

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF SOCIAL SCIENCE AND HUMANITIES



Department of Social Work

**THE EXPERIENCES OF FEMALE ILLEGAL STREET VENDORS IN
SURVIVING MUNICIPAL POLICE RAIDS IN BINDURA CBD.**

BY

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**A DISSERTATION REPORT SUBMITTED TO THE DEPARTMENT OF
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FOR THE SOCIAL WORK HONOURS DEGREE**

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ABSTRACT

This study aims at the lived experiences of female illegal street vendors in dealing with municipal police raids in the streets of Bindura, CBD. This was motivated by the exclusion of female illegal street vendors who sell in the streets of Bindura from economic, political, social, and environmental spheres. The study was guided by three objectives which include identifying challenges encountered by female illegal street vendors working on the streets of Bindura, examining coping mechanism adopted by female illegal street vendors working on the streets of Bindura in response to challenges they encounter and identifying interventions that can be employed to assist vendors working on the streets of Bindura. Qualitative research method was used with interpretative phenomenology being the research design. The researcher used semi-structured interviews to collect data for both primary participants and key informant. Convenience sampling method for primary participants and purposive sampling method for key informants was used in the study. Data saturation guided the sample size that is eight participants for primary participants and three key informants. The study employed the interpretative phenomenological analysis in analyzing data. The study findings revealed that challenges female illegal street vendors are facing, such as limited formal work, limited access to loans among other challenges, are attributed to economic challenges and discrimination. Research respondents brought to light the coping strategy they employ in trying to solve the issues they encounter like personal savings, ISALS etc. Some of the interventions that were mentioned by the participants include empowerment, creation of support groups, banks specifically for female sellers among others which were suggested below. The researcher recommends to the Ministry of Women's Affairs, Community and Small to Medium Enterprises and the Ministry of Labour and Social Welfare, NGOs and local government authorities that they should intensify the enforcement of policy and programmes that encourages the involvement of female vendors in matters that affect their lives. To social work practice, there is a necessity to form support groups for female street vendors who are working on the streets of Bindura.

APPROVAL FORM

Supervisor

I certify that I supervised **B210555B** in conducting his research titled: The experiences of female illegal street vendors in surviving municipal police raids in Bindura CBD, in partial fulfillment of a Bachelor of Science Honours Degree in Social Work and I hereby recommend that it proceeds for examination.

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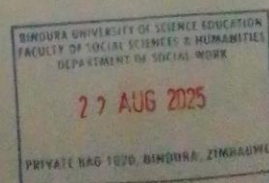
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DEDICATION

I dedicate this study to all female illegal street vendors in Zimbabwe. I wish them improved and sustainable livelihoods.

ACKNOWLEDGEMENTS

I wish to express my gratitude to various people who supported and assisted me throughout the process of this study. Firstly, I am grateful to my supervisor Mr. Magocha, this endeavor would not have been possible without his patience, unwavering support and expert guidance throughout the study.

I also thank my family for moral support.

LIST OF ABBREVIATIONS AND ACRONYMS

FISV	Female illegal street vendors
CBD	Central Business District
ISALS	Internal Savings and Lending Associations
SV	Street vending

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CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction

Today, street vending is not only an issue in the majority of the world but particularly in developing nations with high levels of unemployment, such as Zimbabwe. High street vending is caused by a number of problems, such as economic challenges, high taxes, unemployment and corruption. High profile moves, like the eviction of street vendors off streets are being used to curb street vending, but such measures are ineffective since no jobs are being generated for people quitting street vending. Due to discrimination and exclusion from most areas of society, female illegal street vendors resort to street vending to feed themselves and their families. A lot of organisations and policies advocate for the inclusion of women in economic aspects and the workforce, many of them are left out and marginalised in decisions that have a direct impact on their life. This is further consistent with the Universal Declaration of Human Rights (UDHR) as well as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which attempt to prevent women from being excluded from formal employment while recognising that they are entitled to employment. But there are some negative aspects of street vending, including the possibility of having the goods seized by the police, intimidation, and brutality to name but a few that will be examined as the dissertation progresses. Because of this, female illegal street vendors end up working on the street which fosters poor pay that cannot cater to their basic needs. The research purpose is to shed more light on the lives of female illegal street vendors working on the Bindura streets and coping strategies they use in an attempt to deal with challenges they face. The study also aims to establish the most suitable ways by which the government, non-governmental organisations, and social workers can collaborate in assisting female illegal street vendors selling on Bindura's streets. This chapter deals with the background of the study, problem statement, objective, and research questions.

1.2. Background of the study

There has been an explosive increase in street vending in Bindura CBD. The street vending, which is informal, stretches back to the period when Zimbabwe achieved its independence. During that period, vending was not popular Slootheer (2020) stated that vending became fashionable following the implementation of the Economic

Adjustment Policies (ESAP). That kind of transformation towards liberation market, liberation meant everything to the Zimbabwean economy. Chirau (2017) argued that the privatisation of major national enterprises and retrenchment of the civil service brought unprecedented unemployment, which forced people to have no other option but join the informal economy. The failure of ESAP to shift the economy onto a higher and sustainable trajectory of growth, or in particular the shortage in the employment sector, bequeathed poverty and marginalization to Zimbabwe. Njiva (2015) argued that, women held a larger percentage of all micro enterprises and entire informal occupations. Unemployment high rate encouraged many women to street vending business. Some became be widow, single parenthood and others are divorced that lead to poverty. They hold high percentage of female headed households in Zimbabwe which could be one of the reasons contributing towards the incidents of street vending by women (Mkhaize, 2013).

It is reported that street vending is banned in Zimbabwe, but the Bindura city council seems to acknowledge the presence of street vendors by levies received from either the designated venues or all street vendors Slootheer (2020). Legal frameworks to legalize street vending in Zimbabwe have never been worked on. Mkhaize (2013) argues that, street vendors are threatened and in certain cases beaten and their goods confiscated by the city authorities. Their rivalry comes as a result of licensing, taxation, location of operation and working conditions. For street trade to be a savior to hundreds of thousands of Zimbabweans street vending is a life saver. (Simango 2017; Moyo 2019). The sector has been in existence since the time Zimbabwe attained its independence and has flourished tremendously since 2002, when the Zimbabwean economy declined (Ndoro-Mkombachoto, 2018).

As a result of the serious economic and political crises, the informal sector is larger than the formal economy. According to the economic decline in Zimbabwe reported, leading to the informal sector being the largest employer in the nation, as cited by Njaya (2014), Nani (2020), and Mutsaka (2020), 76% of actively employed individuals get their income in the informal sector. The government of Zimbabwe also recorded an increase in the informal sector in 2018, and then Minister Patrick Chinamasa described the sector as the "new economy" when he made a budget speech in that year. According

to the International Monetary Fund report, the informal economy in Zimbabwe is among the three biggest in the world and represents 60.6% of GDP (IMF, 2018).

Most of Zimbabweans and female illegal street vendors making a living on Bindura streets have opted for informal business. Informal business, according to Zvorwadza in Langa (2014), selling is becoming an inevitable reality for Zimbabweans since they cannot evade the unemployment phenomenon in this country. These are tough economic times, increased levels of poverty as well as no formal job opportunities which have been the major reasons for street vending. These are tough economic times, increased levels of poverty as well as no formal job opportunities which have been the major reasons for street hawking.

The majorities of female illegal street vendors in Bindura streets are very poor and have no alternative sources of livelihood. Estimation puts the number of households considered to be poor in Zimbabwe at 74% (Quinn, 2017; UN, 2018; Louis, 2021; Chingono, 2021; UNICEF, 2021). The past decade has seen the economy of Zimbabwe experience structural realignments, which have resulted in the closure of different formal companies. Statistics project stated that about ten businesses close down every month (National Social Security Authority, 2013). As such, the survival of people nowadays is premised on earning opportunities characterized by street work. In the majority of urban local authorities, vending is a harsh reality and an immediate response to the negative socio-economic circumstances prevailing today (Gweru Residence Forum, 2019). A significant number of Zimbabweans who happen to make up homeless female illegal street vendors operate non-official businesses just to stay alive. Poverty and harsh living social and economic condition forces and has led many to flood the streets vending their products.

Zimbabwean street vendors can sell anything from fruits and vegetables to cigarettes, airtime, sweets, and so on (Sloothier, 2020). For instance, in the majority of Zimbabwean towns and cities, there are hundreds of thousands of women who typically work on the streets, selling products along pavements and sidewalks to walking pedestrians. They have a large customer base. Mangaga (2007) notes that between 2007 and early 2009, the economy of Zimbabwe was in serious crisis. The staples were not in the stores, and the retail sector was on the point of collapse.

The necessities would be supplied by the street vendors. Bread, salt, sugar, cooking oil, and other staples were now on the streets. This therefore accounts for why Matibenga, as cited in Ncube (2014) claims that women are the country's primary food producers on the streets. For the poor in urban areas, street vending becomes a vital source of income security, especially as claimed by Mangaga (2007). Although the police target both men and women vendors with no preference, police raids occur frequently in female vendors on the streets of Bindura because they take longer to respond than men. Thus, woman street vendors risk the most arrest, harassment and sexual exploitation. Thus, Langa (2014) discovers that female vendors are impacted more due to the fact that most of them are pregnant or have infants while conducting business on the streets.

Harassment by the police is more than forcing out illegally occupied space or taking away belongings. As a price for their freedom, police officers demand sexual favours from female illegal street vendors who sell on streets at the risk of being lawless and against their rights (Ncube, 2014). Corruption of public and private interests has become so widespread that it has its own jargon within the population and within Bindura, it refers to 'kugura mapurisa'. Street trading or street vending has been a chief means of making ends meet and business ownership for a lot of poor women in Zimbabwe according to the above facts. There are few opportunities for job opportunity since the Nation's economic problems are long-term. Given the socioeconomic suffering of Zimbabwe's economy, legislation to protect women workers on the streets of Bindura from police abuse and harassment among other human rights abuses is an issue of state imperative, thus the research aim.

1.3 Statement of the problem

There are several mechanisms and approaches that have been implemented by the Zimbabwean government to benefit those working in the informal sector, especially street vendors who are predominantly female. Legislations such as The Informal sector Policy (2012), the Transitional Stabilisation Program (2018-2020) and the local Authorities Act under the Urban Councils Act Chapter 29:15 have been enacted to provide informal sector operators, such as vendors, with an opportunity to enhance their economic opportunities. These initiatives were aimed at supporting vendors by taking various steps like offering vendors specific areas for vending to vend, licensing, registration and offering finances and loans. All these steps taken by the government

towards empowering female vendors in economic, social, environmental and political terms, female illegal Street vendors remain excluded for instance when it comes to employment and access to loan, the majority of female illegal street vendors' were putting their goods on pavement corners within the Central Business District (CBD), while others are dumping their goods on pavements and car parks (Chitapi, 2023 and Njaya, 2014). It's worth noting that while there has been extensive research carried out on women in Zimbabwe's informal economy, there is no much information on the unique challenges and barriers facing female illegal street vendors selling on the streets of Bindura (Nhapi, 2023).

Vending has been acting like a living policy towards the Zimbabwean society. Most of female illegal street vendors faced challenges, such as physical, sexual, emotional violence and harassment brought about by municipal police raids (Njaya, 2014). The violence leaves female illegal street vendors with no other option but to go where there is abject poverty or remain on the streets. It is the Zimbabwe economic difficulties that have had them desire to continue with business, thereby remaining in the streets (Nhapi, 2023). The negative treatment that has been meted out to the female illegal traders due to the council police raids have proved to be a significant abuse since the experience and treatment are different from those suffered by their male counterparts (Chitapi, 2023). These are the lives of female illegal street vendors who get to live on the streets due to council police raids, and how that experience turned to become an abuse of human rights. This has made the researcher want to get an intensive insight into their lives and bring out solutions to the avoidance of harassment and abuse from the municipal police.

This study tries to fill this knowledge gap and throw more light on this under study phenomenon. Street vending, for instance, as noted by Chibango (2024), employs people both those who have been laid off in the formal sector because their finances are limited and also some from families that have been destroyed by poverty or among marginalized communities. This is because the shift from indigenisation and ZimASSET policies to National Development Strategy (NDS1 2021–2025) that have persisted with the female illegal street vendors' challenges on the streets. It is because NDS-1 entirely overlooked street sellers among other informal businesspeople, and it affirmed categorically that it will only concentrate on development and growth in

1.4. Aim of the study

The aim of this study is to examine the life experiences of female illegal street vendors in surviving municipal police raids in Bindura CBD.

1.5 Research objectives

- To analyse the nature and extent of challenges experienced by female illegal street vendors in Central Business District of Bindura.
- To review the strategies employed by female illegal street vendors to cope with municipal council police raids.
- To develop interventions on how to deal with municipal police raids experienced by female illegal street vendors.

1.6. Research questions

1. What are the forms of violence that female illegal street vendors face during police raids in Bindura CBD?
2. What strategies do female illegal street vendors use as a coping mechanism?
3. What are the policy recommendations on how to deal with the abuse experienced by female street vendors?

