



REPORT ON COVID-19 PANDEMIC

Experiences Of Women In
The Informal Economy In
Zimbabwe

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Acronyms

Covid-19	Coronavirus disease 2019
POSB	People's Own Savings Bank
SACBTA	Southern Africa Cross Border Traders Association
SAT	Southern African Trust
SME	Small and Medium Enterprises
SMEDCO	Small and Medium Enterprises Development Corporation
UN Women	United Nations Entity on Gender Equality and Empowerment of Women
USAID	United States Agency for International Development
WFP	World Food Programme
WHO	World Health Organization
ZCBTA	Zimbabwe Cross Border Traders Association
ZCIEA	Zimbabwe Chamber of Informal Economy Associations
ZIMRA	Zimbabwe Revenue Authority

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1. Executive Summary

This research paper explores the impact of the covid-19 pandemic on women in the informal economy in Zimbabwe.

The paper begins with an overview of the outbreak of covid-19 and the state of the informal economy in Zimbabwe. It then looks at women participation in the informal economy, impact of the pandemic on women in the informal economy, national policy responses and opportunities for women in the informal economy.

The objective of the research is to understand how women in the informal economy have been affected by the coronavirus pandemic in Zimbabwe:

- How many women are participating in the informal economy in southern Africa?
- What challenges are women facing in the informal economy?
- How has the pandemic affected them?
- What has been the impact of the pandemic on women in the informal economy in southern Africa?
- What are the opportunities available for women in the informal economy?
- What have been the national responses to support women in the informal economy?
- What are the key policy recommendations at the national and regional level?

This research finds that measures implemented to safeguard lives and contain the spread of covid-19 in Zimbabwe have had an adverse impact on the population in general and on women in the informal economy in particular. Women in the informal economy in Zimbabwe have no social protection or insurance to cushion them against shocks such as natural disasters and pandemics. Even though the majority of them belong to various kinds of informal economy associations, they have been largely excluded from any stimulus packages or grants that the government and other partner organizations have been providing during the lockdown. Female crossborder traders have been hardest hit due to travel restrictions and border closures (from March to November 2020) that have halted their sources of income and livelihood.

In conclusion, this research demonstrates that the socio-economic fallout from the coronavirus in Zimbabwe is unprecedented, particularly for women in the informal economy. Even as borders are gradually re-opening and measures being eased, women in the informal economy remain grappling with adaptation to the new normal way of doing business, need for stimulus funds to re-

finance lost capital and balancing income generation against risk of contracting the virus.

2. Introduction

2.1 An overview of outbreak of the pandemic

The Covid-19 pandemic has disrupted livelihoods, incomes and way of life for millions of people on the globe. Containment measures have necessitated movement restrictions including border closures to curb the spread. These measures have negatively impacted informal economy players, including crossborder traders, the majority of whom are women, in the entire southern African region.

According to United Nations Economic Commission for Africa, border closures have had negative consequences for not only the tourism sector and cargo flows (with more delays), but also for traders, especially informal ones throughout the region, with South Africa being a major source of goods purchased by the traders. Informal cross border trade is a significant feature of regional trade and international mobility in Southern Africa. Indeed, small-scale trade generates substantial income - accounting for 40% of intra-SADC trade and employment in the region, allowing vulnerable populations to access goods and services that are key for their economic and social recovery- hence playing a critical role in poverty alleviation, food security and household livelihoods. Demographically, women and youth constitute a significant proportion of informal players and cross-border traders. The border closures are disproportionately affecting women and youth.

For regional organizations, development partners and governments to design programs that deliver impactful post-covid-19 recovery and resilience; and directly benefit women and youth in the informal economy in southern Africa, it is important to understand the extent to which the covid-19 pandemic has disrupted their livelihoods and sources of income.

The covid-19 pandemic, also known as the coronavirus pandemic, is an on-going pandemic of coronavirus disease 2019 (covid-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), first identified in December 2019 in Wuhan, China. The World Health Organization (WHO) declared the outbreak a Public Health Emergency of International Concern in January 2020 and a pandemic in March 2020. As of 16 November 2020, more than 54.3 million cases have been confirmed globally, with more than 1.31 million deaths attributed to covid-19.

