

The Effectiveness of Second-Hand Clothing Trade as a Coping Strategy Adopted by Urban Dwellers to Economic Shocks: Evidence from Sakubva Flea Market, Zimbabwe

Fungai Hwacha^{1*}, Garcia Duru²

Department of Development Studies, Faculty of Applied Social Sciences, Zimbabwe Open University, Zimbabwe

***Corresponding Author**

DOI: <https://doi.org/10.47772/IJRISS.2026.100700298>

Received: 14 July 2026; Accepted: 20 July 2026; Published: 31 July 2026

ABSTRACT

Urban dwellers in Zimbabwe have lived through more than a decade of recurring economic shocks, and many households have turned to informal livelihood strategies to get by. Chief among these is the trade in second-hand clothing (SHC). The study set out to establish whether the SHC trade is a coping strategy for urban dwellers in Mutare, using Sakubva (Bako) Flea Market as a case study. Drawing on the Sustainable Livelihoods Approach and on Lazarus and Folkman's Cognitive Theory of Stress and Coping, the study used a mixed-methods design, combining questionnaires, key informant interviews and focus group discussions, with 50 SHC traders selected through a combination of purposive and simple random sampling. The findings show that SHC trade works in two ways at once: it lowers household expenditure through the direct use of cheap second-hand garments, and it diversifies household income in ways that support food, shelter, education, health and, for some traders, modest asset accumulation. Every respondent (100%) reported relying on used clothing to cut clothing costs, and food security improved sharply, with the share of traders able to afford at least three meals a day rising from 24% before they entered the trade to 97% afterward. The sector nonetheless operates under a restrictive legal and policy environment, most notably Statutory Instrument 64, which criminalises the importation of SHC and leaves traders exposed to confiscation, harassment and income insecurity. We conclude that SHC trade is an effective but fragile coping mechanism, one whose long-term sustainability depends on supportive policy reform, formal recognition of trader associations, and their inclusion in local development planning. Because the study is based on a single flea market and a modest sample of 50 traders, its findings are best read as an in-depth account of one urban trading site rather than a generalisable picture of the sector as a whole; we return to what a fuller account would require in the discussion of limitations below.

Keywords: second-hand clothing trade; coping strategies; urban livelihoods; economic shocks; informal sector; sustainable livelihoods approach.

INTRODUCTION

Globally, deteriorating economic conditions have pushed households to adopt a wide range of coping strategies, not only to survive from month to month but to build some resilience against the next shock (UNDP, 2013). One strategy that has grown into a significant urban livelihood activity, particularly in developing countries, is the trade in second-hand clothing (SHC). The trade is not new: it can be traced back to Europe in the 1930s, when economic hardship pushed ordinary people toward used garments rather than new manufactured clothing (Frick, 2005). Garments that began as charitable donations to Africa and Asia gradually evolved into a lucrative, highly organised commodity chain (Hansen, 2000; Brooks, 2012).

As formal-sector employment has shrunk and public sectors across many developing economies have been downsized, growing numbers of urban residents have been pushed into informal economic activity (Potter & Lloyd-Evans, 1998). The pattern recurs across very different contexts: in Thailand, job losses pushed urban

dwelling into vending, domestic work and micro-enterprise (International Labour Organization, 2004); in Kenya, households responded to shocks by changing what they bought and eating fewer meals (Government of Kenya, 2001; Amendah, Buigut, & Mohamed, 2014). Zimbabwe's experience has been especially stark: a formal-sector unemployment rate reported at around 80% has driven a substantial expansion of informal activity, including vending, home-based enterprise and cross-border trading (ZimStat, 2012; Schlyter, 2001; Chagonda, 2010).

Within this context, SHC trade has become one of the most visible coping strategies in urban Zimbabwe. Its legal footing, however, remains precarious. Statutory Instrument (SI) 64 restricts the importation and trading of used clothing, putting traders in a permanent conflict with regulatory authorities despite the sector's evident contribution to household survival. Given the scale of the sector, it is striking how little empirical evidence exists on the extent to which SHC trade enables urban dwellers to withstand economic shocks and improve their livelihoods. This study addresses that gap by examining SHC trade at Sakubva Flea Market in Mutare, with three objectives: (i) to establish the coping strategies adopted by urban dwellers in the face of economic shocks, (ii) to examine the effectiveness of these strategies, particularly SHC trade, and (iii) to propose recommendations for strengthening SHC trade as a livelihood coping strategy.

