

# Bruised and battered: the struggles of older female informal traders in urban areas of Zimbabwe since the economic reforms

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## Abstract

*In Zimbabwe, the Economic Structural Adjustment Programme (ESAP) launched in 1990 with the goal of improving the living standards of the people, has had the opposite effect in that it has caused untold financial hardship, particularly among marginalized groups. In the wake of the difficulties, many individuals have turned to the informal sector for survival. Traditional informal-sector operators, who include older women as well as new entrants, in particular retrenched formal-sector workers and school leavers, find themselves jostling for space in the new harsh economic environment characterized by austerity. These developments have resulted in the informal sector being saturated, compromising whatever viability the sector may have commanded. A group whose activities have been most negatively affected is older female informal traders. This paper analyses the plight of older female informal-sector traders and concludes that the women need assistance to enable them to survive and to remain self-reliant.*

## Introduction

In Zimbabwe's urban areas are numerous informal-sector operators whose activities fall in three broad categories: petty trade (e.g. vending), services (e.g. repairs and maintenance) and small-scale production enterprises (Brand, 1986; Mupedziswa, 1990, 1994; Mupedziswa & Gumbo, 1998b). The Zimbabwean informal sector has been dubbed a "safety net" because of the income-generating opportunities which it offers to the majority of the people, particularly marginalized persons in urban areas (Brand, Mupedziswa & Gumbo, 1995). Its function has become even more critical in the prevailing environment characterized by economic reforms.

It is not clear how many people operate in this sector in Zimbabwe at present. A study conducted in 1991 found more than 845 000 participants in the micro and small-scale enterprises which provided regular work for over 1.6 million people (MacPherson, 1991). The figures compare favourably with those provided in a related study conducted a few years later, in 1994, by Intermediate Technology Zimbabwe (ITZ), which found 942 000 such enterprises throughout Zimbabwe, again giving work to 1.6 million persons (Mupedziswa, 1995).

It is generally held that petty-trade activities will have the largest number of operators (Brand, Mupedziswa & Gumbo,

1995). Two-thirds of informal-sector workers in Zimbabwe are women (Brand, Mupedziswa & Gumbo, 1993) and a fair proportion are older women. This paper examines the plight of older female informal-sector traders in the prevailing depressed economic environment in Zimbabwe. It utilizes findings of several studies conducted at different times on the informal sector and the economic reforms in the country.

## Economic reforms and the informal sector

Zimbabwe launched the economic reform programme to address the country's ailing economy in 1990. The key features of the first phase of this programme (dubbed the Economic Structural Adjustment Programme, or ESAP for short) were fairly standard and included cost-recovery measures and the introduction of trade liberalization whose elements included the removal of trade restrictions, among other provisions. Other features of the reform programme included the liberalization of foreign exchange and foreign trade, and the reduction of government expenditure and the fiscal deficit (Robinson, 1991; Loewenson & Mupedziswa, 1996; Mupedziswa, 1997b). The second phase of the reform programme (dubbed the Zimbabwe Programme for Economic and Social Transformation, or ZIMPREST for short), whose central features are basically similar to those of its predecessor, was launched early in 1998. It was stated at the time that ZIMPREST aimed to consolidate the gains made during the first phase of the reforms (Government of Zimbabwe, 1998).

However, the economic reform programme has had serious flaws which have led to numerous deleterious effects, particularly among marginalized groups. Mitigatory measures were put in place to cushion these effects on marginalized groups. The measures, which mainly fell under the rubric of the Social Dimensions Fund (SDF), have had very limited impact (Loewenson & Mupedziswa, 1996; Kaseke, Gumbo, Dhemba & Kasere, 1998). The problems with the measures have included a shortage of resources and mistargeting.

Most individuals who have been adversely affected by the economic reforms have had to enter the informal sector to make a living. However, they do not constitute the only group in this sector. Four main categories of people operate in the informal sector in Zimbabwe today: the marginalized, who have made this sector their sole source of income; some low-income earners, who use the sector to supplement meagre incomes; and some middle-income earners who engage in

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multiple livelihoods, largely to stave off the negative effects of the austerity measures associated with the current economic hardships. A fourth category, dubbed the "new poor," mainly comprises individuals who previously held formal-sector jobs, but were retrenched at the time that the economic structural adjustment programme was launched. Among the marginalized group are female traders, some of whom are old.