Authorities worldwide have responded by implementing travel restrictions, lockdowns, workplace hazard controls, and facility closures. The responses have caused global social and economic disruption, including the largest global recession since the Great Depression. It has led to the

postponement or cancellation of events, widespread supply shortages exacerbated by panic buying and famines affecting hundreds of millions of people. Educational institutions have been partially or fully closed.

By mid-November 2020, several countries in Europe, Americas and Africa had started reporting a second wave of the coronavirus, with increased daily cases that have led to a variety of new lockdown measures and travel restrictions.

In Zimbabwe, the first case of coronavirus was reported on Friday 20 March 2020. The Zimbabwe government declared covid-19 a national disaster on Friday 27 March 2020 which led to a national lockdown for initially three weeks, however it had been extended, and partially eased into November 2020. As of 16 November 2020, Zimbabwe had recorded 8,786 confirmed cases of the virus with 257 deaths. During the six month lockdown, non-essential inbound and outbound traffic and travel were banned, except for the movement of cargo. Border closures, public gatherings of more than 50 people, ban on gatherings around nightclubs, bars, beer halls, sporting activities, opening of schools were all prohibited as part of containment measures to curb virus spread.

2.2 The state of the informal economy in Zimbabwe

According to the International Monetary Fund (IMF), Zimbabwe has the second largest informal economy as a percentage of its total economy in the world, after Bolivia. In a working paper titled, "Shadow Economies Around the World: What Did We Learn Over the Last 20 Years?" in which 158 economies were studied, Zimbabwe, with a score of 60,6 percent, came second to Bolivia which topped at 62,3 percent.

The IMF admitted that shadow economies, which are known by various names around the world, among them hidden economy, grey economy, black economy or lack economy, cash economy or informal economy, were difficult to measure.

"The shadow economy includes all economic activities which are hidden from official authorities for monetary, regulatory, and institutional reasons," the IMF said. Activities of shadow economies were hidden from authorities for various reasons which include regulatory, monetary and institutional, the international financial institution said.

Monetary reasons, the IMF said, included avoiding paying taxes and all social security contributions while regulatory reasons include avoiding governmental bureaucracy or the burden of regulation. Institutional reasons on the other hand, included corruption law, the quality of political

institutions and weak rule of law.

The Zimbabwean Government has acknowledged the growth of its informal economy. The country's economy heavily informalised in the past two decades as Zimbabwe went through severe economic challenges that saw major formal businesses closing shop or relocating.

Government is still trying to come up with effective means to make sure the informal sector, which is undoubtedly now the biggest employer, can contribute to the economy through paying taxes.

According to Wisborn Malaya, Secretary-General, Zimbabwe's Chamber of Informal Economy Associations (ZCIEA), since the collapse of industry due to the hyperinflation crisis of the 2000s, the informal sector has formed the backbone of the economy. Almost 5.2 million trade in the informal economy, 65% of whom are women.

"The informal economy is the economy of Zimbabwe. It requires a separate ministry which should focus on developing the people in the informal economy to becoming part of the mainstream economy who contribute to taxes and improve their livelihoods to become part of the decent work agenda."

"There is a lack of political will in our country to support informal economy or SME initiatives and this is resulting in policy inconsistency and improper policy development. There is fragmentation of ministerial approaches to the informal economy."

ZCIEA said that while it recognised the need to have measures in place to curtail the spread of the coronavirus pandemic, the tightened restrictions weighed heavily against informal traders.

ZCIEA Secretary-General, Wisborn Malaya, said that it is vulnerable members of society, eking out a living in the informal sector, that bear the brunt of the restrictions on street trade. "The informal workers were last time given strict registration conditions for them to trade of which only a few could be met," he said.

He said the average USD60 registration fee demanded by the authorities is not affordable. The situation for informal traders is worsened by the fact that only a few can receive government grants to cushion them from the effects of the lockdown.

"Now these new measures have again excluded the majority poor who live from hand to mouth. This may force informal traders to start operating illegally, not because they want to but as a survival

strategy. This will pose greater danger to the informal economy workers as they will be involved in cat and mouse battles with authorities," he added.

Malaya urged the government to seriously consider giving as many informal workers as possible food aid so they can be able to stay home and be safe, while encouraging those informal workers who have been allowed to operate to exercise extreme caution and adhere to the regulations.