Coping Strategies in the Face of Economic Shocks

Coping strategies are usually classified into ex-ante (protective, precautionary) and ex-post (remedial) responses to adverse economic events (Dercon, 2002). Ex-ante strategies include precautionary savings and asset accumulation, and household saving behaviour has been shown to vary considerably from one household to the next (Browning & Lusardi, 1996). Ex-post strategies, by contrast, involve cutting expenditure, doing more at home rather than buying in, or diversifying income once a shock has already hit (Aguar & Hurst, 2005). In Zimbabwe, public-sector employees, including teachers and bank workers, diversified into cross-border trade and small enterprise to offset the erosion of formal incomes during the years of hyperinflation (Chagonda, 2012).

Expenditure-reduction strategies documented in the literature include cutting back on utilities, changing diets and generally consuming less (Rutherford, Harper, & Grierson, 2002), eating fewer meals (Amendah et al., 2014), and switching to cheaper transport, as seen among poor workers in Zimbabwe who walked or cycled long distances to save money (Chazovachii, 2012). Income-diversification strategies, meanwhile, run from small enterprise to remittances to rural–urban linkages that ease, without fully resolving, economic distress (Bracking & Sachikonye, 2006; Painter, 1996; Reardon, 2001).

Second-Hand Clothing Trade as a Livelihood Strategy

SHC trade has attracted growing scholarly interest as both a consumption practice and an income-generating activity across the Global South. In Kenya's fashion industry, second-hand clothing businesses have offered useful lessons for enterprise development and job creation (Imo & Maiyo, 2012), while in the Philippines, SHC consumption has been studied as a distinct fashion practice bound up with ideas of thrift and value (Isla, 2013). Consumer motivations for buying second-hand goods, spanning economic, recreational and ethical considerations, have been documented across a range of retail settings (Guiot & Roux, 2010). In Zimbabwe specifically, research on how Harare consumers perceive second-hand undergarments found that affordability and perceived quality strongly shape SHC purchasing decisions (Chipambwa, Sithole, & Chisosa, 2016), which fits with earlier accounts of the sector's growing internationalisation within the Zimbabwean economy (Field, 2000).

Theoretical Framework

This study draws on two complementary theoretical perspectives. The first, the Sustainable Livelihoods Approach (SLA) developed by Chambers and Conway (1992), treats a livelihood as the capabilities, assets, and activities that together constitute a means of living, and defines a sustainable livelihood as one that can withstand and recover from shocks without depleting its underlying asset base. The SLA identifies five categories of livelihood assets: human, physical, social, financial, and natural capital, and points to the role Policies, Institutions and Processes (PIPs) play in mediating access to them (Farrington, Chapman, & Slaymaker, 2001). The second, Lazarus and Folkman's (1984) Cognitive Theory of Stress and Coping, treats coping as an appraisal-driven process: individuals first assess how personally significant a stressor is (primary appraisal), then weigh up their

options for managing it (secondary appraisal). Read together, these two frameworks position SHC trade as both an asset-mobilisation strategy in SLA terms and a cognitively appraised response to the stress of economic shock.

METHODOLOGY

The study adopted a mixed-methods, case-study design centred on SHC traders operating at the Bako Shopping Centre flea market in Sakubva, Mutare. Sakubva was not chosen by default: it is one of the oldest and busiest SHC trading sites in Mutare, and its traders have been there long enough to speak with some authority about how the trade has shaped their households over time. The trade-off, which we return to in the limitation's discussion below, is that findings from a single site cannot simply be read onto SHC trading elsewhere in Zimbabwe.

Sampling proceeded in two steps. First, traders were purposively identified against three criteria: they had to have been active at the market for at least twelve months, they had to derive a meaningful share of household income from SHC trade rather than treating it as incidental, and they had to be willing to discuss their household's financial circumstances, since several questions touched on income and expenditure directly. This step produced a sampling frame of traders considered information-rich for the study's purposes (Patton, 2015). From this frame, simple random sampling was then applied: using the vendor register kept by the market committee, every fifth trader on the list was selected, continuing through the register until a final sample of 50 respondents was reached. Combining the two techniques in this way was meant to balance a practical need, speaking to traders who could answer questions about household finances, against the risk of hand-picking only the most established or most articulate traders, which would have skewed the findings toward unusually positive outcomes. That said, the purposive first step still involved a degree of researcher judgement, and traders who had been active for under a year, or who were reluctant to discuss household finances, are not represented in the sample. This is a plausible source of selection bias that we ask readers to bear in mind when interpreting the results, and we discuss it further under limitations.

