how conclusions and interpretations were made. It is concerned with demonstrating that the researcher's interpretations and results are clearly derived from the data (Tobin and Begley, 2004). A variety of strategies for addressing credibility were presented by Lincoln and Guba (1985), including prolonged involvement, persistent observation. Depending on the questions and the researcher's condition, the interview lasted 45 minutes. The interview was then transcription by the researcher.

Third, her supervisor reviewed each transcript after she had finished transcribing the data. As a check and balance on data interpretation, the researcher then gave it back to the individuals who had been questioned to ensure their uniqueness.

3.9 Ethical Considerations

A set of guidelines known as ethical considerations in research serves as a roadmap for researchers as they plan, carry out, and present their findings. Applying moral precepts to a variety of research-related subjects is known as research ethics (Bhandari, 2021). Anytime a researcher wants to conduct research, it is vitally important for them to take ethics into account.

3.9.1. Informed Consent

The research subjects were asked to give their informed consent to participate in the study voluntarily, freely, and intelligently. The participants were instructed by the researcher about the purpose of the study, their involvement, potential benefits, and risks. Participants' consent was acquired (respectively) before the research project begins, and workers were not subjected to undue pressure to give their consent. The researcher informed the participant of the purpose of the study and the conditions of their consent.

3.9.2. Confidentiality

The information gathered was used for educational purposes only; the researcher refrained from using the data for any other purpose, especially if it is not authorised. Additionally, the researcher maintained complete confidentiality, allowing only the researcher to access the data that was collected and the respondent identities to remain anonymous. Donor anonymity and confidentiality was be strictly upheld.

3.9.4. Clearly stating the intention

The researcher ensured that each participant had access to all necessary information prior to their participation. The investigator ensured that every participant comprehended the significance and goal of the research by taking all necessary steps. In order to prevent fraud, coercion, and undue influence, was done. The respondents were not forced to participate or to divulge information they did not feel comfortable sharing; they were also free to retract their statements or to stop taking part.

3.10. Chapter Summary

The chapter provided a step-by-step process for gathering data from primary and secondary sources by outlining the necessary procedures. The study employed a number of methods, including interviews, field observations, and secondary data, to produce information that addresses the research question. The research's ideal participants were found using the purposeful sampling method. According to general ethical standards, the research was carried out in an ethical manner. The best tools for the generated data were used for data analysis, including thematic analysis. The procedures used to analyse the data are highlighted in the final section. This chapter prepares the reader for the results presentation chapter that follows.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents the primary data findings collected by the researcher pertaining to the research on understanding the capacity of informal businesses in Glen View 8 to adapt and recover from the COVID-19 pandemic. The data was collected from the fieldwork using an interview guide. The chapter will begin by highlighting the study's response rate.

4.1. Response rate

Table 4.1 below shows the responses from the interviews conducted by the researcher. The target was 20 but the actual responses came from 18 focus group discussions

Table 4.1: Response rate for focus group discussion

Targeted sample size	Actual Responses	Response rate %
20	18	90

The researcher arranged 20 interviews; however, 18 were held successfully. The response percentage of 90% was recorded. The shortfall was because of the other respondents who were too busy to participate so the percentage of 90% were recorded.

4.2.1 The specific resilience strategies adopted by informal businesses in Glen View 8, Harare, during the COVID-19 pandemic.

The COVID-19 pandemic presented unprecedented challenges for informal traders in Glen View 8, Zimbabwe. However, these traders demonstrated remarkable resilience by employing various strategies to cope with the disruptions. Research findings reveal a combination of adaptive and innovative approaches, often driven by necessity and a strong sense of community.

(i) **Diversification of product lines.**

One prominent strategy adopted by informal business was diversification of product lines. Many traders, particularly those selling non-essential goods, shifted to selling essential items like food and basic household goods, which were in higher demand during lockdowns. As one respondent noted,

"When people were not buying clothes, they still needed to eat. So I started selling vegetables and mealie-meal to survive."