### The unfriendly operating environment

Operators in the informal sector in Zimbabwe have faced numerous operational constraints, among which has been a lack of credit facilities. Banks are disinclined to give loans to these operators, especially to older women, as the operators often lack collateral security and the banks are of the opinion that these people lack business acumen. Providers of micro-credit facilities, be they government, NGO or other sources, have also roundly ignored older women. Their general argument has been that it would be difficult to recover money from frail older people. They have also expressed fears that the money could be diverted and used to purchase basic commodities (Mupedziswa & Gumbo, 1998a). In essence, the banks fear that they may not get their money back. Studies (e.g. Mupedziswa, 1994) have also identified a lack of training – not only skills training but also financial management ability – as a constraint. Some traders have complained of a lack of suitable and secure premises from which to operate. Local authorities have frequently shown a reluctance to provide land to the operators.

Ambiguous legislation has also been a constraint to informal sector traders. In November 1994 the Zimbabwean government announced that it would allow what it described as "quiet and non-intrusive [informal sector] businesses in residential areas" to operate unhindered. Such activities would include those of hairdressers, beauticians and barbers, as well as typing, knitting, wood and stone carving, dressmaking, book binding, sign writing, computer services and small offices run by family (Mupedziswa & Gumbo, 1998a). Despite the announcement, the police have continued to harass traders in many parts of Zimbabwe, possibly because the new directives have not been taken up in municipal by-laws in many urban areas of the country. An old woman in Harare, tired of persistent harassment, lamented during an interview as follows: "These constant raids by municipal police, this harassment is making it very hard for us to survive" (Brand *et al.*, 1995: 159).

In addition to the problems and the poor economy is an unprecedented fall of the Zimdollor, which has resulted in reduced business (*Business Herald*, October 29, 1998: 4).

### Older women in urban informal trade

For numerous older female traders, the informal sector is their mainstay. As is the case elsewhere (e.g. Ghana), apart from reasons of social inclusion (Apt, Koomson, Williams & Grieco, 1995), continuing and substantial economic pressure upon older women to earn means they are obliged to keep on working. The majority have earned their livelihood from informal trade throughout their adult years. Some have never married, some are divorced and some are widowed.

Studies have alluded to the plight of female informal traders, including older women, in Zimbabwe since the economic reforms (e.g. Brand *et al.*, 1993, 1995; Mhone, 1993), but none has focussed on older female traders per se; the studies have only commented on the plight of this sub-group within the context of broad investigations. The studies are listed in Figure 1.

**Figure 1**

Selected studies on informal-sector operators since the introduction of the economic reforms in Zimbabwe

Authors	Year	Location	Sample size n	Females in sample %
Mupedziswa	1990	Greater Harare	150	13
Environment Development Action	1990	Harare, Masvingo, Murewa	225	100
MacPherson	1991	Country-wide	5 575	67
Kanji & Jazdowska	1993	Kambuzuma, Harare	120	100
Mhone	1993	Harare, Bulawayo, Gweru	364	Unknown
Brand, Mupedziswa & Gumbo	1992	Greater Harare <sup>a</sup>	174	100
Brand, Mupedziswa & Gumbo	1993	Greater Harare <sup>a</sup>	148	100
Mupedziswa & Gumbo	1995	Greater Harare <sup>a</sup>	143	100
Mupedziswa & Gumbo	1998	Greater Harare <sup>a</sup>	97	100

<sup>a</sup> Four-phased longitudinal study.

It may be seen in Figure 1 that several of the studies had a large female component in their sample. An analysis of the findings of the studies below shows that some of the females included in the samples were older women and therefore their plight is investigated.

### Profiles of older women in informal trade

Overall, the studies suggest that a considerable percentage of older women are actively involved in the informal sector in Zimbabwe. Women between the ages of 60 and 80 years and even older than 80 operate in this sector. In the first phase of a longitudinal study (1992-98), Brand *et al.* (1995) found that 19% of 174 respondents were older women, with the oldest respondent being 83 years. Interestingly, the study by Apt *et al.* (1995) on elderly women in informal trade in Ghana had four women in their sample of 50 who gave their age as 83. This suggests that older African people, unlike their Western counterparts who tend to enjoy a more financially secure and thus relaxed old age, are forced to keep on working hard almost right up until the time that they die.