Primary data were collected using structured and semi-structured questionnaires, key informant interviews, and focus group discussions, supplemented by secondary data drawn from peer-reviewed journals, textbooks and institutional reports. Data collection took place during the COVID-19 pandemic, which meant combining telephone-based interviews with, where feasible, face-to-face interviews conducted under the public health regulations in force at the time.

Quantitative responses were analysed descriptively and presented as frequencies and percentages, while qualitative data from interviews and focus group discussions were transcribed and analysed thematically following Braun and Clarke's (2006) six-phase approach, with themes organised around coping strategies, income levels and policy support. Ethical clearance was obtained from Zimbabwe Open University and the local municipal authority. Participation was voluntary, informed consent was obtained from all respondents, and confidentiality and anonymity were maintained throughout, in line with established ethical guidelines for social research (Wiles, Crow, Heath, & Charles, 2008). The study achieved a 100% response rate.

One further point is worth flagging here rather than only in the discussion. The questionnaire did not systematically capture several variables that plausibly shape livelihood outcomes alongside SHC trade itself, including household size, the income sources traders relied on before entering the trade, educational attainment in more detail than the broad categories reported in Table 1, access to credit, and the level of competition traders faced within the market. Their absence means the improvements in food security and household welfare reported in Section 3 should be read as associated with SHC trade rather than attributable to it in any strict causal sense; other household characteristics could well be doing some of the explanatory work.

RESULTS

Demographic Characteristics of Respondents

Of the 50 respondents, 26 (52%) were female, and 24 (48%) were male, so women make up a slightly larger share of SHC traders at this site. The age distribution skewed toward economically active adults: 18 respondents (36%) were aged 26–35, 16 (32%) were aged 36–45, 7 (14%) were aged 46–55, 6 (12%) were 25 or younger, and 3

(6%) were 56 or older. Educational attainment was generally modest: 58% of respondents held only secondary-level qualifications, 22% held a diploma, 14% held an undergraduate degree, 4% had primary-level education only, and 2% held a master's degree. Formal education, in other words, does not appear to be a significant barrier to entry into the sector.

Table 1. Demographic profile of SHC traders at Sakubva Flea Market (n = 50). Source: Field survey (2021).

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	24	48
	Female	26	52
Age (years)	≤25	6	12
	26-35	18	36
	36-45	16	32
	46-55	7	14
	≥56	3	6
Education	Primary	2	4
	Secondary	29	58
	Diploma	11	22
	Undergraduate	7	14
	Master's	1	2

Expenditure-Reduction Strategies

All respondents (100%) reported relying on used clothing to reduce household clothing expenditure, which freed up income for food, rent, and other basic needs. Asked how effective this strategy was, 55% rated it very effective, 25% rated it effective, 15% rated it not effective, and 5% were unsure. One respondent put it simply: used clothes are cheap yet good quality, which lets households meet their clothing needs without eating into money set aside for food and other essentials. New clothing, by contrast, was seen as out of reach for most. A further 70% of respondents reported cutting spending on social services as a complementary strategy, most commonly by moving children from boarding schools to nearby day schools and by dropping medical aid premiums.

Income-Diversification Strategies

Beyond direct clothing sales, traders diversified their income through activities linked to the SHC value chain, including washing and ironing garments for resale and transporting other traders' goods to and from the market. Only 14% of respondents benefited meaningfully from transport-related income, since vehicle ownership was limited, while 86% had no access to this opportunity at all. Poultry production emerged as a particularly important diversification strategy once COVID-19 restrictions began limiting public vending: 78% of respondents had taken up poultry production, and among them, 30% rated it very effective, 48% effective, 10% ineffective, and 12% were unsure. Several respondents described broiler production as a resilient, home-based income source that kept generating revenue even when SHC vending itself was disrupted by lockdown enforcement.

Effectiveness of SHC Trade in Improving Livelihood Outcomes

SHC trade was associated with marked improvements in household food security. Before engaging in the trade, 76% of respondents could afford a maximum of two meals per day, 20% could afford three meals, and 4% could afford four meals. After engaging in SHC trade, this pattern reversed: 87% could afford three meals a day, 10% could afford four meals, and only 3% remained limited to two meals a day. Regarding education, 80% of respondents reported that SHC trade enabled them to pay school fees for their children, with some able to support education up to the tertiary level. However, affordability constraints meant that private and boarding schools generally remained out of reach.