This diversification allowed traders to maintain some income flow and cater to the changing needs of their community. Another key strategy was the adoption of mobile money platforms. With restrictions on movement and a fear of handling cash, mobile money became a crucial tool for transactions. Traders who had previously relied solely on cash payments quickly adapted to using mobile money services like EcoCash and OneMoney. This not only facilitated sales but also reduced the risk of contracting the virus. A local vendor explained,

"At first, I was hesitant to use EcoCash, but when customers started demanding it, I had to learn. Now, it's how most of my customers pay."

This aligns with broader trends of increasing mobile money usage in developing economies, particularly during the pandemic (GSMA, 2020). The shift to digital transactions not only facilitated trade amidst movement restrictions but also addressed health concerns related to handling cash. This finding resonates with research emphasizing the importance of technology in enhancing resilience and facilitating business continuity (Brown et al., 2006)

(ii) Social networks and community support

Furthermore, informal traders in Glen View 8 relied heavily on social networks and community support. They formed informal groups and associations to share information, resources, and emotional support. These networks played a vital role in disseminating information about COVID-19, government regulations, and available support services. Traders also supported each other by providing credit, sharing customers, and even pooling resources to buy goods in bulk. This sense of solidarity was crucial in helping them weather the storm. As one trader put it,

"We are like a family here. We help each other in times of need. That's how we survived."

This finding is consistent with a large body of literature that highlights the importance of social capital in the informal economy (Portes, 1998). Informal traders often rely on strong social ties for access to credit, information, and mutual support, particularly during crises.

(III) Use of social media platforms.

In addition to these strategies, some traders also explored new ways of reaching customers. With lockdowns and restrictions on movement, they started using social media platforms like WhatsApp and Facebook, specifically marketplace to advertise their products and connect with customers. This allowed them to expand their customer base beyond their immediate vicinity and maintain some level of business activity. The research findings also highlight the crucial role of governmental institutions and NGOs in supporting informal traders during the pandemic. While government support was often limited, NGOs stepped in to provide essential services such as disseminating information about COVID-19, providing personal protective equipment, and facilitating access to mobile money platforms. These interventions, though limited in scope, played a crucial role in enhancing the resilience of informal traders.

This reflects a growing trend of informal businesses leveraging digital technologies for marketing and sales (Donner, 2008). Through expanding their customer base beyond their immediate physical location, traders were able to maintain some level of business activity. This finding underscores the potential of digital technologies to enhance the resilience of informal businesses, particularly in the face of mobility restrictions.

Informal traders in Glen View 8 demonstrated remarkable resilience in the face of the COVID-19 pandemic. Through diversifying their product lines, adopting mobile money platforms, relying on social networks, and exploring new ways of reaching customers, they were able to cope with the challenges and sustain their livelihoods. The support provided by governmental institutions and NGOs, though limited, also played a crucial role in enhancing their resilience. These findings underscore the importance of recognizing the resilience of informal traders and providing them with the necessary support to thrive in the face of adversity.

4.2.2 The effectiveness of these resilience strategies in ensuring the survival and continuity of informal businesses in the face of the pandemic.

The resilience strategies employed by informal traders in Glen View 8, while diverse and adaptive, had varying degrees of effectiveness in ensuring business survival and continuity during the COVID-19 pandemic. Research findings suggest a complex picture, where some strategies proved highly effective, while others offered limited impact due to prevailing socio-economic constraints and the severity of the pandemic's disruptions.

(i) Maintain some level of income.

Diversification of product lines, for instance, proved to be a crucial survival strategy for many. Through shifting to selling essential goods, traders managed to maintain some level of income and cater to the immediate needs of their communities. As one respondent explained,

"Changing to selling vegetables kept me going. It wasn't as profitable as selling clothes, but it was enough to put food on the table."

