

Research Report No 117

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WOMEN INFORMAL TRADERS IN HARARE
AND THE STRUGGLE FOR SURVIVAL
IN AN ENVIRONMENT OF ECONOMIC REFORMS

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Contents

Introduction	7
Theoretical Orientation	9
Major Findings from Phases One, Two and Three	10
The Informal Sector in Zimbabwe: Recent Trends	12
Related Research: An Update	14
Structural Adjustment and the Informal Sector: An Update	17
An Assessment.....	17
Access to the Social Development Fund.....	18
Developments in the social sectors.....	19
Rationale, Aims, Objectives	21
Rationale.....	21
Aim of the study	22
The objectives of the study	22
Methodology and Limitations of the Study	23
Methodology.....	23
Profiles of the Women Traders	26
Demographic characteristics.....	26
Informal Sector Trading Activities	30
Nature of trading activities.....	30
Diversification.....	32
Trading activities stopped	33
Areas of operation.....	34
Sources of goods for trade	35
Do they cooperate or compete?	36
Rules of entry	38
Who traders worked with.....	38
Keeping records	40
How much was spent on buying goods for sale?	40
Gross monthly income.....	42
Trading environment.....	42
Future plans	45
Changes in Household Consumption Patterns	47
Impact on food	47
Changes in education.....	50
Changes in health.....	54
Changes in accommodation and facilities.....	61
Knowledge of the Social Dimensions Fund	66
Changes in Women's Productive, Household and Community Management Roles	72
Head of household.....	72
Employment of husband	73
Changes in financial responsibility	74

Contributions to household expenses	76
Maintenance	81
Pensions.....	82
Household chores	82
Other household responsibilities.....	85
Community management roles	87
Impact on Intra and Inter Household Linkages	91
Spousal relationships	91
How the traders relate with members of the extended family	93
Links with rural home	95
Working with other female relatives	97
The household.....	98
Working relationships with non-kin.	99
ESAP and Women Differentiation	101
ESAP and cross-border traders.....	101
ESAP and flea markets.....	106
Perceptions of ESAP	107
Conclusions	109
Diversification	109
Competition.....	110
Problems of accumulation	110
Lack of differentiation.....	111
Lack of financial support for businesses	111
Rules of entry	112
Gender relations.....	112
Household consumption patterns	112
Aspiration of traders	113
Options for Consideration	114
References	116

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The project started in 1991 and over the years the research team has gone to the same respondents on four separate occasions, in a period spanning nearly seven years. We wish to thank the respondents who readily availed themselves to the study each time we visited them. It is our sincere hope that the reports that have come out of this study will impact positively on policy, and result in improvements in the lives of not only the respondents who are marginalised, but others in similar circumstances.

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Rodreck Mupedziswa and Perpetua Gumbo, June 2000

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Introduction

The first phase of economic reforms in Zimbabwe, dubbed ESAP was launched in 1990. This programme ran its full circle and finished in 1996. Since then the second phase commonly known as the Zimbabwe Programme for Economic and Social Transformation (ZIMPREST) has been launched and is currently in place (Government of Zimbabwe, 1998). By the time the first phase ran its full circle, there was increasing concern that it was having deleterious effects, particularly among the vulnerable groups in Zimbabwe. Research done, including the first three phases of the current study, has suggested that vulnerable groups have not been adequately protected from the adverse effects of the implementation of the reform programme. These vulnerable groups have thus not been fully integrated in society.

Apart from the social class dimension, many studies done in various African countries have also pointed to problems in respect of the gender dimension. The argument has been that SAPs have heightened gender inequalities, particularly in respect of men's and women's paid and unpaid work (Brand et al., 1993). Women involved in informal sector activities are one particular group that has been severely affected by the deleterious effects of ESAP. Concern over the situation of women informal traders under the harsh ESAP environment prompted the current longitudinal study. Many women in Zimbabwe are in the informal sector as unpaid family workers and own account family workers.

As far back as 1984, women in the informal sector constituted 64% compared to only 25% in the formal sector, (Government of Zimbabwe, 1991). This trend has continued over the years, more so during the ESAP period because of very limited job opportunities in the formal sector. This trend is so because women tend to have low literacy levels and are either unskilled or semi-skilled, making them largely unemployable in the formal sector. Women in general face stiff competition from their male counterparts in terms of formal employment, as managers, who are mostly male tend to be biased in favour of employing men because they (men) are considered as heads of families. In addition men are not eligible for maternity-related benefits, which is an added attraction. Women are also considered a burden because they tend to absent themselves more from work than men because of their family-caring roles.

When the Government of Zimbabwe implemented the ESAP, it had anticipated that the programme's negative effects would be felt only in the short term inter alia by poor unskilled women because of such reasons as cost recovery in the health and education sectors, the removal of basic food subsidies, retrenchments and the devaluation of the local currency. To what extent this would happen was anyone's guess. The aim of this study therefore was basi-

cally to assess the impact of the ESAP on informal traders who carry out a variety of trading activities in the greater Harare area and in particular to assess the survival or coping strategies adopted by these women. Because the ESAP period was running for five years in the first instance, it was decided that the study would be longitudinal so that any differences/similarities would be examined/described over time. Thus the phases of the study were carried out in 1992; 1993; 1995 and 1998. The first phase of the study occurred in 1992, with interviews being carried out in December of that year among 175 women in informal trade in Harare.

Theoretical Orientation

It is common course that, over the years various attempts have been made by various authors to theorise the informal sector (Brand et al., 1995:133). A thread running down the gamut of many of the writings is the emphasis on the common situation of informal sector operators, namely uniform conditions and outcomes (Mupedziswa and Gumbo, 1998). As alluded to in the previous phase of the current longitudinal study, the theme has been evident from the time the term was first coined and portrayed as a locus of the marginalised in society (Hart, 1973), through to the early attempts of recognising and rehabilitating of the sector through the efforts of the International Labour Organisation (ILO), to the portrayal of the sector as a homogenous form of “petty commodity production”.

Uniformity of conditions and outcomes constitutes a theme which is also common in more recent works on the informal sector, including those of Tanzi (1982) who describes the sector as the “underground economy”, Del Boca and Forte (1982) who have called it “the parallel economy”, and Feige (1987) who refers to it as the “hidden economy”. Even more recently, Castells and Portes (1989) have conceptualised it as a single “underground economy” pushed out of regulation by the adoption of sub-contracting processes on a mass scale (Mupedziswa and Gumbo, 1998). The theme of uniformity of conditions and outcomes, as noted in the previous phase, is also evident in the work of Maliyamkono and Bagachwa (1990) who have referred to the informal sector as the “second economy”. Several studies done in Zimbabwe (e.g. Davies, 1978) have clearly carried the same theme.

As stated in the previous phases (Mupedziswa and Gumbo, 1998:8), a key underlying assumption which informed the initiation of this study was that the thesis of uniformity in the informal sector may be overstated. The assumption proved to be justified, and it emerged that differentiation is indeed much more widespread in the informal sector than is commonly assumed. Only more recently have some of the contributors to the debate on the informal sector (e.g. De Soto, 1989) consistently incorporated a recognition of the sector’s deep internal differentiation in their analysis. Even so, in most of the work based on this new thinking, more structural forms of differentiation are denied or neglected. Some recent work done in Zimbabwe (e.g. Brand, 1986) best approximates the new orientation as it has shown the existence of differentiation, linked to gender, between operators in different branches of Zimbabwe’s informal sector (Mupedziswa and Gumbo, 1998).

Major Findings from Phases One, Two and Three

Findings from the initial three phases (1992, 1993 and 1995) of the longitudinal study revealed some interesting trends. To begin with, the results of the three phases showed that the joint effects of ESAP and the economic crisis had served to intensify existing patterns of differentiation within the informal sector in Zimbabwe.

A particularly interesting finding was that women are disproportionately negatively affected both by economic crisis and by the structural adjustment reform package that purports to alleviate it. In addition, the three previous phases of the study found that there is a widening gap between the emergent micro enterprises (e.g. those by cross-border traders) and the marginalised activities that serve as a basis for the maximum survival of many vendors and stall holders. Specific areas of comparison are noted in Figure 1 for all the three phases.

Figure 1. *Trends in trading activities and household responsibilities*

Increases in:

- Competition with other traders because of increased number of entrants due to various factors such as retrenchments and moonlighting.
- Degree of cooperation among women traders particularly in referring clients to each other and minding children (for market holders).
- Average number of days and hours worked per week.
- Cost of living (food, accommodation and electricity).
- Average number of people per room.

Decreases in:

- Average real income.
- Average monthly takings
- Average number of times protein foods (meat, lacto, beans and dried fish) are consumed per week.
- Number of visits per year to rural home because of increased transport costs.

A higher proportion of women were:

- Heads of households
- Paying major share of household costs.
- Carrying out major household tasks.

A smaller proportion of women:

- Had husbands in the formal sector.
 - Were able to estimate husband's earning.
 - Relied on fixed contributions from husbands towards household upkeep.
-

Source: Adapted from Mupedziswa and Gumbo (1998).

On the other hand, as noted by Mupedziswa and Gumbo (1998) the assumption that more people would resort to the use of traditional healers than modern clinics was not correct. Neither were there a lot of school drop-outs, especially affecting the girl children. Indeed, the traders were cutting down on other expenses, particularly food rather than on health and education.

From this summary it appeared that between 1992 and 1995 poor women in the informal sector had indeed been adversely affected by the reform programme.

The Informal Sector in Zimbabwe: Recent Trends

The informal sector is increasingly becoming one of Africa's key mechanisms for coping with growing poverty, particularly in urban areas, as a result of the introduction of the economic reform programmes. The Herald (1996) noted that in Zambia, the informal sector was growing faster than the formal sector and some formal sector shop owners were now selling their goods largely to the informal sector operators in order to evade paying tax. In Malawi, the informal sector began to flourish in 1991 after the introduction of a multi-party system and the reform programme and since then many streets in Blantyre have been taken over by informal sector traders.

The Zimbabwean experience has not been very different from that of its other counterparts in the sub-region. As noted by the Herald (1996:9):

The hue and cry and a feeling of hopelessness that accompanied the launch of the harsh economic reform programme five years ago is dissipating among Zimbabweans. A new work ethic, marked by a proliferation of backyard industries is now taking shape. The informal sector, once derided as an exclusive preserve for an uneducated and unskilled individual with no prospects of gaining a job in the formal sector, has become the life line for a growing number of Zimbabweans, from retrenched professionals and highly skilled workers to retirees and others entering the job market for the first time.

The above sentiment was also shared by the Sunday Mail (1997) which argued that while before 1991 the informal sector was seen as inferior and unorganised, the consequences of the reform programme, i.e. economic hardships faced by many people have transformed it into a vibrant and organised sector which is slowly overtaking industrial and commercial sectors as the leading employer. By 1996, the sector employed 1.56 million people compared to 1.26 million in the formal sector. These figures could even be an underestimation of people in the sector as many of them are not included in public statistics because of their invisibility.

The importance of the informal sector cannot be overemphasised in terms of job creation. Looking at the situation of school leavers only, the education system, which expanded greatly after independence, churns out about 300,000 young persons a year. The formal job market can only absorb about a tenth, thus leaving the rest to seek their livelihood in the informal sector. Thus the informal sector has been an employment haven for the thousands of people who need to make a living, given the hardships experienced during the economic reform programme.

In recognition of the importance of the sector, throughout the 1990s several stakeholders who include the government, local authorities and non-govern-

mental organisations have attempted to support the sector through a number of initiatives. One major move was the creation of the Zimbabwe Informal Sector Association (ZISA) which was launched in Harare in 1995/96. The organisation aims to coordinate the activities of the sector by registering operators and assisting them to enhance their skills through training. In a recent interview the chairperson of the association noted that the revenue generated from the sector could come to almost 60% of the GDP. The association hoped that after the registration formalities had been completed, government would be able to collect income tax from operators. The Zimbabwe government estimates that it could collect as much as Z\$100 million dollars a year from informal traders.

Furthermore several local authorities have constructed a number of markets and working areas, popularly known as "durawalls" so that operators work from approved locations. By laws which prevented people from working at home have been relaxed and this has resulted in the mushrooming of all sorts of activities in residential areas. Some local authorities have even set up funds to benefit the sector. For example in 1996, Gweru municipality set aside Z\$25 million out of their Z\$250 million budget, for the sector alone (Financial Gazette, 1996).

The non-governmental sector has also rallied behind the informal sector and provided loans and training to individuals. One such organisation is the Informal Sector Resources Network (ISTARN) which was formed in 1995 through partnership between the Government of Zimbabwe and the German Technical Cooperation-Zimbabwe (GTZ). The organisation works closely with informal sector operators and organises training for them at a technical college for managerial training. When an operator is trained, he/she will have an apprentice attached to them. ISTARN has trained 120 individuals since 1996 with an equal number undergoing apprenticeship. It has also mobilised traders in other districts in Masvingo to form associations. These associations have access to loans. Three such associations got loans and managed to pay back all the money (Sunday Mail, 1997).

In addition, many banks (Barclays, Standard Chartered and Zimbank) have set up facilities to enable entrepreneurs to access loans. Barclays Bank's facility started functioning in 1988 and has supported many business persons. In the past 12 months, the bank disbursed loans worth over Z\$120 million and ran training courses for about 3,000 people, (Financial Gazette, 1998). The banks also offer counselling and advice services to aspiring business persons. However, these banks insist on collateral, which many of the small traders do not have.

