Survival Strategies Used By the Informal Sector Businesses in Zimbabwe during the COVID-19 Pandemic

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ABSTRACT

This study investigated the survival strategies adopted by informal traders in Harare in dealing with the effects of Covid-19. A cross-sectional survey was used to gather data from a sample of 144 informal traders drawn through cluster sampling from Magaba, Mupedzanhamo, Glenview 8, Mbare Musika, Seke Road Flyover, Epworth, Mbudzi Roundabout, Coca Cola-Adbernie, Jambanja Market Chitungwiza trading areas. Findings from the exploratory factor analysis revealed that informal sector players adopted strategies such as shift to on-demand and fast moving products, selling within proximity to place of residence, laying off employees, use of mobile money for business transactions, defying lockdown protocols, selling at usual points, use of alternative sources of power for production, shifting all goods back home to avoid rentals, limiting other household expenditure, dipping into savings and profits to fund expenses, borrowing from friends and family, door to door delivery services, disposal of assets, online vending (WhatsApp, Facebook), defaulting repaying all outstanding loan balances, backyard factories and shops and defaulting repaying all rates to city councils. The study recommended that informal businesses that have been severely affected during the COVID-19 crisis can take alternative approaches such as partnership strategies. Through collaboration with other informal businesses, they can recover from financial distress and other effects caused by Covid-19. It was also revealed in this study that the government and other private organisations should start education on running successful businesses during economic shocks and pandemics such as Covid-19 and other outbreaks that are unforeseen.

Key Words: Covid-19, Informal Sector, Survival Strategy

INTRODUCTION

The world has been struggling with the effects of Covid-19, which since its discovery in December 2019, has brought most business to their knees. Not an exception is the informal sector, which in most cases is not supported by most governments because of their informality. Since December 2019 the world grappled with the Corona Virus pandemic, with 79,673,754 confirmed cases of COVID-19 including 1,761,381 deaths, reported to World Health Organisation (WHO) as of 28 December 2020 (Worldometers, 2020). According to Worldometers (2020), Zimbabwe recorded a total of 13,077 cases, with 349 deaths as of 28 December 2020. The coronavirus disease (COVID-19) is a contagious respiratory disease caused by a new coronavirus strain that causes illness in humans (Africa Union, 2020). The infected air droplets that are projected during sneezing or coughing spreads the disease from one person to another. It can also be transmitted when humans have contact with virus infected hands or surfaces and then touch their eyes, nose, or mouth with the contaminated hands. China was the first country to report about COVID-19, but the pandemic later spread throughout the world (African Union, 2020).

Informal traders on the other hand depend on the movement of people for the uptake of their products and supplies and because of limited trade, their businesses suffer as they rely on small sales of their goods. Due to the pandemic, there was a ban of travel into the nation from all countries for a 30-day period and other restrictions on trade and business which included closure of borders (The African Report, 2020). In order to curb the spread of COVID-19, the Zimbabwean government declared a state of emergency and subsequently suspended mass gatherings as well as the travel and trade ban of non-essential services. Where such pandemics occur, informal businesses suffer from having low cash flows and ultimately becomes at risk of closure.

While the government of Zimbabwe (Goz) succeeded in curbing the spread of the virus through adoption of a number of containment measures, those same restrictions hit business operations hard. This had a significant impact on business enterprises and therefore no doubt that the COVID-19 pandemic wounded informal businesses enterprises in Zimbabwe, driving their business to a slump.

On 30 March 2020, Zimbabwe announced a national lockdown. Initially the lockdown was supposed to last 21 days, but it was extended twice, with an 'indefinite' extension being announced in mid-May (Gukurume & Oosterom, 2020). On 2 January 2021, lockdown provisions were re-imposed, and the lockdown was extended for another 30 days, from 5 January to 5 February 2020. The announcement meant that only essential services providers like hospitals, pharmacies and supermarkets, with only essential staff allowed to come to work. During the lockdown extension, mobility restrictions were put in place and informal businesses remained largely closed, except for some fruit and vegetable markets. The continued mobility into town restrictions undoubtedly had an impact the flow of customers.

Harare is largely dominated by informal traders (World Bank, 2020). It is estimated that over 90 percent of Zimbabwean citizens work in the informal sector (UNDP, 2020). There are several informal trading areas in Harare which include among others Magaba (Siyaso) area which is the industrial hub of Mbare, Glenview area 8, Mupedzanhamo, Harare Seke Road Flyover, Epworth, Mbudzi Roundabout and Coca Cola- Adbernie informal trading area. The CBD of Harare is also usually dominated by street vendors increasing the informal traders in the country. Many indigenous traders and manufacturers of various products make up the business area-cum industry. Products like building material, car parts, farming equipment, household goods, timber, among others are manufactured and sold in this market (UNDP, 2020). These areas are usually packed by customers who will be buying because the wide range of locally produced products considered affordable (UNDP, 2020). Mupedzanhamo market according to an analysis of the informal sector provides space for hundreds of indigenous textile retailers and wholesalers to sell their products under one roof. The place is rather known for providing locals with cheap second-hand clothes, that are usually imported from Mozambique. The nature of the trading done at the place has earned at a number of informal names such as "Kotamai Botique" and "Pedigars". The area is characterised by loud voices of traders greeting thousands of locals who flock the place every day, announcing their products and the respective prices in a quest to attract more buyers. Glenview Area 8 is home to informal furniture manufacturers (UNDP, 2020). Informal businesses in these areas halted trading operation as a result of Covid-19, and some sold any goods, suffering significant losses as most of these depend solely on the village business to maintain a livelihood. Because of restrictions in people movement, most business were rendered inactive which was counterproductive.