This suggests that diversification was effective in ensuring basic survival, though not necessarily in maintaining pre-pandemic levels of profitability. This aligns with research highlighting the complex interplay of factors that influence the resilience of informal economies during crises (Lloyd-Sherlock, 2011). Diversification of product lines, as the research indicates, was a key survival strategy. Shifting to essential goods allowed traders to maintain some income and cater to immediate community needs. This aligns with studies that have shown how diversification can act as a buffer during economic downturns, allowing businesses to adapt to changing market demands (Hart, 1973). For instance, studies on informal traders in other developing countries have shown similar shifts towards basic necessities during times of economic hardship (Chen, 2012). This adaptation reflects a pragmatic approach to survival, prioritizing the immediate needs of the community and ensuring a continued, albeit potentially reduced, income stream.

(ii) Facilitation transactions and reduction of virus transmission

The adoption of mobile money platforms also played a significant role in facilitating transactions and reducing the risk of virus transmission. However, its effectiveness was somewhat limited by network challenges and the digital divide. Some traders, particularly older ones, struggled to adapt

to the technology, while others faced issues with network connectivity and transaction fees. As one elderly vendor noted,

"These EcoCash things are confusing. Sometimes the network is down, and I lose customers."

This highlights the need for digital literacy training and improved infrastructure to maximize the effectiveness of mobile money as a resilience strategy. This resonates with broader research on the digital divide, which highlights the unequal access to and use of digital technologies based on factors such as age, income, and location (Warschauer, 2003). While mobile money offered a valuable tool for some, its effectiveness was limited by these existing inequalities, suggesting that technology adoption alone is insufficient without addressing underlying digital literacy and infrastructure gaps

(iii) Social networks and community support proved invaluable in providing support.

Social networks and community support proved invaluable in providing emotional support, sharing information, and pooling resources. However, their effectiveness in ensuring business continuity was limited by the overall economic downturn. With widespread loss of income and reduced purchasing power, even mutual support could only go so far. As one trader explained,

"We helped each other with food and small loans, but everyone was struggling. There wasn't much money to go around."

This suggests that while social networks were crucial for survival, they were not sufficient to fully mitigate the economic impact of the pandemic. The research rightly emphasizes the importance of social networks and community support, aligning with extensive literature on the role of social capital in the informal economy (Putnam, 2000). The shared experiences and mutual support provided a crucial lifeline during the crisis. This reinforces the argument that while social networks are essential for coping with shocks, they are not a substitute for broader economic and policy support (Lin, 2001).

(iv) Access to social media and digital literacy

Furthermore, the effectiveness of strategies like using social media for marketing was limited by factors such as internet access and digital literacy. While some traders successfully used platforms

like WhatsApp to connect with customers, many lacked the resources or skills to effectively utilize these tools. This highlights the need for targeted interventions to bridge the digital divide and empower informal traders to leverage technology for business growth. The role of governmental institutions and NGOs in supporting informal traders was also crucial, but its effectiveness was hampered by limited resources and coordination challenges. While some NGOs provided valuable support in terms of information dissemination and provision of protective equipment, their reach was often limited. As one NGO representative acknowledged,

"We tried our best to support the traders, but the needs were overwhelming, and our resources were stretched thin."

This underscores the need for greater collaboration between government, NGOs, and other stakeholders to provide more comprehensive and effective support to the informal sector. This finding is consistent with research that suggests that the benefits of digital technologies are not evenly distributed and can exacerbate existing inequalities (Castells, 2010). The research also highlights the crucial, yet often constrained, role of governmental institutions and NGOs. This echoes studies that have emphasized the need for more coordinated and sustained interventions to effectively support the informal sector (UNRISD, 2010).

The resilience strategies employed by informal traders in Glen View 8 had varying degrees of effectiveness in ensuring business survival and continuity. While strategies like diversification and social networks proved crucial for basic survival, their impact on business continuity was limited by factors such as economic downturn, digital divide, and limited support from governmental institutions and NGOs. These findings highlight the need for a multi-faceted approach to supporting the informal sector, one that addresses not only immediate needs but also long-term challenges related to infrastructure, technology, and access to resources.

4.2.3 Factors that hindered the success of resilience strategies adopted by informal businesses in Glen View 8 during the COVID-19 pandemic.