Related Research: An Update

Since the first three phases of the research on women in informal trade under ESAP in Harare, there has been generated a growing body of local literature relevant to the topic. Studies conducted by both individuals and different organisations have underscored the particular vulnerability of women to the negative effects of ESAP. As noted in the previous report (Mupedziswa and Gumbo, 1998:13), the mounting evidence that has been amassed supports the conclusion that "Government adjustment policy measures to cushion the vulnerable, while being gender aware, have not been gender sensitive".

The findings of two nationwide surveys i.e. the 1997 Intercensal Demographic Survey, Daniel's 1994 Survey of Micro and Small Enterprises and a Survey by the Research International Zimbabwe, have produced very interesting results which have a bearing on the present longitudinal study. A summary of the findings is given below.

- There are more female operators than males, with the percentage of females increasing over the years (49% males and 51% females in 1992; 48% males and 52% females in 1997).
- The majority of households are headed by males (about 2/3 of the households).
- Urban households increased by about 21% between 1992 and 1997.
- The average size of household in urban areas decreased from 4.2 in 1992 to 4.1 persons per household in 1997.
- More males than females had completed higher levels of education.
- More females than males had dropped out of school.

In terms of economic activities:

- Fifty-one per cent (51%) of the economically active population were males.
- Forty-nine per cent (49%) of the economically active population were women.
- Fifty-one per cent (51%) of the economically active men were paid employees.
- Most of the economically active women (43%) were own account workers.
- The majority of women (54.5%) are home makers and these tend to be involved in informal trading activities.

An assessment of basic services revealed that:

- The percentage of households using electricity in urban areas was about 84% in 1997.
- Almost 100% of households in urban areas have access to safe water.
- Only 7% of households in urban areas use wood for cooking.

- Thirty-one per cent (31%) of households in urban areas use paraffin for cooking.
- About 56.5% of households in Harare use electricity for cooking.

The Intercensal Demographic survey has shown that even though statistically women are more than men, their (i.e. women's) participation in the development of the economy is mostly limited to the informal sector and within their families where they work as unpaid labourers.

- The enterprises have not improved the living standards of the people.
- The number of women-owned enterprises has decreased from under 500,000 in 1991 to 227,000 due to economic hardships.
- The majority of enterprises have not received loans/credit. Of those that have, the loans were from banks and a few from friends, relatives and money lenders.
- Home owned MSEs are predominantly vending, tailoring, dressmaking, crocheting and knitting.

Even though the participation of women in economic activities has increased during the 1990s largely due to the introduction of government policies that are promoting women's economic development, the process has not been problem free as evidenced by the results of the above study. In 1998, the Minister of State in the President's Office responsible for Gender Issues pointed out some of the problems that women face. First, many women were experiencing cash flow problems due to poor management of cash flow. Second, nearly 60% of women entrepreneurs were involved in low profit sectors, for example vending of fruit and vegetables which did not have high returns at the end of the day. Third, some banks were noted to discriminate against women because they do not have collateral. Another hindering factor has been the high interest rates that are charged on loans. For example, more than 5.6 million Zimbabwe dollars meant to help poor Zimbabwean women get loans for business projects lay in a Swiss bank because of high interest rates which were at 34% (Chronicle, 1998). It was reported in the previous phases of the current study that a nationwide survey of micro and small-scale enterprises (MSEs) was carried out in October 1993 as a follow-up to the original survey carried out in 1991 (Daniels, 1994). A further follow-up to the same study was conducted more recently (January-March 1998) by Research International Zimbabwe. Data on 7,369 existing MSEs were collected and the following was revealed:

- There are now 1.3 million such enterprises in Zimbabwe employing about 61% of the working population.
- The enterprises have not improved the living standards of the people.

- While the number of MSEs in Zimbabwe increased markedly from 1991 to 1993, the ensuing period has seen a lessening in the number of SMEs, particularly in rural areas.
- In spite of the decrease in the number of SMEs since 1993, employment in this sector has increased to 1.65 million persons.
- On average MSEs have increased in size, with the mean number of workers (excluding proprietors) being just under 2.
- Since 1993, a substantial number of SMEs have “graduated” from the one-person category to the 2–4 person and, to a lesser extent, the 5–10 person categories.
- Manufacturing MSEs have declined in importance, while involvement in retail trading has become the most common class of ventures.
- While the importance of women in the SME sector has diminished in the 1990s, they are still very actively involved.
- Although women-owned enterprises made up a substantially smaller proportion of all MSEs in 1998 than before, their numbers are still large in absolute and relative terms (MacPherson, 1998:52).
- As was the case in earlier surveys, MSEs owned by females are on average smaller, slower growing, and less profitable than those owned by men.
- The report further notes that “proponents are more often females, have an average secondary school education, and are overwhelmingly black Zimbabweans” (MacPherson, 1998:vii).

Structural Adjustment and the Informal Sector: An Update

This section gives an overview of the ESAP programme in Zimbabwe and its impact on the socio-economic well-being of the people, particularly informal sector traders. It also examines some research work that has a bearing on the present longitudinal study.

An assessment

The SAP in Zimbabwe has attracted a lot of interest among various groups of people because of its socio-economic impact on the community and the general populace. It has now been recognised that in spite of a strong belief that Zimbabwe would be a success story in Africa, the opposite has happened and the country has had more failures than successes and this has impacted negatively on the lives of the people.

The Zimbabwe Human Development Report (1998:31) concluded that, in terms of the economy:

Although the policy environment improved considerably during ESAP, the growth response (though not the investment response) was disappointing. By 1997, per capita incomes were lower than in 1990, while manufacturing production fell to a 10 year low in 1995 and unemployment continued its relentless rise.

This has actually meant that peoples' lives had not improved at all as industries were not performing as well as expected and thus unemployment was getting worse instead of getting better.

The same report (page 31) also summarised the social impact of the economic reform programme as noted by the external evaluation of the IMFs Enhanced Structural Adjustment facility. Their findings were that:

- During the reform period (1991–1996) average private consumption levels declined by about a quarter.
- There was a powerful redistribution of income from urban wage earners to the rural population.
- By contrast, urban households suffered severely from fewer jobs to a decline in real wages.
- Household welfare suffered further from a decline in public spending on social services.
- The brunt of the fall in public expenditure was borne by those working in social services.

- The analysis underlying the programme design radically underestimated the social consequences of the programme.

This meant that people's lives had not been improved at all by the economic reform programme and in fact, they were worse off than they had been in 1992. This was mainly because of the poor performance of the country's economy.

The current longitudinal study was launched in 1992, after a decade of significant social development particularly in the sectors of health and education. However, after the implementation of the structural adjustment programme in 1991 coupled with the recurrent droughts which occurred in 1991/92 and 1993/94 and the HIV/AIDS pandemic, the socio-economic situation has deteriorated.

In order to assess the extent of poverty in the country, the Ministry of Public Service, Labour and Social Welfare (1995) in a nationwide survey, established that 61% of the population was living in households whose income per person was below a level which enables them to meet their basic needs. Furthermore, 46% of urban households were noted to be poor and very poor. According to the same study, about 72% of female-headed households were poor and very poor compared to male-headed households. Poverty was defined as the "inability to afford a defined basket of consumption items (food and non-food) which are necessary to sustain life". In 1995, a household with 4.6 persons required about Z\$817.00 per month to meet its basic needs (food, housing, education, health, transport and fuel). Thus conditions have indeed deteriorated.

Access to the Social Development Fund

As mentioned in previous phases of the study (Brand, Mupedziswa and Gumbo, 1995; Mupedziswa and Gumbo, 1998), the Social Development Fund was set up in 1991 to cushion vulnerable groups against the anticipated negative effects of ESAP. The Fund has two components, the Social Welfare Programme and the Employment and Training programme. On paper, the Social Welfare component provides free health treatment and school fees to those households whose monthly incomes are Z\$400.00 and below. On the other hand, the Employment and Training component provides training and loans to ESAP retrenchees (consequently it was not considered under the present study).

Research done in the late 1990s has reiterated the serious problems of accessibility noted in earlier work, associated with the Social Development Fund (Loewenson and Mupedziswa, 1996; Kaseke, Dhemba, Gumbo and Kasere, 1998; Kaseke, Dhemba and Gumbo, 1998). As was the case with research reports published in the mid-1990s, (e.g. Kaseke, 1993; ILO 1993; Chisvo and

Munro, 1994), only a tiny proportion of the target group has been reached by proceeds from this fund.

Reasons given for this anomaly which were noted in the mid-1990s, namely the small size of the SDF resources (Chisvo and Munro, 1994), high barriers to entry, the lack of uniformity in eligibility, the cumbersome application procedures, and the opportunity cost of applying vis-à-vis the low level of benefits received (Kaseke, 1993), continue to dog this fund in the late 1990s.

In a recent work, Kaseke, Gumbo and Dhembha (1998:41) have observed vis-à-vis the SDF fund that, "The programme often runs out of money half way through the financial year ...". The same authors have also observed thus, "the Social Development Fund is not poor-friendly, given the enormous burden it places on the intended beneficiaries as they try to access the benefits" (1998:37).

On the basis of the various concerns raised above, Kaseke, Gumbo and Dhembha (1998:42) have concluded, "It is clear that the Social Development Fund as currently designed is not sustainable. The programme experiences leakages and this impacts negatively on the sustainability of the programme. Worse still, the leakages have not necessarily made it easier for the needy to benefit".

Figures released in the context of the SDF Annual Report (1995) show inter alia, that there were more households applying for health assistance at 19% than education. It is obvious that the concerns expressed in earlier phases pertaining to the ineffectiveness of the SDF fund still remain; in fact in some cases these concerns have actually worsened.

Developments in the social sectors

In the midst of this alarming level of poverty were significant developments in the social sectors in general and particularly in the health and the education sectors. These had to do with the cuts in public expenditure and the unprecedented devaluation of the Zimbabwe dollar to seriously low levels.

Of importance are two major development which had a bearing on the health sector. These were the devaluation of the local currency and the spiralling inflation rates. The devaluation of the currency has had a profound effect on the health sector, particularly the availability of drugs. The Zimbabwe dollar fell by over 200% between 1997 and the beginning of 1999, (Gumbo and Dhembha, 1999). The inflation rate rose from 23.3% in 1991 to 31.7% in 1998. The cost of pharmaceuticals rose between 120 and 150% in 1997 alone. The cost of drugs in 1998 more than doubled the 1997 prices. As a result most drugs are beyond the reach of the majority of the poor. The situation has been worsened by the cuts in the health budget as shown in Table 1.

The cuts in the real expenditure per capita have been effected at a time when financial resources are needed most because of the HIV/AIDS pandemic.

Likewise in the education sector, the Zimbabwe Human Development Report (1998) noted that expenditure per capita for primary and secondary edu-

Table 1. *Health expenditure* (selected years)

Fiscal Year	Real expenditure as % of GDP	Government expenditure	Real spending Spending per capita
1980/81	2.0	5.3	35.62
1985/86	2.5	5.3	39.48
1990/91	3.0	6.2	57.72
1995/96	2.2	4.2	35.86

Source: Zimbabwe Human Development Report 1998.

cation was the same in 1985 and the mid-1990s which shows that it has declined considerably. This has meant that parents have to bear the high cost of educating their children and this can be more detrimental to the education of the girl child than the boy child as parents value males more than females (Mupedziswa, 1997).

There has also been a general deterioration in the quality of services offered by state institutions particularly (health and education) as demotivated staff work for little remuneration under extremely difficult circumstances.

Rationale, Aims, Objectives

The following section outlines the rationale, aims and specific objectives of the study.

Rationale

The fourth phase of the study on women informal sector traders was carried out at a time when Zimbabwe had implemented the Structural Adjustment Programme for five years and the second phase of the reforms was due for implementation. It is a fact that the first three phases of the research project in 1992, 1993 and 1995 brought out the short term and perhaps medium term effects of the reform programme on this particular vulnerable group of people in an urban setting. Notably during that same time, the country suffered from two episodes of very severe drought and therefore it was somewhat difficult and tricky to attribute the negative experiences that people were having solely to the impact of the programme.

The 1998 phase of the research project therefore had two distinct advantages over the first phases. One was that by following up the same people over several years, the long term effects of ESAP could be assessed more meaningfully and secondly, the country had not experienced any severe drought during this period and therefore it would be interesting to find out what people perceived as the main cause of the deteriorating levels of living.

The rationale for embarking on the fourth phase of the project was therefore to assess the experiences of the traders, given the policy changes that had taken place between the third and fourth phases and what impact these had had on the informal sector operations. Of particular interest, was the fact that the government, together with other multilateral agencies such as the United Nations Development Programme, were seriously beginning to view the informal sector as one that could offer viable alternatives for employment generation in the country. Special attention was also being given to women informal sector traders who constitute the majority of the traders in the country.

Second, the government has continued with its programme to implement adjustment related policies such as the reduction of the posts in the civil service, trade liberalisation, decontrolling of food prices and the devaluation of the Zimbabwean currency. In addition, private companies have continued to retrench workers, resulting in many people losing their jobs at a time when they needed them most. Consequently, many retrenchees have found their way into the informal sector, whose capacity to absorb more people was evidently being overstretched by 1995.

Third, on the aspect of women's development, it is acknowledged that females are hampered from economic development activities among other

things, by lack of access to credit, training and negative attitudes of spouses/family members towards women's economic activities. The question was: Would these factors affect the sample being studied?

Fourth, the first three phases of the longitudinal study showed that the majority of the traders were operating under extremely difficult conditions. Specifically, they were working more hours and yet their economic activities were not yielding fantastic financial returns. Competition was increasing from increasing numbers of retrenched and moonlighters, poverty was on the increase, especially in urban areas; therefore were poverty alleviation strategies such as the SDF addressing the needs of these women?