A substantial number of the older women traders have been found to live on their own, i.e. they have no spouse (Brand *et al.*, 1995; Mupedziswa & Gumbo, 1997, 1998a). In a country-wide survey, MacPherson (1991: 20) found that widows and divorcees were over-represented among these operators and that many had been operating in the informal sector for a great number of years.

The career profiles of the older traders are interesting. A woman interviewed in the longitudinal study stated as follows:

*I cannot remember when I started selling, but it was a long time before independence, perhaps in the early 1970s. My husband was no longer working and money wasn't easy to get. I had to do something to support the family. I've never had a formal job ... you see, I never went to school (Mupedziswa & Gumbo, 1998a: 8).*

The older female informal traders in Zimbabwe tend to have little education; the majority are illiterate or semi-literate. Historically, local tradition encouraged the education of the boy child, while the education of the girl child was neglected

(Mupedziswa, 1997b). In the study of Brand *et al.* (1995) older women had the lowest education levels. Those with some education had generally not gone beyond Grade 4.

Since independence, much has happened in Zimbabwe to improve the legal standing of women and several new pieces of legislation having been promulgated. These laws have included the Legal Age of Majority Act (1982), which ensures that men and women receive full contractual capacity on attaining the majority age; the Equal Pay Act (1980), which stipulates that men and women doing the same work are entitled to equal remuneration; the Minimum Wage Act (1980), whereby unskilled workers in formal employment are paid a minimum wage; and the Matrimonial Causes Act (1985), which gives women the legal right to retain an equal part of the household assets in the case of divorce.

Yet another pertinent piece of legislation has been the Labour Relations Act (1985), which prohibits discrimination on any ground and affords women maternity benefits. In addition, primary education was made free to encourage girls to attain higher levels of education with which to equip themselves for productive employment (Mupedziswa & Gumbo, 1998a). However, the vast majority of women have not benefited from the new legislation, least of all informal traders and much less so older traders. Being illiterate for the main part, and being fairly unsophisticated and inarticulate, the women find it difficult to reconcile traditional demands and modern legal provisions. Males, who occupy key policy-making positions, have found it difficult to accommodate women within the letter and the spirit of the provisions of the new legislation. Much of the legislation has also focussed on women in formal employment, while the needs of women who engage in informal trade activities have been overlooked.

### Key activities of older women in informal trade

In Zimbabwe, as in Zambia and elsewhere in Africa, women predominate in the petty retail trade, with a cluster being in the least profitable trade – the sale of fruit and vegetables (Hansen, 1989). A census of informal fruit and vegetable vendors conducted in 1986 found a total of 3 491 fruit and vegetable vendors selling commodities at 174 sites within the Greater Harare area; of this figure, 96.6% of the vendors were female (Horn, 1986). Female involvement in informal-sector activities is limited to four main areas: the preparation of food and beverages; textiles (including crochet, weaving, tailoring and knitting); traditional crafts (pots, basketry, mats and beadwork); and personal services (hairdressing, catering, beer brewing and prostitution). Within these categories, older women tend to choose some activities and to discard others. For example, less strenuous activities are popular among older women. The observation is consistent with findings of research done elsewhere in Africa (e.g. Apt *et al.*, 1995). Yet it is within the less strenuous activities that there tends to be the greatest congestion, presumably because of ease of entry. The main types of informal-sector activities engaged in by older women operators are thus selling fruit and vegetables, crafts, cooked food, crochet work, sweets, cooldrinks, plastic carrier bags and clothes.

A fairly popular activity among younger female informal traders has been that of cross-border trade; this activity is not popular among older women, probably because they are reluctant to travel outside the country and because of the discomfort of such trips. Yet cross-border trade was one of the most lucrative types of informal ventures up until the end of 1998, when new harsh laws aimed at discouraging an influx of Zimbabweans into South Africa came into force.