1.7. Justification of the study

This study was driven by a fundamental concern that, amidst abundant research on Zimbabwe's informal economy and female illegal street vendors lived experiences within it, relatively minimal research has been done attempting to explore the lived experiences of female illegal street vendors selling on the streets of Bindura. Although there has been much research on women and development in Zimbabwe, the economic rights of women who are working on the streets have not been given much attention. Magora (2012), in the study "The Forgotten Entrepreneurs: Women vendors in Zimbabwe," offered a brief history of the incidence, causes, and impacts of being a vendor in the nation. There are limited detailed investigations of the rights of female vendors, much less the lived experiences of the women themselves who earn their living as street vendors in Bindura. This very overt lack of attention to detail led the researcher to carry out this kind of research. Nyathoni (2019) asserts that, unlike women in general,

female illegal street vendors who work on the streets are subjected to more physical and sexual abuse.

In this research, an explanation of how gender, poverty and susceptibility to human rights violations in urban Zimbabwe intersect is provided. It was hence essential to carry out research in an attempt to develop a feasible ontology that would go a long way in mitigating the predicaments that faced female illegal street vendors who worked on the streets of Bindura. As response mechanisms could be disseminated in an attempt to alleviate the phenomenon under discussion, the hope and future of women working on the streets of Bindura lay squarely on the success of the research.

It is essential to conduct such studies when bringing the development orientation into context since it articulated the socio-economic and cultural determinants that bring difficulties to female illegal street vendors who operate on the streets in urban areas, particularly the Central Business District of Bindura. This then provides social workers with an understanding of the interventions that should be implemented to assist and improve the lives of female illegal street vendors selling their wares in the streets of Bindura. The fact that the research was also a process for the feedback session makes it even more worthwhile. This implies that the research was qualitative in nature and because of this, research on the actual experiences of female illegal street vendors plying their trade on the streets of Bindura was immensely in-depth. Once more, the research provided a foundation for therapeutic interventions. Having accurate, disaggregated information will be useful to all who research this topic. A tipping point can be established when both the stakeholders and the government are able to recognize the faults of the current society, hence the research was thus completely justified.

1.8. DEFINATION OF KEY TERMS

Vending

Vending refers to the activity of offering goods or services regularly in an informal or street setting (Bhowmik, 2018). Street vending is also a common form of informal business in most cities where individuals sell various products from food to apparel to passing individuals.

Working on streets

There are no direct references to the right to work on the streets, but this is where others choose to work in the informal economy (Aktas, 2020).

Women

Rachel Lu (2023) describes "women" as a kind of person that can become pregnant and give birth to a child.

Municipal police

Municipal police refers to the law enforcement officers responsible for enforcing law and Order within a municipality or local area (Gaines, 2018). They enforce local ordinances, laws and regulations typically interfacing with community.

Illegal street vending

Illegal street vending refers to selling merchandise or services on the street or public areas typically in contravention of local regulations, laws and permits (Roever, 2016).

1.9. Chapter outline

The study is divided into 5 chapters and they are placed in the following order,

Chapter 1: The chapter started off with the presentation of the research and providing an introduction to its history as well as an introduction to challenges faced by female illegal street vendors in order to survive the raids made by municipal police that sweep the streets of Zimbabwe, Bindura CBD. Problem statement, purpose of the, its aims, its research questions, justification for the study, and definitions of study key words are all discussed in this chapter. The chapter, in return, defines the problem that is going to be studied, provides its significance and establishes the future research scope.

Chapter 2: The literature of previous research pertinent to the topic aims is revealed in this chapter. The chapter does, nonetheless, first address theoretical framework informing the study before addressing literature. The researcher critically examines the policy and legislative environment for protection and integration of female vendors selling on the streets and criticises the studies that have been done. The researcher examines the previous researches on the experience of female illegal street vendors working on the streets from international to national level and survival coping

mechanisms in overcoming those challenges. The researcher further goes on to identify areas of study and research gaps.

Chapter 3: Qualitative approach was used by the researcher, as exemplified in this chapter, as it is the optimal way of gaining knowledge on the real experiences of female illegal street vendors who conduct street vending in Bindura.

The researcher applied this method as a recruitment and selection of participant's strategy, data gathering and analysis. Aside from study limits and boundaries, the researcher further presents the ethical issues observed throughout the course of the study.

Chapter 4: Data presentation and discussion will be done in this chapter. The themes and subthemes the researcher established while conducting data analysis will be used to present the study findings narratively. Last but not least, there is the discussion of the findings which assist in interpretation and explaining them.

Chapter 5: The chapter provides the study summary, findings, and recommendations together with the conclusion of the study.

1.10. Chapter summary

The chapter began with the introduction of the study starting with its background as well as problem statement, purpose of the study, objectives, research questions and rationale. A general overview of the whole study, including definitions of major terms, was given. Literature is addressed in the next chapter against the background of real female illegal street vendor's experiences working on Bindura streets, Central Business District.

CHAPTER TWO: LITERATURE REVIEW

2.0. Introduction

The chapter records a literature review for the research. Literature utilised included documentation of in-depth reviews of published books from secondary sources of information in the experiences of female illegal street vendors in responding to municipal police raids within the central business district of Bindura. The research will be a discussion of the different experiences and violence female illegal vendor's face, strategies employed by female illegal street vendors to evade the everyday street vending problems such as harassment and abuse they face from municipal police council.

2.1. Theoretical framework: Critical feminist theory

The Critical Feminist Theory highlighted the double discrimination women experience from racism and sexism (Goodley, 2018). The theory is a system of analysis that was employed to monitor equality and human rights by highlighting the various forms of violence, discrimination, abuse and harm women experience when various social identity categories intersect. This hypothesis is based on the notion that discrimination against women is a social construct that arises from power dynamics and cultural beliefs and not a medical problem (Shildrick, 2019). It is one of the main postulates of Critical Feminist theory to believe that women are perceived to be weak members of society. That implies that barriers and prejudice against women due to the attitudes and institutions of society rather than their inherent drawback (Vasanthi, 2020). This approach emphasizes the need to address structural injustices and fight for social change in building an equal and inclusive society. Intersectionality approach, which accepts that people with one or more group identities can have divergent experiences without presuming their experiences, is another fundamental concept of critical disability theory (Ferri et al, 2018). It analyses critically the inevitabilities of social class differences, rank and privilege within and among communities.

The theory asserts that inequalities of gender are influenced by culture and social context (Pothier, 2006). The interconnectedness of various environmental and

socioeconomic factors like gender, racism and class render female illegal street vendors victims and they bear the brunt disproportionately, particularly in Zimbabwean cities. In other cases, the issues faced by female illegal street vendors on a daily basis are complemented by how society views them from their gender, sex, class and location (Minear, 2017). In particular, Erevelles (2010) detail how the very same social institutions (educational, legal and rehabilitation) that are designed to protect, enable and empower individuals who stand perilously at the intersections of race, class, and gender, actually fail to do so.

The potential of women in rural areas of Zimbabwe is significantly curtailed by situations out of their control and by the negative attitudes against them based on patriarchal, religious and cultural expectations. These negatively impact female illegal street vendors' ability to exercise their right to dignity as well as other freedoms and rights accorded to men.

2.2. Conceptualising street vending

Informal economy can be viewed as a global phenomenon which has been utilized extensively for centuries, which has been created by various reasons. A few of them are economic depressions and mass unemployment (Nhapi, 2023). Illegal Street vending all over the world in various cities is of various forms, each of which sustains and helps the city and its residents, though its effects are devastating. Morales (2010) applauded that management of street vending has been challenging, as for the majority of the traders, vending has been filled with uncertainties. Vending refers to trading without a license or informality in trading (Njaya, 2014). These consider non-payment of municipal charges or self-granting of trading sanctuary in the central business district (Lyons & Snoxell, 2005).

Petes et al (2018) have defined street vending as activity and part of informal economy activity which is also referred as survival strategy by have notes. Bhowmik and Saha (2015) have defined a street vendor as person who sells goods and services to public without permit built up structure. The street vending in an informal economy is a broader context of diverse definition and diverse meaning that appropriately discloses Illegal Street vending as a dangerous practice that causes serious and wicked hardships on those who are involved in the vending practices. Practitioners hence necessitated that this study sought to explore the lived experience of individuals who had practiced

this dangerous phenomenon. Various drivers precipitate the informal economy, which is street vending; economic desperation and unemployment have, however, been identified as major drivers in developing countries (Petes et al., 2018). Retraction or failure of the formal sector's expansion has helped to trigger the acceleration in urban informal sector expansion in most developing countries. The International Labor Organization (2002) places the estimate that almost 75% of fresh job opportunities being created worldwide are in the informal economy, and 68% of employment in cities is being created in the informal economy. It can thus be said that the informal sector is significantly contributory in becoming an excellent source of income and means to improve livelihood for lots of people from society to society of the world.

2.2.1 Regulatory frameworks that guide street vending

International labour standards and guidelines provide a framework for the regulation of street vending. The International Labour Organisations (ILO) Convention 138 (Minimum Age Convention) and Convention 182(Worst Forms of Child Labour Convention) indicate the need to protect vulnerable groups in the informal economy. The Transition from the informal to the formal economy recommendation urges governments to facilitate the entry of informal economy workers, including street vendors to the formal economy (ILO, 2015). Policies and institutions within Africa also inform the governance of street vending. The African Unions Agenda 2063 emphasize that there is a necessity for economic growth and employment that is inclusive. The Southern African Development Community (SADC) advocates regional development of economics and cooperation that can influence the informal economy like street vending (SADC, 2018). By-laws and municipal regulations govern the street vending in Zimbabwe. The Bindura City Council By-laws, for example, regulate street vending in certain locations, requiring vendors to obtain licenses and pay charges. The Street Vendors and Informal Traders Act regulate the licensing and control of the informal vendors. Despite these regulations, there are certain flaws that hinder effective control of street vending in Zimbabwe. Inconsistency of policies between national, metropolitan and local authorities leads to confusion and inconsistency enforcement (Kameta, 2013).

Archaic by laws fail to keep pace with changing economic and social circumstances and poor representation of street vendors makes it difficult to negotiate with authorities

(Sithole, 2017). Eviction and harassment of vendors erodes their economic base and poor infrastructure such as vending locations discourages vendor's activity (Muzvidzwa, 2015).

2.2.2. Overview of vending in Zimbabwe

As Njaya (2016) has argued Zimbabwe illegal street vendors constitute one-third of the 105,000 estimated to be employed in the country. Yet, minimization of street vendors' operations in urban areas has been a trend. Charisa (2015) stated that illegal street vendors who are female are likely to be subjected to harassment and subjective restrictions by local authorities. Primarily, street vendors work under poor conditions with no proper infrastructure and few amenities like clean drinking water and sanitary toilets. Mhike (2018) reported that the bad image of street vendors has created conflicts with the urban authorities' council and national police on the issues of licensees, tax, place of manipulation hygiene, and working conditions. Charisa (2016) argued that street vendors continued to endure and struggle on the periphery of the economy. Due to a lack of finance, street vendors proceed to operate businesses without licenses. According to Uzheny (2015), there is no legislation that can provide a legal cover for the importation of certain products such as bundles of clothing to Zimbabwe, and therefore vendors are caught between the dilemmas where they need to bribe officials to carry out business in the informal economy. Hence, it is proper to note that vending in Zimbabwe plays an important component of developing economies because it offers alternative sources of survival strategies.

2.3 Problems encountered by female illegal street vendors

The study examines the experiences of female illegal street vendors in surviving municipal police raids in Bindura (CBD). Limited employment and limited opportunities within the formal economy have forced street vending into a necessary choice in doing business in Zimbabwe. As noted by Mutullah (2019), street vending is an extremely feminised business since females are the most vulnerable members in society. A majority of them could be seen to be widows, single parents who turn to illegal street vending out of desperation. Research has proven that female illegal vendor's treatment is different from the male counterpart in the frequency of municipal police raids. Ncube (2014) categorizes that, while going about their daily undertakings,

women experience numerous challenges such as exposure to road accidents, sexual harassment and physical assault.

2.3.1 Economic challenges

2.3.2 Failure to access loans

The fact that female illegal street vendors cannot access loans is a significant economic issue, increasing their vulnerability and limiting them from growing their business. According to Chen (2012), female informal economy workers like street vendors have enormous barriers when accessing formal credit that empowers them economically. In a majority of developing countries, female vendors have a tendency to use informal sources of borrowing such as family and friends or high interest money lenders (Kabeer, 2020). One notable example is that a study by Seuthuram (2015) did in India indicated that female illegal street vendors were unable to get formal credit since they did not have collateral, papers, and formal business registration. In the same vein, in Zimbabwe, Muzvidzwa (2020) observes that female illegal street vendors are subjected to harassment and evictions by the authorities that further hinder them from accessing loans and consolidating their business. Inaccessibility of credits deprives not just female traders of their expansion potential, but also perpetuates their poverty and weakness and renders their policy and program interventions essential to assist in surmounting such hurdles and fostering financial inclusion (World Bank, 2019). By denying female street vendors formal credit, governments and financial institutions are effectively denying them the power to improve their economic condition and contribute more significantly to national progress.

2.3.3 Conflict with law enforcement

Incidents of conflict with the police are a central threat to female illegal street vendors putting their livelihoods and further exposing them to vulnerability. Graaff (2015) points out that street vendors typically experience harassment, intimidation and violence from law enforcement officers that might lead to confiscation of goods, payment of fines and arrest. In the majority of cases, female street vendors are particularly vulnerable to abuse and harassment by law enforcers who will demand bribes or sex for allowing them to trade (Kamete, 2017). For instance, a study by Muzvidzwa (2019) in Zimbabwe showed that female street vendors were constantly being harassed and arrested by the police and local council authorities which disrupted

their business and risked their livelihoods. The interactions with the law can also instill an atmosphere of fear and uncertainty that makes it difficult for female street vendors to plan for long term and invest in their business (World Bank, 2019). To overcome the hurdle of running into conflict with law enforcement, endeavors must be geared towards encouraging dialogue, understanding and cooperation between law enforcement agencies and street vendors.