Aim of the study

The study which is a continuation of the longitudinal research project on women informal sector traders in Harare therefore aimed to assess the impact of ESAP on the same sample of women, with special emphasis on changes in economic activities, consumption patterns, accessing of social safety nets, gender relations and survival strategies.

The objectives of the study

In order not to deviate too much from the design of the study (longitudinal), the objectives of the study were similar to the phase three objectives. These were:

- a) To establish changes in economic activities being carried out by the women traders in terms of goods being traded, locality of trading, continuity/discontinuity and diversification.
- b) To establish the relationship that existed between traders in terms of competition or cooperation and what influenced these.
- c) To identify the rules of entry into trading activities and the extent to which they influenced the activities and locality of operation.
- d) To note household consumption patterns with reference to education, food, housing and health and how these had changed over the years and to establish if there were any gender biases.
- e) To assess the process of differentiation among the different sub-groups of the traders and establish whether or not traders had accumulated or were just surviving.
- f) To note any changes in gender relations at household level, with particular reference to division of labour, linkages with members of the extended family and generational and inter generational relationships.
- g) To establish people's perceptions of ESAP and how these affected their aspirations as far as trading activities were concerned.
- h) To establish whether the women traders had benefited from the Social Development Fund following sensitisation from the last three phases.

Methodology and Limitations of the Study

Methodology

The fourth phase of the research project was carried out in June 1998, three years after the third phase.

The study location

The nature of the study (longitudinal) determined the methodology used which was similar to the one used for the other three phases. The study was once again carried out in Mbare, one of the oldest suburbs in Harare and in selected low density areas in the greater Harare area. Cross-border traders and flea market operators were once again included in the study. It focused on different categories of women traders.

The sample

The sample consisted of women operating from various locations such as established market places, road sides and their homes and these formed the sub-groups of traders as reflected in Table 2 below. For details on sampling methods, see Brand, Mupedziswa and Gumbo (1995).

Table 2. *Sample size*

Sub-sample	Phase 1	Phase 2	Phase 3	Phase 4
A				
Cooperative members	19	18	17	9
B				
Mothers of children on social assistance	14	15	12	4
C				
Cross-border traders	28	22	22	17
D				
Market stall holders	42	39	38	26
E				
Low density shopping area vendors	28	20	21	17
F				
Roadside vendors	21	19	19	5
G				
Home-based vendors	22	15	14	9
Total	174	148	143	87

As can be seen from Table 2 above, a total number of 87 respondents were successfully followed up in 1998. This was approximately 50% of the original sample and 60.8% of the 1995 sample. The numbers of respondents who could not be traced between 1995 and 1998 are given by sub-sample in Table 3 below.

Table 3. *Untraceables and reasons for their unavailability*

Sub-sample	No. untraced in 1998	Stopped economic activities
A		
Cooperative members	6	2
B		
Mothers of children on social assistance	5	3
C		
Cross-borders	4	1
D		
Market stall holders	11	1
E		
Low density shopping area vendors	3	1
F		
Roadside vendors	13	1
G		
Home-based vendors	5	
Total	47	9

As shown in Tables 2 and 3 the highest rate of drop outs occurred between 1995 and 1998. The categories that were affected most were cooperative group members, mothers of children on social assistance, market stall holders and roadside vendors. The major reason for the reduced number was that Mbare, the oldest suburb in Harare and characterised by old and dilapidated houses and flats, underwent a major face lift which resulted in the demolition of the old type of accommodation where most of the untraceable respondents had lived. Efforts by the research team to locate them failed. No one knew where they had relocated to. A total of 47 traders therefore could not be traced. The least affected groups, the home-based vendors, the low density operators and possibly the cross-border traders, showed relative stability in terms of location of trading areas. Nine traders were noted to have stopped their trading activities totally.

Data collection

As in the previous phases, structured interviews were held with the respondents using an interview schedule which contained both open ended and closed questions. The original interview schedule was modified in order to

capture potential changes but the thrust of the questions basically remained the same. Furthermore, ten case studies were conducted to illustrate the experiences of some respondents and to provide in-depth information on aspects of their lives which had been affected by ESAP, whether positively or negatively.

These cases were selected from all the sub-samples in order to establish how each group had been affected. In addition, recent literature and studies were reviewed in order to establish similarities and differences with the present study. The researchers also observed what was going on in the informal sector trade so that useful trends which might not have been obvious during the first three phases could be captured and documented.

Data were collected with the assistance of two research assistants who had participated in the 1993 and 1995 phases of the research project. This was very useful in that rapport between researchers and respondents had already been established and the research assistants were now quite well-versed with the project. A few respondents however, still expected some form of material assistance, especially loans, and ideas on how to strengthen their income generating activities, which unfortunately could not be given. However the respondents were given such valuable information as which organisations to approach in order to apply for loans.

Limitations

The biggest limitation was that between 1995 and 1998, old and dilapidated structures in Mbare where the majority of the respondents had resided were demolished and this led to quite a significant number of respondents who had originally been in the sample changing residence. They therefore could not be traced in the fourth phase. Thus only about 50% of the original sample could be followed up in this phase.

Second, as stated earlier on, there was a three year gap between the third and fourth phases. It is very possible that some respondents were unable to give a very accurate account of events, particularly those related to finances, given that record keeping among traders was almost non-existent.

Profiles of the Women Traders

The following section describes the demographic characteristics of the traders.

Demographic characteristics

Ages of respondents

Age is an important variable in as much as it gives an indication of what activities a person is able or unable to do. The older a person is, the less mobile they become, and hence the less able they may be to carry out certain activities—in particular back-breaking labour.

Table 4. *Distribution of women traders by age*

Age category	1992		1995		1998	
	No.	%	No.	%	No.	%
Under 20	7	4.1	0	0	0	0
20–29	45	26.1	29	20.4	4	4.6
30–39	54	31.4	36	25.4	16	18.4
40–49	34	19.8	48	33.8	29	33.3
50–59	19	11.0	20	14.1	13	14.5
60 and above	13	7.6	9	6.3	10	11.5
Unspecified	0	0	0	0	15	17.2
Total	172	100.0	142	100.0	87	100.0

The age profile of the respondents had not changed much from the 1995 situation. By 1998, the majority of the traders were between the ages of 40–49 years as reflected in Table 4. Only 4.6% of the respondents were below 29 years of age, which shows that even those who had been young in 1992 were now more mature age-wise in 1998. However, it cannot be ruled out that the younger traders could have relocated to other suburbs as most tended to be lodgers and the demolition of the Mbare hostels could have affected this group more than any other.

Another observation is that the percentage of the elderly increased from 7.6% in 1992 to 11.5% in 1998. This percentage does not differ much from the general picture in the country which showed that 13.3% of women over the age of 60 were own account workers, (CSO, 1997). Most of these older women operate in stable market stalls where the work is largely sedentary. Cross-border traders constituted the majority of those below the age of 49 years and this is largely because, as stated in the third phase, cross-border trading requires people who are young, energetic and able to absorb the hassles of trav-

elling under difficult circumstances. For instance, traders have to be quick on their feet to catch "combis", (an equivalent of matatus in Kenya), which are the fastest means of transport available. In addition, they may have to carry heavy loads of goods for resale in other countries, which demands a lot of energy.

Marital status

The issue of marital status has always been of particular interest to the study. Was it only the female heads of households who traded informally or was it any women, irrespective of their marital status?

Table 5. *Distribution of women traders by marital status*

Marital status	Dec. 1992		Oct. 1993		Oct. 1995		Oct. 1998	
	No.	%	No.	%	No.	%	No.	%
Single	20	(11.5)	14	(9.5)	14	(9.9)	8	(9.2)
Married	79	(45.5)	64	(43.2)	57	(40.1)	26	(29.9)
Cohabiting	5	(2.9)	5	(3.4)	6	(4.2)	6	(6.9)
Widowed	35	(20.1)	31	(20.9)	36	(25.5)	26	(29.9)
Divorced/Separated	34	(19.5)	33	(22.3)	29	(20.4)	11	(12.6)
Not stated	-	-	-	-	-	-	10	(12.0)
Total	174		148	(100.0)	142	(100.0)	87	(100.0)

As far as marital status is concerned, the married constituted the largest percentage throughout all the research phases (45.5% in 1992; 43.2% in 1993; 40.1% in 1995 and 29.9% in 1998). However, it is quite clear that the 1998 percentage dropped from 40% to about 3%. There are three possible explanations. First, married women could have escaped the present sample. Second, some women could have stopped their activities or third they could be operating from home because their husbands do not want them to be operating from public places.

Single women, presumably those who had never been married, remained at relatively low percentages, throughout all the phases (11.5%, 9.5%, 9.9% and 9.2% in 1992, 1993, 1995 and 1998) respectively. A few new marriages could have taken place, conceivably so because the young women (under 19) in 1992 had grown older and were likely to have married. Female heads of households (widowed, divorced and separated) constituted the greatest percentage (42.0) of women traders in 1998. In all the years, these constituted the largest percentage of traders (39.6%, 43.2%, 45.9% in 1992, 1993 and 1995) respectively. There is no doubt that since 1992, more traders have been heads of households either because of separation, divorce or death of spouse.

Cohabiting, a situation in which an unmarried couple resides together as husband and wife, remained a feature right through the four phases with the percentage increasing from 2.9% in 1992 to 6.9% in 1998. This might be an indication of individuals' unwillingness to make binding commitments to each

other in the face of economic hardships. However the reader should not read too much into these figures given the movements that have taken place in the sample between the third and fourth phases.

On the question of whether their marital status had changed, 85.4% (70) stated that it had not. Of those who said it had changed, four had become widowed, two respondents had remarried while one was cohabiting. A total of 10 respondents would not be drawn to give a response in respect of their current marital status. It was not clear whether the reason was that their circumstances had changed for the worse, or whether it was simply a problem of the candidates feeling they had been "over-researched".

From the above findings, it is clear that women of all marital statuses have continued to participate in trading activities to achieve economic well-being, either as their only earnings or supplementary to a husband's earnings.

Number of children respondents had (below 18 years)

Out of the 87 respondents, 36.6% (30) had three or less children aged eighteen years and below. Forty-six (46.3%) had between four and six children and the rest had over seven children, with one respondent having as many as ten children. It is possible that these were not their "own" children. Culturally people call other relatives' children in their custody their own. These results were not significantly different from those in 1995.

Number of children born between 1995 and 1998

Only seven respondents had children born between 1995 and 1998 and all had one child (four respondents had children in 1997 and three in 1996). Even though the majority of the respondents are in the child-bearing age, very few had additional children. This, possibly is due to that fact that people have begun to realise that children are costly to maintain. They therefore are forced to limit the number of children they have. Unfortunately, respondents were not asked to explain this development. If it is true that they are reducing the number of children, then it would be most interesting, since it would be a new phenomenon. The generally held view is that poor people tend to have large numbers of children in the hope that their children will be a form of security in later life.

Education

In 1992, it was established that the majority of traders had never been to school (73.3%) and only 1.7% had attained 'O' level grades. While no question on education was posed in the subsequent years, it can be assumed that the situation had not changed. The education levels of many of the women vendors in Zimbabwe tend to be low (Financial Gazette of 28 October, 1996). It was un-

likely that the vendors had improved their literacy levels, given the fact that they spend most of their time on trading activities. In addition they tend to spend their meagre earnings educating their children rather than improving their own education.

Informal Sector Trading Activities

This section examines the trading activities that women were involved in and the changes that took place.

Nature of trading activities

In terms of trading activities, an interesting although complex picture emerged as reflected in Table 6.

Table 6. *Changes in economic activities 1993–1998*

Type of trading activity	1992/93		1995		1998	
	No.	%	No.	%	No.	%
Fruit and vegetables	56	33.1	53	37.9	27	31.0
Clothes	6	3.6	10	7.1	5	5.7
Cross-border	26	5.4	21	15.0	17	19.5
Crafts	22	13.0	17	12.1	16	18.3
Cooked foods	16	9.5	8	5.7	6	6.9
Crochet work	12	7.1	4	2.9	4	4.9
Sweets, centacool/ cool drinks, plastics	10	6.0	11	7.9	1	1.2
Other productive activities (dressmaking, knitting)	4	1.2	6	4.3	6	6.9
Other trading activities (boxes, tobacco, brooms, grain bags, paraffin stoves)	17	10.1	10	7.1	5	5.7
Total	169	100.0	140	100.0	87	100.0

The first observation is that as in the previous three phases, fruit and vegetables, cross-border and crafts selling remained the most stable and important of all activities. A majority of traders, (31%) were involved in selling fruit and vegetables, even though the percentage had decreased from 37.9% to 31% in 1998. Presumably, this activity was popular because of the same reasons propounded in the previous phases, including that edible items were always in demand and the activity itself does not require a high capital outlay. This observation confirms what the MacPherson (1998) study revealed, namely that the majority of women are involved in vending fruits, vegetables and other small items.

Cross-border activities occupied second place with 19.5% of the women still involved in the same activity. This percentage was higher compared to 15.4% and 15% in 1993 and 1995 respectively. Understandably, this sub-sample had not been affected by the demolition of houses since the operators lived in

more affluent parts of Harare, other than Mbare itself. Another reason is that those who were doing well as cross-border traders continued in the particular trade because of the relatively high returns that they realise.

In 1998, selling of craft work (beads, necklaces, African artefacts) ranked third. This was an activity dominated by elderly women who sell from established market places. Even though crafts, especially wood and soap stone carvings, were being sold from various locations in Harare, Mbare still tended to be a favourite place with tourists, who presumably wished to get a feel of a proper African market place.