Female informal traders in Zimbabwe thus mainly engage in activities associated with traditional domestic roles (Brand

*et al.*, 1993). In general, the women do not become involved in small-scale production enterprises (Mupedziswa, 1990, 1994) but rather in petty-trade ventures. The restrictions on women's participation in work imposed by their child-caring responsibilities are considerably more flexible within general and petty-trade operations. However, areas of trade activity with low entry requirements have been characterized by intense competition and low returns to labour (Brand *et al.*, 1993: 284).

### Impact of the economic reforms on older women's informal trade activities

The two phases of the economic reform programme (ESAP and to a lesser extent ZIMPREST) have had negative effects on the informal sector, which have in turn impacted negatively on older female operators in Zimbabwe's informal sector. A major concern is increased competition within the sector which translates into severely reduced earnings, as explained by a 68-year-old operator.

*Life has changed ... We used to get enough money for fees, food, etc. Many other vendors have stopped selling because the business is no longer viable ... All this is because of ESAP. Everyone says they have no money to buy (Mupedziswa & Gumbo, 1998a: 16).*

A slackening of informal sector business has thus been occasioned by a combination of factors, including a proliferation of new entrants into the sector and dwindling disposable incomes among potential customers as the country's economy crumbles. A considerable percentage of the new entrants into the sector are recent retrenchedees from the formal sector. At times the competition has been so intense that it has degenerated into pushing and shoving, either to reach customers first, or in the process of ordering goods for trade. Older female traders, because of their relative frailty, naturally tend to find it difficult to compete with younger and more energetic operators. In their study of older women in informal trade in Ghana, Apt *et al.* (1995) also found the problem of "operational" pressure a common phenomenon. Competition is particularly stiff in petty-trade activities, presumably because of ease of entry and also a poor variety of goods in which they trade (Brand *et al.*, 1995).

Business has reportedly gone down in the informal sector in the ESAP period. Apart from an over-supply of traders, fewer purchases are made due to depreciation of the national currency, the Zimdollar. Increases in the price of basic commodities have reduced demand for goods traded in the informal sector because of reduced disposable incomes.

Studies have shown that numerous older female traders in Zimbabwe look after young children – their grandchildren. In some cases the parents of the grandchildren may have died of diseases such as AIDS (Mupedziswa, 1997a). The tendency to look after grandchildren appears to be common among older women informal traders elsewhere in Africa. For example, studies in Ghana (see Apt *et al.*, 1995) have confirmed the important role played by informal-sector elderly women in providing child care. In Zimbabwe, a 78-year-old woman in Mbare, a high-density suburb and one of the oldest and poorest neighbourhoods in Harare, was found to be caring for eleven grandchildren in a standard single room (Brand *et al.*, 1995). Members of the household, including the smaller children, were obliged to take turns to sleep at night as there was insufficient space for everyone to go to bed at the same time. The old woman divided her time and attention between trading and child-minding responsibilities.

Older females who operate single-person ventures experience serious problems if they fall ill as there is no-one to step

into their place and they lose income (Brand *et al.*, 1993, 1995). Older women frequently operate alone, to be able to do things at their own pace. This observation is consistent with findings of Apt *et al.* (1995), who observed in Ghana that the structure of operations of older women in informal trade was such that it "... provides the elderly with a scale and pace of commercial involvement which are commensurate with their physiology ..." (1995: 18). Sometimes the women are helped by grandchildren after school.

Studies have also shown that some activities are more lucrative than others (Brand, 1986; Horn, 1986; Daniels, 1994; Meagher & Yunusa, 1996) – for example, the micro and small-scale production enterprises, as well as cross-border trade. Most petty-trade activities are not lucrative, partly because of a low capital base, over-subscription and perishable tradeable items. As the majority of older women engage in petty-trade activities, their earnings thus tend to be meagre.

### Effects of the economic reform programme

Clearly the incomes of older female informal traders are low or paltry in the prevailing depressed economic environment. Many no doubt live from hand to mouth. They have no other form of social security, except possibly the means-tested public assistance programme which is difficult to access (Kaseke *et al.*, 1998). Even so, the level of assistance available to those who manage to access the fund is a mere pittance – Z\$150 (about US\$4) a month in 1998. A lack of social security is therefore a concern to many older female informal traders in Zimbabwe. A 70-year-old woman in the fourth phase of the longitudinal study, who was caring for several grandchildren, commented as follows:

*I do not know what will happen to me if I get too sick to work or get too old. I am not getting enough and I have no savings. If I am ill, I stop selling. I get worried that my family [grandchildren] will suffer if anything happens to me because I have no pension* (Mupedziswa & Gumbo, 1998b: 64).