The success of resilience strategies employed by informal businesses in Glen View 8 during the COVID-19 pandemic was hindered by a multitude of interconnected factors. Research findings reveal that these factors spanned economic, technological, social, and institutional domains, creating a complex web of challenges that limited the effectiveness of even the most adaptive strategies.

(i)Pervasive economic downturn.

One significant hindrance was the pervasive economic downturn. The pandemic triggered a sharp decline in economic activity, leading to reduced consumer spending and decreased demand for goods and services. This severely limited the effectiveness of strategies like product diversification, as even essential goods faced reduced demand due to widespread loss of income. As one trader lamented,

"Even when I started selling vegetables, people didn't have money to buy. Everyone was struggling."

This highlights how macroeconomic factors can undermine even the most proactive individual efforts. This aligns with research emphasizing the vulnerability of informal businesses to economic fluctuations, as they often operate with limited capital and are highly dependent on consumer spending (Chen, 2012).

(ii)Technological limitations.

Technological limitations also played a crucial role in hindering the success of certain strategies. While the adoption of mobile money platforms was essential for facilitating transactions, factors like network instability, high transaction costs, and limited digital literacy among traders posed significant challenges. As one respondent explained,

"Sometimes the EcoCash network would be down for hours, and I would lose customers who didn't have cash."

This underscores the need for improved infrastructure and digital literacy training to fully leverage technology as a resilience tool. Social factors, while providing a crucial safety net, also presented certain limitations. The research also highlights the crucial role of technological limitations. While the adoption of mobile money platforms was essential, issues like network instability, transaction costs, and limited digital literacy posed significant barriers. This resonates with studies on the digital divide, which highlight the unequal access to and use of digital technologies, particularly in developing countries (Warschauer, 2003). These technological

constraints underscore the need for investments in infrastructure and digital literacy training to enable informal businesses to fully leverage digital tools.

(iii) Widespread economic hardship.

While social networks and community support provided essential emotional and material support, their effectiveness was constrained by the widespread economic hardship. As one trader noted,

"We helped each other with what little we had, but everyone was facing the same problems."

This suggests that while social capital is crucial, it cannot fully compensate for systemic economic challenges. Furthermore, institutional factors, such as limited support from governmental institutions and NGOs, also hindered the success of resilience strategies. While some NGOs provided valuable assistance in terms of information dissemination and provision of protective equipment, their reach was often limited by resource constraints and coordination challenges. As one NGO representative acknowledged,

"We tried to support as many traders as possible, but our resources were stretched thin, and we couldn't reach everyone."

This highlights the need for greater collaboration between government, NGOs, and other stakeholders to provide more comprehensive and effective support to the informal sector. This aligns with research on social capital, which suggests that while strong social ties can be beneficial, they cannot fully compensate for systemic economic challenges (Lin, 2001). When entire communities face economic hardship, the capacity for mutual support is inevitably diminished.

(iv) Policy and regulatory environments.

In addition to these factors, policy and regulatory environments also played a role. For instance, restrictions on movement and lockdowns, while necessary for public health, severely limited the ability of traders to operate their businesses. As one trader explained,

"During the lockdown, we couldn't even go to the market to buy goods. How could we survive?"

This underscores the need for policies that consider the specific needs and vulnerabilities of the informal sector during crises. A multitude of interconnected factors hindered the success of

resilience strategies employed by informal businesses in Glen View 8 during the COVID-19 pandemic. These factors spanned economic downturn, technological limitations, social constraints, institutional challenges, and policy environments. Addressing these multifaceted challenges requires a holistic approach that considers the specific needs and vulnerabilities of the informal sector and fosters greater collaboration between government, NGOs, and other stakeholders. This aligns with research advocating for more inclusive and context-specific policies that recognize the diverse realities of informal workers (Charmes, 2012).

4.3 Discussion of findings.

The COVID-19 pandemic presented a severe shock to the informal economy globally, and the informal traders in Glen View 8, Harare, were no exception. However, as the research findings indicate, these traders demonstrated significant resilience through a range of adaptive strategies. One prominent strategy identified was product diversification. Traders shifted from selling non-essential goods to essential items like food and household goods, mirroring findings in other studies.