2.3.4 Low income

Low income is a usual challenge encountered by female illegal street vendors. Female illegal street vendors in the informal economy face low incomes that constrain their ability to take care of themselves and their families, states ILO (2019). Brown et al. (2021) note that Malawian female street vendors are faced with severe challenge in generating income in the face of constrained access to markets, financial services and social protection. In Zimbabwe, Muzvidziwa (2020) found that street vendors that were female in Mashinga and Bindura City earned very little incomes that it was hard for them to invest in their business and improve their livelihood. Case study of female street vendors in Mbare Musika market by Chingarande (2022) indicated that low income was major issue with vendors earning average daily income or less than \$3. Machingura (2023) also notes that female street vendors in Zimbabwe urban areas specifically Bindura face serious challenge in making money due to harassment, evictions and restricted access to financial service. These problems still result in poverty and vulnerability of female vendors, highlighting the need for policies and interventions that empower them economically while also providing them with access to financial services, markets and social protection.

2.3.5 Lack of information

Lack of information is a prominent problem encountered by female illegal street vendors that inhibits their ability to deal with sophisticated regulatory systems and acquire opportunities for development. Women in Informal Employment Globalising and Organising (2019) notes that women working in the informal economy like female illegal street vendors are often deprived of information on rules, regulations and policies affecting their businesses making it hard for them to adapt to requirements and gain access to support services. Mitullah et al. (2020) note that female street vendors in many nations like Mozambique, Kenya and Angola face a steep challenge in accessing data

on markets, financial services and business opportunity that limits their ability to make informed choices and improve their businesses. Muzvidziwa (2020) discovered that women street vendors in small towns and cities in Zimbabwe particularly Bindura in Mashonaland Central in Zimbabwe lacked approximately licensing procedures, tax compliance and health and safety norms which exposed them to harassment and exploitation.

A case study of female street vendors by Chingarande (2020) showed that insufficient information regarding market opportunities, financial services, and management of the business was a predominant challenge with vendors depending on informal networks and word of mouth for access to information. Likewise, Muchingura (2023) observes that female illegal street vendors operating in Zimbabwe's urban centers have serious challenges accessing information regarding opportunities for business, financial services and regulatory requirements that sustains their marginalization and exclusion. Addressing the information shortage requires measures that facilitate easy provision of relevant, accessible and usable information to female street vendors for the purpose of enhancing their businesses and their economic empowerment.

2.4. Socio-cultural challenges

2.4.1 Sexual exploitation from men

Sexual exploitation is a serious issue that confronts female illegal street vendors. ILO (2019), workers in the informal economy like female street vendors are vulnerable to sexual harassment and exploitation particularly when they lack legal protection and social support. A case study of street vendors in India by Kambamu (2020) revealed that female vendors were sexually harassed and exploited by male vendors and law enforcement officers who perpetuated their vulnerability and marginalisation. It means the vendors are vulnerable to sexual exploitation by law enforcement officers who offer them sex for protection or favor. Amnesty International (2021) reported that female vendors in different countries like South Africa and Kenya were sexually exploited and harassed by law enforcement officers that ruined their dignity and human rights. Muchingura (2023) writes that female illegal street vendors in Zimbabwe urban areas face serious sexual exploitation issues like demands of sex for a license, permit or protection from harassment. The problems suggest the need for policies and

interventions that protect female vendors' rights and dignity and their safety and security.

2.4.2 Poverty

Poverty has been one of the main reasons that compelled the majority of the women to opt for street vending. There were more and more people who were living in poverty over time. Previously it can be traced way back in ESAP period when the majority of people lost their jobs due to the new economic reforms that led most companies retrenching causing economic challenges since the country's economy was failing and therefore job loss for the majority of people. Those who had jobs they were given low compensations or paid jobs. Mangundla (2018) indicates that most of the families are below poverty datum line with a mean of less than \$3.50 per day. A study conducted by the Fin scope consumer in (2020) indicates that 44% of the nation's population did not have food on a daily basis due to not having money to purchase food. According to Mangundla (2018) the level of poverty offers women a burden of taking care of the children and the family due to hunger. This forces most women to go into illegal Street vending as a way of sustaining the family in an effort to eradicate poverty.

2.5. Political challenges

2.5. 1 Lack of appropriate presentation in parliament

The lack of proper representation in parliament is a major setback to female street vendors and restricts them from exercising an influence on policies that affect their survival. It is claimed by Kabeer (2019) that women representation in decision making bodies like parliament is crucial in safeguarding their concerns and interests. However, Oxfam (2020) notes that women engaged in informal employment like street vendors often lack representation and this perpetuates their marginalization and exclusion. This means that the lack of representation of female street vendors in parliament and other forums of decision making limits their ability to influence policies that affect their working conditions and livelihood. A case study on female vendors in Zimbabwe by Chingarande (2022) found that vendors lacked a sense of being represented in decision making and were voiceless in parliament, which prevented them from being in a position to advocate for their rights and interest. Thus, the lack of proper representation of female street vendors in parliament keeps them entrenched in vulnerability and

marginalization, which further underscores the need for policy and intervention to promote their inclusion and representation in decision making spaces.

2.6. Coping mechanism employed by female illegal street vendors working on streets to respond to challenges they face

2.6.1 Innovation

Innovation is a key coping mechanism employed by female illegal street vendors to respond to challenges they face. Indian female street vendors, according to Kumar (2019), have creatively adapted to changing market conditions by expanding their services and products, employing social media, and forming informal networks to access information and networks. Mitullah et al. (2020) further note that female street vendors in Tanzania have developed creative strategies for managing risks like the formation of savings groups and mobile technology use to access financial services. This means that female illegal street vendors have adapted in a creative way to economic hardship via the production of new products such as handcrafts and processed foods and the use of social networks to access markets and solidarity. Likewise in Zimbabwe specifically Bindura City, mobile technology applied creatively by female vendors to access information regarding financial markets and social solidarity. These innovations capture the resilience and resourcefulness of female illegal street vendors in the face of adversity and the necessity to assist and empower them to triumph over adversity.

2.6.2 Personal savings

Personal savings are a significant coping mechanism employed by female illegal street vendors to respond to adversity they face. According to Sethuraman (2021), private saving enables female illegal street vendors to smooth their risks, invest in their ventures and manage unforeseen costs or income shocks. Chen (2020) asserts that personal savings provide a buffer for female illegal street vendors that help them cope with economic uncertainty and adversity and adversity. This means that personal savings are utilised by female vendors to adjust to economic downturns such as inflation and exchange rate variation. Thus, personal significance of personal savings by female illegal street vendors in Bindura assists them in investing in their businesses,

risk-taking, and responding to an emergency. By saving their own money, female street vendors can build resilience and be better equipped to deal with difficulties.

2.6.3 Internal savings and lending schemes

Internal savings and lending schemes (ISLS) are informal financial mechanisms employed by female illegal street vendors to manage their finances and respond to difficulties. In accordance with Allen (2019), ISLS are a significant source of capital for women working informally, making it possible for them to borrow, save, and pay for risks. In the words of Johnson (2020), ISLS are more accessible and flexible than formal services allowing female illegal street vendors to borrow money at ease and speedily. This means that female illegal street vendors participate in ISLS known as "MUKANDO" or "ROUNDS" in the hope of receiving financial support, reducing risks and investing in their business businesses. This indicates the importance of ISLS to female illegal street vendors in Bindura as a means of safety net and enabling them to respond to economic uncertainty. Through ISLS, female illegal street vendors would be able to acquire financial power and boost their coping ability to deal with challenges.

2.6.4 Bribing

Bribing is one of the coping strategies used by other female illegal street vendors as a way of negotiating complex regulatory systems or evading harassment from law enforcers. Kamete (2019) notes that bribery is not just customary in some contexts, where traders fearlessly bribe police officers so that they are not fined, their products seized or arrested. In Asia, Srivastava (2022) notes that Indian female illegal street vendors regularly bribe the local authorities to sell without licenses or permits and they term it as "Hafta". Mitullah et al. (2020) found that female illegal street vendors in South Africa bribe law enforcers so that they may avoid harassment or seizure of their products. This means that female illegal street vendors bribe law enforcers with money or sex in order to operate without licenses or avoid being fined. Chingarandera (2022) observes that bribery in Zimbabwe is a necessary evil through which female illegal street vendors in urban cities are able to run their businesses without undue interference. However, bribery promotes corruption and undermines the rule of law, highlighting the need for policy reforms and good governance.

2.6.5 Seek consolation from church

Church consolation is an approach utilised by certain female illegal street vendors in dealing with challenges they face. Muzvidziwa (2020) indicates that certain female illegal street vendors in Zimbabwe turn to their church communities for consolation, guidance and solace when they are faced with challenges. This means that church can also provide a sense of belonging and community to female illegal vendors to reduce stress, anxiety, and uncertainty. Maposa (2021) highlights the importance of the church to provide spiritual counseling and guidance to female street vendors to allow them to feel hope and resilience during moments of adversity. By seeking consolation from the church, female illegal street vendors can find emotional and spiritual support to navigate the challenges of their daily lives.

2.6.6 Representation Bodies: Vendors Association

This is important in reducing police harassment, arrest, and sexual exploitation that women go through in the street vending trade. According to Lund and Skinner (2018), traders associations are key in promoting the members' rights, making resources accessible to members, representation of members on issues of importance that influence policy as well as forging external linkages. Fellows and Hilmi (2002) note that since they learn from one another's business and get access to wider business and markets, vendors association are likely to be trained in other business development skills. Mutullah (2019) also concurs that since their operations are informal, street vendors association are not strong enough to take part in any serious conversation with the authorities. This was also sentiments echoed by Cohen (2015) that vendors on the street are difficult to organize because of their turnover in such an endeavor as well as that some of these traders are not permanent and do their business from scattered points. Association of vendors thus is efficient in a variety of ways in making informal traders' survival better.

2.7. Interventions to address operational challenges faced by female illegal street vendors

2.7.1 Empowerment

Empowerment is also one of the main intervention approaches in reducing the operational issues faced by female illegal street vendors, particularly when they are being marginalized and denied access to mainstream economic opportunities. As argued by Kabeer (2019), empowerment can be achieved through training programs focusing on business skills, money management and leadership, that allow vendors to assert their rights and improve their economic and social well-being. For instance, the government of Zimbabwe would empower female street vendors by offering them business skills training, microfinance initiatives, market infrastructure to design and enhance market infrastructure such as stalls, storage spaces and sanitation facilities to enhance the working environment of the vendors. Zimbabwe could be able to benefit from replicating similar programs, such as Indians National Urban Livelihoods Mission, Kenya's Street Vendor Program and the Brazils Street Vendor program (2023) initiative. Mitullah et al. (2020) note that organizing vendors into unions or collectives can also be an effective empowerment tactic to allow them to bargain with officials and advance their rights. Muzvidzwa (2020) and Chingarande (2022) have shown that empowerment interventions can enhance the capacity of female illegal street vendors to negotiate with municipal authorities, access financial services, and develop sustainable business plans, ultimately enhancing their livelihoods and the local economy. Empowering women by prioritising empowerment as a strategy for intervention provide female illegal street vendors with access to financial services and social protection.

2.7.2 Establish Operational premises and minimise the costs incurred in obtaining licenses and permits

In order to support the formalisation of street vendors, government of Zimbabwe ought to invest in creating building operational premises and reduce the cost incurred in abstaining street vending licenses and permits. As argued by Roever (2018), provision of available and affordable market infrastructure can make street vendors adopt legal operation and work in safety. Skinner (2020) points out that lowering the cost of licenses and simplifying permit procedures can also encourage vendors to legalize their

businesses. For instance in Peru, Bromley (2019) highlights the success of the Informal Sector Formalisation Program which offered affordable permits and licenses to street vendors. Likewise in South Africa, Charman et al. (2021) notices that some municipalities have enacted by-laws providing affordable and accessible permits to street vendors. A good example in Zimbabwe today, they undertook a redevelopment of Mbare Musika where the government invested in upgrading the street market infrastructure. Mlambo (2024), Mbare Musika refurbishment not only upgraded the physical environment but also provided vendors with a safe and durable business environment. The action where vendors were provided with rentals spaces indicates public private partnerships can have the capability to enhance market infrastructure and vendors livelihoods. Machingura (2020) notes that such initiatives can be replicated in other towns like Bindura where vendors face the same issues. By investing in market infrastructure and providing vendors with secure and affordable spaces, governments can promote the formalisation of street vendors, improve their livelihoods and contribute to local economic development.