The economic situation in Zimbabwe has become even more desperate in recent months. In 1995 the poverty datum line (PDL) was set at Z\$721.46 for a couple and Z\$1990.21 for a family of eight (Mundy, 1995). At that time, which coincided with the second phase of the longitudinal study, the majority of the older women interviewed were, on average, earning approximately Z\$300 a month. In 1998 the PDL was much higher, at over \$2000 for a family of eight; yet the earnings of the old women have remained constant or have increased only marginally, against a backdrop of spiralling prices of basic commodities (Mupedziswa & Gumbo, 1997; 1998b). Thus, the plight of older female informal traders in Zimbabwe's urban areas has worsened, given the hardships that are being experienced throughout the country (Mupedziswa & Gumbo, 1998a).

The fact that the earnings of most of the older women fall way below the basic minimum requirement for survival has affected their welfare in a variety of ways. Regarding food intake, many can now only afford a single meal a day, and both the quantity and the quality of the food and the women's nutritional status have been compromised. "We are eating less bread and less meat. We really have to limit our intake ..." (Mupedziswa & Gumbo, 1997: 201).

The health of the older women, and in some cases those whom they care for, has also been compromised (Bijlmakers, Bassett & Sanders, 1995; Mupedziswa, 1997b). Being old, they need medical attention from time to time. While Zimbabweans who earn Z\$400 or less a month are entitled to

free medical care, health-care facilities are often poorly stocked with medicines and older clients are frequently given prescriptions to purchase the drugs themselves on the open market (Kaseke *et al.*, 1998).

Not surprisingly, most older women cannot afford to pay for medical care. A sickly 77-year-old woman in the longitudinal study retorted, whilst in a state of visible agony, as follows:

*My business is down, I have no customers and I am now sick. Last month I paid for a consultation at the clinic. I have no money to go back, but I'm still so sick ...* (Mupedziswa & Gumbo, 1998b: 203).

The cost of certain drugs, e.g. insulin, has increased by 100% in the past few months. For these reasons, many older female traders now only seek the services of traditional healers and faith healers.

Accommodation is also a major problem for many old women in the urban areas; many live in squalid conditions with poor ventilation and filthy communal toilets, or in shacks (Brand *et al.*, 1995). They struggle to procure fuel for cooking, lighting and warmth. Others squat, lodge in backyard make-shift structures, or lease rooms. Thus many older women operators do not own the accommodation in which they reside, as they cannot afford to do so, which creates "operational" problems for them, as they may generally not utilize a backyard for informal trade activities since the premises belong to a landlord. Studies in other countries (e.g. Apt *et al.* in Ghana) have shown the advantages to older informal sector operators of owning urban shelter. Apt *et al.* (1995: 17) observed that "Access to a family house in the urban area provides elderly women with premises from which they can trade, even where such premises are simply the doorstep." Such a privilege is denied most older informal traders in Zimbabwe's urban areas.

### Conclusion and the way forward

The informal sector in Zimbabwe has swelled, largely due to the negative impact of the economic reform programme which has resulted in the retrenchment of numerous workers in the formal sector. Older female operators in the informal sector, in particular, face tremendous challenges, especially in the form of stiff competition from younger traders. Many older women earnestly try to earn a living and not to be a burden to the state, but they hope for some form of assistance to help them to survive. These women are bruised and battered from their struggles to eke out a living – but they are still very much alive. Efforts are therefore needed to improve the lot of these women. Organizations, both government and non-government, which are willing to assist older female traders, should work together in a co-ordinated response to the problems of this group.

Clearly, the older women need some form of assistance. First, there is a need for a needs assessment of this group. Based on the findings of a survey, assistance programmes could be designed and operationalized – not in the form of handouts but in ways that could help set many of the women back on the road to self-sustenance.

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