Worthy of note is the fact that the selling of second hand clothing declined from 7.1% in 1995 to 5.6% in 1998. This could be attributed to the fact that apart from traders in that sample, other people, including moonlighters were obtaining second hand clothing being auctioned by the Department of Customs and Excise and from neighbouring countries like Mozambique such that there was over-supply and intense competition in this activity. The effects of the efforts by the formal clothing industry to curb the free-flow of second hand clothing cannot be ruled out also. The demand for second hand clothing in Harare could also have diminished as some of the well-to-do traders were even going as far as rural areas to barter trade in cotton or maize so that there were less people coming to the markets to buy clothes.

As one trader put it:

There are now many sources from which second hand clothing can be obtained. For example, we used to get them from Zambia but now, even some Indian traders in Harare are selling them. Therefore it is now not profitable to sell second hand clothing at markets because many people are doing that. Some women, and even men are travelling to remote rural areas. They exchange clothes for crops such as maize, cotton, groundnuts or paprika. I used to sell second hand clothing at Mupedzanhamo market and make as much as \$500.00 a day. Now there is a lot of competition and some of our rural customers no longer come to town to buy these. Therefore there are now less customers in towns.

Selling of sweets, centacools and cool drinks declined with only 11 individuals selling these. Understandably, the fieldwork was carried out during winter when there is a very low demand for the same. But a further reason could be that the market is flooded. Likewise, there was a decline in the numbers of those selling cooked food, especially roast mealies because in winter, green mealies are not available and even if available, they are out of season and become quite expensive. This shows innovativeness on the part of traders in observing the laws of demand and trading accordingly. Other activities that occupied a low profile were crocheting, dressmaking and knitting. These tend to be time consuming and the raw materials have become quite pricey given the general increase in the prices of all commodities, which may have caused

some to opt out. Therefore altogether, the traders constituted only 17.5% of the sample.

Diversification

The question on whether there had been diversification in the activities of the women informal traders also yielded a complicated picture indeed. Out of a total of 87 respondents, only 24% (19) stated that they had diversified into new activities which were very varied. Five respondents stated that they had started knitting and crocheting jerseys. These activities were in response to the seasonal demand when it makes sense to trade in winter items. They added that between April and June, they make a lot of profit, especially if they sell school jerseys. One trader pointed out:

I only knit school jerseys between February and April. I target my merchandise towards mothers with school-going children. They prefer home-made jerseys because they are thicker and warmer. They also last longer than those bought in shops. I make a handsome profit from selling school jerseys. I keep many in stock and even if they are not bought this year, I can sell them next year at even higher prices.

Another trader had ventured into selling cement blocks for building because bricks had become quite expensive due to increased production costs. Others were selling kapenta fish, which is a cheap source of protein compared to other types of expensive fish such as bream, trout, hake, etc. Nevertheless, the numbers of traders starting new activities remained fairly low for all the phases (4.6% between 1992–1993, 13.3% between 1993–1995) even though there was an increase in 1998. This is probably indicative of some hesitancy on the part of the traders to experiment and come up with new ideas for expanding trading ventures, particularly in the current hostile economic environment. Only one trader had started rural farming, although the researchers had anticipated that more would diversify into farming because of the good rainfall season that the country had experienced.

All the nineteen respondents who had started new activities pointed out that they needed to generate more income in order to afford the basic necessities of life. The only way to do this was to be vigilant and observe what was in demand at that particular time. As one particular trader pointed out:

The situation is very tricky. Some of the activities that we diversify into may even be for a day or a week only. You can be involved in one deal that can earn you thousands of dollars at one go.

Most of the activities were started in 1996 and it is obvious that some activities are only carried out at particular times of the year or if and when there is particular demand.

Trading activities stopped

The study established that nine traders had completely stopped their economic activities, mainly because activities were no longer profitable. One former trader was now in full time communal farming and only came to town occasionally. One was a cross-border trader who stated that the activity was no longer yielding as much as it used to. As she elaborated:

I started going out to Botswana, South Africa and Zambia in 1990 for trade. I used to get orders from individuals and shop owners. It was easy to sell during those years because people had money. But the trouble that we went through smuggling goods into the country cannot be imagined. Sometimes we hid in the backs of trucks concealed among bales of clothes. We would hide cosmetics on our persons and pass for "big women". I shudder to think what could have happened if we had got caught. When I fell pregnant, I stopped cross-border trading because of the hassles involved. Fortunately, Indian traders started bringing in bales of clothing and we would buy these for resale. It is no longer necessary to travel to other countries. I sell from home now and cross-border trading would not give me as much money as I am making now, given the devaluation of the dollar and the stringent customs regulations.

The most common reason for cross-border traders stopping their ventures was that the costs of travelling were now more than the benefits. Two had stopped because of ill health. The one trader (45 years old) stated that she had been suffering from high blood pressure for the past six years and felt that she was now unable to continue trading at the Mbare retail market. She would leave her stall with her daughter-in-law. She was going to look after her grandchildren at home and looked forward to retiring. She did not seem concerned about the issue of pensions as she was convinced that her son and daughter-in-law were going to look after her. The other lady, who was 36 years old had been ill for six months and was barely alive at the time of the research. She had been vending at a roadside. One had got a job in the formal sector as a dressmaker. This is consistent with the argument that has been put forward before, (Mupedziswa and Gumbo, 1995) to the effect that some of the traders make concerted efforts to get employed in the formal sector where they get a steady income and benefits such as pensions.

Only twelve (13.8%) traders had stopped an activity since October 1995. Activities that had been stopped included selling fruit and vegetables, sweets, freezits, cool drinks and roast mealies. Again, the picture was very complex as some people would stop and resume later. The most common reasons for stopping trading activities were that:

- "They had become unprofitable."
- "Too many people selling same goods."
- "Could not raise capital."

The complexities of the movements and activities are illustrated in Case 1 below.

Case 1. Former fruit and vegetable vendor

I used to sell fruits and vegetables outside Sam Levy's Village (elite shopping centre in Harare). I am a mother of eight children and have been a widow since 1994. I would buy my merchandise from Mbare Musika. My husband was a domestic worker in Borrowdale and we had accommodation where he was working. Our children were staying in rural areas with my in-laws. When my husband became ill and was unable to work, his employer took us back to the village where he eventually died, leaving me responsible for the family.

I came back to the city and continued selling fruit and vegetables but I stopped because I was not getting much profit. I had no money for the bus as I had to travel for longer distances now. The police were also harassing us and taking away our vegetables because we had no trading licences. I concentrated on farming at home but there was always need for cash in the home. I was not getting much out of farming activities. At one time, I went to Zambia and noticed that women were crushing stones in order to make gravel which they sold. I then noticed that at home there was a similar rock and I decided to try my luck. I started pounding the stone and my children helped me to collect the stones and we would sell them. We have been making good money, as much as \$3,000 a month. In the past few months, I have noticed a group of men who have a grinder and they have joined in the trade. I know I will no longer make as much money as I used to do. Life has not been easy during the ESAP years. There is more demand for money and yet very few people have it. Life has become expensive and it is difficult to survive, especially for someone with a big family such as mine and the situation is even worse because I look after the family single-handed.

What influenced a decision to stop an activity was in most cases the competitive environment that the traders were operating in. With so many individuals falling back onto the informal sector as a way of making a living, many ventures became less profitable and traders were always trying to identify new opportunities with less competition rather than stopping completely. By and large, in the second phase 22.3% of the women had stopped a trading activity, 18.2% in the third phase and 13.8% in the fourth phase. That less traders stopped totally is most likely due to the fact that women realise that it is better to be involved in some form of economic activity for survival and that there is no point in stopping if one has no alternatives. The majority of traders therefore were faced with a dilemma of whether to stop because of the competition or to continue even through the environment was not conducive to good business.

Areas of operation

The study sought to establish whether there had been significant changes in the areas of operation of the women.

Table 7. *Main areas of operation*

Area of operation	% 1992	% 1998
Home	22.5	14.4
Market venue	35.5	46.3
Fixed roadside venue	18.3	18.2
No fixed avenue	10.1	21.1
Other	13.6	0
Total	100% (174)	100%(N87)

As shown in Table 7 above, the majority of the traders operated from established market venues both in 1992 and 1998 but the percentage had increased from 35.5% to 46.3%. This was probably due to the deliberate policy by the Harare City Council to provide market places (people's markets) or to allow informal sector traders to operate in designated areas in the suburbs, as long as they paid the required taxes. The percentage of home-based operators decreased from 22.5% to 14.4% in 1998. It is possible that selling from home has the main limitation that one does not get as many customers as one would do when selling from outside the home. Incidentally informal sector activities are noticeable at the door step of virtually every home in the high density suburbs these days. The percentage of those trading from no fixed street increased from 10.1% in 1992 to 21.1% in 1998. What this trend shows is that more traders preferred to be selling from outside home and going where the customers were, but also monitoring a specific spot. Similar developments have occurred in Malawi where traders are said to be resisting organisation and wanting to reach customers in the cities, (Sunday Mail, 1996). This made sense, considering that traders were now competing for customers, whose numbers were dwindling because of declining incomes and reduced buying power (Mupedziswa and Gumbo, 1998).

The majority of the traders (64.0%) pointed out that their customers were mainly passers-by and anyone who happened to be requiring specific services. However market stall holders, low density traders and cross-border traders had some regular customers although these were not many. Thirteen per cent (13%) of the traders stated that their main customers were tourists and these were traders who operated from "people's markets" where they sold crochet work and crafts. The configuration of the customers did not differ from that in the other phases.

Sources of goods for trade

In 1992, approximately 35.7% of the traders personally produced what they sold. These products included crochet, knitted and sewn merchandise. About 60% bought from shops and other individuals. Most of the craft work, espe-

cially earrings, necklaces and clay pots was obtained from rural areas, (Brand, Mupedziswa and Gumbo, 1995).

By 1998, the percentage of those personally producing goods for sale had in fact fallen to 12.6%. This, most likely, was due to the increased costs of raw materials such as cotton and fabrics. Another explanation could be that traders were now buying from other individuals instead of engaging in self-production as 23.0% stated. About 44% of the traders obtained goods from shops both retail and wholesale. Cross-border traders continued obtaining their goods from other countries especially Zambia and South Africa.

Do they cooperate or compete?

Over the six or so year study period, one of the issues that the researchers wished to find out was whether traders cooperated or competed against each other and under what circumstances. As in the other three phases, the degree of cooperation among traders in other sub-categories (with the exception of the cross-border traders) remained quite high with respondents stating that there was need to cooperate with others if one had to survive.

The most common areas of cooperation among traders who had market stalls was looking after each other's stalls/goods, referring customers to each other and fixing some prices for similar goods. It was pointed out that traders cooperated as a necessity because if you did not, the others would not protect or support you when you were in need. Market stall operators saw themselves as members of a family and they even knew each other's families, their aspirations and problems as they had traded at the same place for a long time.

Those who had children looked after each other's children but fortunately, these were few as most stall holders were mature women who did not have young children. Another area of cooperation among stall holders and traders in low density areas involved referring customers to one another. They had maintained this practice over the years because usually, a trader has her established customers whom she sells to. Therefore if a trader did not have goods that the customer wanted, it made sense for the trader in question to refer the customer to others. "They will also do the same for you and that way, everyone is satisfied", said one trader.

Furthermore, traders at market places (excluding Mupedzanhamo) fixed their prices such that similar items had similar prices. This rule was usually broken by traders in low density areas, particularly in the evenings when they were about to go home; at this point prices would be lowered considerably, especially with perishable goods.

However, cooperation generally did not exist among traders at Mupedzanhamo market where second hand clothing was sold. The main reason, as one trader said was that traders did not know each other that well as they came from different suburbs and others even came from Zambia. As such, trust among them was, as could be imagined, minimal and there was no sense of

cohesion. There was high mobility within the market itself among traders such that it was possible to find themselves trading next to someone they did not know.

Competition rather than cooperation, remained high among cross-border traders, particularly in Zimbabwe. The main reason for cooperation outside Zimbabwe was essentially safety. Cross-border traders, especially those traveling to South Africa pointed out that it was safer to travel in threes or fours because of the high crime rates in that country and foreigners tended to be targeted. Accommodation was also expensive therefore women traders preferred hostel-type of accommodation and one was better off sharing that type of accommodation with people one knew. A few cases of women who had been robbed were cited. However, the women confessed that once back in the country, it was "each man for himself" because imported goods had become available in the shops and the flea markets so that one had to have regular customers. Therefore it did not make economic sense to tell other people where one sold one's goods. The tendency therefore in 1998 was for cross-border traders to protect their markets. The only time that they made contact with other traders was when they were due to travel outside the country again. This was some departure from the general conduct in previous phases of the study.

The issue of sharing transport among traders too had changed between the first three phases and the 1998 phase. During the first three phases, vegetable vendors used to share transport costs to go and buy vegetables from the wholesale market in Mbare. In 1998 however, hiring transport as a group was no longer common as many vendors now relied largely on the "combis" which were said to be quite efficient. In many high density areas, it is common to see these combis loaded with sack-fulls of vegetables belonging to vendors as early as 5am each day. "It is cheaper to have your goods as an individual being carried than to hire a combi", stated one of the vendors.