2.7.3 Creating specific banks for female vendors

The establishment of specialised financial institution catering to female vendors can be a game changer promoting their economic empowerment. As per Sanyal (2019, women focused financial institutions are capable of providing tailored financial services like microloans and savings accounts customized to women's specific needs as female entrepreneurs. These institutions can also offer business training and mentorship programmes that equip female vendors with key skills and confidence. Several banks and financial institutions have been implemented to serve female vendors and women entrepreneur. For instance, Triodos Bank in Netherlands provides financing to women led business, while Women's World banking provides financial services and assistance to women entrepreneurs in several countries. In Africa, Women's Bank of Africa and Faulu in Kenya provide microfinance services, business training and mentorship programs. Douro (2020) brings out the potential of women's banks to curb the financial exclusion experienced by many female illegal street vendors. Zimbabwe would be able to gain by having identical financial institutions or schemes for the exclusive benefit of female illegal street vendors. By offering microfinance services, business skills and mentoring, these institutions are able to enable women vendors to

be able to overcome poverty. By replicating institutions like Women's World Banking or Faula Bank in Kenya, Zimbabwe can offer financial services access opportunities, capacity building, and poverty reduction to female street vendors, ultimately resulting in sustainable and inclusive economic growth.

2.7.4 Creating safe havens

Institutionalizing safe havens for female illegal street vendors is among the most vital strategies for promoting their economic empowerment and well-being. Komalasari (2021), designated market spaces or areas can provide vendors with a secure space in which to conduct their businesses without intimidation and eviction. This means that safe spaces can offer vendors access to basic facilities such as sanitation facilities and water improving their working conditions. India and Netherlands are examples where the street Vending Policy encourages the formation of specialised vending zones and Peru where the Polos de Desarrollo initiative provided vendors with access to basic facilities and infrastructure Bhowmik (2019). In Zimbabwe, specifically Bindura CBD, the same could be utilized to support vendors, in a manner as to accord them with good market space, access to basic amenities and protection from harassment, thereby bringing about more sustainable and inclusive urban development. By availing havens of safety, governments can support female street vendors, promote economic empowerment and sustainable development.

2.7.5 Creating support groups and policy advocacy

The formation of support groups among female illegal street vendors is a robust intervention that can provide them with an arena to share experiences, obtain goods and services and build solidarity. Collective action can catalyse women's economic empowerment, as posited by Kabeer (2019), and policy advocacy can help in countering discriminatory laws and policies, as supplemented by Mitullah (2020). With the convergence of policy advocacy and support groups, vendors are in a position to improve their own personal circumstances and contribute to broader systemic change. Chen (2019) observes the importance of appreciating informal economy workers like female street vendors and pushing for policies that protect their rights and interests. Policy advocacy and support groups have been complementing each other in promoting street vendors in most countries. For instance, in India, the National Association of

Street vendors of India (NASVI) has advocated for vendors rights which has led to the enactment of the Street Vendors (Protection of Livelihood and Regulation of Street vending Act, (2014). This policy recognizes vendor's rights and gives a framework for their regulation. Similarly, in South Africa, the South African Informal traders Forum affiliated with Street Net International has lobbied for informal trader-supportive policies such as the Johannesburg Inner City Informal Trading Policies (Mitullah, 2020). Zimbabwe should institute policies that recognize and promote street vendors rights like it has been done in India and South Africa. By enacting legislation that protects vendors livelihood and regulates street vending, Zimbabwe can create more favorable environment for female vendors.

2.8. Chapter summary

Literature on the research questions of the study was covered in this chapter. The researcher used theoretical base of the study, legal and policy environment that regulates the protection of female illegal street vendors working on streets in Bindura and literature on the challenges faced by female illegal street vendors working on streets in Bindura (CBD). The chapter also investigated the coping strategy employed by female illegal street vendors trading on Bindura streets and interventions used to assist female illegal street vendors trading on Bindura streets. The following chapter presents the research design of the study.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0. Introduction

This chapter provides an introduction to the research methodology used by the researcher in this research with a view to exploring the lived experiences of female

illegal street vendors working on the Bindura streets. The qualitative approach was utilized in this research with a view to offering an in-depth understanding of the problem under study. According to Willis, (2007) research methodology describes the components in line with the research design, participant selection criteria, data collection methods, sampling strategies to be referred below in the chapter. The chapter also describes the strategy to data analysis and presentation, validity and reliability, and ethical issues mainstreamed.

3.1. Research philosophy

The study used an Interpretivist paradigm as a means of gaining a richer meaning of female illegal street vendors' experiences during selling their goods on the streets of Bindura (CBD). It is premised on questioning to yield a rich and rich understanding of phenomena under study (Kivunja, 2017).

3.2. Research approach

A qualitative research approach was used in the study. This qualitative research focuses on documenting the life experiences of female illegal street vendors working on Bindura streets. A qualitative research is important in revealing and collecting informed and descriptive information regarding the experience of female illegal street vendors working on the Bindura streets (Polkinghorne, 2017). Thus, the strategy will allow the researcher to engage personally in direct dialogue with female illegal Street vendors designed to elicit more profound, actual, and detailed accounts of the inner and outer worlds of this marginalized group. In the words of Parkinson and Drislane (2011), another defining feature of qualitative research is the inductive and open-ended method of questioning. It thus deserves interviewing as other form of research instruments for tapping individual experiences and perceptions in this study. Qualitative approach offered an opportunity for female illegal street vendors trading on the streets to reveal their daily experiences and to interpret them within the human rights discourse. The approach taken is in line with the critical feminist theory, which aims at preserving the voice of marginalized female groups of street workers in CBD Bindura. According to Chase (2005), qualitative approach offers an ontological space for the life stories and personal accounts of street vending women who have been marginalised and thus do not receive a hearing, acknowledgment, or authentication. Thus, the research

methodology is fitting for the study since it entails the brains of female illegal street traders who do business on the streets, and so a rightful exploration into their lived experience within CBD Bindura, Zimbabwe.

3.3. Research Design: Interpretative phenomenology

The research design, as stated by Creswell and Creswell (2018), is a comprehensive outline of the entire research process or plan on how the researcher will select a sample, collect data, analyse and write about the findings. In accordance with the study, the researcher applied interpretative phenomenology to this study. One can say that interpretative phenomenology may be defined as when the researcher is already beyond the study and might use his or her own interpretation. The researcher chose an interpretative phenomenology design so that it would have the capability to help researchers make sense of data beyond mere description with the aid of the intuitive ability of the researcher himself (Larkin, 2009). Interpretative phenomenology explains lived experiences in terms which are not preconceived by theoretical preconceptions (Smith et al, 2015). Some advantages of interpretative phenomenology include bringing out distinctive individuals' experiences, establishing themes that influence the presence in virtual reality and strengthening data compared to quantitative approaches Marta (2023). The second approach is the interpretative phenomenology, which also has limitations for instance; it is not standardized and time consuming.

3.4. Study setting

Bindura CBD, a Mashonaland Central Province town in Zimbabwe was where the study was conducted due to the rising informal economy and high rate of violence faced by female illegal street vendors during municipal police raids. The peculiar nature of the place and the researcher's acquaintance with the town made it an appropriate field of investigation for the consideration of the life histories of female illegal street vendors. Outcomes of this study are a contribution to social work in its attempt to inform interventions and policy targeting vulnerable groups such as female illegal street vendors and to strengthen their economic empowerment and well being.

3.5. Target population

A target population, as defined by Creswell and Creswell (2018), is a complete set of elements that can be used in a study and from which a sample will be drawn. The target population in this study was female illegal street vendors operating in Bindura CBD. Official statistics of women operating on Bindura's streets do not exist. The researcher approximates that there are about 100 women. The researcher also gave attention to the key informants of Bindura City Council as well as the representatives of the informal sector.

3.6. Sampling strategies

The research applied a non-probability sampling technique, and hence the study utilised purposive and convenience sampling methods to specifically select participants that are most suitable for the study. According to Creswell and Creswell (2018), sampling refers to the selection of a field research's study location, time, people and events. In this study, for validity purposes, a small but significant sample size of eleven participants including the key informants. These two sampling methods ensure the researcher selects female illegal street vendors selling on Bindura CBD streets, who experience the phenomenon and representatives of known institutions with knowledge in the informal sector (Creswell and Creswell 2018). Convenience sampling will be used so that the researcher is guided to the areas where female illegal street vendors working on the streets their normal working days.

3.6.1 Convenience sampling of participants

The study employed the convenience sampling strategy for primary participants where the researcher selects multiple participants based on their availability and accessibility to the researcher (Rahi, 2017). Advantages of convenience sampling are low cost to design samples, collect data within a short time, readily available sample among other benefits. Convenience sampling has some disadvantages that render research findings less valid and reliable and they include sampling bias among other drawbacks. Thomas et al (2017). Koerber and McMichael, (2008) stated that since the above mentioned disadvantages, researchers usually list convenience sampling as a research limitation.

3.6.2 Purposeful sampling for key informants

Purposive sampling technique was used in the research for key informants whereby the researcher chooses participants purposively that suit the study to the best (Campbell, 2020). The participants were knowledgeable and met the aims of the research as well as experienced concerning the phenomena under study. The researchers used purposive sampling of representatives of state and non-state actors that advocate for women issues because it was being considered as a way of avoiding some of the extraneous variables that are most likely to limit the research process and render it invalid.

3.6.3 Sample size

Sample size in this study was based on data saturation. Data saturation is a point in a research process when one has gathered enough data to make required conclusions and additional data gathering will not provide new information and new ideas (Saunders, 2018). Data saturation was reached by the researcher at twelve participants i.e., eight for primary participants and three key informants.

3.7. Data collection method and tools

Semi-structured interviews, characterized by mainly open ended questions, were employed to gather data from study participants (Knott, 2022). Semi-structured interviews are optimum to be watched for this study since extensive probing was required in an effort to have a clear insight into the lived experiences of female illegal street vendors working on the streets of Bindura.

3.7.1 Semi-structured interviews for participants

Semi-structured interviews with female Illegal Street vendors operating on the streets of Bindura were the main targets used to profile female illegal street vendors' lived experiences. Semi-structured interviews facilitated the attainment of direct accounts for human conduct through a wide speech interaction (Berg, 2007). Semi-structured interviews were best appropriate to collect data in such research when past experiences had not been documented on female illegal street vendors' lived experiences in Bindura streets (Creswell and Creswell, 2018). Knott (2022) cites that interviews help in collecting credible information as it involves a face-to-face encounter especially with

participants. Interviews have the advantage in that the researcher can change the course of the question in an apparent instant through probing and requesting additional explanation and clarification. Basically, from an interview, the researcher will most likely gather underlying motives, feelings and attitudes. For all that, interviews are not without their limitations. Creswell and Creswell (2018) argues that interviews are time consuming and inappropriate for a large population sample. The interviewer is susceptible to bias through the construction of leading questions. Even with these drawbacks, these are the most viable means of data collection in this study.

3.7.2 Key informant interviews

It will employ an exploratory design approach, thus administered through semi-structured in-depth interviews through open-ended questions. The interview, in the view of Espedal, (2022) is face-to-face discussions between the informant and researcher for the purpose of obtaining information for the on-going investigation. Interviews provide the researcher with an opportunity to probe extensively, uncover new leads, and establish new lines of a problem and to obtain valid, accurate, representative accounts based on lived experience. This was also echoed by Ballou (2008) who argues that the advantage of employing semi-structured interview questions is that it provides room for probing for more information which is critical to qualitative research.

3.8. Research procedure

Data collection in this research was conducted in Bindura after obtaining ethical clearance from Bindura City Council. In-depth interviews were held with female illegal street vendors who were sampled purposively a methodology found suitable for qualitative research (Creswell, 2014). The researcher ensured participants provided informed consent, anonymity and respect to dignity while collecting data. It was done on voluntary basis and participants could withdraw from study time without punishment, in line with principles of autonomy and non-coercion. In addition, appointments were scheduled by the researcher with the primary informants like city council social workers, health practitioners and small business entrepreneur to attain more subtlety insights and cross-validate information. By adhering to these ethical

principles, the study protected participants' rights and dignity to ensure valid and reliable data collection.

3.9. Trustworthiness of findings

Trustworthiness of research can be defined, according to Stahl (2020), as a process and degree of confidence to which the researcher is capable of maximizing the quality of trust in data collection, analysis, and methodology used to ensure study quality. In an attempt to boost credibility, the researcher requested participants to be free, honest, and natural in the information they are offering. Informed consent and voluntariness were assured to eliminate fictitious information. However, all precautions taken may not with absolute certainty guarantee all the participants to be honest enough because some may be ready to provide a poor picture for some reason known to them alone.

3.10 Validity

Validity is to what extent a study assesses what it is intended to assess (Creswell, 2018). It is ensuring the research design, data collection methods and ways of analysis actually capture what is being researched. Triangulation of data sources and methods, member checking and peer debriefing were employed in this research to provide validity through augmenting the credibility of the findings. These steps helped to substantiate the credibility of the information and ensure that the researcher's interpretation was in accordance with the participant's experience.

3.11 Reliability

Reliability refers to consistency and dependability of research findings to guarantee that the results are systematic, transparent and reproducible (Creswell, 2018). In this study, the reliability was enhanced through the use of repetitive data collection methods and strong documentation of the research process. This ensured that the results were reliable and auditable.

3.12 Data analyses

The approach taken in analysis of the data gathered from these interviews is through performance of an interpretive phenomenological analysis, reliant on "noticing patterns,

themes, and categories in data". Adhering to a suggested method, Miller (2016), states, "Six analytic steps"

1. Reading and rereading: Immersion in raw data as well as preliminary noting, free association exploration of semantic content writing of notes example writing notes on margin
2. Developing emergent themes: Focusing on blocs of transcript and analysis of written notes into themes
3. Creating connections between emergent themes: Abstracting and synthesising themes.
4. On to the next case: Trying to bracket the previous themes and stay open minded in order to do justice to the uniqueness of each new case.
5. Finding patterns over patterns: Finding patterns of common higher order qualities across cases.
6. Dominant Interpretations to increased depths: Increasing the analysis through the employment of metaphors and temporal reference and by employing other theories as a framework through which to view analysis.