The most underlying aspect of the informal sector in Zimbabwe is that it is largely unsupported by the government and restrictions to trade brought by lockdown measures have had negative implications to their businesses and their livelihoods at large. Because informal businesses are more vulnerable to such shocks and pandemic, restrictions and measures put in place to curb Covid-19 in Zimbabwe made the situation dire for the informal businesses in the country. Despite a number studies that have been conducted since 2020 on the effects of Covid-19, there is a dearth of literature on studies focusing mainly on the survival strategies of the informal sector players in Harare.

Research Objectives

- To identify strategies used by the informal traders in Harare to survive during the Covid-19 pandemic.
- To determine the relative importance of identified strategies that informal traders used for coping with Covid-19 pandemic.
- To assess whether there are any statistically significant differences among respondents of different gender, area of operation and business category when it comes to strategies that informal traders used for coping with Covid-19 pandemic.

LITERATURE REVIEW

Theoretical Framework

The theoretical framework of this study lies on theories on informality, vulnerability and crisis management.

The Resilience Theory

Resilience theory has its roots in the study of adversity and an interest in how adverse life experiences impact harmfully on people (van Breda, 2018). The resilience theory addresses the strengths that people and systems demonstrate that enable them to rise above adversity. The focus of this theory is on how individuals, organizations, or systems are able to absorb shocks, adapt to change, and continue functioning during and after crises. It explains, in a business context, how enterprises anticipate, cope with, and recover from disruptions such as economic downturns, policy changes, or pandemics. In the study *"Survival Strategies Used by the Informal Sector Businesses in Zimbabwe During the COVID-19 Pandemic,"* this theory provides a lens for understanding how informal businesses adapted to severe constraints caused by lockdowns, reduced demand, and supply chain disruptions. It helps explain the strategies these businesses used such as diversification, cost reduction, innovation, and reliance on social networks to withstand the crisis and sustain livelihoods despite limited resources and institutional support. Longitudinal research over several decades on resilience has been conducted by researchers such as Werner and Smith (1982), Rutter and Madge (1976), and Garmezy (1971).

Informal Businesses in Zimbabwe: An Overview

Since time immemorial, informal trading has been in existence. The growth of informal trading in Zimbabwe is deeply rooted in the economic policies which government pursued especially after the first decade of political independence in 1980 (Mupambireyi, Chaneta & Maravanyika, 2014). It is estimated that over 90 per cent of Zimbabweans work in the informal economy and Zimbabwe's informal economy is the largest in Africa, and second only to Bolivia in the world, according to a 2018 International Monetary Fund report. The sector accounts for at least 60% of all of Zimbabwe's economic activity. According Hove and Chenzi (2017), 90% of Zimbabwe's working population is employed in the informal sector;

Mbare-Magaba

Magaba-Siyaso is a market place for metal work and other craftsmanship industry. It is home for car workshops, car parts sales and related metal working activities. It is a hub for aspiring entrepreneurs and artists where affordable goods are made for the residents of Harare and other adjacent towns. There are around 500 registered operators according to City of Harare records, with a further of 3,000 or more finding their way there (Tsoroti, 2014).

Mupedzanhamo

Mupedzanhamo is a market place dominated by traders who predominantly sell clothing as their core business with the bulk if it located in Mbare. Mupedzanhamo flea market consists of second-hand clothes imported from neighbouring countries, namely; Mozambique, Zambia and South Africa (Mupambireyi et al, 2014). The official registered population size of informal traders in the Mupedzanhamo flea market complex was 1 500 as recorde by the Harare City Council's Department of Housing and Community Services, (Mupambireyi et al, 2014).

Glenview Area 8

For the furniture manufacturing trader, Glenview area 8 is home for the business. The area is dominated by informal manufacturers of a wide variety of furniture. there are an estimated 300 informal traders at Glenview 8, according to CZI (2019),

Epworth

Epworth is one of the informal traders dominated areas dominated by traders who sell all sort of wares and is. It is a high-density dormitory located about 12km from Harare's CBD. The majority of people in Epworth survive on vending as they live from hand to mouth thus dominating the informal sector. It is one of the communities most hard-hit by the current lockdown.

Harare Seke Road Flyover

There are also unregistered traders who lay their wares along Seke road near the Seke Road Flyover, and sell various wares to pedestrians making their way to town.

Mbudzi Roundabout

The market is informal and dominated by people from surrounding areas such as Glenorah and Stoneridge who sell a variety of wares.

Coca Cola- Adbernie

This is also a place for informal traders who were removed from the CBD by the government of Zimbabwe in an attempt to regularize the informal traders into formal traders. They sell a diverse range of wares from food to clothing.

Informal Traders in Harare CBD

Harare CBD is congested with street vendors who sell vegetables, fruits, clothes, airtime and other wares along the streets in the central business district with most common streets being Julius Nyerere, Robert Mugabe, First Street, Fourth street, Gulf complex and all commuter omnibus ranks.

Jambanja Market Chitungwiza

Jambanja is a thriving market place situated in the middle of Seke surburbs in Chitungwiza where traders, and fresh vegetable farmers battle it out for customers and it is used to witnessing daily running battles between traders and the police. It is characterised by daily running battles between traders and the police as the name of the market place suggests. The market place became popular during the hyperinflationary time where almost everything at the market was priced at dollar for two. Loaves of bread, cups of rice, beans or any other indigenous foods coming from the farmers were priced at dollar for two. Today the place can now accommodate second hand traders, cell phone dealers and grocery traders though it started out as a small market for vegetable vendors marketing produce sourced from as far as Mrehwa, Mutoka and Seke rural (Kubatana.net).