3. Research Objectives and Methodology

This research report seeks to understand the impact of the covid-19 pandemic on women in the informal economy in Zimbabwe.

3.1 Objective of the research

The objective of the research is to understand how women in the informal economy have been affected by the coronavirus pandemic in Zimbabwe:

- How many women are participating in the informal economy in southern Africa?
- What challenges are women facing in the informal economy?
- How has the pandemic affected them?
- What has been the impact of the pandemic on women in the informal economy in southern Africa?
- What are the opportunities available for women in the informal economy?
- What have been the national responses to support women in the informal economy?
- What are the key policy recommendations at the national and regional level?

3.2 Research methodology

The methodology used in this study was qualitative approach. Strategies used in the investigation included a desk review and telephone interviews. Due to movement restrictions, telephone interviews were conducted with six informal women players based in Harare.

Desk review: Literature review/desk review of the status of women in the informal economy. Review of national and regional policy response documents that include prioritization of women in the informal economy was conducted. In addition, the consultant evaluated relevant public documents on covid-19 pandemic and the informal economy and in particular documents on women in the informal economy.

Interviews with key stakeholders: interviews were held with six women in the informal economy and an official from the Ministry of Women Affairs, Community and Small to Medium Enterprises Development of Zimbabwe.

4. Women participation in the informal economy

The exact number of women operating in the informal sector in Zimbabwe remains unknown. According to News of the South, "Women in Zimbabwe have always been key players in economic development but have not been recognized as such. Ever since men started working in the industries in towns, women would be working in the fields in the rural areas, that was the norm".

This trend, however, is shifting. Soon after structural adjustment programs of the mid-90s, a larger number of women migrated to towns and became informal and crossborder traders to support their families and their men who had lost jobs through retrenchments and closing of companies. Currently, women in Zimbabwe, whether employed or unemployed, are actively involved in informal and crossborder trade.

According to a study conducted by ZCIEA, it is common for women in Zimbabwe today to be cross border traders, even those who are formally employed, they go as far as Tanzania , China and Dubai for the same purposes but most of them are seen in the streets selling wares ranging from vegetables, socks, and clothes. Some sell second hand clothes taken from Mozambique and are others are simply airtime vendors. All these are making a crucial contribution to the country's economy.

A woman informal trader along a major street in the capital Harare said she is the one who takes care of the family ever since her husband lost his job. She said she has four children who she takes care of; the eldest completed his academic levels last year but has nowhere to work. She said in such scenarios some men even move out and leave their wives to take care of the children whist they go and be taken care of by other women."

In the study, workers in the informal economy highlighted that due to the absence of employment contracts, their employers subjected them to unclear, unregulated working schedules and sometimes overtime as they have to extend work into weekends and public holidays, which is a sign of indecent work.

It is important that the informal economy sector be regulated to safeguard the rights and working conditions of informal economy workers. This would provide room for conducive working environment for informal economy workers, the majority of whom are women, and redress in cases of dispute.

"Workers in the informal economy are not covered by the national social security schemes. The

National Social Security Authority (NSSA) that administers national social security schemes operates under the NSSA Act. The Act states that workers in the informal economy and domestic workers are not to be covered. Thus, membership to the national security schemes is limited to formal economy workers and does not cover informal economy workers” the study revealed.

The study noted that a worker in the informal economy who falls ill or is injured at work, has no compensation or cover which increases their poverty risks. Thus, they lose out on their day income and have to self-fund on all medical bills. The study also revealed that workers in the informal economy are not entitled to sick leave and that off days taken for sick leave are recorded as being absent from work and are not compensated.

The study also revealed that for cross border traders, social security is critical in that they are exposed to higher risks of asset loss and road accidents which are at times life threatening or result in disability subsequently resulting in life-long cycle of poverty. However, the research showed that in order to cover the social security gaps, women in the informal economy have established their own safety nets in two forms. These have been based on the type of trade, looking into key and specific needs for the women members. Women have formed groups with the aim of assisting each other. Firstly, they contribute on a weekly basis to a “social protection” fund which is set aside to help members when they fall ill or have not paid school fees or require medical fees.