3.13 Limitations

During the process of conducting this research, the researcher faced various challenges but could not help but work in conformity so as to complete the research. The initial challenge that the researcher experienced was according to data collection. The City Council clearance letter, which had been requested by the researcher, was delayed beyond the agreed time, and thus the researcher was anxious as it was just one month before submission, and thus the researcher was compelled to hurry and get data and analyse it. The researcher could not gather data from users of the sign language since he does not know much about the sign language and again could not find a translator while gathering data. Police raids also disrupted interviews since they would just show up and would take away participants' items and that alone made participants back out in the middle of the interviews. In order to prevent delays in obtaining approval, it is

recommended by the researcher that researchers should plan ahead, allowing enough time for the approval process and maintain constant contact with the approval authority.

3.14. Chapter summary

The chapter described the research approach adopted by the researcher in this study. As proposed in this study, the researcher applied the qualitative approach and hence the research participants were selected through non-probability sampling method and data was collected with the aid of semi-structured interview guides. The subsequent chapter reveals the discourses of the study findings that have been analysed as foreseen in the chapter.

CHAPTER FOUR: DATA PRESENTATION, ANALYSES AND DISCUSSION

4.0 Introduction

This chapter intends to report the data collected by the researcher, including data collected through in-depth interviews and secondary literature. The data was collected

in terms of qualitative strategy based on Shona verbatim from all primary participants and the researcher translated data from Shona to English verbatim based on interpretative phenomenological analysis by Miller (2016). Interviews of the key informants were done in a language they understood, which is English, so there was no need to translate. The information contained in this chapter has been presented in themes and sub themes following the guideline of the objectives of this study. The findings of the research will be discussed and interpreted in the subsequent discussions. Presentation and discussion of research findings will be based on the research objectives and questions below.

Primary participant's demographic information

The table below contains the demographic information of primary participants including marital status and age.

Participant number	Marital status	Age
1	Single mother	32
2	Single mother	46
3	Married	29
4	Never been married	56
5	Married	38
6	Single mother	19
7	Never been married	44
8	Single married	43

Below is a table showing demographic information for key informants

Key informant number	Organisation	Years of experience
1	Bindura City council social worker	7
2	Small and Medium enterprise commission	5
3	Health and Social service providers	6

4.1 Challenges faced by female illegal street vendors working on the streets of Bindura CBD

4.1.1. Economic challenges

4.1.1.1. Failure to access loans

Failure to access loans from banks was shown by research to be one of the serious challenges faced by female illegal street vendors trading on the streets of Bindura as depicted below,

For example, one of the participant 4 stated that,

“It is very difficult for me to visit banks in order to get a loan since it is apparent that the loan will not be approved as I lack assets that are of value to be used as collateral and wages as well. Another explanation why we street vendors who operate on streets are not provided with loans is discrimination and that we cannot repay loans within a specific timeframe and it hurts me.”

This was also couched by another participant (Participant 2) who stated,

“There was this one instance where I had been thinking of going to attempt to get a loan since my possessions had been confiscated and I needed money to start my business venture again. I am the type of person who does not like to beg people that's why I had been thinking of heading to a bank and asking for a loan

rather than asking people for money. I was told immediately upon reaching the institution that I do not meet the requirements for application of loans as I have nothing that can assure the bank that I will indeed repay the money along with the interest offered”

Key informants agreed with the participant as Key informant 1 stated,

“Sadly we do not have the financial services that offer loans to us directly and again financial institutions systems are not set up in a way that will be suitable for female illegal street vendors”

The above story of participants illustrates that lack of access to loans is an economic problem that is being encountered by female illegal street vendors. They said that among the factors why these women loan applications are turned down are because they do not have productive assets to use as collateral and even discriminatory treatment by lenders and also the lack of adequate financial literacy and business acumen skills required to navigate the loan application process. This limited access to finance can seriously undermine their ability to sustain their livelihoods, develop their earnings and improve their economic well-being (Musona, 2020). This was also supported by Rukuni and Hall (2019) who believes that market coverage and profitability of female illegal street vendors on streets in Bindura (CBD) is limited because of limited financing. The researcher noted that social workers need to advocate for bank institutions to provide space for female vendors who are in the informal economy so they will not be excluded from economic issues. The government should also entrench more on economic inclusion of women working on the streets. This is giving space to female illegal street vendors who work along streets to expand their business and also at the same time assisting the nation as far as contributing to the GDP is concerned.

4.1.1.2 Conflict with law enforcement

The findings of this study reveal that conflict with law enforcers is also a problem faced by female illegal street vendors who are working on the streets of Bindura as captured below,

For instance, Participant 3 indicated,

“Such as this other lady from City Council stating that pavement selling is unlawful while she continues eating the sweets that I will be selling but the sweets provide minimal proceeds and this led to me making a loss”

This was also attested by another participant (Participant 1) who claimed,

“City council individuals take your property and in a manner that they give back your property, one requires money for bribery”

Key informants even rebutted with what the participants had stated as key informant 3 noted,

“Of course we do care for female vendors in the informal sector especially those engaging in street vending but then the reason why they are being forced to step away from the opinions and sidewalks are because we as Bindura City Council want to live up to our vow that is keeping the city clean. Provision of rooms for people in informal sector has been undertaken for example the one at Musika in Clusters shops and once again we are highly aware that most of the female illegal street vendors were unable to acquire rooms for some reasons and we are taking it very seriously as we speak”

According to the participants' agreement, it implies that female illegal street vendors who work on Bindura streets are often victims of brutality by law enforcement officers. The police arrest these women for selling without licenses or selling where they are not allowed to sell, and they pay fines and have their goods seized, even arrested. This was reiterated by Chibango (2024) where it is stated that against the police only annoys them from being in a position to work and earn a living but also encourages a cycle of poverty and dependency. This was reiterated by the Critical feminist theory which suggests that institutions, policies and legislation can encourage discrimination and exclusion of women working in the informal sector. The theory also centers on relations of power and how these influence interactions between female illegal street vendors working on the streets and the police. The financial implications of fines and seizure of goods also contribute to the financial challenges of female illegal street vendors working on the streets of Zimbabwe and this is as quoted by (Molai, 2019). Nhapi (2023) further maintained that the majority of these women are already poor and only rely on street vending as their source of livelihood. Once they have their goods seized or they

are charged by the police, they have nothing with which to take care of themselves and their families, hence pushing them further into economic destitution. It is in the context of these confrontations with the police that this theory argues in favour of confronting endemic issues such as poverty and sexism responsible for the mistreatment of female illegal street vendors working on the streets of Bindura.

4.1.1.3 Low income

The study findings indicated that low income is an economic issue being faced by female illegal street vendors working in the streets of Bindura. This was illustrated below,

According to this, participant 3 expressed that,

“There was this day I had stocked my perishable items in readiness to sell on the town streets but owing to limited sales due to currency conversion the products went stale and had to absorb unsustainable losses wiping out the only funds I had”

Participant 6 also noted that,

“This vending that we conduct has little returns. We continue conducting the business because there are no other options and if we are to stop then our families who depend on us will be even worse off in terms of hunger as well as the supply of basic necessities”

This was even supported by key informants, as one of them; Key informant 2 stated that,

“The present economic environment is not enabling maximization of profits especially with fluctuation in currency. This is affecting all of them because there is limited cash flow”

Low income is a serious economic problem being faced by female illegal street vendors who are working on the streets of Bindura as per what was revealed by participants. Sustained income in recent periods has been caused by the exchange of currency from Zim dollars to ZiG. The exchange of money has disrupted the cash flowing to the people

in the street informal sector because change was not instituted yet most of the goods that female illegal street vendors deal on streets require change upon payment. Tanyanyiwa (2023) notes that women involved in street level work are becoming more vulnerable and insecure as Zimbabwe is sucked into socioeconomic crises through foreign currency crises, increase in isolation, poverty, galloping inflation, tax evasion and unemployment, currency exchange, and these increase the context of vulnerability and informality.

The income derived from such labor is typically insufficient to meet their basic needs, let alone any other outlays or unforeseen circumstances that may arise. This was supported by Bandaiko et al (2023) who believe that women vending on streets in Bindura, struggle in juggling between selling their goods as well as monitoring municipal vigilance which in turn lead to selling less of their goods since attention to clients was divided. These are industries noted by UN (2020) where earnings are poor and unreliable in nature making female street vendors working on streets of Zimbabwe exposed to income shocks during crisis. From the narratives above the researcher may choose the need for financial support to women in street vending in terms of grants or standardized cash transfers. Street vending has been characterized as insecure and is likely to provide meager earnings to cater to the needs of the women and their families. Most of these women are breadwinners in their families, and that is why they require money. Non Governmental Organisations ought to start providing them with possibly basic needs as well as assist in paying possibly half the amount of their medical bills as a way of relieving the heavy economic burden from female illegal street vendors who operate on Bindura's streets.

4.1.1.4 Lack of information

It was revealed from the study that lack of information is one of the challenges female illegal street vendors on Bindura streets face as illustrated below,

During another interview, Participant 1 elicited that,

“As much as vendors like us know, we know very little about things. For instance First lady, Dr Amai Mnangagwa was offering courses of how to be a commissioner of oaths and vocational training of manufacturing sunlight but

me and my friends only became aware of it after people had been given certificates”

Further, participant 2 asserted that,

“Those people who bring information are the ones that we accuse because how do we not know of the information which is meant for us female vendors. Some people when you request their help maybe that of money, will tell you that there are agencies which are helping women and why don't I get in but then how do I know of them if they don't let us know”

Insufficient information is a prevalent issue encountered by female illegal street vendors working on Bindura streets as per the above participants. The majority of these women are deprived of basic information about their rights, available resources, and support service provided to them (Terras, 2021). Under insufficient information, they are subject to exploitation, discrimination, and abuse. Without access to information, such women are unable to effectively speak on their own behalf and claim their rights at the workplace (Mitullah, 2017). Scherer, (2024) further goes on to reinforce that such deprivation of access to information limits their ability to make well informed decisions about their work and to access the resources with which they can flourish. This is also in line with the critical feminist theory which focuses on the structural barriers that prevent women from being involved as much as they can be in matters that affect their lives, for instance the lack of information caused by social exclusion prevents them from accessing opportunities and accessible resources which they need to improve both their businesses and their lives.

The findings of the research indicated the need for accurate sharing of information to reach the target groups and individuals. This can be achieved through the use of social media sites in addition to ZBC advertisement, Power FM among other avenues within the country. This will ensure that all women employed on Bindura streets are aware of the programs and opportunities that have been formulated in their efforts to address their needs.

4.1.2. Socio-Cultural challenges

4.1.2.1 Sexual exploitation by men

Results of the research indicated that female illegal street vendors who operate on Bindura streets are faced with sexual exploitation and this was disclosed as follows,

To emphasize this, participant 6 swore that,

“Some men pretend to be good shepherds while in real facts, they just desire sexual favour”

In another interview, participant 2 emphasized that,

“My things were once taken by men in City Council and told me that if I want my things back I should follow them to the Kopje but that area too has a history of rape cases so I then dropped everything”

And in regards to the challenge of sexual exploitation, Key informant 1 contended that,

“General exploitation happens where vulnerability exists. Due to the pathetic situation men will exploit female vendors since they are aware that these women will either decide not to go and report for fear of judgment or nobody will believe them”

Sexual exploitation is a general phenomenon that takes place among women in the majority of sectors worldwide. This type of exploitation takes place when persons with authority or power employ their powers to force or manipulate female illegal street vendors into sex in return for goods, services, or opportunities. This is corroborated by Bandaiko et al (2023), who posit that public space within Zimbabwe serves, as both livelihood spaces and spaces of extreme vulnerability for women. In other cases, women may be compelled to comply with these requests as a bid to fund their lives or feed their families, despite the fact that such transactions inherently carry risks and do harm (Terras, 2014). This is also in line with what female illegal street vendors in Kenya's streets experience as brought out by Nyathon (2019), who argues that, sexual exploitation of street working women is prevalent since it shows the underlying social issues like gender inequality and poverty.

Critical Feminist theory also highlights intersectionality of gender and poverty and how these intersect to create an extremely vulnerable group. From a critical feminist theory perspective, sexual exploitation of women engaging in street prostitution is not just the result of individual choices or individual causes but is the result of structural inequalities and social arrangements that place them in peripheries. The power dynamics in these cases often play in the favour of men, who can leverage their position of power to exploit susceptible women for their advantage. The lack of legal safeguards and support services for street-working women also makes them further vulnerable and open to further victimization. This exploitation has catastrophic implications for the physical and psychological wellbeing of women and their ability to engage in economic activity and support themselves and their families. The researcher, according to the study results, mentioned that there is a necessity to address the culture and society norms that allow sexual exploitation through education and campaigns throughout the country.