Informal traders in all locations

Most locations in Harare, mainly in medium and high-density suburbs in Harare, are dominated by an influx of informal traders selling vegetables, second hand clothes and other wares their wares in the streets and from their backyards.

The Evolution of COVID-19 and related responses in Zimbabwe

March 2020: Report of 1st COVID-19 infection

Zimbabwe reported the first imported COVID-19 case on 20 March 2020, with 2 more cases confirmed in Harare. The first local transmission was recorded on 24 March 2020 with the first COVID-19 related death reported on the 23rd of March 2020.

27 March 2020: Government responds

On 27 March 2020, Zimbabwe National Preparedness and Response Plan for COVID-19 was launched after the Government had declared COVID-19 a national disaster commandeering state resources towards fighting the outbreak. There was an amendment of the Exchange Control regulations on 29 March 2020 allowing the use of foreign currency to pay for goods and services. On 30 March 2020, a 21-day national lockdown was announced, with the restriction of movement of the public except for the essential service providers.

19 April 2020: Lockdown Extended

The decision was due to the upward trajectory of confirmed cases and the country not having met WHO requirements to warrant lifting the lockdown, the 21-day national lockdown was extended by 2 weeks till 3rd May with mining sector allowed to remain open. after modalities and safety measures put in place, the Tobacco marketing season officially opened 26 April 2020 and RBZ reduces lending rate to 15% from 25%.

1 May 2020: Lockdown extended another 2 weeks

On 1 May 2020 the Government of Zimbabwe (GoZ) eased lockdown restrictions allowing formal industry and commerce to resume operations. Mandatory testing and screening of employees returning to work since the initial lockdown was to be undertaken. The Zimbabwean government announced a ZWL$18bn stimulus package (US$360mn) to combat the impact of COVID-19.

17 May 2020: Lockdown extended indefinitely

On 17 May 2020 the lockdown was extended indefinitely with restrictions to be reviewed every 2 weeks. Businesses were allowed to open from 8am to 4.30pm while informal markets were to remain closed. Returning residents of Zimbabwe were to undergo a 21-day quarantine in facilities set aside for the purpose. Schools would remain closed with the exception of students writing final examinations being allowed to resume classes and those non-examination classes would be staggered in their opening times.

1 December 2020

The government eased the lockdown restrictions and opened national borders which had remained closed to allow for movement of people in and out of the country. By end of December 2020 cases of Covid-19 were on the rise and this brought panic to the government.

2 January 2021

With the number of Covid-19 deaths and cases rising the government on 2 January 2021, through the Minister of Health and Child Care, announced a lockdown for 30 days to 5 February 2021.Only essential services remained operational while all informal and non-essential services were shut for operations.

Impact of Covid-19 on informal businesses

Coronavirus (COVID-19) continued to spread across the world following the first infections in Wuhan city in Hubei province of China in December 2019. As of 31 October 2020, over 1.19 million coronavirus-related deaths had been registered globally, with more than 45 million laboratory-confirmed COVID-19 cases, portraying not only the alarming levels of spread of the virus, but also its severity (World Health Organization, 2020). The World Health Organization (WHO) declared COVID-19 a global pandemic on the 11th March 2020 (Lakuma et al, 2020). Given its geographical spread, the pandemic was projected to have devastating effects on the global economy. According to the IMF global economic Outlook, the world economy has been projected to contract sharply by 3% in 2020 as a result of the pandemic (Lakuma et al, 2020).

The statistics by IMF Global economic Outlook (2020) also provide some pointers that in Sub-Saharan Africa, most economies are expected to contract by 1.6%. According to UNECA (2020), despite most continents having been affected by Covid-19, African businesses have been being severely impacted by the COVID-19

crisis with four out of five business in Africa being significantly affected by the current COVID-19 crisis, rating the effect as highly severe or severe.

A report by IH Securities (2020) mentioned that the informal sector which accounts for more than 60% of Zimbabwe's economic activity will be severely impacted by a continued lock-down. With the majority of traders being subsistence traders with minimal savings, restarting their businesses will be difficult as working capital is likely to have been consumed at this point and that a large number of the potential participants in informal trade are not financially included. The report mentioned decline in disposable incomes amidst job losses and declining sales volumes across the board except in specific, highly defensive industries.

According to ILO (2020), almost 1.6 billion informal economy workers were significantly impacted by the COVID-19 pandemic, leading to a 60 per cent decline in their earnings. For those workers, stopping work or working remotely at home is not an option. Staying home means losing their jobs and, for many, it also means losing their livelihoods.

Gukurume and Oesterom (2020) in their study on the impact of the Covid-19 lockdown on Zimbabwe's informal economy mentioned that various civil society actors have demonstrated that both the pandemic and government measures impact heavily on informal workers, who lose their livelihood due to lockdowns or slowing demand for their services and products in complex international value chains. The International Labour Organisation (ILO) also mentioned that social protection systems will fail on a global scale to safeguard the lives and livelihoods of most vulnerable groups, including informal workers.

Although some mobility restrictions were eased with the second lockdown extension, informal businesses remain largely closed, except for some fruit and vegetable markets. Mobility into town was restricted and thus impacts the flow of customers. It is estimated that over 90 per cent of Zimbabweans work in the informal economy, and many live hand to mouth. A ZimRights report (2020) revealed that the impact of the lockdown on the informal sector usually hits women the hardest, with women constituting the majority of informal workers. The impacts of Covid-19 have been felt in areas of supply chain, financing, employees hiring, general business activity and this has also seen the severity being felt in proportion with business size.

Effects on General Business Activity

A study by Lakuma et al (2020) revealed that COVID-19 pandemic and subsequent lockdown measures effected by governments has reduced business activity by more than 50 percentage points. As a result of COVID-19, most businesses have been performing below potential across the board.