The adoption of mobile money platforms like EcoCash and OneMoney was another key resilience strategy. . The research also emphasized the crucial role of social networks and community support. Furthermore, the use of social media platforms like WhatsApp and Facebook Marketplace to reach customers represents an innovative adaptation to the constraints imposed by lockdowns. Finally, the research acknowledged the role of governmental institutions and NGOs, albeit often limited, in supporting informal traders. This highlights the need for stronger partnerships between government, NGOs, and the informal sector to build greater resilience to future shocks. In conclusion, the resilience strategies adopted by informal traders in Glen View 8 during the COVID-19 pandemic demonstrate a remarkable capacity for adaptation and innovation.

The effectiveness of the resilience strategies employed by informal traders in Glen View 8 during the COVID-19 pandemic presents a nuanced picture. While certain strategies were crucial for immediate survival, their ability to ensure long-term business continuity was constrained by a range of factors. However, as the research also suggests, diversification did not necessarily translate to pre-pandemic levels of profitability, indicating its limitations in ensuring full business continuity. The adoption of mobile money platforms, while crucial for facilitating transactions and reducing virus transmission risks, faced challenges related to the digital divide. The limited effectiveness of

social media marketing due to internet access and digital literacy further underscores the challenges posed by the digital divide.

The research findings on the factors hindering the success of resilience strategies among informal businesses in Glen View 8 during the COVID-19 pandemic reveal a complex interplay of constraints, aligning with existing literature on the vulnerabilities of the informal economy during crises. The pervasive economic downturn, triggered by the pandemic, significantly hampered the effectiveness of even the most adaptive strategies. The research's emphasis on the limitations of social factors, despite their importance as a safety net, is also significant. While social networks provided essential emotional and material support, their effectiveness was constrained by the widespread economic hardship.

Furthermore, the research identifies institutional factors, such as limited support from governmental institutions and NGOs, as a key hindrance. The research also rightly points to the role of policy and regulatory environments. Restrictions on movement and lockdowns, while necessary for public health, severely constrained the ability of traders to operate. Blanket restrictions, without adequate support measures, can have devastating consequences for informal livelihoods. In conclusion, the research findings demonstrate that the success of resilience strategies among informal businesses in Glen View 8 was hindered by a complex web of interconnected factors spanning economic, technological, social, institutional, and policy domains.

4.4 Chapter Summary.

The chapter outlined research findings, analyzed data and suggested recommendations in trying to meet the objectives of this study. The researcher deduces themes basing on the ideas which were endorsed by the respondents through interviews and questionnaires in trying to answer the proposed research questions. The succeeding chapter shall give a summary of all what transpired in chapter one, two, three and four respectively.

CHAPTER FIVE

SUMMARY, CONCLUSIONS , RECOMMENDATIONS AND AREAS OF FURTHER RESEARCH

5.0 Introduction

This chapter consolidates the empirical findings and analytical conclusions derived from the comprehensive investigation into the resilience strategies employed by informal businesses within the Glen View 8 residential area of Zimbabwe, during the exigencies of the COVID-19 pandemic. Specifically, it synthesizes the principal research outcomes, delineating the adaptive mechanisms utilized by these enterprises, and subsequently proffers actionable recommendations aimed at bolstering their resilience in the face of future economic and public health crises. This chapter serves as a culminating point, giving the contributions of the study to the existing body of knowledge regarding informal sector adaptation in resource-constrained environments.

5.1 Summary

Chapter one mainly focused on the introduction of the study, problem statement and the background information of the study which formed the basis of the research. Thus, establishing the groundwork for the research pertaining to the research on the resilience strategies employed by informal businesses in Glen View 8, Zimbabwe, during the unprecedented challenges posed by the COVID-19 pandemic. From the objectives of the study the research questions were generated. Limitations, delimitations as well as definition of key terminology appeared in this chapter.