For instance in Plumtree, there was a women's informal economy group that assisted members living with HIV and AIDS to buy supplementary foods. Secondly, members pool funds which they can lend to each other and pay back over time at agreed interest rates, usually between 5 and 10 per cent. This ensures continuity of their businesses and provides ready capital for those intending to boost their operations and protects the borrower from going under. The Zimbabwe Chamber of the Informal Economy Association (ZCIEA) noted that they have a training programme focusing on educating women on how to effectively implement Saving and Credit Schemes. This type of scheme has been commonly referred to as “kufusha mari” and “mikando.” Whilst these schemes have greatly assisted women to cover the social protection gaps, one of the major challenges is that they remain inadequate as they are negatively affected by women's low contributory capacities emanating from low, and at times irregular incomes coupled at times with interruptions emanating from unpaid care work and reproductive roles.

5. The impact of the pandemic on women in the informal economy

The coronavirus pandemic has had an adverse impact on women in the informal economy in Zimbabwe. Constance Munyayi, a thirty-two year old woman with two children aged nineteen and thirteen, lives in Harare. The owner of a handicrafts business which is not yet registered, Constance' source of income has drastically reduced due to the coronavirus pandemic. Her handicrafts are exported mainly to South Africa, by road transport. With land border closures and movement restrictions since March 2020, her business suffered a major setback as she is neither able to move her products out of Zimbabwe nor afford to send them by courier. As her target market is mainly the tourist industry in neighboring South Africa, market access for her products locally has been close to impossible. Consequently, capital for the business has been depleted through diversion to other immediate and household needs. Prior to the pandemic, Constance would earn on average one hundred to two hundred United States dollars per month as profit from sales. Currently, since the lockdown eight months ago, her income has dwindled considerably to almost nothing. As a result, she is struggling to make ends meet as her only source of income and livelihood has been disrupted by the covid-19 pandemic. When borders eventually open, Constance requires approximately three hundred United States Dollars to re-capitalize her business. From the onset of the pandemic and lockdown, she has not been a beneficiary of any social protection programs in terms of cash or in-kind or food parcel assistance from government or any other organization.

Darwendale, a community seventy kilometres out of Harare, has historically been a chrome mining town in Zimbabwe. When the big corporate miners left, artisanal miners moved in. They mine chrome whose major buyers are Chinese. Patricia Kusaya, a fifty-two year old mother of four, is one of the female artisanal chrome miners. She gets between forty to sixty united states dollars per month from mining and selling chrome. Her business has been negatively impacted by the covid-19 pandemic as she, and the entire community, were not allowed to go to her place of work due to the lockdown. She had heard about government assistance to informal workers, however she never had access to that fund. Her wish is for government to assist her with funds to resuscitate her business as well as diversify into other enterprises such as sewing, vending and chicken rearing to supplement her monthly income.

“My customers are school children, with the prolonged closure of schools I had no more customers and the business collapsed” complained Eleanor Pamuke, a single mother of one, who is a street vendor in Harare. As a forty-four year old female head of her household who sells sweets, lollipops, nuts and a variety of kids snacks to earn her daily living, closure of schools as a measure to curb the spread of coronavirus collapsed her business and source of income. On whether she had received

any assistance from government, she responded: “I have never heard of any government assistance or seen anyone writing names of potential beneficiaries of a government scheme. Government should help us with financial assistance, right now as a vendor I need capital to restart my business”. Unlike Constance and others who are registered members of the Zimbabwe Crossborder Traders Association (ZCBTA), Eleanor doesn’t belong to any informal economy traders association.

Juniya Huruwa is a forty-three year old woman with two children aged seventeen and fifteen. She is a Zimbabwean crossborder trader who sources clothes, kitchenware and electrical items from neighbouring countries of Zambia, Malawi, Mozambique, Botswana and South Africa. Prior to the pandemic, she travelled three to four times per month to source goods for resale in Zimbabwe. Being a single mother, the coronavirus pandemic has negatively affected her business and livelihood to such an extent that she has been unable to send her two children to school. Even though schools have re-opened, payment of school fees and provision of food and other basic needs has become challenging. All her capital was utilized to stock up on food and other household essentials during the prolonged lockdown. The capital has since been completely depleted. Due to inability to travel to any country to source products for re-sale in Zimbabwe as a result of border closures and travel restrictions, Juniya attempted to diversify her business by sourcing and trading products locally. This was not successful as she could not sell her products on the streets due to constant chasing of street vendors by city council officials. Just like Constance, Juniya has not received any food or monetary assistance from government or any other organization to cushion her from effects of the pandemic. “covid-19 has affected both parents and children as the former are no longer able to provide basic necessities such as education” she concluded.