The general business activity decline has been felt in many sectors and this has been attributed to by containment measures of Covid-19 which include transport restrictions, quarantine, social distancing and ban on weekly markets, which have hindered most traders to access input and output markets (Mutegeki, 2020). The restrictions have undermined the productive capacities of informal businesses.

The general business activity decline has seen most informal businesses reportedly halting operations because of inability or failure to implement the required Standard Operating Procedures (SOPs) to meet Covid-19 health standards. Moreover, most people employed by informal businesses use public transport which was banned in most countries. In Zimbabwe on 22 March 2020 public transport was banned (World Statistics, 2020). This meant that businesses which were allowed to operate had to continue with skeletal staff or incur additional costs of picking up their staff from their respective homes.

A study by Fairlie (2020) on the impact of COVID-19 on small business owners as evidence from the first 3 months after widespread social-distancing restrictions revealed that the number of working business owners plummeted from 15.0 million in February 2020 to 11.7 million in April 2020 because of COVID-19 mandates and health- and economic-driven demand shifts. The loss of 3.3 million active business owners (or 22%) was the largest drop on record. When conditioning on working roughly 2 or 4 days/week, the losses are even larger (28% and 31%, respectively). Total hours worked by all business owners dropped by 29%. Although

incorporated businesses are more growth-oriented and stable, they experienced a drop of 20% from February to April 2020 (Fairlie, 2020).

Lockdowns, workplace closures, travel bans and social distancing measures sharply reduce the economic opportunities for informal economy actors who rely to a large extent on the personal contact with customers. In-country travel bans affect rural producers who can no longer access urban markets. Border closures have had a devastating impact on informal cross-border traders operating in all African countries (Schwettmann, 2020).

Effects on Supply Chain

Because of Covid-19 majority of enterprises have experienced a disruption in supply chain. Due to the closure of borders and the lockdown, many businesses have faced supply chain disruption problems which included transportation, inventory issues and importing issues (PWC, 2020). There has been limited access to raw materials/inputs. The COVID-19 pandemic has severely affected access to inputs used by micro and small businesses particularly in manufacturing and service sectors. There has been supply chains disruptions as a result of factory closures in China and other main suppliers of intermediate inputs for many businesses (ILO, 2020). China is the largest supplier of many products for most business around the globe and the restrictions of trade and transport have severely brought disruptions in supply of materials (Mutegeki, 2020). FAO (2020) mentioned that in rural areas, the livelihoods of especially the self-employed and wage workers were at risk, because Agrifood supply chains and markets are being disrupted due to lockdowns and restrictions of movement.

Agrifood 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 hurts micro and small intermediaries in aggregation and distribution. The closure of markets and schools also leads to the loss of selling and buying opportunities and decrease the demand for agricultural products, thus reducing the demand for agricultural labor (FAO, 2020).

Effects on the prices of raw materials

As a result of Covid-19, the pricing of goods and services as changed across various industries with some having gone cheaper as a result of low demand and some inputs becoming slightly expensive (Barro, Urs'ua & Weng, 2020). Majority of businesses however have reportedly experienced moderate increase in the price of inputs due to disruption in the global supply chains and closure of factories abroad.

Effects on employment

Covid-19 has resulted in most informal businesses laying off some of their employees' due viability challenges resulting from low incomes. UN (2020) reports that the COVID-19 pandemic has unleashed extensive socio-economic impacts in addition to being a global health crisis, putting millions of companies worldwide at risk of being forced out of business. Most businesses have been forced to trim, reduce or furlough their workforce due to a significant drop in revenue caused by COVID-19 and subsequent lockdown measures (Garrett, 2020). According to Lakuma et al (2020) there have been massive restructuring within businesses probably due to severe decline in demand and revenues. According to FAO (2020), The COVID-19 pandemic is a major economic and labour market shock, presenting significant impacts in terms of unemployment and underemployment for informal workers. The report further mentions that specific groups of workers, including women, youth, children, indigenous people, and migrant workers, who are overrepresented in the informal economy, will experience further exacerbation of their vulnerability.

According to FAO (2020), the COVID-19 pandemic is expected to have significant impacts in terms of unemployment and underemployment, especially on informal workers. International Labour Organization (ILO) estimates an increase of 5.3million ("low" scenario) and 24.7 million ("high" scenario) in unemployment from a base level of 188 million in 2019 because of the current crisis. he lockdowns at country and sub-national levels, as well as the restrictions on the movement of people have led to the closure of non-

essential businesses with negative outcomes on labour markets worldwide, particularly in the informal sector. As the COVID-19 spreads across regions with large informal economies (sub-Saharan Africa, South and Southeast Asia and Latin America), it is therefore expected that more informal workers will lose their jobs and face extreme poverty and food insecurity (ILO, 2020).

Other groups of workers, such as youth, indigenous people and migrant workers, also risk to be disproportionately affected. Young people are twice as likely as adults to be in temporary employment, with almost 80 percent of working youth employed in informal jobs, reaching up to more than 95 percent in developing countries (ILO, 2017). Indigenous peoples and ethnic minorities are also disproportionately represented among informal workers, and are particularly marginalized. Many migrant workers are also under informal or irregular arrangements, leaving them without to access recovery measures put in place by governments (FAO, 2020a, 2020b).

Effects on Revenue

Most business revenue dropped as a result of not trading or low volume of trading. Enterprises have reported multiple issues such as financial issues and issues in selling their product/service during Coronavirus outbreak and lock down (Dai, Hu & Zhang, 2020). This results in business slumps on sales turnover especially the informal. This has also been made worse by the decline in their customer's incomes.