The second chapter reviewed relevant literature of the research topic under study. The theoretical framework underpinning the research was the resilience theory by Norris et al, (2008). In addition, the conceptual framework was established and explained. Finally, the research gap was established.

The third chapter dealt with the discussion of all the research methods and techniques that were used when conducting the research. The research is qualitative in nature so it used interpretivism research philosophy because they work in hand. Next, as part of their research design, the researcher employed case studies. Because this is qualitative research, a purposive sampling was employed under non-probability sampling methods. Using semi-structured interviews, a sample of

twenty participants were interviewed were pertaining to the research on the resilience strategies employed by informal businesses in Glen View 8, Zimbabwe, during the unprecedented challenges posed by the COVID-19 pandemic. Trustworthiness, ethical considerations as well as the chapter summary all sum up to make the third chapter.

chapter four focused on presentation of data which was collected using structured interviews pertaining the resilience strategies employed by informal businesses in Glen View 8, Zimbabwe, during the unprecedented challenges posed by the COVID-19 pandemic. The researcher made use of tables to present the gathered data for better understanding. To add on, a thematic approach was used, employing themes obtained from the research questions. In the same chapter, the response rate of the study was presented so as to protect the trustworthiness of the research, hence maintaining the authenticity of the research findings.

The fifth chapter dealt with the discussion of the research findings that were gathered by the researcher. The research findings are then evaluated tallying with the research questions and connecting to the larger body of literature. The research questions include the factors pertaining the resilience strategies employed by informal businesses in Glen View 8, Zimbabwe.

5.2 Conclusions

The research conclusively demonstrated a multifaceted approach to resilience among informal businesses in Glen View 8. Primarily, the findings highlight the adoption of income diversification as a fundamental strategy. Traders engaged in a variety of activities, often simultaneously, to mitigate the impact of fluctuating demand. This included the expansion of product lines, the provision of new services, and the opportunistic capitalization on emerging market needs, such as the sale of pandemic-related goods. Furthermore, the study revealed the pivotal role of social networks. Traders leveraged existing community ties for resource sharing, information dissemination, and mutual support, creating a robust safety net. Finally, the rapid adoption of digital tools and alternative business models, such as mobile vending and home delivery services, indicated a proactive adaptation to movement restrictions and changing consumer behaviors. These strategies collectively represent a pragmatic and resourceful response to the unprecedented challenges posed by the pandemic.

The evaluation of the effectiveness of these strategies revealed mixed results. While the adoption of diversification, social networks, and adaptive business models contributed significantly to the survival of many informal enterprises, their success was not uniform. Income diversification provided a crucial buffer against revenue loss, but the overall economic downturn still resulted in reduced earnings and increased operational costs. Social networks offered essential support, but their capacity to mitigate systemic economic pressures was limited. The adoption of digital tools facilitated continuity, but challenges related to digital literacy and access to technology hindered widespread adoption. Ultimately, the resilience strategies enabled the majority of businesses to persist, albeit with diminished profitability and increased vulnerability. The findings suggest that while these strategies were effective in preventing widespread collapse, they did not fully restore pre-pandemic economic stability.

Several factors were identified as hindrances to the full success of resilience strategies. Firstly, limited access to financial resources and credit constrained the ability of traders to invest in diversification and adapt their business models. The economic downturn further exacerbated this issue, reducing consumer spending and limiting access to capital. Secondly, inadequate infrastructure, including unreliable internet access and limited digital literacy, hindered the effective use of digital tools and online platforms. This created a digital divide, limiting the ability of some traders to participate in the evolving market. Thirdly, the lack of consistent and effective government support created an environment of uncertainty and instability. While some traders received assistance, many reported difficulties accessing support programs due to bureaucratic hurdles and limited resources. Finally, the persistent health risks associated with the pandemic, coupled with movement restrictions and lockdowns, disrupted supply chains and limited market access. These factors collectively undermined the full potential of the resilience strategies, highlighting the need for a more comprehensive and supportive ecosystem for informal businesses.