A thirty-nine year old tailor with two children, Ronica Shumba is currently struggling to take care of the basic needs of her children and family since the covid-19 pandemic lockdown was instituted in March 2020 in Zimbabwe. “Government officials came and took down our names for inclusion on assistance, to date no help has been forthcoming. We were advised to formalize our businesses by paying for a license. We are optimistic that the grants will be administered so we can restart our businesses” she explained.

Life has been extremely tough for fifty-eight year old Bongwiwe Khumalo who has five children. Resident in Harare, she is an informal trader who sources sisal grass to produce baskets and plate mats for the export market. In 2018 she participated in an international trade fair in Spain where all her forty-five kilograms of handicrafts were sold out. She managed to source orders for her products and was set to return to Spain this year January when the coronavirus pandemic hit. She has tried to sell her consignment locally, however for products that sold at one hundred united states dollars at the international market, sold for twenty united states dollars at most locally during weekly fairs/

farmers markets held in Harare. No assistance has been provided to her during the period of the lockdown.

The covid-19 pandemic has wrecked havoc in other sectors of the informal economy, including vendors whose stalls were removed from the streets of Zimbabwe as one of the containment measures. However, citizens seemed to fear hunger more than the virus itself. With no social protection systems in place to safeguard the lives and livelihoods of most vulnerable groups, including informal workers, citizens have been left between a stone and a hard rock as it is estimated that over 90 percent of Zimbabweans work in the informal economy; many live hand to mouth. The pandemic has seen closure of a majority of informal businesses, with the exception of some vegetable and fruit markets. Mobility remains restricted, impacting the flow of customers and movement of produce to markets. Announcement of the lockdown meant vendors needed to stock up on food and other household necessities, the majority of whom can not afford to stay home even for a day. Going to work/vend is an exposure to the virus as well as police intervention, however they need to feed their families practically on a daily basis. The impact of the lockdown has hit women hardest, being the majority of players in the informal economy.

As a coping mechanism, households of informal workers have resorted to reducing number of meals consumed in a day. A cushion fund that government had announced would be made available to the informal sectors to assist informal workers survive during lockdown has not been forthcoming. In addition to this, critical shortage of mealie meal (staple food for most households in Zimbabwe) has seen citizens queue for long hours in overcrowded places, in the process exposing them to risk of infection.

Currently majority of vendors have depleted their savings due to the delay and/or lack of government support. Many may be out of business permanently as they may not be in a position to source finances for capital to restart their businesses after the lockdown ends.

6. National policy responses

In March 2020, the Government of Zimbabwe launched covid-19 Zimbabwe National Preparedness and Response Plan (NPRP), guided by the eight pillars of the World Health Organization strategic preparedness and response plan, to manage the effects of covid-19 in the country. The aim of the plan is to have an integrated and coordinated management system that would focus on preventing covid-19 outbreak in Zimbabwe and mitigate the severity of the virus.

According to KPMG Zimbabwe, in response to the covid-19 outbreak, the government unveiled a ZWL 18 billion (equivalent to 225 million United States Dollars at November 2020 exchange rate). Economic Recovery and Stimulus Package aimed at revitalizing the economy and providing relief to individuals, families, small businesses and industries impacted by the economic slowdown caused by the covid-19 pandemic. The main aim was to provide liquidity support to all the productive sectors of the economy and protect employment through prevention and minimization of covid-19 effects.

In an interview with the Ministry of Women, Cooperatives, Small and Medium Enterprises, it was reported that government set aside ZWL 500 million (equivalent to 6 million United States dollars) for the micro, small and medium enterprise sector through Small and Medium Enterprises Development Cooperation (SMEDCO), Zimbabwe Women Micro Finance Bank and People's Own Savings Bank (POSB). In addition, government assisted with social grants to the informal sector through the Ministry of Public Service, Labour and Social Welfare. The ministry provided letters to assist traders operate during the lockdown, helped in unpacking the several statutory instruments which were being announced during the lockdown, and provided guidelines.