In the case of Magaba, Mupedzanhamo and Glenview Area 8 communities, there was reduced demand for food as regular customers who would buy during the lunch and break hours while at work could no longer buy as they were not coming to work during the lockdown.

Farlie (2020) mentioned that in terms of working hours, there was a drop in total hours worked from February to March in businesses by owners of 29%. There was also a drop in total hours worked by business owners from February to May, but the drop was not as large at 20%. total hours worked dropped by 12% between February and June. These reductions in business hours worked have implications on take home earnings for business owners with reduction in income being a major outcome.

Effects on Credit and Liquidity of informal businesses

The Covid-19 pandemic has brought risks which have a negative impact on credit and liquidity in informal businesses. A number of businesses have faced challenges in accessing credit (Fairlie, 2020). A high percentage of informal businesses have experienced a decline in access to credit and financial liquidity probably because lending institutions consider them to be highly risky and more likely to become insolvent in case COVID-19 persists and restrictions are maintained (Beland, Fakorede & Mikola 2020).

Effects on Customers' Incomes

Salary reduction of employees has an eventual effect on businesses as it reduces the purchasing power of consumers. Since informal businesses rely on the incomes of their customers, Covid-19 affects the income of both the existing and potential customers thus reducing sales turnover.

Additional operating expenses

According to Evans (2020), due to COVID-19 containment measures such as hand sanitizer, soap, hand washing facilities, and social distancing most businesses have incurred increase in costs and a slight increase in operating expenses (Evans, 2020). According to Lakuma et al (2020), nine out of ten businesses have reportedly incurred increase in operating expenses by practicing measures instituted by governments to contain the Covid-19 pandemic. Mandatory Covid-19 testing has affected the informal business as they result in increased costs.

Effects on Domestic demand for products

As a result of loss of income-earning opportunities most consumers have reduced their consumption of most products hence demand for goods and services has been felt by most business. In addition, due to fear of contamination of the virus most customers have reduced visits to food markets that were allowed operate. Also closure of institutions such as schools and other facilities has highly contributed to the decline in demand of the products together with restrictions on vehicle movements also reduced purchases (Mutegeki, 2020).

RESEARCH METHODOLOGY

A cross-sectional survey was used to gather data from the informal traders. Cluster sampling technique was used to select respondents and classified informal traders according to the following trade areas; Magaba (Siyaso), Mbare Musika, Glenview Area 8, Mupedzanhamo, Seke Road Flyover, Epworth, Mbudzi Roundabout, Coca Cola- Adbernie and Jambanja in Chitungwiza. Within each stratum or trade area, respondents were picked using simple random sampling. A total sample size of 212 participants was drawn from the selected informal trading points. Exploratory factor analysis was used to analyse the responses from the questionnaires. Factor analysis is defined by Maike (2013) as a useful tool for investigating variable relationship for complex and allows researchers to investigate concepts that are not easily measured directly by collapsing a large number of variables into a few interpretable underlying factors. As part of ethical considerations, permission was obtained from all respondents, and all participants were fully informed about the purpose, scope, and nature of the research. Participation was voluntary and confidentiality was maintained.

Findings

Response Rate

A total of 144 questionnaires were returned, completely filled and this signalled a 68% response rate. This response rate, although constrained by the general lockdowns, fear of infection, and the mobility of informal traders, was considered adequate for informal sector research, where access challenges are common.

Reliability Statistics

The Reliability statistics of the data used in this study, done using Cronbach's Alpha is presented in Table 1 below:

Table 1: Reliability Statistics

Factor	No. of Items	Cronbach's alpha
Strategy 1	8	0.954
Strategy 2	7	0.964
Strategy 3	8	0.942
Strategy 4	4	0.923
Overall Reliability	36	0.884

From the information analysed, the overall standardized Cronbach alpha was 0.884. This being greater than 0.7, and above the acceptable mark it indicated consistency in ratings and therefore it was concluded that the instrument used for this study was reliable.

Demographic Information

The gender profile of the respondents showed that females constituted the highest number of respondents (51.39% frequency) and males constituting 48.61%. The most dominant age group was the 21-30 group, with 32.6%, followed by the 21 years and below group, with 26.4% and the 31-40 years' group with 25% frequency. The residual 16% fell within the 40 years and above age group. Most responses were obtained from Coca Cola trading area (15.26%), followed by Mbare Musika (13.89%), and Seke Road Flyover (12.5%). The residual frequency came from Magaba, Mupedzanhamo, Glenview 8, Epworth and Mbudzi roundabout. Twenty percent (20%) of the informal traders have been operating for a period of less than two years, thirty-two percent (32%) have been in operation for a period of 2-5 years while twenty-seven percent (27%) of the traders have operated for a period of 6-10 years. The residual 19.4% had been in operation for more than ten years. 15% of the informal traders had an average monthly income of US$1,00 and below, with 21% having an average monthly income ranging between US100-US$499, while 28% of the respondents had an average monthly income of US$1,000-US$1,499 and 12% of the respondents had an average monthly income of USD$1500-US$1999 and the residual 6% earned an average of US$2000 and above before the Covid-19 pandemic. Eleven percent (11.8%) of the informal traders were in the clothing and textile business, while twenty-eight (28.5%) percent of the traders were in the food and drink category, while 28.5% of the traders were in the furniture, pottery and other carvings and 31.3% of the traders were in the hairdressing and beauty therapy category. Traders in the clothing and textile products constituted the highest proportion. Secondary school level holders constituted 11.81% while certificate holders constituted 34.72% (being the majority) and diploma holders constituted 31.25%. Degree holders constituted 22.22% of the respondents.

Factor Analysis – Survival Strategies

To ascertain the major survival strategies, the study made considerations to factor analysis. The KMO and Bartlett statistics are presented in Table 2 below.