Buying in bulk also became more usual in 1998 than before. While in the first three phases, it was common among vegetable vendors during the same period, it had also become common among traders of plastics, papers, tobacco, popcorn, etc. They usually buy these items at wholesale shops like Jagers and Bhadhella. The advantage of buying in bulk was that it works out cheaper and the goods also last longer such that when prices go up frequently, as is the case in Zimbabwe of today, one made a lot of profit as the goods would have been bought when prices were still cheaper. The better-off vendors usually buy as individuals whereas those of little means share the goods bought. Second hand clothing was also bought in bulk at auctions and this became quite evident in 1998. This development is consistent with the trend where women generally form buying clubs to buy groceries in bulk. The Consumer Council of Zimbabwe is even encouraging people, especially of little means, to form Consumer Buying Clubs which are run along similar lines.

Rules of entry

This question was asked to establish whether, apart from the formal rules of becoming an operator, there were also informal rules that traders adhered to. Only 41 (33.9%) traders responded to the question. Thirty-eight traders were not aware of any rules even though they had paid licensing fees to the Harare City Council. Only three traders identified both the formal and informal rules. One key informal rule was to ask for permission from established vendors to set up a stall. In 1998, the same question had a very low response rate with only eighteen (18) traders responding. Seventeen (17) women pointed out that there were no rules of entry and only one believed that there were rules of entry. She only considered the licensing aspect. This could have shown a reluctance on the part of traders to discuss what took place within their ranks informally. The question on informal rules was very interesting because on further probing, it transpired that these (informal rules) were regarded as more important by the traders than the formal ones. A case of a woman who got permission from the City Council to operate by the roadside but was denied that permission by other operators was cited. Other women did not like her and they made her life so difficult that she packed her goods and left after only a few days.

It emerged that first and foremost, one had to have a "mentor" who would introduce one to other vendors. Traders normally have an informal leader who assesses and vets aspiring traders. If the leader is satisfied, then the new entrant can join the others. This was apparently very common among roadside vendors who tended to guard their "territory" (i.e. places of trade) very jealously. Market stall holders had a different kind of arrangement though. If a trader wished to stop trading activities, they simply looked for someone else to take over the stall without changing ownership of the stall officially. In the majority of cases, those appointed to take over would be other family members, friends or neighbours.

One cross-border trader elaborated that those who wanted to join in the trade would accompany the veterans on a cross-border trip during which time they would be familiarised in terms of travelling routes, the shops where goods are sold and useful contacts in those countries. After the orientation exercise, the trader either kept in touch with her mentors or could operate freely. The only category of people who did not seem to have "rules of entry" were the Mupedzanhamo operators who more or less operated on an individual basis as they came from different parts of Harare or even outside the country. Therefore in 1998, greater importance was placed on following informal rules because they could enhance or hinder the success of one's trading activities.

Who traders worked with

Working arrangements are largely determined by the economic environment which people operate in. In terms of who traders worked with, a big shift had

taken place between 1992 and 1998. In the first three phases, traders had worked with other people such as relatives, their own children and friends. Some even employed others. In 1998, 91.9% of the total 87 respondents stated that they worked alone while only 8.1% (7) worked with others. Of the seven who worked with others, only two respondents employed other people while the rest were working with their children. Of importance was the fact that the two traders who employed others only did so on a part-time basis at the Mupedzanhamo market when the traders were themselves unable to be present to operate their stand.

The reduction in the number of people working with others was attributed primarily to economic hardships that the traders were facing. As in the 1993 and 1995 phases, even relatives who earlier would have worked for nothing expected to receive some remuneration and thus traders felt that with the reduced real incomes, it was more profitable for them not to work with individuals who expected payment. The case below illustrates the feelings of one roadside vendor about relying on one's children to help out:

I have been selling by this roadside for almost seven years. Before 1996, I rarely expected my children to help me. I used to encourage them to do their home work instead. But life has become so difficult now that I insist they help me sell. They need to be sensitised that they should work hard. So after school, the two children, one aged eight and the other aged eleven years, take turns to sell. They know that the money I earn will enable them to eat and send them to school. I have told them that with the way life is going, even if they go to school, they might not get jobs so they should learn to sell because that is what they are likely to do when they grow up. I cannot even dream of employing other people because of the nature of my business. I am not making much.

It was also clear that even cross-border traders who usually earned more than the other categories of traders, were no longer employing other people, mainly because of the economic hardships. In Phase four, four cross-border traders had been able to employ part-time workers. One such trader lamented that her worker had disappeared with a large quantity of goods and she had never been able to locate her whereabouts. She had therefore concluded that people could never be trusted. There was a high likelihood of them stealing because of the prevailing poverty. Of importance again was that in 1992 and 1993, registered cooperatives were quite active but in 1998, members were now working on an individual basis rather than as a cohesive group. The main reason given for the state of affairs was that they were not getting enough money to share therefore it was not economically productive to continue as before. There have consequently been very few opportunities for job creation within this sub-sector of the informal sector as opposed to the micro and medium enterprises studied in 1998 which showed an increase in the number of workers from 1.56 in 1991 to 1.91% in 1988 (MacPheson, 1998).

Keeping records

As in the previous three phases the issue of keeping records was considered important for purposes of monitoring how well a trader was doing. Table 8 below shows the responses from the four phases.

Table 8. *Record keeping*

Year	1992	1993	1995	1998
Yes	26.3%	25.2%	17.4%	12%
No	73.7%	74.8%	82.6%	88%
Total	100.0	100.0	100.0	100

The number of traders who kept records continued to drop over the years with only 12% (9) of the traders in 1998 stating that they kept records. These were cross-border traders (4) cooperative members (3) and low density shopping area vendors (2). In previous years, cross-border traders and cooperative members had emphasised the importance of keeping records but by 1998, it was evident that many of them were also no longer keen on record keeping. It was even more surprising that members of the cooperative were not keeping records and yet it was generally regarded as a requirement that they do so.

The reasons for not keeping records remained basically the same as in the previous years. The majority of traders, especially vegetable and fruit traders pointed out that when they sell their goods they priced them in such a way that they know exactly the profit that they will make at the end of the day. "What is important is to know how many items of goods I have sold at the end of the day. After all we are not into very big business so it is easy to keep track of what is happening", said one trader.

The four cross-border traders stated that they kept records because they sold goods on credit and this would help them to know how much they were owed and by whom. The same reason was also given by low density vendors who noted that they had regular customers whom they allowed to get goods on credit. Lack of record keeping is one of the major reasons why small scale businesses do not do well because there is no way of tracking how the business would have been doing over time.

How much was spent on buying goods for sale?

As in the previous years the researchers wished to establish how much the respondents had spent on buying goods in the previous month. The amount spent gives an indication of the capital that the individual has to invest in activities. Several respondents gave a variety of amounts of money spent in purchasing goods.

In 1998, for the first time, 16.1% of the respondents did not state the amount of money that they had spent on buying goods for sale. The major reason given for this was they could not estimate as the amounts were too small. This response was common among road-side vendors and mothers of children on social assistance. Their main trading activities were fruit and vegetables, sweets, and centacool selling. At times they did not have a lot of money to spend and therefore sold small items which did not give them that much profit.

The information on financial activities proved to be even more difficult than in the previous years mainly because traders did not keep records of transactions. The figures therefore are based on estimates.

As noted by Mupedziswa and Gumbo (1998) and in Table 9a, the majority of traders in 1992, 1993 and 1995 spent less than \$300.00 in buying goods for resale. Interestingly in 1998, 29.9% spent a similar amount on merchandise. Slightly more traders bought goods worth over \$299.00 over the years between 1992 and 1995. The figures for 1992, 1993 and 1995 exclude cross-border traders who normally spend more because of the nature of the goods that they buy. The general picture is that the majority of traders were not putting enough money in their trading ventures to enable them to generate more income. If one considers inflation and the fact that prices of basic food commodities have been rising steadily over the years, it means that the traders, most likely were buying the same quantities of goods as in 1992 for more money in 1993.

In 1998, the findings showed an even more dismal picture where the majority of traders (29.9%) spent less than Z\$300.00 on buying goods. Similarly, 19.5% of traders spent between Z\$300–599. This amount of money could only buy small items like fruits, vegetables, centacools, paraffin and this explains why the majority of traders were engaging in these activities and why they did not have high financial returns. In 1998, the figures shown include cross-border traders and that explains why those who spent \$900 and above are more than in the other years. The conclusion is that all traders were spending less in real terms than they had done in the previous years.

This is not surprising, given the fact that the prices of goods had hiked astronomically since 1995. The traders highlighted that this was not because they were buying more or better goods. In fact, many stated that they had even reduced the quantities that they were now buying. The maximum amount that was spent was Z\$5,000.00 and this was by a cross-border trader (see Table 9a).

In terms of the total amount of money that traders realised per month (see Table 9b), it was clear that unlike the previous phases where the majority (approximately 60%) of traders got less than Z\$900 per month, in 1998, the majority (72%) realised Z\$900 and above. In nominal terms, this would seem like an improvement and yet in real terms, as noted earlier on, the money was worth less than it had been in the previous years. It is also likely that if cross-border traders, who on average earned more than their counterparts, were included in this analysis, their earnings could have inflated the amounts earned. Even these

were very reluctant to discuss their earnings unlike in the other phases. While on paper they could have earned more, in practice they were worse off because they also had to spend much more in terms of meeting their basic needs.

Gross monthly income

Table 9a. *Money spent on buying of goods during the previous month*

Zimbabwe Dollars	No.	%	No.	%	No.	%	No.	%
	1992		1993		1995		1998	
0	3	2.6	-	-	-	-	-	-
1-299	73	64.0	44	58.7	40	45.98	26	29.9%
300-599	20	17.5	17	22.7	32	36.78	17	19.5%
600-899	7	6.1	5	6.7	7	8.05	6	6.9%
900 and above	11	9.6	9	12.0	8	9.20	24	27.6%
Not stated	-	-	-	-	-	-	14	16.1%
Total	114	99.8*	75	100.1*	87	100.1*	87	100.0

* Excludes cross-border traders and members of cooperatives.

Financial returns

Table 9b. *Gross monthly takings from goods sold*

Zimbabwe Dollars	1992	%	1993	%	1995	%	1998	%
1-299	38	(34.9)	16	(23.9)	10	(10.53)	4	(4.6)
300-599	27	(24.8)	28	(41.8)	20	(21.05)	9	(10.4)
600-899	21	(19.3)	13	(19.4)	26	(27.37)	11	(12.6)
900-1999	6	(5.5)	3	(4.5)	20	(21.05)	29	(33.3)
2000 and above	17	(15.6)	7	(10.4)	19	(20.00)	34	(39.1)
Total	109	(100.1)	67	(100.3)	95	(100.00)	87	(100.0)

Trading environment

As in the other phases, the researchers assessed how the traders felt about the trading environment. Had it got better, was it the same or had it worsened? Seven specific areas were looked at namely: time spent on activities, customers, ease of buying goods, ease in selling goods, competition, profit made and size of business. The responses are given in Table 9c.

The issue of the amount of time spent on trading activities was of concern to many traders. They felt that more time was being spent on trading activities than in any other activity and the women felt that this compromised their roles as mothers and wives. What worried them most was the fact that they were putting in more time for less returns. A total of 67.3% of traders in 1998 stated that they were spending as much as ten to twelve hours a day trading compared to 25.9% in 1995. The hours could even be more in the case of home-based

Table 9c. Comparison of activity

	More				Less			
	1991-92	1992-93	1993-95	1995-98	1991-92	1992-93	1993-95	1995-98
A. Time spent	47.5	22.1	25.9	18.7	10.1	39.3	1.9	16.00
B. Customers	11.9	8.2	4.6	11.3	81.9	90.2	84.3	71.00
C. Ease buying goods	4.5	4.9	2.8	4.8	79.5	92.6	88.9	75.8
D. Ease selling goods	4.5	5.8	0.0	1.6	82.0	90.1	95.4	83.9
E. Competition-trade	83.5	90.9	98.1	87.1	8.2	5.0	0.0	1.6
F. Profit made	10.6	8.3	3.7	6.5	81.9	89.3	93.5	79.00
G. Size of business	12.2	8.2	3.7	8.1	82.7	90.2	93.5	79.00

vendors, cross-border traders and those who had no fixed location in terms of trading. Most of them were working for six or seven days a week and only got a break if their children assisted them. The case of one roadside vendor (Case 2) illustrates what her day and many others of their kind was like.

In 1995, only 1.9% of respondents stated that they were spending less time on activities and in 1998, the percentage had increased to 13.8%. Those who stated that they were spending less time argued that at times, it was pointless to remain at the site when there were no customers. Some of these, particularly low density traders pointed out that they normally start selling around 12 o'clock and in the evenings when people were returning home from work.

Those who stated that they were spending less time argued that at times, it was pointless to remain at the site when there were no customers. Some of these, particularly traders from low density shopping areas pointed out that they normally started selling towards lunch time (12.00 hrs) and continued until in the evenings when most customers were returning home from work.

Case 2. Mai Bhubho, Roadside vendor

I get up in the morning at about 4.00 am. I have a quick cold shower and I walk to the Mbare wholesale market to order fresh vegetables (leaf, tomatoes and onions). The sellers arrive at the market at about 5am so I have to be there to get the best. You can negotiate prices if you get there before many other buyers. I then buy what I want and put the merchandise in a sack and carry it on my head. By half past six, I am ready to sell and I target people who eat Sadza in the morning and want to buy vegetables. I have even constructed a small shed to protect the vegetables from the heat. I knit in order to keep myself occupied otherwise it can be boring just sitting and hoping people will buy. I smile a lot and am cheerful to attract customers who usually flock around 11.30 hours in preparation for lunch. Business is then usually slow and it picks up again between five and seven o'clock when people come back from work. By 7 o'clock I pack my goods and go back home. If I have a good day, most of my vegetables will be sold. That is what I aim for because leafy vegetables are best eaten on the day they are picked.