On shelter, 85% of respondents reported securing decent accommodation through SHC trade income, with 20% of this group owning their homes outright and using trade income primarily to cover utility bills; the remaining 15% reported ongoing difficulty raising rental payments alongside other household demands. On health, 77% of

respondents reported that SHC trade income enabled them to meet medical expenses, reducing the risk of distress asset sales that typically accompany uninsured illness in low-income households (Hossain, 2013).

Enhancing SHC Trade as a Coping Strategy

Respondents saw policy reform as the single most important lever for strengthening SHC trade as a coping strategy. Asked whether legalising SHC importation would help the sector, 70% strongly agreed, 15% agreed, 3% disagreed, and 12% were unaware of the policy question entirely. Respondents connected the current restrictions on SHC importation to confiscation risk, harassment by law-enforcement officers, and a general sense of operational insecurity. A second theme that came up repeatedly was the exclusion of traders from local policy formulation; respondents argued that involving traders in designing vending regulations would produce rules that traders could live with and would reduce friction with municipal authorities. A third theme concerned building stronger, more effective trader associations as a vehicle for collective bargaining and for pushing for better market infrastructure.

DISCUSSION

Taken together, the findings show that urban dwellers in Mutare pursue expenditure-reduction and income-diversification strategies at the same time, which fits the broader coping-strategies literature (Dercon, 2002; Aguiar & Hurst, 2005). The direct use of second-hand clothing as a cost-saving measure mirrors patterns documented elsewhere, from reduced meal frequency in Nairobi (Amendah et al., 2014) to long-distance walking or cycling to save transport costs in Zimbabwe (Chazovachii, 2012). This reinforces a point made elsewhere in the literature: cutting expenditure tends to be the first, almost reflexive response to economic shock, even though it offers limited sustainability on its own over the longer term (Adugna, 2006).

The income-diversification findings, in particular the emergence of poultry production alongside SHC vending, echo evidence that Zimbabwean formal-sector workers diversified into small enterprise and cross-border trade during earlier periods of economic crisis (Chagonda, 2010, 2012). This fits the Sustainable Livelihoods Approach's emphasis on drawing on multiple asset types, human, social and financial capital, rather than depending on a single livelihood activity (Chambers & Conway, 1992; De Haan & Quarles van Ufford, 2002). Read through the lens of the Cognitive Theory of Stress and Coping (Lazarus & Folkman, 1984), the strong endorsement of both SHC consumption and poultry production as "effective" reflects a favourable secondary appraisal: respondents see these options as accessible and as genuinely capable of meeting the demands economic shocks place on them.

At the same time, the findings point to real fragility in SHC trade as a coping mechanism. Income tends to be absorbed almost immediately by daily needs rather than saved or turned into productive assets, which suggests SHC trade functions more as a survivalist buffer than as a route to sustained upward mobility. This is consistent with broader critiques of informal-sector coping strategies as short-term rather than transformative (Meikle, 2002). The restrictive regulatory environment around SHC importation adds to this fragility and echoes a wider finding in the literature: informal urban livelihoods tend to sit outside mainstream development planning despite their clear contribution to household welfare (Rakodi, 2002; Potter & Lloyd-Evans, 1998).

Limitations of the Study

Three limitations deserve to be stated plainly. First, the sample of 50 traders was drawn from a single flea market in Mutare. Sakubva is an important, long-established SHC trading site, but findings from one location cannot be assumed to hold for other urban areas or for informal trading more broadly. Cities differ in the size and make-up of their SHC markets, in how strictly SI 64 is enforced locally, and in the wider economic conditions traders face, so the specific figures reported here, the rise in traders able to afford three meals a day, for example, are best read as evidence of what SHC trade can achieve under Sakubva's particular conditions rather than as a national estimate.

Second, although Section 2 explains the sampling procedure in more detail than is typical, the purposive first step still involved researcher judgement about which traders counted as established and forthcoming enough to include

in the sampling frame. This is a plausible source of selection bias: traders who were newer to the market, or less willing to discuss household finances, were systematically less likely to be included, and their experiences may look quite different from those captured here.