Table 2: KMO and Bartlett's Test: Survival Strategies

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.908
Bartlett's Test of Sphericity	Approx. Chi-Square	5598.023
	df	435
	Sig.	.000
Based on correlations		

The analysis in Table 2 above shows a KMO statistic of 0.908, which was significantly high and the statistic being higher than 0.05 together with a significant Bartlett statistic of 0.000, the findings revealed that the sample was adequate and statistically significant. Therefore, it qualified the use of Factor analysis.

Factor extraction

Table 3: Total Variance Explained – Survival Strategies

Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**

Raw	**1**	**28.844**	**61.337**	**61.337**	**28.844**	**61.337**	**61.337**	**20.630**	**43.870**	**43.870**
	2	**4.895**	**10.410**	**71.747**	**4.895**	**10.410**	**71.747**	**8.932**	**18.995**	**62.865**
	3	**1.756**	**3.735**	**75.482**	**1.756**	**3.735**	**75.482**	**4.551**	**9.678**	**72.543**
	4	**1.596**	**3.395**	**78.876**	**1.596**	**3.395**	**78.876**	**2.978**	**6.333**	**78.876**
	5	**1.362**	**2.897**	**81.773**						
	6	**1.255**	**2.669**	**84.442**						
	7	**.896**	**1.906**	**86.348**						
	18	**.249**	**.530**	**97.048**						
	30	**.038**	**.081**	**100.000**						

Extraction Method: Principal Component Analysis.

The results show that there were four (4) factors with Eigenvalues greater than 1 that were extracted with 78.88% of variance explained. Also extracted were Two factors with Eigenvalues greater than 1 but not relevant to the current study. Table 4 below presents the resultant Varimax rotated component matrix, extracted using Principal Component Analysis. The valid factor loadings also shown in the rotated component matrix.

Table 4: Rotated Component Matrix – Survival Strategies

	Rotated Component Matrix			
	Rescaled Component			
	1	**2**	**3**	**4**
Door to Door Delivery Services	.920			
Online Vending (WhatsApp, Facebook)	.858			
Using Substitute Materials that are easily available	.853			
NGO Support	.841			
Loans from microfinance institutions	.841			
Resorting to Locally Produced Raw Materials	.808			
Relying on government cash transfers	.799			
Change of employment contractual terms	.778			
Backyard Factories and shops	.768			
Purchasing products and materials through middlemen		.751		
Defying lockdown protocols and continue selling		.751		
Dipping into Savings and Profits to fund idle Lockdown Expenditures		.748		

Group material purchasing (Partnership buying)		.745		
Defaulting repaying all outstanding loan balances		.696		
Selling within proximity to place of residence		.690		.581
Defaulting repaying all rates to city council			.883	
Shifting all goods back home to avoid paying rentals			.847	
Use of mobile money for business transactions due to physical movement transactions			.775	
Group selling (Partnership selling)			.755	
Obtaining travel letters fraudulently to continue travelling to trading/vending sites			.637	
Diverting to selling dry foods for food vendors to avoid losses caused by perishability	.556		.633	
Disposal of Assets			.614	
Limiting other household expenditure to divert funds to the business			.530	
Borrowing from friends and family				.689
Business Shift to on demand and fast-moving products				.584
Transition to formal work to get funding to keep informal business operating		.523		.577
Purchasing products through cross border haulage transporters and truck operators as middlemen				.552

Three factors were found to be diverging and these are use of alternative sources of power for production, solar, gas, battery system in place of electricity, laying off employees and flexing working hours.

Factor naming

Table 5: Factor Extraction

Factor Name	**No. of Items**	**Cronbach's alpha**	**Initial Eigenvalue**	**% of Variance**
Category 1	8	0.954	**28.844**	**43.870**
Category 2	7	0.964	**4.895**	**18.995**
Category 3	8	0.942	**1.756**	**9.678**
Category 4	4	0.923	**1.596**	**6.333**

From the rotated component matrix, the corresponding classifications, therefore, are:

Factor Category 1

This included door to door delivery services, online vending (WhatsApp, Facebook, Twitter), using substitute materials that are easily available, NGO support, loans from microfinance institutions, resorting to locally produced raw materials, relying on government cash transfers, change of employment contractual terms and backyard factories and shops. Due to restricted movement, most traders resorted to home deliveries of their products they would have sold online to their customers. Online vending, through WhatsApp, Twitter and Facebook has been embraced by most players in the informal sector. Most traders embraced E-work Offices to avoid transport, rent and full-time salaries (working from home strategies) in cost minimization attempts. As a result of limitations on supply chain informal sector players also resorted to use of substitute products, or relatively low-quality materials which were cheaper and easily accessible. This was a very important way of managing the supply chain together with the available financial resources.

Because of low business which no longer required plenty of working staff, most players resorted to working with skeletal staff who only came to work when there were product or service orders. Hiring became temporary, with hiring being done only as per need and remuneration being for hours worked. There has also been a proliferation of backyard vending in most locations. Backyard factories have been seen in most suburbs such as Glenview, Mbare and Epworth with some vendors selling them from the backyard and from their cars to raise income.

Factor Category 2

The factors included purchasing products and materials through middlemen, defying lockdown protocols and continuing selling at usual selling points, dipping into savings and profits to fund idle lockdown expenditures, group material purchasing (Partnership buying) and defaulting repaying all outstanding loan balances.

Purchasing products and materials through middlemen or agents, popularly known as “runners” who purchase good from foreign markets on behalf of local customers has been at play. Purchasing products from neighboring countries was also done through cross border haulage transporters and truck operators.