In an article dated 6 July 2020, the government of Zimbabwe availed relief funds to the tune of 500 million ZWL (equivalent to 6 million United States dollars) to SMEs to lessen the burden of covid-19. The fund would be ring-fenced and is targeted to assist SMEs in the productive sectors. To benefit, an SME must indicate that it's a producer and is in the business of value addition. Sectors to benefit include SMEs in manufacturing, agro-processing and mining. "We urge all SMEs that are in business and were affected by covid-19 to apply by visiting any of our SMEDCO branches," concludes the article.

In June 2020, the United States government through the United States Agency for International Development (USAID) provided an additional USD10 million in response to covid-19. The funds went to the World Food Programme (WFP) for humanitarian assistance for nearly 100,000 vulnerable

people in eight urban areas. WFP estimated that as a result of the covid-19 lockdown, it further constrained the economy and severely affected Zimbabweans whose livelihoods depend on the informal sector. The funding will ensure that nearly 100,000 people in eight urban districts have access to cash transfers that will ensure adequate food supplies between July and December 2020. Zimbabweans in urban areas need to practise social distancing measures to protect themselves from covid-19 and continue to feed their families.

At the time of compiling this report, it was not clear how many women in general and women in the informal economy in particular had benefited from the stimulus package as figures, including gender disaggregated data, were not readily available.

The Herald, Zimbabwe's leading newspaper dated 25 November 2020, reports a further tightening of lockdown regulations by the government to curb increased incidents of covid-19 infections and deaths, which could signal an onset of the second wave as being reported in western countries. Further restrictions will continue to disadvantage and disenfranchise informal workers, especially women, who are barely surviving various levels of measures since March 2020.

7. Opportunities for women in the informal economy

Opportunities exist for women in the informal economy in Zimbabwe to revive their sources of livelihood that have been disrupted by the coronavirus pandemic:

- Stimulus relief package: The existence of SME stimulus relief funds at Zimbabwe Women's Microfinance Bank and food packages at World Food Program are some of the opportunities available for women in the informal economy.
- New ways of doing business: Women in the informal economy need to embrace new ways of doing business during and in the aftermath of the pandemic. These could include bulk purchasing and transporting of goods for resale.
- From informality to formality: Formality provides greater opportunities for women in the informal economy to formalize their enterprises through registration, payment of taxes and other business licenses. This ensures their enterprises' formal recognition by government and other partners.
- Technological advancements: For women in crossborder trade, technological advancements exist to enable them conduct business online without physical travel from one country to another. Several platforms exist that provide networking and market access opportunities for women. One of them is the joint initiative by COMESA Secretariat and African Development Bank "50 million African women speak" platform that was recently launch in Zimbabwe.

8. Conclusion

Notwithstanding the fact that the sample of women interviewed was very limited, this report gives a very clear picture of the devastating effect that the coronavirus pandemic has had for women in the informal sector who have no access to social protection or insurance to assist them cushion and/or absorb the shocks brought about by the coronavirus pandemic. Belonging to an informal economy association has not guaranteed any social protection benefits by government or any organization during the lockdown. The coronavirus pandemic has disrupted the socio-economic wellbeing of informal players, majority of whom are women, in Southern Africa in general and Zimbabwe in particular and has derailed the gains made in gender equality, women's empowerment and poverty reduction.

Government has announced stimulus packages and grants to assist informal economy workers, individuals and small and medium enterprises that have been most affected by the coronavirus pandemic, however it remains unclear how many informal workers, including women, have benefitted.

The coronavirus pandemic has changed the way we live and work. In this new normal, informal workers, especially traders, will have to adapt to new ways of doing business through uptake of digital trading. Unfortunately for most informal players, both hardware and software required to go digital are out of reach, widening the digital and gender divide.

The pandemic has placed women in the informal economy between a rock and a hard place, the need to earn an income on one hand and ensuring minimal risk of exposure to the virus on the other. Naturally women are care givers. When any member of the household falls sick, including with coronavirus, it is a woman who has to put all her affairs on hold to attend to the patient. This has automatically put women at the frontline of the pandemic.