The success of any business venture ultimately depends on the availability of consumers for the products that are being sold. In the first three phases, 81%, 90% and 88.9% of traders noted that they were getting fewer customers. In 1998, the situation was said to be similarly bad by 71% of the respondents. This development was attributed to reduced disposable incomes among the people. In addition competition within the sector had increased because of the numbers of new entrants. One trader commented that the situation was "tough" as customers were now becoming very careful of what they buy. "Where they used to buy 3 oranges, they were now buying one. They also look at the quality of goods that they buy. Customers are shopping around more before buying".

One point that was raised by the traders in 1998 was that the location also determined the clientele that one got. This was observed by 10% of respondents who said they had more customers than before. In 1993 and 1995, only 4.9% and 2.9% of traders gave a similar response. Therefore those who felt that business had improved were more in 1998. Virtually all these were low density operators and cross-border traders who went where the clients were, as opposed to stall/market holders who waited for customers to come to them.

As indicated elsewhere in this report, buying and selling of goods was a nightmare for the majority of traders. As in the other three phases, more than 80% of the traders reported experiencing problems in both the acquisition and the disposal of goods. Still in 1998 as shown in Table 9c, the problem was more acute than before. This was because the goods had become very expensive. In fact, food prices between 1990 and 1994 went up by over 350% (Mundy, 1995). The percentage increase between 1995–1998 could actually be higher, given the rising inflation rates. Likewise selling was difficult because there were less customers buying less goods (Brand, Mupedziswa and Gumbo, 1995).

Competition

Competition was seen as high by 87.1% the respondents in 1998, just as the majority had similarly viewed it in 1993 (90.9%) and in 1995 (98.1%). The profit made depended on the factors that have been discussed above. In 1993, 89.3% of the traders pointed out that the profit they had made was less than in the previous years. In 1995 more traders (93.5%) believed that they were making less profit. However in 1998, 79.0% had similar perceptions. Even if the percentage had gone down, the majority of traders were having problems sustaining their small businesses. Many were just managing to survive. Those who stated that they had made more profit (6.5%) in 1998 compared to 8.3% and 3.7% in 1993 and 1995 respectively were mainly cross-border traders and one crafts trader who was very eager to state her case thus:

I have operated as a trader since 1987. I used to sell crafts such as beads, necklaces, bangles and artefacts from the Mbare Musika. In 1996, I obtained another stall at Africa Unity Square where my son sells soap stone and wood carvings. Most of our customers are tourists who usually stay at the Meikles Hotel. The

tourists love soap stone and wood carvings. They pay in foreign currency and I cannot complain! I am thinking of having a table at one of the flea markets in town.

Although this particular trader seems to be satisfied with her operations, this is definitely not a reflection of what the majority of the traders were experiencing. It is therefore not surprising that when looking at their trading activities, the majority (79.0%) concluded that their business had reduced in size with only 8.1% stating otherwise.

A follow up question was asked regarding what traders generally felt about their businesses in terms of performance. A majority (92%) were disappointed because their businesses had not expanded, let alone sustained their socio-economic well-being. The reasons given included that:

- "Competition is too high."
- "There are less customers."
- "Goods are becoming more and more expensive."
- "People do not have money anymore."

These responses echoed what the traders had felt about the business environment. These sentiments were not different from the ones expressed in 1993 and 1995. Most of these problems were attributed to the ESAP as traders argued that the country had not experienced a drought for about three years and yet prices of basic commodities were going up virtually every day without any reasonable explanation. "We thought that 1992 was bad enough but we did not know that worse was coming. Prices of goods go up every day. People are not being paid well. Food is costing more and it is us the small traders who suffer most", observed one mother whose child was on social assistance.

That the traders were dissatisfied with the performance of their businesses was an understatement. Even the Zimbabwe Human Development Report (1998) and MacPherson (1998) concluded that the structural adjustment programme in Zimbabwe has hit hardest on the poor whose livelihoods have not improved because of the low performance of micro and small businesses.

Future plans

The question on the plans that traders had for the future was asked in all the four phases. The assumption made was that if people were facing economic problems and struggling to make ends meet, they would perhaps concentrate on just making sure that they survived on a day to day basis. This assumption proved false in the second and third phases where only a minority (27.1% in 1993, 8.6% in 1995) stated that they had no plans for the future. The majority hoped the economic environment would get better soon, so that they could expand their business ventures. Some hoped that government would give them

loans to enable them to expand their operations. Only a few respondents hoped to go back to the rural areas.

In 1998, 11.5% of the respondents did not have any plans. One respondent stated that she was too old and wished to go to the rural areas and rest. The number of those without plans had therefore decreased with 88.5% of traders having ideas on how to do better. Eight traders (9.1%) had very concrete plans on how they wanted to improve their circumstances. Two cross-border traders who usually travelled to South Africa, were hoping to go to Zambia because it was nearer and there were less hassles pertaining to visas. One who had stopped cross-border trade hoped to resume before the end of the year when she had raised enough money. Two vegetable vendors expected to get stalls at flea markets in town "because there are more well-do-to customers".

One market stall-holder selling crafts anticipated employing someone who would sell her merchandise in town while another cross-border trader wanted to introduce her daughter to cross-border activities while she herself concentrated on selling crafts. The last trader, again a vegetable vendor, hoped to get money to enable her to buy second-hand clothing for resale. As observed in the previous phase in 1995, there was a strong determination on the part of the traders to persevere and continue in spite of the hardships. They did not portray a sense of hopelessness and helplessness that is usually seen in people who are economically disadvantaged. What also came up very clearly was their need for financial backup in the way of loans so that they could diversify into more lucrative enterprises.

Changes in Household Consumption Patterns

As noted in the previous phases (Brand et al., 1995; Mupedziswa and Gumbo, 1998), one of the areas of interest to the study on the impact of ESAP on women in informal trade was to examine possible changes in household consumption patterns with respect to a number of key variables. These variables included food, health, education and accommodation. Since striking changes had been noted in both Phases two and three, in Phase four, the researchers were curious as to whether further changes might have taken place, and if they had, what form they had taken. The variables are considered, each in turn, below.

Impact on food

In the report of the previous phase, it was pointed out that studies done elsewhere have shown that the introduction of economic reform programmes has been accompanied by a deterioration in the household diet (Mupedziswa and Gumbo, 1998). In the preceding three phases of the current study, respondents had been asked to indicate any changes in diet over time.

Whereas in Phase two, significant changes for the worse were reported, further changes surfaced two years later (1995) in Phase three. In addition to the changes reported in 1995, during the Phase four interviews (1998), further changes were reported and these are indicated in Table 10 below.

Table 10. *Changes in frequency of meals*

Frequency	1992		1993		1995		1998	
One meal	Nil	(0.00)	Nil	(0.00%)	3	(2.10%)	Nil	(0.00%)
Two meals	83	(47.8%)	77	(52.0%)	78	(54.9%)	37	(42.5%)
Three meals	86	(49.4%)	66	(44.6%)	60	(42.25%)	41	(47.1%)
Other	5	(2.80%)	5	(3.40%)	1	(0.70%)	9	(10.3%)
Total	174	(100.0%)	148	(100.0%)	142	(100.0%)	87	(99.9%)

While three people (2.1%) had reported managing only one meal per day in the ESAP environment in the third phase in 1995, none reported being in this predicament in the fourth phase. The question that then immediately obtains is: Does this then suggest that the respondents in this longitudinal study were now better off in 1998 than they had been three years earlier (in 1995)? On the contrary, a number of factors preclude the researchers from making such a conclusion. For one thing, all the other key factors (e.g. incomes, expenditure etc.) appeared to indicate that the respondents' situation had in fact deteriorated even further rather than improved.

Hence the only plausible explanation may lie in the fact that Phase four had the largest number of respondents falling in the "other" category. This category included those who declined to answer this particular question, this time around. One such respondent is said to have retorted, "You have asked me this question each time you have come here. Although I have responded that I have nothing to eat; nothing has been forthcoming. I refuse to answer this question this time around". In view of this response, it is possible some of those in the "other" category, may be individuals whose circumstances have changed for the worse.

The number of people who could afford two meals only a day declined from 54.9% in 1995 to 42.5% in 1998, while those who could afford three meals a day also increased slightly from 42.25% to 47.1% during the period in question. It is of course not prudent to read too much into these figures given that the total number of respondents declined from 142 in 1995 to only 87 in 1998. Whatever the correct picture, one thing remains: the quality of food eaten by many people in the low income category in Zimbabwe has continued to deteriorate (Kaseke, Gumbo, and Dhemba, 1998). The trend can most probably be explained primarily by the price hikes, due mainly to the removal of subsidies on basic foodstuffs and the continued increases in basic commodities (Mupedziswa and Gumbo, 1998).

Changes noted in respect of the range of food items purchased by the respondents since the launching of ESAP persisted in the fourth phase. This of course, suggested a deterioration in the quality of food intake. In the previous phases of the study (1992, 1993, 1995) respondents, when asked whether there were any foods they had stopped eating since the previous study, had given varied responses. The responses from 1995 had shown a slight increase of 2.05% (i.e. from 22.65 to 24.65%) when compared with the 1993 figure (Mupedziswa and Gumbo, 1998:54).

When the same question was again posed during Phase four in 1998, only 9.8% stated they had stopped eating certain foods, while 81.6% of the valid cases had not stopped. The data therefore shows that the number of people who had stopped eating certain foods since September/October 1995 had dropped from 24.65% in 1995 to 9.8% in August/September 1998. However the reduction in the number of people who had stopped eating certain foods cannot be explained by the fact that these people's circumstances had changed for the better. It emerged that in fact, the reason why such a large number reported "not stopped" was because in Phase three (1995) they were down to basic necessities only to keep body and soul together anyway; stopping would virtually mean starving to death. Thus these people were down to the basic minimum in 1995, hence stopping would mean no food at all. This is why no significant drop was reported.

In the preceding three phases (1992, 1993, 1995), some respondents observed that they had not completely stopped using certain foods, but had instead cut down on the quantities and perhaps quality as well of these foods.

The tendency to resort to smaller quantities of the same foods eaten is, indeed, an example of a situation where families have had to improvise in order not to experience a complete abandonment of life styles which their members had grown used to (Brand et al., 1995; Mupedziswa and Gumbo, 1998). However, space for improvisation has continued to get more and more truncated.

The figure of those who had experienced changes in their food basket had in fact, gone up from 79.7% in Phase two in 1993 to 88.0% in Phase three (1995). During Phase four in 1998, the figure of those who reported changes in their food basket stood at 45.7%, while 46.9% reported no changes. According to available data, the reason for the reduced percentage of those who reported changes had nothing to do with improvements in the respondents' situation, but as noted above rather had everything to do with the fact that most people could not get lower than where they stood in 1995.

In the first three phases, the main types of foodstuffs respondents had cut down on included meat, bread, and milk (Mupedziswa and Gumbo, 1998). However, in Phase four in 1998, a number of other items had been added onto the list; including margarine, rice, cooking oil, and perhaps more poignantly refined mealie meal. Thus whereas an analysis of the foodstuffs which the respondents had cut down in the first three phases showed that this was in items that were basically essential but not life threatening, like bread, meat and eggs, the situation changed slightly for the worse in Phase four with mealie meal (a staple food) being mentioned for the first time. It is revealing that the price of refined mealie meal in particular, has continuously gone up in the ESAP period, getting beyond the reach of even some middle income workers in the process (Mupedziswa, 1997).

Some respondents interviewed in 1998 reported further cuts to some basic items, in particular bread. Some, (12% of the valid cases) who were among those who in 1995 had reported moving from purchasing 2 loaves of bread for the household to half a loaf, reported having since stopped buying bread completely. As for meat, many who in 1995 had reported cutting down on the quantity and quality of meat eaten in the household, reported further cuts, with 6 candidates similarly reporting having completely removed meat from their groceries list as a result of unaffordability.

During the Phase three interviews one vegetable vendor had been quoted as saying, "Gone are the days when we used to fill our plate with food. Eating meat is now a luxury because it has become very expensive. We now have to count the number of pieces that each individual will have". When this same respondent was visited by a member of the research team during Phase four, she reported with much regret that she had completely stopped buying meat a long time ago as her household could no longer afford the high cost of meat. Asked what substitute there was, she reported that there was nothing else apart from vegetables, if the family could find these. This means the family will be starved for protein. This probably goes to show that the situation of many of these respondents has since worsened.

Changes in education

At the commencement of the study, a question had been asked about whether any of the families may have had children who had dropped out of school within the Greater Harare area. The question had been posed in the light of widespread speculation that given the prohibitive nature of the cost-sharing measures introduced in the area of education in the ESAP period, some children were likely to have dropped out of the formal school system as their parents might not be able to afford both the school fees and related costs.

This question was repeated in 1998, and the picture that emerged is summarised in Table 11 below.

Table 11. *Households with drop-outs from school system*

	1992 (N=174)	1993 (N=148)	1995 (N=142)	1998 (N=87)
Dropped out	15 (8.6)	9 (6.1)	3 (2.1)	3 (3.4)
Not dropped out	106 (60.9)	97(65.5)	88(61.97)	47 (54.02)
Not applicable	53 (30.5)	42 (26.4)	51 (35.91)	37 (42.53)
Total	174 (100.0%)	148 (100.0%)	142 (100.0%)	87 (99.95%)

As had been the position in Phase three, predictably, not everyone had a dependent child in 1998. Of those with children of school-going age, some did report drop-outs. Consistent with the 1995 data, the results of the fourth phase have been quite interesting in respect of the question of school drop-outs. It emerged that these findings have not been consistent with the generally held notion that many would drop out due to the fact that they might not be able to afford the school fees and related costs.