4.1.3 Political challenges

4.1.3.1 Lack of proper presentation in parliament

Results from the research indicated that the female street vendors who are women working on the streets of Bindura are faced with the political dilemma of underrepresentation in parliament. This was put across by 2 participants, who noted that,

“ The number of seats provided for us in parliament is small. It will make it difficult for our issues to be adequately addressed as there will be fewer voices ”

Participant 8 also went on to argue that,

“Those parliamentarians who represent us tend to turn a blind eye on the issues the female vendors are facing, as long as he and his family members are benefiting he is okay.”

The study's key informants even went so far as to highlight the significance of the proper representation of women in the informal economy. This is highlighted in what key participant 2 had to say that,

“We are still working with other concerned parties to ensure proper representation of women to enable us to create proactive policies that protect female vendors. There can be no one size fit all approach where we certify female illegal street vendors in systems that cover all women. Proper and sufficient representation of women is very important towards sustainable development”

Lack of proper representation in parliament is a significant obstacle to female vendors who work on the streets of Bindura. As they have limited voices in parliament, they are unable to influence policies and laws that directly affect their lives. Their interests and needs are therefore overlooked due to their representation, a cycle of exclusion. This is consistent with what Voran (2019) argues that the lack of proper needs representation in parliament has tangible consequences in women practicing their professions on streets. Without access to venues for decision making, they cannot access the assistance and resources they need to improve their working and living conditions (Mbumskate, 2022). This also contributes to poor resource and funding allocation towards programs addressing the needs of this group. This misrepresentation further exacerbates the issues that they are exposed to, such as violence, discrimination, and deprivation of access to education and healthcare. Parliamentary representation can also have the effect of sensitizing people to the issues those women who work on the streets experience and therefore ensure increased inclusivity and tolerance (Njaya, 2014). Such inability to represent women who work on the streets of Bindura is characteristic of broader systematic barriers that prevent marginalized groups from accessing political influence and authority.

The Critical Feminist theory further underscores women empowerment in the sense that they need to be empowered in order to struggle for their rights and participate in decision making. Failure, through the underpinning of social justice and rights of people, to adequately represent women in parliament constitutes a human rights infringement against their right to equal representation and participation in politics. The academic was able to recognize the need for something to be done to provide inclusiveness and diversity in political representation to enable voices of female vendors to be heard and their interests addressed as policy is being formulated. This entails encouragement of candidates from varied environment in general. Structural inequalities must be

addressed in the development of an equitable political system. Attention must be focused on such women to make them active participants in the political process. Coalitions with lobbying and civil society organizations can empower women working on the streets voices and give them greater representation in Parliament.

4.2. Coping mechanism employed by female illegal street vendors working on the streets of Bindura to respond to challenges they face

4.2.1 Innovation

The study findings indicated that innovation is one of the coping mechanism employed by female illegal street vendors working on the streets of Bindura in responding to challenges they face as positioned by the statements below,

For instance, participant 5 brought to light that,

“Customers are willing to work if you only have what they require. I sell unique products in order to attract more customers thus increasing my sales”

In another interview, participant 7 noted that,

“When I am ready to come in the morning, the first thing I do is cleaning at my work place as well as to organise my things neatly as a method to attract customers because they would want to buy in a clean place.”

This was also confirmed by Participant 8, who asserted that,

“As for me I sell things that will be in trend at that very time as a method to enhance my sells for instance I am selling solar batteries and lights since electricity problems is an issue at the moment in Bindura.”

Key informant 2 added that,

“There is need to develop institutions or infrastructures which support and improve the innovation and creativity for women, because selling honestly is an art and if she lacks it, then there are no sells for her”

Innovation is a viable coping mechanism for female illegal street vendors in adapting to the harsh realities of street working on Bindura streets. Through innovation, they are

able to survive, cope, and create new opportunities for themselves in spite of their work difficulties. Through innovative means of producing new goods or services, technology use for access and retrieval of popular goods, and invention of innovative solutions for mobility and access challenges, these women demonstrate resilience and resourcefulness. Innovation allows them to carve out space in a negative setting and enable independence and empowerment (Njaya, 2017). Marketing custom-made products can be a way through which female illegal street vendors on the streets build connections with their communities and acquire a support base (Voran, 2019). This was corroborated by Chireshe and Chireshe (2018) who stated that through their participation in local markets and celebrations, women are able to interact with customers and other people who operate on the streets, building relations and belonging.

Through embracing innovation, these women not only advance their own living standards but also challenge the assumptions and beliefs of society about how people treat them in the society (Smith, 2018). In line with the critical feminist theory, innovation is a tool of resistance and empowerment used to reduce discrimination against women. The theory also argues that empowerment is achieved through self reliance thereby reducing dependency on other people and maximizing their independence. From the use of the critical feminist theory's outlook, one can see that these women are employing innovation to redefine and rejuvenate public space, opening it up and making it accessible. From the outcome of the research, it was possible for the researcher to conclude the need to provide entrepreneurship and innovation trainings designed specifically for female vendors selling on the streets. Affordable funding opportunities such as micro loans or grants should be provided by the government in an effort to finance innovative ventures.

4.2.2 Personal savings

The research showed that savings are included in the coping mechanism adopted by female illegal working on Bindura streets as means of responding to challenges. This was noted below,

According to this, participant 6 mentioned that,

“I lack trust in savings club because I lost sufficient money in it before so I invest my money in a piggy bank money cane as a way of keeping it safe”

Also, participant 4 described that,

“Due to economic adversity, it is not easy to trust another human with your money

Key informant 1 added the following,

“Most women resort to savings from personal means as a result of bad experience of being forced to belong to savings clubs where they lost their money. Although there are into saving on their own, there is need to improve their saving schemes and also become well educated in financial literacy and discipline. Assert saving can be another way of introducing to these women so that their savings will not be affected by inflation which is common in Zimbabwe”

Personal savings are a key survival strategy for female illegal street vendors selling on Bindura streets. Street selling is unstable and unreliable, and therefore it may be difficult for female illegal street vendors to have a constant income. Personal Savings serve as a buffer for the women, allowing them to save funds when earnings are high and withdraw in times of low earnings (Chineka, 2021). This type of saving helped women employed in Bindura streets achieves financial security and independence. The majority of these women have their finances covered by their partners or family, which is unstable and limiting. This was also confirmed by Landman (2021) who contends that through saving money on their own, female illegal street vendors along Bindura streets are able to feel autonomy and mastery of their money. This can also help them save for the future and achieve long term financial goals. Savings on one's own is empowerment for female illegal street vendors along Bindura streets. Being disciplined, determined and forward-looking are fine abilities that can help these women overcome the problems that confront them (Mitullah, 2017). This agrees with what Critical Feminist theory argues that private savings enable female street vendors working on streets of Bindura to gain economic empowerment at the same time subverting patriarchal systems.

The theory goes on to state that personal savings enable such women to cope with exclusion from conventional financial frameworks and social protection schemes as they will be now financially independent. Individual savings according to the theory pillars are seen as a decolonizing strategy that subverts Western notions of economic

empowerment and developing indigenous approaches to handling finances (Chireshe and Chireshe, 2018). The author was moved to provide female illegal street vendors working on the Bindura streets with financial discipline and education so they can spend their money wisely and invest in schemes that can benefit them in the future, for example, funeral policies. These women need to learn about the dangers associated with personal savings so that they can prepare in case anything happens whereby, for instance, the money tin can be stolen by a person without their awareness, hence the need for strong security in the form of hiding the money tin.

4.2.3 Internal Savings and lending schemes

The research results showed that female illegal street vendors selling on the streets of Bindura use internal savings and lending arrangements as a coping mechanism from challenges they encounter while doing business as shown hereunder by some interviewees,

Participants 3 claimed that,

“These lending programs which we engage in have proven quite useful to me in the context of lending money to me so that I can settle for my 4 children school fees”

Additionally, Participant 1 said the following,

“I joined the saving clubs since they are an investment for me and my family since the money will be shared at year end and it will have grown which will be a plus to me”

Even Key informant 2 corroborated what participants had asserted since she said that,

“These savings have proven to be a great help to women working on the street in dire crisis since they will be able to secure loans without paying extreme interest. Some women working in the informal sector have been able to buy land, and even pay their medical expenses thanks to these saving clubs. They act as safety nets while at the same time providing social security to women working on the street”

Internal saving and lending schemes are community-based financial organizations through which the members save collectively and advance loans when in need (Chitema and Chitongo, 2020). They provide female vendors on the streets of Bindura CBD with a chance to attain financial stability and resilience in case of adversity. Shumba (2017) posits that through saving money in the long run and borrowing money when they occur, female vendors can cover unexpected costs such as bills at the hospital or repairs at home. Financial security can relieve stress and anxiety, allowing women to focus on work and daily issues. By being part of such schemes, female illegal vendors working on the streets will gain financial literacy, become able to manage their finances well (Peprah, 2019). This can be positive and make them more confident and have high self-esteem. Critical feminist theory is of the view that such saving clubs foster solidarity and belonging among the members contradicting hegemonic perspectives of dependency. The theory's foundation illuminates that saving clubs involve participatory decision-making instruments to make sure that have a say and agency (Chitema, 2020). From the study's findings, the researcher could pick out the need for training and capacity building programs among saving club members in finance literacy and leadership. There is a necessity to enlighten members on the benefits of linking the formal financial institutions and their saving club activities so that they are able to access additional support and inputs.

4.2.4 Bribing

The testimony obtained from the data obtained was such that it indicated that part of the coping strategy employed by female illegal street vendors dealing on the streets in Bindura involves bribing. This was worded by some comments highlighted by participants below,

Participant 7 clarified that,

“If you do not want your belongings to be taken by the law enforcement officers, you have to bribe them some money”

In another interview, participant 6 argued that,

“Tell me something, bribing is what keeps your belongings not to be taken”

Key informant 2 clarified that,

“Most of the female illegal street vendors who are doing business in the streets have to resort to bribery so that their products are not confiscated by the police”

Female illegal street vendors who do business in the streets face a number of problems as they try to make out a living in the tight streets of Bindura. The majority of these females use bribes as a survival strategy to deal with the harsh realities of street work. Bribing enables such females to achieve a degree of security and stability in otherwise a risky situation (Chireshe and Chireshe, 2018). With bribes, they can avoid paying fines, confiscation of their products, or even arrest (Sharma, 2020). This enables them to continue working and support themselves and their dependents. This was affirmed by Dudzai (2020) who asserts that, where there are no prospects for women vendors working on the streets, bribery becomes a vital means of survival. Bribing can be seen as a resistance practice against discrimination that challenges the status quo and reclaims spaces in the markets. In conformity with theory in the study, bribery is a survival strategy enabling women who work on the streets to survive in a disabling world and obtain necessary resources. In the same perspectives of theory, it is also considered a response to women's structural oppression in gaining access to markets and economic opportunity. The researcher may show the need of the government to open up market places and make them inclusive in an attempt to reduce the need for bribes to obtain trading places. Street vending needs to be legalised to assist in eliminating bribery as it is a social illness. Strict enforcement of anti-corruption programs directed to officials who takes bribes in an attempt to improve accountability and transparency.

4.2.5 Seek Consolation from the church

From the study, it was discovered that seeking consolation from the church and family is one of the coping strategies utilized by female illegal street vendors working in the streets as revealed below,

Participant 3 of the study aired that,

“I pray to God every day to rescue me from the problems that I am experiencing in life. I also always go to church and participate in church activities where I

can pray for myself and others around me. I pray to my ancestors as well and I do believe that they keep an eye on me and listen to my prayers. I always feel calm and less stressed when I go to church and pray to God and my ancestors”

Participant 1 said the following,

“For me, I go to church on Sundays because it blesses me and once again I have a chance to share my issues with the church pastor and get spiritual guidance and get inspired which in turn makes me feel that surely God has a plan with my life”

Additionally, participant 5 put that,

“There is this time that I feel so sad about whatever I am going to be feeling in my life and that's when I sing while weeping to God so that he can hear me and after I do that, I feel improved”

This was echoed by key informant 1, who argued that,

“Having its historical root from social work, concepts of home visit and charity work was copied from the church. This thus depicts how churches act as safety nets for the marginalized by way of spiritual motivation which in turn boosts self-esteem of women illegal street vendors who work in the streets. Church members and pastors provide such assistance needed but however, such a form of assistance may be restricted with mobility”

Religion plays a significant role in the life of many Zimbabweans, providing them with a feeling of support and spiritual guidance. For female illegal street vendors on Bindura streets, attending church services may provide a feeling of solace and comfort within their time of hardship. This was cemented by Braun (2022) who argues that praying and worshiping may bring a sense of peace and hope, allowing these women to find strength and resilience in hardships. Apart from comforting themselves in God, female illegal street vendors working on Bindura's streets, also receive emotional support and material assistance from members of their churches (Birhan, 2023). By going through their difficulties with the church, women can share the struggles they have. They can then feel less isolated and closer to their loved ones and God. The support they get from

both the church helps them cope with the difficulties that they are facing and stressing out the troubles of their lives. Critical feminist theory impacts view religion as a religious empowerment that provides the female vendors selling on the streets with purpose and meaning to the challenges they face. Religion helps women through coping with poverty and stress. The findings of the study indicated that churches are safe havens for the female vendors selling on the streets of Bindura. This is a testament to the open heartedness that exists in most churches, and therefore the researcher encourages other female illegal street vendors on the streets of Bindura to try seeking consolation and comfort in religion. Such churches should also help their members by giving them groceries or in cash as economic assistance.