A significant number of traders also defied lockdown protocols and continued selling at usual selling points (contravening lock-down regulations in clear view of the patrolling police). Most vendors in Mbare, Glenview 8, Epworth and Chitungwiza continued to defy the lockdown measures and sold their products at their normal points, in the streets playing “hide and seek” with the police and other law enforcing agents. Vendors could not afford to be home and not work, whilst going out to work exposed them to police violence and potentially contracting the virus (Gukurume & Oosterom, 2020). Many informal traders lacked the resources to survive without defying COVID-19 lockdown orders (IIED, 2020).

Most informal players also resorted to the use of savings to meet daily expenditures. Because business was low as a result of lockdown measures effected by the government, there were significant declines in revenues.

Most informal sector players also collaborated and formed partnerships, contributing funds to procure products through middlemen, or from a company. Because of financial constraints, most traders were failing to procure materials independently and therefore engaged in partnerships. In addition, a significant number of informal traders defaulted repaying all outstanding loan balances. This strategy, also a deliberate attempt resulted in informal traders adjusting the tenures of their loans to ensure flexible payment terms. Most informal traders sought extended periods for loan repayments.

Factor Category 3

This included selling within proximity to place of residence, borrowing from friends and family, business shift to on-demand and fast-moving products and transition to formal work to get funding to keep informal business operating.

Instead of conducting their businesses at their normal selling sites, some informal sector businesses resorted to selling within the community for ease of movement. To survive, most traders resorted to borrowing from friends and family to sustain their operations. Borrowing has also been from microfinance institutions, cooperatives, family and friends and individuals involved in money lending. There was a business shift to on demand and fast-moving products, including shifting business to other lines of trade that had high demand during the Covid-19 such as delivering groceries (home delivery services), sale of Covid-19 PPE equipment, delivery of water to areas that have water problems and sale of entertainment gadgets as most people were forced to stay at home during lockdowns and thus a surge in demand for home entertainment.

Most traders have resorted to looking for formal employment, as most of them have academic degree qualifications. However, it was also difficult given that most companies were downsizing as a result of Covid-19.

Factor Category 4

Informal traders defaulted repaying all rates to city council, shifting all goods back home to avoid paying rentals, use of mobile money for business transactions due to limitations in physical movement, obtaining travel letters fraudulently to continue travelling to trading/vending sites, diverting to selling dry foods to avoid losses caused by perishability, disposal of assets and limiting other household expenditure to divert funds to the business. There was limited movement of people due to national lockdown restrictions, and most businesses were being conducted online. As a result, there was more use of mobile money to perform business transactions as opposed to hard currency. The use of mobile money, (Ecocash, Netcash and mobile money transfers) allowed businesses to continue in the midst of restricted movements.

There has been high shift to alternative sources of power such gas, solar energy and battery systems in place of electricity to minimize costs related to electricity usage. Moreover, use of power has only been as and when there is need for production with high degrees on energy management practices. Moving goods and creating home warehouses resulted in significant cost savings and avoidance of rental arrears. In order to remain liquid and be able to cover up fixed business expenses, most businesses resorted to disposing off household furniture and equipment. A study conducted in Nigeria showed that the share that sold assets increased from 5% in May to 12% in July and in Uganda reports showed 2% who sold assets in June 2020 (CMI, 2020).

Tests of differences in relation to gender, area of operation and business category

The study also assessed whether there were any statistically significant differences among respondents of different gender, area of operation and business category regarding the strategies that informal traders used to cope with Covid-19 pandemic.

Table 6: Independent sample tests (Gender)

Independent Samples Test		**Levene's Test for Equality of Variances**		**t-test for Equality of Means**						
		F	**Sig.**	**t**	**df**	**Sig.**	**Mean**	**Std. Error**	**95% Confidence Interval**	
									Lower	**Upper**
Strategy1	Equal variances assumed	28.165	.000	3.074	142	.003	.642	.209	.229	1.055
	Equal variances			3.098	134.576	.002	.642	.207	.232	1.052

	not assumed									
Strategy2	Equal variances assumed	12.782	.000	3.509	142	.001	.616	.176	.269	.963
	Equal variances not assumed			3.526	140.349	.001	.616	.175	.271	.962
Strategy3	Equal variances assumed	9.409	.003	1.483	142	.140	.217	.146	-.072	.506
	Equal variances not assumed			1.471	126.016	.144	.217	.148	-.075	.509
Strategy4	Equal variances assumed	2.234	.013	2.165	142	.032	.381	.176	.033	.729
	Equal variances not assumed			2.173	141.383	.031	.381	.175	.034	.728

There were statistically significant differences among respondents of different gender categories when it comes to Strategy 1; 2 and 4 because of the t-test for Equality of Means significance less than 0.05. However, there were no statistically significant differences among respondents of different gender categories when it comes to strategy 3 because of the t-test for Equality of Means significance greater than 0.05.

Tests of differences for more than 2 groups

The study also examined whether there are any statistically significant differences among the strategies adopted in different areas of operations.

Table 7: Tests of differences: Area of operation

Analysis of Variance (ANOVA)						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Strategy1	Between Groups	49.939	8	6.242	4.487	.000
	Within Groups	187.814	135	1.391		
	Total	237.753	143			
Strategy2	Between Groups	22.673	8	2.834	2.578	.012

	Within Groups	148.415	135	1.099		
	Total	171.088	143			
Strategy3	Between Groups	9.088	8	1.136	1.504	.161
	Within Groups	101.989	135	.755		
	Total	111.077	143			
Strategy4	Between Groups	22.519	8	2.815	2.697	.009
	Within Groups	140.919	135	1.044		
	Total	163.438	143			

The results revealed that there were statistically significant differences for respondents from different areas of operation when it comes to (Strategy 1;2 and 4) because of $p<0.05$. There was no statistical significance for strategy 3 because $p>0.05$ from different areas of operation.