Interestingly, an identical figure of 3 reported drop-outs both in 1995 and 1998. A perusal of the available data revealed that the three who reported drop-outs in 1998 were not the same individuals that had reported drop-outs in Phase three in 1995. Given the general hardships supposedly linked to the introduction of the cost recovery measures, more school-going children would have been expected to drop out in 1998 than in 1995, but this did not happen.

In the previous phases of the longitudinal study (Brand et al., 1993:163; Mupedziswa and Gumbo, 1998:56), two possible theories had been suggested to explain such a phenomenon of decreasing numbers of drop-outs; one theory held that perhaps many people had suddenly learnt about the Social Development Fund (SDF) and hence were taking advantage and utilising this fund to still keep their children at school; another theory held that people possibly moved children to rural schools where there is "free" primary education.

The two theories however had both not been borne out by evidence. As Mupedziswa and Gumbo, 1998:57) noted, with regard to utilisation of the fund, apart from people still not being aware of its existence, it is a truism that the coffers of this fund have been brutally empty for the greater part of its exis-

tence. Research done by Kaseke, Gumbo, Dhembha and Kasere (1998) as well as Kaseke, Gumbo and Dhembha (1998) confirmed this observation. It is common knowledge that because often government has failed to honour many of the vouchers issued in the context of this scheme (Mupedziswa, 1997), many schools have had no option other than to refuse to accept these vouchers, rendering this fund virtually impotent. As for transfers to rural schools, again there was no evidence to support the possibility of a massive movement in that direction.

Mupedziswa and Gumbo (1998:57) concluded that in the absence of support for the two explanations, the most plausible explanation was that of perseverance; low income families have had to forego a lot of other essential and basic necessities in order to ensure that their children go to school. As far as Phase four is concerned, there is no evidence to suggest that the situation may have altered. There is no doubting that low income earners are making even greater sacrifices today than three years ago in efforts to ensure that their children get an education. This is true of the various sub-samples with the exception perhaps of the St Peters group which has their fees met by the church.

As had been the case in earlier phases, in Phase four the drop-outs were again from a variety of non-cross-border groups, namely a roadside vendor, a market stall holder and a St Peters group member (despite having fees met by the church). As had been the case in previous phases, no drop-out was reported from the cross-border group. As noted in an earlier phase of the study (Mupedziswa and Gumbo, 1998:57), that no one from the cross-border group reported a drop-out is consistent with expectations, given that generally, this sub-category is made up of relatively well-off people. Except that due to the deteriorating situation, apart from some of them having stopped this form of informal trade, others are struggling to make ends meet.

Another aspect that has been of particular interest to the study is the question of school drop-outs vis-à-vis gender. The focus here was on the likely impact of ESAP on the girl child. Since the inception of the longitudinal study, the researchers have been interested in establishing whether drop-out rates for girls were different from those for boys. However as it turned out, in 1998 as in the previous three phases, contrary to popular speculation (Mupedziswa, 1997), there was no evidence of discrimination against the girl child.

Suffice to mention that, of the three girls who had dropped out in Phase three (Mupedziswa and Gumbo, 1998:58), reasons given had included the following; one had gone back to learn at a school in a rural area, one had failed a final examination, and a third had no money. The study had failed to establish clearly the circumstances regarding the girl who dropped out due to lack of money; whether indeed there had been any element of discrimination. The respondent in question had been evasive in her explanation of the circumstances of the case in question.

In Phase four however, the reasons given for the drop-outs of the three children were also vague as the respondents in question were reluctant to shed

light on the issue. Lack of money could not be ruled out. Whatever the actual circumstances, the fact of the matter is that quite amazingly the figure of drop-outs remained extremely low. Of course the data has to be read in the context of the fact that only 87 respondents were successfully traced for this phase of the study.

It had been anticipated that, given the hardships associated with ESAP, some parents might have proceeded to transfer their children to rural schools, given that the expenses in rural schools were thought to be relatively low. In this respect a question was therefore posed as to whether respondents had children of school-going age who were in urban primary schools. The responses to this question are summarised in Table 12 below.

Table 12. *Children attending urban primary schools*

No. of children	1992	1995	1998
1	34 (19.54%)	28 (19.72%)	20 (23.00%)
2	31 (17.82%)	34 (23.94%)	10 (11.50%)
3	21 (12.7%)	14 (9.86%)	3 (3.40%)
4	4 (2.30%)	8 (5.63%)	0 (0.00%)
5	0 (0.00%)	1 (0.70%)	0 (0.00%)
0	84 (48.00%)	57 (40.14%)	54 (62.10%)
Total	174 (100%)	142 (100%)	87 (100%)

Table 12 shows that no striking changes were observed, in spite of a time lag of nearly 6 years between Phase one and Phase four. As concluded in the previous phase, this finding suggests that low income earners still send their children to school in spite of the hardships associated with the economic reforms (Mupedziswa and Gumbo, 1998:58). The explanation for this can only be put down to perseverance on the part of this group.

Apart from primary school children attending urban schools, the study was equally interested in the situation of children attending secondary school in urban areas. In Phase one in 1992, some 73 respondents reported not having a child in an urban secondary school. In Phase three in 1995, the figure of parents with no children in an urban secondary school had risen to 101, meaning that in that year only 41 respondents reported having children in an urban secondary school. In Phase four some 19 respondents reported having children in an urban secondary school. Again it may not be very accurate to conclude that there has been a drop, given that a significant number could not be followed up in Phase four.

During Phase one in 1992, it had been reported that of those respondents who had children of school-going age, the great majority had their children in an urban school—be it primary or secondary. During the current phase, only a paltry figure of 14 respondents had reported having children enrolled in rural primary schools while 158 had none (Brand et al., 1995:164). Only 11 respon-

dents had reported having between one and three children enrolled in rural schools, while 161 respondents had none. The scenario had hardly altered during both Phase two (October 1993) and Phase three (1995). Although the figure of respondents had been drastically reduced by Phase four (1998), the general pattern appeared to have remained basically the same.

During Phase three, a statement was made to the effect that although the evidence was obscure, it indeed appeared as if education costs still did play an important part in some enrolment decisions, particularly for the secondary level (Mupedziswa and Gumbo, 1998:59). During the first phase (1992), relatively few (56) respondents had children enrolled in secondary schools (either urban or rural), in Phase three (1995), the figure declined further to 41 of the valid cases. A further decline occurred in Phase four with only 9 of the valid cases having reported having children in secondary schools—either rural or urban.

While cognisant of the drastically reduced number of respondents in Phase four, as again suggested in the previous report, it is not inconceivable that the explanation for this might lie in increased costs of education. Predictably, the costs of education, particularly at secondary level, have continued to sky-rocket with both the cost of tuition and that of examination fees having gone up astronomically in the ESAP period (Gwarinda, 1994; Mupedziswa, 1994; Mupedziswa, 1997).

In early 1999 for instance, parents were required to pay nearly Z\$3,000 (about US\$75) examination fees for three subjects—a tall order indeed for the majority of low income people who were also expected to contend with the rising costs of not only tuition fees, but uniforms and stationery; both items which went up by over 100% within a space of less than one year.

As was noted in Phase three (Mupedziswa and Gumbo, 1998) the high costs of education have disrupted the education system in Zimbabwe with school-going children being driven into a number of unsavoury circumstances which have included the following:

- being forced to repeat a year because the parents cannot afford the examination fees,
- being forced to drop out of the school system completely for the same reason,
- being forced to enrol for the barest minimum number of subjects (usually 5 'O' levels) which will enable the candidates to obtain a full certificate if they pass them all, instead of sitting as many as possible (Mupedziswa, 1994; 1997).

The researchers, cognisant of the fact that it is one thing for parents to engage in struggles to pay tuition and examination fees, and quite another for their children to achieve the expected results, sought to establish how successful the children of women informal sector operators were in completing secondary

education. A question had therefore been asked in both Phase two and Phase three as to whether the respondents had children who had completed Ordinary level (four years of secondary education). In Phase two, 9 respondents reported having children who had completed four years of secondary education, while in Phase three the figure had, quite surprisingly gone up to 20. In Phase four, only four people reported having children who had completed four years of secondary education.

Despite much probing in Phase four as in the previous phases, it still could not be conclusively established whether by completion was meant passing the final examinations or simply having spent four years in a secondary institution. When pressed to clarify this matter, one elderly respondent remarked, "Look, I am not that literate. I am not sure what you mean—whether my son completed 'O' levels or not. All I know is he spent four years going to the local secondary school, and he passed some things and failed other things, that's all ..."

Respondents with children who had reached Ordinary level had, during Phases two and three, expressed concern that there was nothing for the majority of their children to do afterwards in terms of employment other than to assist their parents in the informal sector. The same concern was again raised in Phase four, with some remarking that the situation had actually worsened, with some of the children finding it difficult to find something to do even within the informal sector because of a combination of factors including market saturation which has translated into tougher competition, increased police harassment and a generally depressed trading environment, etc.

The concern about school leavers, which has become a nation-wide problem of immense proportions, appears to have worsened over the years. In the early years of ESAP the country was churning out about 200,000 school-leavers per year. In the last few years, the figure has grown to 300,000 per year (Mupedziswa, 1997). As could be expected, of this figure only a tiny fraction has been able to proceed to tertiary education or some training programme, e.g. teacher's training, nursing, apprenticeship, etc. As reported in the previous phase, an equally small fraction is absorbed into the job market, while the vast majority roam the streets or join the informal sector (Mupedziswa, 1994; 1997).

Changes in health

In the area of health, the research team had sought to establish patterns of ill-health in the material period. Reports from previous phases of the study had revealed interesting scenarios. During the period December 1992 to October 1993, 57 (38.5%) respondents out of 148 respondents reported being ill with various unspecified illnesses, while in Phase three (October 1995), some 42 (29.6%) out of the 142 respondents reported having been ill in the two year period between October 1993 and October 1995. (Mupedziswa and Gumbo, 1998).

A warning was given in an earlier report (1995) that caution had to be exercised in reading these figures given that a long period of 2 years had lapsed, and also that all but two who gave this information belonged to sub-groups other than the cross-border traders who are mostly energetic and younger people. In Phase four, a total of some 32 out of the 87 valid cases reported having been ill with various ailments in the three year period between 1995 and 1998. Here again the figures have to be taken with a pinch of salt, given the long time period of 3 years that had lapsed. Again as in previous phases, the vast majority of those who reported having been ill belonged to sub-groups other than the cross-border trade.

In Phase two (1993), the main types of ailments suffered by the respondents were identified as hypertension, cancer, backache and a variety of others. In Phase three (1995) the key ailments reported included hypertension, "general body aches", severe pains after giving birth, diabetes, recurrent headaches, swollen hands, pains in legs and hand shingles. In Phase four, the situation had not changed much in terms of patterns of ailments reported. The only notable change was the reported increase in cases of hypertension from the 12 reported in Phase three (1995) to 17 reported in 1998.

In the previous report, (Mupedziswa and Gumbo, 1998) the researchers observed that it was curious that the most prevalent condition identified by the respondents who had been ill was hypertension, which in Phase three constituted 29% of all the conditions. In Phase four, hypertension constituted 38% of all the conditions reported, signifying an increase of 9% on the figure from Phase three. The only conclusion that could be drawn is that in the three year period between Phase three and Phase four, more people in the study sample had become hypertensive.

It was explained in a previous phase that this condition (hypertension) is often associated with stress and tension. It had therefore been concluded that it could be speculated that at least some of these cases would have come about as a direct consequence of ESAP—induced hardships of various types and descriptions. It is indeed not inconceivable that "the condition might have come about because of the numerous challenges low income earners have to grapple with in their daily struggle to survive. Many are known to be uncertain as to where their next meal is likely to come from. The struggles associated with their trading activities may again add to the stress and tensions they feel, leading to their hypertensive condition" (Mupedziswa and Gumbo, 1998:61).

The study had, in addition to personal illness also sought to find out whether any close relative of the respondents had been ill during the material period, and if yes, how was the ill individual related to the respondent. The results appear in Table 13.

While 21 people had reported having a member of their household being ill in the two year period between Phases two and three, only 15 made a similar report for the three year period between Phases three and four. Significant changes were evident in the data between the two phases. Whereas in Phase

three the majority (7) had reported that it was their child who had been ill, in Phase four, not even a single respondent reported their child having been ill. Instead during Phase four, a majority of the 15 valid cases reported it had been their husband who had been ill. An equal number (4) for both phases reported it was their sons who had been ill.

Table 13. *Relationship to household member who was ill*

	Phase 3 (1995)		Phase 4 (1998)	
	Frequency (N+21)	%	Frequency (N+15)	%
Own child	7	33.33	0	0.00
Grandchild	3	14.29	1	6.67
Daughter	5	23.81	3	20.00
Son	4	19.05	4	26.67
Mother	2	9.52	2	13.33
Husband	0	0.00	5	33.33
Total	21	100.00	15	100.00

The finding about the husbands is particularly interesting because in Phase three none of the respondents had reported the husband being the one who had been ill. It is curious that none would have reported a child being ill in a period of 3 long years, particularly given the deteriorating state of primary health care in the country in the ESAP period. It is possible that the respondents may simply have forgotten, given the time period that has lapsed. Otherwise if the reports are correct, then this can go down as nothing less than a miracle, given the conditions under which the respondents have to survive.