4.3. Interventions employed to assist female illegal street vendors working on the streets of Bindura, CBD

4.3.1 Empowerment

The research findings showed that empowerment is one of the strategies that female illegal street vendors working on the streets of Bindura need so as to be emancipated and independent as noted below,

Participant 8 expressed that,

“Personally, I also want to do something positive with my life and also exit these streets since I am tired of the issues it brings. If possible kindly provide us with programs that take care of and develop our skills and talents. My fellow colleagues there as well as I would also want to do trainings that most women would want so that we can be in a position to take care of our families”

Participant 4 added that,

“Nothing pains me more than begging, I am that kind of person who prefers to do her thing alone and fend for herself but then again I cannot do the same because of the lower income I get from street vending. The government should provide us with official jobs so that we receive a stable income unlike this street vending that is not stable”

This was also affirmed by key informant 1, who stated that,

“Empowering female illegal street vendors will lead to capacity building for sustainable development. It can be achieved by income generating activities designed for female vendors in a bid to empower them by something they own. The institutions providing skills development programs should be increased in order to cater to the high number of women who participate in vending practices on Bindura's streets”

It is our duty as social workers to intervene in a manner that empowers these women and allows them to overcome such obstacles. Empowerment is a process by which individuals gain knowledge, skills and confidence to manage their lives and bring about desired change. Empowerment is a resource that, if harnessed, may appear in the form of empowering illegal street vendors, who are female, operating on Bindura's streets to improve their living standards and utilize their full capacity. This is supported by Matsomoto (2020) who defines empowerment as a process of providing these women with access to education, training and resources to enable them to better off economically and socially. This aligns with what the Critical Feminist theory demands, that is, achieving real empowerment and not just formal. Transformative policies according to the theory should be established in an effort to maintain empowerment. Empowerment could also include campaigning for the rights of such women, working against discriminatory behaviors, and promoting inclusivity and accessibility in the community. As Rugoho (2023) clarifies, one of the mechanisms through which empowerment can serve as a mode of intervention for female illegal street vendors trading on the Bindura streets is by providing them with access to vocational training and skills development programs. The researcher identified the need of providing funds towards empowering female vendors on the streets of Bindura through income-generating projects like poultry with an aim of making them financially independent and as a way of moving them out of the streets.

4.3.2 Reducing license fees and building operational premises

Based on the study findings, building operational premises and reducing license charges was one of the things that was being raised by participants to be addressed as a way of assisting female illegal street vendors as elaborated below,

Participant 2 stated,

“If we are given room to sell, we shall not worry about the police”

In another interview participant 6 aired that,

“If the licenses were cheaper we could afford to pay and carry on legally”

From the above quotations, constructing operational premises and reducing the cost of licenses is a major solution to alleviate the hardships faced by female illegal street vendors. By providing designated vending spaces, vendors will operate in a safer and more secure space, which reduces the risk of being harassed or violence by municipal police. It is particularly critical for women, who are normally subjected to intersectional vulnerabilities in the informal economy as noted by the Critical feminist Theory (Hooks, 2000). In addition, inexpensive licenses can incentivize vendors to formalize their businesses, gaining them access to basic services including healthcare and social protection (Mitullah, 2017). This intervention will also raise the income and working conditions of vendors, eventually their overall health and economic well-being (Bhowmik, 2018). The social worker's role will be essential in this intervention by facilitating community contacts and advocacy for policy changes. They can facilitate vendors to negotiate on their economic and social well-being and ensure proper implementation of the intervention. By providing operational premises and reducing licenses costs, the municipal authorities can create a more enabling environment for vendors reducing the risks of violence and improving livelihoods.

4.3.3 Specific banks for female vendors

From the study findings, tailor made banks for female illegal Street was one of the strategies being raised by participants to be addressed as a way of assisting them as mentioned below,

According to this, participant 3 made a broadcast that,

“The government needs to have financial support mechanisms for us so that we can be able to take part more in economic issues. It's just the way that it created banks for youth and civil servant, it should do the same because we are also a marginalized group”

In another interview, participant 4 emphasized that,

“We lack the right to access loans because of lack of collateral right, therefore then where do they expect us to get money to develop our business since we are not receiving any money grants as other nations provide to their citizens who are working in the informal sector”

According to the above responses, Key informant argued that,

“One of the greatest threats that face female illegal street vendors working in the streets is that of a lack of adequate inducements to start reputable businesses and they do not have collateral to go and take loans from banks so they simply do petty business like selling tomatoes in the streets of Bindura which exposes them to police brutality”

From the stories above, lobbying banks or financial institution to allow female illegal street vendors working on the streets of Bindura to access loans is an intervention that can significantly impact this marginalized group. It can be a significant intervention towards increasing financial inclusion and empowering women working on the streets of Bindura as stated by (Peprah, 2023). Designing adaptable banking products and services that accommodates for the irregular income streams and special financial statuses typically experienced by female vendors in the informal economy. Critical feminist theory presupposes that these females typically face discrimination and exclusion when accessing formal financial services, such as bank loans that further exacerbate their status thereby the tailor made banks for female vendors. Denial of loans, female illegal street vendors selling on Bindura streets cannot invest in businesses, purchase machinery to maintain operations or advance further. Puli (2024) argue that, this has a cycle of poverty and marginalisation for the women who are unable to improve their lives and become economically empowered. Collaborating with organisations that directly interact with women working in the informal economy so that the financial institution and banking services are sensitive to their demands (Njaya, 2014). As policymakers, social workers among other influential actors there is a need to advance the rights and interests of the vulnerable group, for instance, the female illegal street vendors working on Bindura streets. By lobbying banks to allow these women to access loans, they are able to be in a position to overcome financial obstacles and improve their economic prospects.

4.3.4 Create safe havens

It was from the findings of this study that creation of safe havens is one of the activities that were suggested to be carried out as placed below,

Participant 5 said that,

“It's time now that Bindura city council normalize street vending because it's where some of us survives and if they want us to pay for market space we are willing to pay too so as to put an end to this running game with the municipal polices. They should design market space that is customer accessible as well as favorable to us”

This was seconded by participant 6, who stated that,

“Bindura city council should give us something like identity cards that we can use when we are arrested so that our products will not be confiscated and will also be secure from brutal actions of law enforcers”

Key informant 1 highlighted that,

“3rd parties (social workers) should see to it in the provision of safe or safety areas where Female illegal street vendors in informal sector will be able to sell their products without harassment, arrest or seizure of their products”

The concept of creating havens of safety for female vendors working on the Bindura CBD is one of the main interventions that intend to provide a safe and nurturing environment where the women can seek refuge and support. These safe havens are intended to offer a range of services including shelter, counseling, medical care, legal assistance, and vocational training to enable these women to begin a new life and be able to live independently again (Brown, 2020). One of the primary reasons for establishing safe havens is to protect women vendors from the various forms of violence and exploitation they will suffer as they sell their wares on the streets. Street vendors are subject to random arrests, intimidation, and seizure of their goods and the government keeps on relocating them from the town and cities buildings even though alternative accommodation is not available (Wembeke, 2017). The Critical feminist theory finds the rights-based approach to be an essential tool in the argument for the

equality demands of female vendors since it maintains that there is a need for the government of Zimbabwe to consider economic and social rights of female illegal street vendors as an urgent priority and also protect women and girls from police brutality.

Lacking state protection, females and young girls who sell their wares on the street will remain in a condition of harassment, beatings and indiscriminate police arrest (Johnson, 2017). The current policies and issuing of identification cards create new potential for women vendors working on the streets to organize and enforce their rights but need to be enacted specifically in law. This will promote equitable and smooth collection of revenues and importantly, street vendor union and representation in decision-making processes at all government levels.

4.3.5 Creation of support groups

It came out in the findings of the study that there is a necessity for creation of support groups as a strategy as highlighted by the following participant,

Participant 5 opined that

“I'm happy you came to consult with me. I have a lot to tell on my journey as a female street vendor but I lack someone to give guidance to me”

Also, participant 7 said the following,

“And then there is this one instance where I visited the hospital for my routine check-up and I was able to see that there are such support groups of women who have been victims of domestic based violence. It made me open my eyes and question why us as female illegal street vendors selling on the streets do not have our own support group where we can exchange stories and assist each other”

Key informant 1 stated that,

“Sadly there are no support groups I have come across that are made for female vendors operating on the streets of Bindura but there is a need for such support groups to be present for us who operate on the streets because they play a

vital role in bringing oneness and cohesiveness amongst these women. They also make them be there for one another and share their survival strategies”

From these above verbatim, formation of support groups plays an important role in fostering unity and togetherness among female illegal street vendors working in the streets of Bindura according to the key informant. Female illegal street vendors working in the streets of Bindura feel lonely and lack social support, which cause them to struggle with coping with the business pressures. Through belonging to a support group, women can identify with others experiencing their unique challenges and be able to offer empathy, encouragement and actual counseling. This sense of belongingness can boost their morale and motivation and allow them to stay firm in the face of setbacks (Chireshe and Chireshe, 2019). Support groups also offer the platform for female vendors trading on Bindura streets where they can learn from each other and exchange valuable experiences and resources. This is in line with what Munthali and Wambeke (2017) affirms that through group discussions and networking sessions, the women can gain new skills, knowledge and running business strategies as well as promote the business. Information on their rights, financial assistance programs, aid available and NGOs that assist women can be obtained and in turn assist them to overcome barriers to achievement (Jones, 2019).

Female vendors can empower each other to achieve their goals and actualize their full potential. In addition to providing emotional support and accessible aid resources, support groups can also serve as a lobbying forum and collective action. This is substantiated by the Critical feminist theory based on the reflex approach that believes in empowering women so that they are accorded space whereby their voices may be heard and expressed. Female illegal street vendors working on the streets of Bindura as a collective unit can better stand their chances of being heard and for greater inclusivity-focused, accessible and equality-improving policies and practices being lobbied within business. The researcher from the findings was then able to determine the need of the NGOs and government to set up support groups for female illegal street vendors working on the streets of Bindura. From these platforms, such women can be in a position to raise awareness about the issues they encounter, combat discrimination and stereotype and lobby for increased representation and care for women in economic

considerations. These support groups can be useful in the creation of positive change not only for them but also for the general community of women who are vendors.

4.4 Chapter summary

The chapter presented research findings and explained meaning-giving of results. The results were explained based on the literature review in Chapter 2 of this research because it is after the application of the Critical feminist theory. The results show that most of the female street vendors selling on Bindura streets are confronted with economic, political, and socio-cultural problems that hinder the growth of their businesses. Qualitative data analyzed the coping mechanism employed by female illegal street vendors who sell on Bindura streets and determined interventions which could be used to support female illegal street vendors selling on Bindura streets. The next chapter concludes the research because it deals with the summary, conclusions and recommendations of the research.

CHAPTER FIVE: SUMMARY, CONCLUSION, RECOMMENDATION.

5.1 Introduction

The chapter wraps up the study by summarizing its findings, drawing inferences from its research, and providing recommendations on how to tackle challenges confronting female illegal street vendors selling on the streets of Bindura. In addition, recommendations for the social work practice, policy makers, non-governmental organisations, and different government ministries shall be provided in this chapter. The study findings are precisely supported by the recommendations.

5.2 Summary findings

This section provides a summary of the study as it focuses on the summary of the findings of the study.

5.2.1 Challenges being faced by female illegal street vendors in Bindura CBD

The study using the highlighted methodology found that female illegal street vendors working on the streets of Bindura face a number of challenges as a result of various factors that is economic, political and socio cultural. The most frequently quoted economic problem was that of dealing with law enforcers. Day to day patrol of city officers stopped being a major challenge resulting in a limited number of people who could buy products that female street illegal street vendors selling on the streets provide and this resulted in loss of income of the research participants. Loss of income was as a result of exchange from Zim dollars to ZiG. This has had an effect on the cash flow to the people informal sector as change was not easily available hence limiting the number of people from buying the products which female illegal street vendors will be selling. This has led to hunger and starvation in the families of these women since the money they earn from street vending is what kept food on their tables so failing to obtain money means that they have no food for them. The findings of the study also revealed that female street vendors who ply their trade on the streets of Bindura are faced with the issue that is of limited access to loans which is an inhibitive factor to them when trying to enhance their businesses or in case of emergency. Loan applications of female unauthorized street vendors plying their trade on the streets are typically denied due to lack of collateral as well as salary. People working in the banking industry are of the opinion that the women street vendors in Bindura will not be able to pay back the money in the given time. This discrimination exposes the women to greater risk as they now go and approach people who do 'zvimbado' which is borrowing from other people, who then charges a lot of interest. Their enterprises do not get a chance to grow as a result of a lack of financial support from the Banks.

Another issue that female illegal street vendors who sell their wares on the streets face is that of inadequate access to information. They lack general information on available resources for them and their rights. Information always gets to them when it is already distorted and this further serves to fuel the discrimination resulting in them being marginalised in most issues. Information of vocational trainings, courses among other skills development activities that are being offered to all including people with disabilities does not reach them in time and this makes them feel left out and not worth considering as human beings. Female illegal street vendors selling on the streets of

Bindura also has the issue of lack of formal employment. This is because the majority of the employers view them as not the right candidates fit for work. This is also fueled by their gender, as their already employed counterparts in the formal sector are highly marginalized. This indicates the double stigma and discrimination that they experience.