DISCUSSION OF FINDINGS

The extracted factors from the exploratory factor analysis revealed that informal sector players adopted strategies such as shift to on demand and fast moving products, selling within proximity to place of residence, laying off employees, use of mobile money for business transactions, defying lockdown protocols, selling at usual points, use of alternative sources of power for production, shifting all goods back home to avoid rentals, limiting other household expenditure, dipping into savings and profits to fund expenses, borrowing from friends and family, door to door delivery services, disposal of assets, online vending (WhatsApp, Facebook and Twitter), defaulting repaying all outstanding loan balances, backyard factories and shops and defaulting repaying all rates to city council.

The findings from this study are in line with the findings of Seth, Ganaie and Zafar (2020) on Impact of COVID-19 on Small and Medium Enterprises (SMEs) in Pakistan who noted that 95% of enterprises admitted to have experienced a reduction in production and 48% of enterprises have laid off some of their employees as a surviving strategy to Covid-19 effects. Seth et al (2020) also found out that in Nigeria, 26% of enterprises that had laid off employees, planned to rehire them in one month, 18% planned to hire them back in 2 months, while 15% planned to rehire in 3 months; once lockdown is lifted.

The findings from this study align with Resilience Theory, which explains how actors absorb shocks, adapt, and reorganize to survive during crises. The strategies adopted by informal sector players such as shifting to fast-moving and on-demand products, selling within residential areas, using mobile money, online vending, door-to-door delivery, and alternative power sources demonstrate adaptability and innovation in response to COVID-19 disruptions. Cost-cutting and coping measures, including laying off employees, moving goods back home to avoid rentals, limiting household expenditure, dipping into savings, borrowing from social networks, disposing of assets, and defaulting on loans and municipal rates, reflect efforts to preserve liquidity and sustain operations. Additionally, actions such as backyard production, defying lockdown protocols, and selling at usual points illustrate business reorganization under severe constraints, consistent with the core principles of Resilience Theory.

Lakuma, Sunday, Sserunjogi, Kahunde and Munyambonera (2020) mentioned that most businesses were laying off staff and in the event that COVID-19 would persists for the next six months, about 3.8 million workers would lose their jobs temporarily while 0.6 million would lose their employment permanently with 75 percent of employees projected to lose their jobs permanently being from the service sector and mainly from Kampala.

A study by Fairlie (2020) on the Impact of COVID-19 on Small Business Owners revealed that the number of active business owners in the United States plummeted by 3.3 million or 22 percent over the crucial two-month window from February to April 2020. The drop in active business owners was the largest on record, and losses to business activity were felt across nearly all industries. The study also found out that restaurants experienced a decline of 22 percent in April 2020 even though many of those remaining open turned to take-out or delivery services (Fairlie, 2020).

Donthu and Gustafsson (2020) found out that the COVID-19 pandemic outbreak has forced many businesses to close, leading to an unprecedented disruption of commerce in most industry sectors. The closure was seen as a best strategy to minimize costs related to business operations. This study found out that most informal traders have resorted to using locally produced materials, or cheap substitutes, which was also revealed in a study by PWC (2020), which mentioned that most businesses had resorted to the use of pre-approved parts or raw-material substitutions as a strategy for dealing with the effects of Covid-19.

A study by Professors Sharma, Adhikary, and Borah (2020) on the impact of "Covid-19 on Supply Chain Decisions for NASDAQ 100 Firms using Twitter Data" revealed that in the course of events like the COVID-19 pandemic, dealing with effects of Covid-19 and surviving with the challenges brought on by unprecedented times, there is need for adoption of technology such as use of Internet to reach out to customers (Donthu, 2020).

According to Pantano, Pizzi, Scarpi and Dennis (2020), on a study on Competing During a Pandemic-Retailers Ups and Downs During the COVID-19 Outbreak noted all retailers, but especially grocery stores, should revisit their business continuity plans to reassure customers that their needs will be met and manage the inevitable supply chain constraints and highs and lows caused by volatile demand, through door-to-door delivery services. The study also revoked that informal businesses need to improve their customer relationship management systems and promote safe interactions with customers (e.g., through online chats with customers) to provide real-time customer assistance.

Managerial and Policy Recommendations

***Promotion of Partnership Strategies*-**Informal businesses that have been severely affected during the COVID-19 crisis can take alternative approaches such as partnership strategy. Through collaboration with other informal business, they can recover from financial distress and other effects caused by Covid-19. Thus, a collective strategy can be implemented by firms that are highly affected by the crisis, which need to develop new business by collaborating with other firms during the crisis.

***Business Education and Capacity Development*-**Government and other private organisations should roll out education programmes on running successful businesses during economic shocks and pandemics. These programmes should equip informal business owners with skills in risk management, adaptation, and resilience, enhancing their ability to cope with future crises.

Targeted government support and governance reforms-The government should roll out programmes specifically aimed at sustaining informal sector operations during economic shocks and pandemics. Given the central role of the informal sector in employment creation in Zimbabwe, such policies are essential to ensure business continuity, long term survival and overall economic stability.

Directions for Future Research

The detrimental effects of Covid-19 on informal businesses are not only felt by informal businesses but by formal businesses as well. This study focused on informal sector businesses only and therefore further research can also be conducted on the coping strategies adopted by formal businesses and in varying industries including service industries such as telecommunications, health among other industries. Further studies can also be conducted to investigate the role that the government and other organizations have played to support businesses during the Covid-19. Moreover, the study was only limited to informal businesses in Harare and

therefore future studies should be conducted incorporating businesses out of Harare to establish the various coping mechanisms adopted in locations outside Harare.

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