5.3 Recommendations

Based on the research findings,

- It is recommended that policymakers prioritize the formal recognition and integration of the informal sector into national economic strategies. This involves streamlining regulations, simplifying registration processes, and providing access to formal financial

services, thereby fostering a more supportive environment for informal businesses to thrive.

- NGOs and community-based organizations should facilitate the formation of support groups, cooperatives, and information-sharing platforms. These networks can provide access to resources, knowledge, and emotional support, enabling traders to navigate challenges collectively.
- Digital literacy and access to technology should be prioritized. Training programs on digital marketing, online payment systems, and mobile commerce can empower informal traders to leverage digital tools for business growth and resilience. Furthermore, investing in affordable internet access and mobile technology infrastructure is essential.
- Finally, governmental and NGO support programs need to be more responsive and accessible to the needs of informal businesses. This requires improved communication channels, simplified application procedures, and the provision of targeted assistance during crises. Regular consultations with informal traders can ensure that support programs are aligned with their specific needs and challenges.

5.4 Area for further studies.

- Further studies should explore the long-term impact of the COVID-19 pandemic on the informal sector, particularly in understanding the sustainability of adopted resilience strategies.
- Longitudinal research tracking the evolution of these businesses over time would provide insights into their ability to recover and adapt to future economic shocks. Additionally, comparative studies across different urban and rural settings within Zimbabwe, and across similar contexts in other developing nations, would allow for a more nuanced understanding of the factors influencing informal sector resilience.
- Investigating the role of digital financial inclusion and its impact on the economic stability of informal traders is also warranted.

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APPENDIX 1

PREAMBLE

My name is Munashe kunzekwenyika a student at Bindura State University studying Bachelors degree in I am undertaking a research study titled..... in partial fulfilment of the requirement of a BSc Degree in Peace and Governance I am kindly requesting you to participate in the research, your participation will be greatly appreciated. The study is purely for educational purposes and information will be treated with the utmost confidentiality. You are also assured that your responses will be treated with anonymity and that users of the final research report will not be able to trace the responses to you, your family or your organisation. To help uphold anonymity, you are encouraged not to state your name or any information that may disclose your personal information.

Please note that participation in this study is voluntary. Should you require further information or clarity please feel free to contact me on +263785147702 or my supervisor

Demographic Data

(a) Gender

Male

Female

(b) Age group

Below 20 yrs

20-4 yrs

41-60 yrs

61 and above

(c) Highest Qualification

Diploma level

Degree level

Masters Level

(e) Work Experience

5 years & below

6- 9 years

10 years & above

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1. Can you describe the challenges you faced as an informal business owner in Glen View 8 during the COVID-19 pandemic?
2. What specific actions did you take to keep your business going during the pandemic?
3. Looking back, how successful were these strategies in helping you maintain your income and keep your business running?
4. Were there any obstacles or difficulties you encountered while trying to implement these strategies?
5. Can you give a specific example of a strategy that was particularly effective (or ineffective) and explain why?
6. What kind of support, if any, did you receive from the government, community organizations, or other sources during the pandemic?

BINDURA UNIVERSITY OF SCIENCE EDUCATION



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DEPARTMENT OF PEACE AND GOVERNANCE

28 November 2024

TO WHOM IT MAY CONCERN

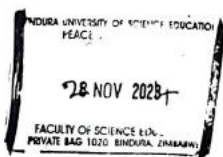
RE: REQUEST TO UNDERTAKE RESEARCH IN YOUR ORGANISATION

This serves to introduce the bearer, _____, Student Registration Number _____, who is a HBSC PEACE AND GOVERNANCE student at Bindura University of Science Education and is carrying out a research project in your area/institution.

May you please assist the student to access data relevant to the study, and where possible, conduct interviews as part of a data collection process.

Yours respectfully

J. KUREBWA (DR)
Acting Chairperson



1

APPENDIX 2: PLAGIARISM REPORT

Supervisor signature...

Student signature.....

Dissertation

ORIGINALITY REPORT

10%	7%	3%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

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