Few representations in parliaments pose a challenge to female illegal vendors who sell on the streets of Bindura. They lack voices that represent female vendors and are not adequate for them to be heard, for instance, female vendors who operate in the streets of Bindura have nobody to speak for them and air their views on how they are mistreated by authorities. This has resulted in them being exploited by men. Sexual exploitation is yet another socio-economic problem that is being experienced by female illegal street vendors who operate on the streets because men enjoy pretending to help them by offering to carry their products when in reality they are looking for sex from them as a form of payment. This is because they are viewed as individuals who are vulnerable and lack anyone to guard them apart from themselves.

5.2.2 Coping mechanism employed by female illegal street vendors to respond to challenges they face

The study findings also reviewed the coping mechanism that female illegal street vendors working on the streets of Bindura employ in responding to the challenges they face in their day to day running of their businesses.

One of the coping strategies being utilized is that of personal savings under money-tin where one saves alone by themselves. Female illegal street vendors who sell on the streets of Bindura engage in this type of saving in preparation for emergencies as well as to expand their business with the funds they would have saved. This is because street vending is unreliable and it's not every day that you return home with money. This survival strategy is a lifeline for female illegal street vendors who are working in the streets of Bindura. To back this scheme some women also engage in internal savings and lending schemes where they save as a club and start lending it to members at an interest and then share profits at the end of the year. This helps them to manage well with unexpected costs such as medical bills through the availability of getting a loan from the saving club. Empowerment and independence are guaranteed by acquiring financial skills.

Religion as a mechanism for coping with their problems is also used by female illegal street vendors selling on the streets of Bindura. They go to church and also participate in church activities as a way of getting comfort from God as well as from members of the church. Praying provide a ray of hope for female illegal street vendors who work on the streets of Bindura and also builds resilience among the participants in the face of adversity. Sharing and telling God by praying helps to lighten the burden and anger that these women go through daily in their lives. Bribing again serves as a coping mechanism employed by female illegal street vendors working in the streets of Bindura in managing the challenge of having their goods confiscated by municipal officials. Bribery allows female illegal street vendors working in the streets in terms of attaining a sense of stability and security. One can escape arbitrary arrest by bribing municipal offers with cash and this indicates the necessity of bribing because it is a way for a person to survive. Innovation is among the coping strategies being used by female illegal street vendors who are working on the streets of Bindura. Creating and selling innovative products is one of the ways through which these women ensure they have more customers and, at the same time, it is a way of showing resilience. Innovation offers a way for them to compete within the informal economy and, at the same time, showcase their abilities and innovativeness. This measure contradicts societal attitudes towards women and development.

5.3 Conclusion of the study

The researcher made the following conclusions in line with the findings of the study.

5.3.1 Challenges faced by female illegal street vendors working on the streets of Bindura

Economic hardships

From the study findings, the researcher was able to conclude that economic hardships in Zimbabwe is one of the root cause of all the challenges being experienced by female illegal street vendors. This is because of the way it generates problems like decreased sales, corruption, and absence of vocational trainings systems among others which then act as a bridge to the independent and improved lives of female illegal street vendors working on the streets. The rise in taxation has resulted in the rise in prices therefore decreasing the number of clients who can actually buy to female illegal traders selling

on the streets of Bindura. Reduced sales equal breeding poverty because these women run hand in mouth. Exchange of currency from Bond notes to Zig has affected the people in the formal and informal sector as the cash flow is interrupted and truncated. This has ceased as a disincentive to the vendors who are selling on the streets of Bindura in terms of availability of change since the majority of their products are worth less than a dollar and this then demotivated the customers from purchasing these women's goods since they will not get the change back.

Another major challenge is that of discrimination which is being promoted by societal values, norms and attitudes. This has made female illegal street vendors selling on the streets of Bindura not access formal employment, loans, and other services. This discrimination and stigma has made female vendors selling on the streets of Bindura to be viewed as being less productive and unable to make sound decisions on matters affecting their lives. Female illegal street vendors who work on the streets of Bindura have been marginalized both economically and politically and this has led to a loss of their self-confidence and esteem. Mental health issues of female illegal street vendors who work on the streets of Bindura are mainly caused by stigma and discrimination.

5.3.2 Coping mechanism being employed by female illegal street vendors working on the streets of Bindura in responding to challenges they are facing

Money savings and religion

In conclusion, the researcher noted that female illegal street vendors working on the streets of Bindura mainly use money saving as a way of responding to challenges they face. They participate in Internal Savings and Lending Schemes as a way of investing their money since they have limited access to financial institutions. These ISALSs act as safety nets to female illegal street vendors selling on the streets of Bindura since they allow them to access loans at a lower interest rate during emergencies and crises. Since street vending is insecure hence the need for a savings club since they are secure. Due to other problems that have occurred such as conflicts that erupt as a result of working as a group, some of female illegal street vendors who work on the streets choose to save in money. This is where an individual saves alone rather than in a club. This type of saving requires discipline so that one will not misbehave with her savings since the money is withdrawable at any time. The money tin should be kept where there are fewer

chances of it being lost. These savings allow women to enlarge their businesses, buy worthwhile assets, and settle their medical bills. In case one's goods are confiscated by the municipal police using the savings one will be in a position to raise capital and resume business. The savings instill resilience in female street vendors amid adversity.

Religion also plays a significant role in responding to the numerous challenges that female illegal street vendors plying their trade on the streets of Bindura face. It offers spiritual hope and solace to female illegal street vendors who work on the streets. It also gives them room to express their emotions through counseling and guidance that is offered in churches. Psycho-social support is also offered by the church members and the pastor. Female illegal street vendors working on the streets of Bindura are given hope that everything will turn out perfectly for them and they are not sidelined in decision making.

5.3.3 Interventions that can be employed to assist female illegal street vendors working on the streets of Bindura CBD

Empowerment and creation of safe havens

The researcher of this study noted that empowerment is one of the most important interventions that can be used in assisting female illegal street vendors plying their trade on the streets of Bindura. It can be achieved through participation of these women in vocational trainings, income generating projects, self-help courses among others. Such schemes or programs eliminate dependence from female illegal street vendors on the streets of Bindura because now they will be able to provide for themselves and their families without just waiting for support from government, relatives, and NGOs. Empowerment will improve their lives since they will now be in a position to enter the formal sector since they would have qualifications and experience needed in the particular jobs. Access to information will increase since they will now be engaged in a number of things.

Empowering these women can reduce the number of female illegal street vendors who engage in street vending as they will be engaged in income-generating activities. They will be cushioned against harassment and violence that they encounter on the streets and will not be as vulnerable as they are at present. Provision of safe havens once again is a key strategy that can be implemented to assist female illegal street vendors who sell

their wares on the streets of Bindura. This can be done by creating market stalls that are regularised and also enjoy customer's access in order to avoid confiscation of their goods, arbitrary arrest by council officials. Issuing them with identity cards that they can present when they are being arrested as a way of protecting their business and themselves from violent attitudes and behaviors that are portrayed by the police officers.

5.4 Implications to social work practice

The facts disclosed in the above chapters and discussions have a great impact on the implication for social work profession. The study identified that most of female illegal street vendors who sell on the streets of Bindura are marginalized in many areas, including formal employment. This contrasts with the International Conventions and Declaration of Human Rights which urges people to be accorded the right to employment among other rights. As noted by the International Federation of Social Work, social work practice is rooted in the inclusion of women in an attempt to build communities. In line with strengthening the enforcement of inclusion policies bound for women, social work practice is one of the professions interested in enhancing the well-being of women on the streets. This is even aligned with the Critical feminist theory which demands the elimination of exclusion of female vendors who work on the streets of Bindura in various aspects of life. Through this, social workers in line with the findings of this study, can advocate and sensitize the effect of exclusion of female vendors who work on the streets of Bindura in various aspects that affect their lives. The social workers can as well create support groups for female vendors working on the streets of Bindura so that they can have a safe place that they share their experiences and share opportunities.

5.5 Recommendation of the study

The researcher came up with the following recommendations in line with the study.

5.5.1 Government and NGOs recommendations

- Urban planning processes are urged to be responsive to gendered needs and experiences including an awareness of the intersections of gender, socioeconomic status, and urban living conditions. This can be achieved through consultation with a variety of stakeholders, including women and

marginalised groups, to inform design and policy decisions. A possible timeline for such inclusive urban planning project could be 3-8 years from now, in a phased manner with a focus on capacity building, policy reform and community engagement

- The researcher recommended that Bindura City Council legalises street vending, aligns its by-laws with the National Constitution, and that it also formulates inclusive policies.
- Collaboration among Ministry of Women Affairs, Community and Small to Medium Enterprise and Development, Ministry of Labour, Public Works and Social Welfare and Civil Society stakeholders is also stimulated to seek funding in the line of improving the livelihood of women street vendors with a view to alleviating the challenges they face.
- Ministry of Women Affairs, Community and Small to Medium Enterprise and Development are recommended to establish specific made banks for female vendors.
- The government is recommended to devise specific vending locations and implement affordable licensing in order to enable female vendors to vend legally and safely.
- The parliamentary women portfolios are called upon to create space for additional female vendors in parliament so that they are well represented.
- Ministry of Labour and Public Works and Social Welfare should reinforce the implementation of the inclusion policy of female vendors to be employed in the formal sector.

5.5.2 Recommendations to the profession

- Social workers have to campaign for the complete integration of women into accessing formal employment and loans.
- Social workers are well placed to form support groups for women street vendors where they network and learn from each other and also get to see a professional face to face.
- Social workers must lobby with the financial institutions so that they can accommodate female vendors.

5.5.3 Recommendation for further study

- The researcher recommends that future researchers are invited to conduct a study on the lived experiences of women with disabilities who work on the streets of Bindura because this study did not cover them as it was based on availability and accessibility of the main participants.

5.6 Chapter summary

The chapter summarises all the data findings and provided recommendations of this research to the profession of social work and gave recommendations of what needs to be done studied in future.

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LIST OF APENDIX

Appendix 1



MUNICIPALITY OF BINDURA

All Communications To
Be Addressed To The
TOWN CLERK
P O Box 15,
BINDURA
ZIMBABWE

565 Thurlows Avenue
Bindura, Zimbabwe
Phone: 6430/6453/7391-4

Our ref: S4/0003
Your ref:

28 May 2025

Kudakwashe Address
Bindura University of Science Education
BINDURA

Dear Sir,


RE: PERMISSION TO CARRY OUT AN ACADEMIC RESEARCH PROJECT

We acknowledge receipt of your letter on the above received on 27 May 2025.

Please be advised that you have been granted permission to carry out your research as requested. The permission is granted on the following conditions: i) that you should share the results of your research with Council in order for her to learn from your findings ii) that the research findings will be used for academic and no other purposes.

Should you require any more information in connection with this issue please contact the undersigned.

Yours Faithfully


.....
W. Masimba
Chamber Secretary
For Town Clerk



Appendix 2

Consent form

Researcher: Kudakwashe Address

Contact Details: +263 786707001 Kuda7406@gmail.com

Research Title: The experiences of female illegal street vendors in surviving municipal police raids in Central Business District of Bindura.

Degree: Bachelor of Science Honors Degree in Social Work. Bindura University of Social Sciences.

The research study involves audio recording of your interview with the researcher. Neither your name nor any other identifying information will be associated with the audio or the transcript. Only the researcher and the supervisors will be able to listen to the recording. The recorded audio will be transcribed by the researcher and erased once the transcriptions are checked for accuracy. Transcripts of your interview may be reproduced in whole or in part for use in presentation of the research. Neither your name nor any other identifying information will be used in the presentations.

By assigning this form, I am allowing the researcher to audio tape as part of this research. I also understand that this consent for recording is effective until the tapes are destroyed.

Participant's Signature..... Date.....

Researcher's Signature..... Date.....

The audio consent form is attached to the Informed Consent Form

Appendix 3

Interview schedule for Primary participants

In- depth interview questions for the primary participants.

Section A: Biographical Details of Female Illegal street vendors.

1. Sex:
2. Age:.....
3. Marital status:.....

Section B: Examining challenges faced by female illegal street vendors in surviving municipal police raids in the business district of Bindura.

1. Can you briefly tell me about your random day as a female illegal street vendor working on the streets?
- 2 In your view, what are some of the challenges you face when selling your goods on the streets?
- 3 Can you say these challenges are relative to you only as a female illegal street vendor working on the streets?

Section C: Exploring coping mechanisms used by female illegal street vendors working on the streets of Bindura.

1. About the challenges you mentioned earlier, what strategies are you employing to cope and create workable environment for yourself as a female illegal street vendor working on the streets? 2. In your opinion, do you consider these strategies useful?
2. What support systems or resources do you utilize to address the challenges you face as you work on the streets?

Section D: Examining social work interventions that can be used to empower female illegal street vendors working on the streets of Bindura

1. In your own opinion, what can be done to reduce the day to day challenges you face when working on the streets?
 2. In your own opinion, what recommendations can be made to improve the strategies and support systems for you in Zimbabwe to make it easier for you?
- Do you have any question?

Appendix 4

In-depth Interview Schedule for Key informants

1. What are the main challenges that are faced by female illegal street vendors working in the streets of Bindura?

- In your view, what is causing these challenges?

2. What are the existing coping mechanisms used by female illegal street vendors working on the streets in responding to the challenges?

3. What strategies can be employed to assist female illegal street vendors working on the streets of Bindura?

Do you have any questions for me?

Your participation in this study is greatly appreciated.