Third, the study did not collect systematic data on several factors that likely shape livelihood outcomes independently of SHC trade itself, including household size, the income sources traders relied on before entering the trade, detailed educational history, access to credit, and the intensity of competition among traders within the market. Because these variables were not measured, the study cannot rule out the possibility that some of the improvement in food security and welfare reported above reflects these other factors rather than SHC trade participation on its own. Future work that measures these variables directly, and does so across more than one site, would allow for a more confident attribution of the outcomes reported here to SHC trade specifically.

CONCLUSION AND RECOMMENDATIONS

This study concludes that second-hand clothing trade is an effective, though structurally constrained, coping strategy for urban dwellers responding to economic shocks in Mutare, Zimbabwe. The sector reduces household expenditure through direct clothing consumption while also generating income that supports food security, education, shelter and health, and it anchors complementary livelihood activities such as poultry production. Its effectiveness is nonetheless curtailed by a restrictive legal environment, by the exclusion of traders from policy formulation, and by the largely subsistence-oriented, non-accumulative nature of the income it generates.

On the strength of these findings, we recommend that national and local authorities develop a supportive legal and regulatory framework for SHC trade, including relaxing the importation restrictions currently enforced under Statutory Instrument 64, and formally incorporating SHC trade into urban economic development planning. Local authorities should set up structured mechanisms for consulting SHC traders and their associations when designing vending regulations, and should invest in dedicated, well-serviced vending infrastructure to improve operating conditions. Strengthening trader associations would further build the sector's capacity for collective advocacy and self-regulation.

Future research should build on this study in three specific ways, each responding directly to the limitations set out above. First, extending the analysis to SHC trade in multiple urban centres across Zimbabwe, not only Mutare, would help establish whether the patterns observed at Sakubva Flea Market hold more broadly, or whether they are specific to this site's history and location. Second, larger samples, combined with more detailed data on trader characteristics, household size, prior income sources, educational background, access to credit and market competition, would make it possible to separate the effect of SHC trade from the effect of these other factors on livelihood outcomes. Third, longitudinal research that follows the same traders and households over several years would help establish whether participation in SHC trade produces sustained improvements in livelihoods, or whether the gains documented here are better understood as short-term coping benefits that do not, on their own, lift households out of vulnerability over the longer term.

REFERENCES

1. Adugna, G. (2006). Livelihoods and survival strategies among migrant children in Addis Ababa (Unpublished master's thesis). Norwegian University of Science and Technology, Trondheim, Norway.
2. Aguiar, M., & Hurst, E. (2005). Consumption versus expenditure. *Journal of Political Economy*, 113(5), 919–948. <https://doi.org/10.1086/444699>
3. Amendah, D. D., Buigut, S., & Mohamed, S. (2014). Coping strategies among urban poor: Evidence from Nairobi, Kenya. *PLOS ONE*, 9(1), e83428. <https://doi.org/10.1371/journal.pone.0083428>
4. Bracking, S., & Sachikonye, L. (2006). Remittances, poverty reduction and the informalisation of household well-being in Zimbabwe (Global Poverty Research Group Working Paper No. 45). University of Manchester.
5. Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
6. Brooks, A. (2012). Stretching global production networks: The international second-hand clothing trade. *Geoforum*, 44, 10–22. <https://doi.org/10.1016/j.geoforum.2012.06.004>