9. Policy recommendations

- a. Government must have a clear and transparent mechanism with the inclusion of women in the informal economy when designing, implementing, distributing, recording and monitoring any support provided to the informal economy to ensure gender and social inclusion of all intended beneficiaries in a bottom-up, participatory, rights-based and results-oriented approach.
- b. Informal economy workers' associations should be proactive in galvanizing support for their membership, particularly the most vulnerable females, through intensification of lobbying and advocacy targeting government and other partners' packages (monetary or otherwise) to ensure their survival during and after the lockdown.
- c. Government and other partners should invest and create an enabling environment in Information, Communication and Technology (ICT) infrastructure to enable more women in the informal economy take their business on-line through whatsapp, Facebook, development of websites and other digital platforms as this will ensure their enterprises survive in this new normal. Additionally, cost of ICT hardware such as tablets, smart phones and laptops, and software: airtime, Wi-Fi and internet subscription should be subsidized for women in the informal economy as a cushion to lost business during the pandemic.
- d. Government should provide safe, secure, violence-free spaces for informal workers, such as female vendors, to operate within legal, acceptable and conducive environments. This includes homes, as cases of gender-based violence have risen during this pandemic, which UN Women has described as the "silent pandemic".
- e. While fully safeguarding the risk of exposure to the coronavirus, restrictions imposed during the covid-19 lockdown should be lenient towards women in the informal economy that allows them generate much needed incomes for their livelihoods as a majority of them live hand to mouth on a daily basis, and are breadwinners of their families.
- f. Training in advocacy and rights should be availed to women in the informal economy to ensure their voices are amplified and included in the policy formulation processes.
- g. Government should put in place mechanisms such as emergency insurance or guarantee funds for women in the informal economy to access in times of natural disasters and pandemics.

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11. Annexes

Annex 1: Terms of Reference

TERMS OF REFERENCE FOR A RESEARCH PAPER ON THE EXPERIENCES OF WOMEN IN THE INFORMAL ECONOMY

The informal sector in developing countries contributes to about 35 percent of GDP and employs more than 75 percent of the labor force. According to the World Bank, this sector covers 89% of employment in sub-Saharan Africa. During this pandemic, citizens participating in the sector have lost their income due to the closure of trading places. Also, most of them do not have pensions and unemployment insurance schemes available to them. The African Union (AU) assessment of the impact of the coronavirus has estimated that nearly 20 million jobs could be lost in both formal and informal sectors. An urgent response to support citizens in this sector is to provide financial support to provide relief for the loss of income for them to meet their basic necessities during the lockdown period.

According to International Labour Organisation, Informality is especially widespread in agriculture and rural sectors, where more than 80 percent of the self-employed are informal, as well as the majority of wage workers and the totality of contributing family workers (among which women are overrepresented). Agri-food supply chains and markets are inevitably being disrupted due to lockdowns and restrictions of movement. The strict quarantines and the closure of roads disrupt logistics, which may hurt micro and small intermediaries in aggregation and distribution. The closure of markets and schools lead to the loss of selling and buying opportunities and decrease the demand for agricultural products, thus reducing the demand for agricultural labor.

In developing countries, over 90 percent of agricultural workers are informal response measures should foster the expansion of social protection coverage to informal workers in agriculture and rural sectors, including timely cash transfers, food or in-kind distributions. Efforts should be made to maintain agricultural supply chains and strengthen the market linkages for local producers, while promoting decent work.

Research aim and objectives

The aim of the research is to understand how women in the informal economy have been affected

by the coronavirus pandemic in selected countries Mozambique, Malawi, Zambia and Zimbabwe

- How many women are participating in the informal economy in southern Africa?
 - What challenges are women facing in the informal economy?
 - How has the pandemic affected them?
 - What has been the impact of the pandemic on women in the informal economy in southern Africa?
 - What are the opportunities available for women in the informal economy?
 - What have been the national responses to support women in the informal economy?
- Identify key policy recommendation at the national and regional level

Methodology

Literature review/desktop review of the status of women in the informal economy

Review national and regional policy response documents that include prioritisation of women in the informal economy

Output

The research report should include the following:

- An overview of outbreak of the pandemic and the state of the informal economy
- Women participation in the informal economy
- The impact of the pandemic on women in the informal economy
- National policy responses
- Opportunities for women in the informal economy
- Policy recommendations

Submission process

Respond to the terms of reference with the curriculum vitae showing relevant qualification and quotation by Friday 16th October.