7. Browning, M., & Lusardi, A. (1996). Household saving: Micro theories and micro facts. *Journal of Economic Literature*, 34(4), 1797–1855.
8. Chagonda, T. (2010). Dollarisation of the Zimbabwean economy: Cure or curse? The case of the banking sector (c. 2009–2010) (Working paper). University of Johannesburg.
9. Chagonda, T. (2012). Teachers' and bank workers' responses to Zimbabwe's crisis: Uneven effects, different strategies. *Journal of Contemporary African Studies*, 30(1), 83–97. <https://doi.org/10.1080/02589001.2012.643645>
10. Chambers, R., & Conway, G. (1992). Sustainable rural livelihoods: Practical concepts for the 21st century (IDS Discussion Paper No. 296). Institute of Development Studies.
11. Chazovachii, B. (2012). Urban coping and survival strategies of poor households in Zimbabwe. *International Journal of Politics and Good Governance*, 3(3), 1–15.
12. Chipambwa, W., Sithole, L., & Chisosa, D. F. (2016). Consumer perceptions towards second-hand undergarments in Zimbabwe: A case of Harare urban dwellers. *International Journal of Fashion Design, Technology and Education*, 9(3), 176–182. <https://doi.org/10.1080/17543266.2016.1151555>
13. De Haan, L., & Quarles van Ufford, P. (2002). About trade and trust: The question of livelihood and social capital in rural–urban interactions. In I. S. A. Baud & J. Post (Eds.), *Realigning actors in an urbanizing world*. Ashgate.
14. Dercon, S. (2002). Income risk, coping strategies and safety nets (WIDER Discussion Paper No. 2002/22). World Institute for Development Economics Research.
15. Farrington, J., Chapman, R., & Slaymaker, T. (2001). Sustainable livelihoods approach in practice: Potentials and constraints. Overseas Development Institute.
16. Field, S. (2000). The internationalisation of second-hand clothing trade: The Zimbabwe experience. Coventry University.
17. Government of Kenya. (2001). Poverty reduction strategy paper for the period 2001–2003. Ministry of Finance and Planning.
18. Guiot, D., & Roux, D. (2010). A second-hand shoppers' motivation scale: Antecedents, consequences, and implications for retailers. *Journal of Retailing*, 86(4), 355–371. <https://doi.org/10.1016/j.jretai.2010.08.002>
19. Hansen, K. T. (2000). *Salaula: The world of second-hand clothing and Zambia*. University of Chicago Press.
20. Hossain, N. (2013). Assessing the vulnerabilities of the newly poor in Bangladesh. *IDS Bulletin*, 44(3), 40–52. <https://doi.org/10.1111/1759-5436.12031>
21. Imo, B. E., & Maiyo, R. C. (2012). Lessons from thriving second-hand clothing businesses for Kenya's fashion industry. *Journal of Emerging Trends in Economics and Management Sciences*, 3(1), 32–37.
22. International Labour Organization. (2004). *Economic security for a better world*. ILO Publications.
23. Isla, V. (2013). Investigating second-hand fashion trade and consumption in the Philippines: Expanding existing discourses. *Journal of Consumer Culture*, 13(3), 221–240. <https://doi.org/10.1177/1469540513480169>
24. Lazarus, R. S., & Folkman, S. (1984). *Stress, appraisal, and coping*. Springer.
25. Meikle, S. (2002). The urban context and the poor people. In C. Rakodi & T. Lloyd-Jones (Eds.), *Urban livelihoods: A people-centred approach to reducing poverty* (pp. 37–51). Earthscan.
26. Painter, T. M. (1996). Space, time and rural–urban linkages in Africa. *African Rural and Urban Studies*, 3(1), 79–98.
27. Patton, M. Q. (2015). *Qualitative research & evaluation methods: Integrating theory and practice* (4th ed.). Sage.
28. Potter, R., & Lloyd-Evans, S. (1998). *The city in the developing world*. Longman.
29. Rakodi, C. (2002). A livelihoods approach: Conceptual issues and definitions. In C. Rakodi & T. Lloydjones (Eds.), *Urban livelihoods: A people-centred approach to reducing poverty* (pp. 3–22). Earthscan.
30. Reardon, T. (2001). Rural non-farm employment and incomes in Latin America: Overview and policy implications. *World Development*, 29(3), 395–409. [https://doi.org/10.1016/S0305-750X\(00\)00112-1](https://doi.org/10.1016/S0305-750X(00)00112-1)
31. Rutherford, S., Harper, M., & Grierson, J. (2002). Livelihood support. In C. Rakodi & T. Lloydjones (Eds.), *Urban livelihoods: A people-centred approach to reducing poverty* (pp. 227–245). Earthscan.

32. Schlyter, A. (2001). Esther's house: Home, business and lodgers' shelter: Multi-habitation in Chitungwiza, Harare, Zimbabwe (Draft paper, African Urban Economies Workshop). African Studies Centre, Leiden University.
33. United Nations Development Programme. (2013). Human development report 2013: The rise of the South, human progress in a diverse world. United Nations Development Programme.
34. 34. Wiles, R., Crow, G., Heath, S., & Charles, V. (2008). The management of confidentiality and anonymity in social research. *International Journal of Social Research Methodology*, 11(5), 417–428. <https://doi.org/10.1080/13645570701622231>
35. Zimbabwe National Statistics Agency. (2012). Zimbabwe population census 2012 national report. Zimbabwe National Statistics Agency