It is also noteworthy that in percentage terms, there had been a significant rise in reported cases of illness from Phase three to four. Whereas about 15% of respondents (21 out of 142) reported family members having been ill in Phase three, some 17% (15 out of 87) made a similar report in Phase four. Suffice it to say, in all the various cases of ill health, it was the respondent who was expected to foot the medical bill when sending the ill relative for medical treatment. Incidentally not even the ill husbands were in a position to foot their own medical bills.

There is no doubting that ESAP has had a deleterious effect in various sectors, including in health. This has been confirmed through various studies that have been carried out (Chisvo, 1993; Woodroffe, 1993; Kanji and Jasdowska, 1993; Mupedziswa, 1997). Commentators have suggested that for this reason, many people are not utilising health facilities. The same observers have pointed out that low income people in particular have found it difficult to meet medical costs (Mupedziswa and Gumbo, 1998:61).

Interestingly however, the Phase two results of the current study had some contradictory findings in this respect. Of the 57 (38.5%) out of the 148 respondents who reported having been ill between December 1992 and October 1993,

91.1% had received treatment. The remainder had not done so for such reason as "illness not serious", and "lack of money". When during Phase three (1995), a similar question was put to the respondents who had reported being ill between October 1993 and October 1995, some 32 (76%) respondents reported having sought treatment for their ailment. While the figure of those who had sought treatment dropped a little from what was reported in Phase two (-14.91%), the figure was still quite significant.

When the question was again repeated in Phase four in 1998, once more the results were most interesting. Some 35 out of 87 respondents reported having been ill to the extent of requiring treatment. Of the number that had been ill, 24 (or 68.57%) reported having sought treatment. While the number of those who reported having sought treatment declined somewhat when compared with the Phase three figure (-7.43%), the figure of those who sought treatment, like in the previous phase, was again fairly significant.

The earlier observation (Phase two and Phase three) that despite the hardships, people will seek treatment for ailments appears to once again have been confirmed. For those few who did not seek treatment, lack of money continued to be the predominant cause. It is worth noting that a similar pattern was observed where members of the household were ill (i.e. most were sent for treatment, while a few said they could not afford the cost) (Mupedziswa and Gumbo, 1998:62).

As a follow up to the question that brought about the responses noted above, a further question was raised as to where respondents had sought medical treatment. In Phase two, 90 (or 66.7%) had gone to the nearest clinic, while in Phase three, the figure of those utilising a hospital/clinic went up to 78.35%.

Table 14. *Place of medical treatment*

Venue	1993		1995		1998		% Increase /decrease
	Frequency	%	Frequency	%	Frequency	%	
Nearest clinic/hosp	90	66.7	76	78.35	18	75	-3.35
Private doctor	13	9.6	3	3.09	0	0.0	-3.09
Traditional healer	13	9.6	7	7.22	4	16.07	+8.85
Pharmacy/shop	12	8.9	9	9.28	0	0.0	-9.28
Another clinic	4	3.0	0	0.00	0	0.0	0
Other (e.g. faith healer)	3	2.2	2	2.06	2	8.25	+6.19
Total	135	100.0	97	100.0	24	100.0	

As Table 14 shows, in Phase four the percentage of respondents that utilised the services of a clinic/hospital decreased slightly to 75% from 78.35% in the previous phase. However, reasons given in Phase two (1993) and Phase three (1995), for utilising the services of a clinic/hospital namely that clinics are convenient, their charges are "reasonable", and the regulations require that

people have to have a referral letter from the local clinic in order to be attended to at a hospital, still held.

Unlike during the first two phases, the results from Phases three and four show that private doctors have apparently ceased to be popular among low income earners. As Table 14 above depicts, not even a single respondent mentioned having visited a private doctor in the three year period between Phases three and four. As noted in the Phase three report (Mupedziswa and Gumbo, 1998:62), this development may be associated with the fact that the cost of consulting private doctors has gone up significantly. In fact this was confirmed in two of the ten case studies conducted.

The doctors' consultation fee alone has moved from around Z\$50 three years ago to about Z\$145. In addition, a fee is also charged for the actual treatment and purchase of drugs. Incidentally even middle-class patients on medical aid have found the costs of medical treatment prohibitive in recent times (Mupedziswa, 1997). For example, traditionally those on medical aid were generally not required to make cash payments up-front, but recently a new requirement came into force obliging them to pay at least Z\$20 up-front before they could be attended to. In addition the monthly subscriptions for medical aid have continued to escalate. If the situation has become this difficult for the middle class, then it goes without saying that things would have become truly bad for low income earners, in particular those in the informal sector.

The study revealed in Phases one and two that traditional healers had become quite popular among low income earners during the ESAP era. (Note that in the first two phases 13 respondents each had reported utilising the services of the traditional healers.) In Phase three, it was noted that traditional healers had become even more popular than medical doctors with the numbers visiting a private doctor going down from 10 to 3%. In Phase four, the popularity of the traditional healers surged even further (+8.85%). The reasons for their popularity given in the preceding three phases continued to hold in Phase four, viz; that traditional healers were less expensive, were convenient as they operated at all times (including after hours) and at negotiable rates. However as had been the experience in the previous phases, the numbers remained curiously low, once again suggesting that perhaps some people use traditional remedies without necessarily utilising the services of traditional healers (Mupedziswa and Gumbo, 1998:62).

Pharmacies appear to have lost their appeal completely in Phase four with not even a single respondent reporting having utilised the services of a pharmacy. The explanation for this was probably that the cost of procuring drugs from these outlets has continued to escalate at an astronomical rate. The cost of purchasing insulin for diabetic patients for example, doubled overnight recently.

The use of faith healers remained an issue. In Phase three two respondents had reported utilising faith healers. Similarly two respondents reported visiting faith healers in Phase four. Interestingly though, the two who reported using

faith healers in Phase four were not the same people who had made a similar report in the previous phase, suggesting slight shifts on the part of these desperate people in terms of where to seek medical attention.

Another issue regarding health matters that was of particular interest to the study related to whether those who had received treatment at one point or another had in fact paid for the treatment. In Phase two 85 (63%) reported having paid for treatment, despite not being on a regular income, and despite having visited a bona fide health institution (i.e. clinic or hospital) for which they could have been entitled to an exemption letter given their depressed financial status. In Phase three 72 (67.29%) of the 107 valid cases had paid despite being in circumstances reminiscent of the Phase two situation alluded to above.

In Phase four, 16 out of the 18 who had sought medical treatment from a clinic or hospital reported having been required to pay for the services, again despite being in circumstances reminiscent of the Phases two and three situation noted above. As observed in a previous report (Mupedziswa and Gumbo, 1998:63), this may suggest problems of targeting or lack of financial resources as far as the SDF fund is concerned, although of course ignorance about the existence of the fund could not be ruled out in all cases. Both these two problems (poor targeting and lack of financial resources) have been identified as serious challenges in the administration of the SDF fund in several other research projects done on the subject in Zimbabwe in recent times (e.g. Kaseke, Gumbo, Dhemba and Kasere, 1998; Kaseke, Gumbo and Dhemba, 1998; Mupedziswa, 1997).

One aspect of economic reform programmes in Africa and elsewhere has been the negative impact on health, with the cost of medicines reported to rise at unprecedented rates (Gibbon, 1995). In Zimbabwe it is common knowledge that true to this general trend, the costs of medicines and treatment have gone up astronomically, in the last three years (1995–1998). Consequently, a question was asked as to how much respondents had paid towards medical expenses when they last received treatment. Various amounts were reported, as depicted in Table 15.

As can be noted in Table 15, amounts paid by respondents ranged from less than ZWD\$50 to more than \$300. The number of those reporting to have paid Z\$150–199 which had risen from 2 in Phase two to six in Phase three, remained at 6 in Phase four. The number paying Z\$200 or more rose from one in both Phases two and three to 4 in Phase four. It had been suggested in the previous report (Mupedziswa and Gumbo, 1998:63) that the data at that stage had appeared to indicate that generally, while women traders in the sample had continued to seek orthodox medical attention, they had increasingly avoided expensive forms of treatment.

Table 15. *Amount paid by respondents for treatment last illness episode*

Amount (ZWD)	1992	1993	1995	1998
Under \$50	21	53	49	1
\$50–99	11	10	3	1
\$100–149	4	3	1	2
\$150–199	0	2	6	6
\$200+	2	1	1	4
Unspecified	10	16	12	4
Total	48	85	72	18

However, with four respondents (22.22%) out of 18 in Phase four having sought treatment costing Z\$200 or more, it would be difficult to repeat that assertion. The ever spiralling rates of inflation in Zimbabwe which recently hit an unprecedented 60% mark are a further complicating factor of course. Be that as it may, if the results of Phase four are anything to go by, it may (as was the case in the previous phase) signify a concerted upward spiral trend in the cost of medical treatment which of course would be beyond the reach of most of these women, given their limited financial situation.

Apart from the escalating costs of treatment, the cost of drugs is also known to have gone up considerably during the ESAP period. This has been confirmed in a number of studies (Sanders, 1992; Mupedziswa, 1997). In this regard the current study had sought to establish how much had been paid for medicines by those who reported making purchases. As had been the case in the previous phases, most of the respondents spoken to in Phase four could not recollect. However for the five who could remember, figures ranging from Z\$50 to Z\$250 were mentioned as the purchase price of the drugs. One frail old woman informal trader at the covered market who happens to be a diabetic mentioned that she had heard that the cost of insulin had shot up from Z\$110 to Z\$220, an amount she could hardly afford, hence she was now suffering silently. "Death is staring me in the eyes my child. What a painful way to die—lack of money to purchase a life-saving drug."

It was pointed out in the previous phase (Mupedziswa and Gumbo, 1998:64) that a complicating factor where non-paying patients are concerned relates to the purchase of drugs. It had emerged that since many hospitals now carried a limited supply of drugs due to reduced budgets, it was no longer unusual for such patients to be given a prescription requiring them to purchase drugs on the open market, further straining their meagre incomes. This trend had apparently worsened during the period 1995–98. Nine out of the 16 respondents who had been required to pay for their treatment during Phase four reported having been given prescriptions requiring them to purchase drugs from the open market. Seven of the nine reported having simply ignored the prescriptions as they could not afford the costs. This again signifies the nature

of difficulties being experienced by this category of citizens, in the environment of economic reforms.

Changes in accommodation and facilities

The study also sought to establish the type and nature of changes that may have taken place among women informal sector traders during the ESAP era in the area of accommodation. The question of accommodation is important since it has implications for the degree of leeway respondents may have in carrying out backyard or doorstep activities which very often are consistent with informal sector ventures (Mupedziswa and Gumbo, 1998; Apt et al., 1995; Mupedziswa, 1997). Table 16 below shows what picture emerged from the four phases. It goes without saying that the type of accommodation has remained basically low cost and yet quite varied within that. Thus the type of accommodation (as in previous phases) ranged from house (either rented or leased, but never owned) through to renting of rooms in house, own room in hostel, shared room in hostel, and very basic abodes like cement or brick shack and wooden shack.

Table 16. *Type of accommodation*

	1992		1993		1995		1998	
	No	%	No	%	No	%	No	%
House (rented/leased)	64	36.8	53	35.8	47	33.10	33	37.93
Rooms in house	44	25.3	35	23.6	33	23.34	21	24.14
Own room in hostel	31	17.8	34	23.0	33	23.24	13	14.94
Shared room in hostel	7	4.0	6	4.1	2	1.41	1	1.15
Cement or brick shack	6	3.4	2	1.4	3	2.11	8	9.20
Wooden shack	17	9.8	13	8.8	16	11.27	10	11.49
Other	5	2.9	5	3.4	8	5.63	1	1.15
Total	174	100.0	148	100.0	142	100.0	87	100.0

Like in Phase three in 1995, no significant changes occurred in respect of type of accommodation in 1998. The only major change related to the destruction of some of the quarters in Mbare suburb which resulted in many people moving elsewhere as already alluded to elsewhere in this report.

In the previous phase of the study, the "other" sub-category had included two women who lived in Domboshawa and Ruwa respectively, in pole and dagga huts and another who had been squatting at Churu farm. However in Phase four, only the women from Domboshawa could be traced, nothing is known about the whereabouts of the others originally in this sub-category. As had been the case in Phase three, nearly two-thirds (62%) of those who were successfully followed up continued to live in obviously problematic surround-

ings. It is noteworthy that a similar observation had been made during Phase two (Brand et al., 1995). This means that no meaningful changes for the better had taken place in the roughly six-year period between the second phase and the fourth phase.

As can be discerned (see Table 16), the vast majority of the respondents still did not own the accommodation they resided in. The numbers of those residing either in rented/leased houses as well as rooms in houses continued to decline. While the number residing in wooden shacks declined slightly from 16 to 10, the number in cement or brick shacks actually went up from 3 to 8. The sum total of the slight movements in accommodation, like in the previous report, is still a suggestion of no let up to the greater hardship and insecurity reported in the previous phase.

Insecurity associated with poor accommodation is indeed a major cause for concern, and Mbuya Mjubeke's case is rather poignant:

I have lived in a shared room in this hostel for many years now. The security situation here is unbearable. In the past when I worked as a domestic for some white family in the avenues, I would carry in a plastic bag all my few belongings—including pots and dresses—to and from work each day, as it was not safe to leave these behind, in the shared room. Now the situation has actually further deteriorated; for instance, it is no longer safe to leave a pot with pieces of meat boiling in the communal kitchen here. You see, the moment you turn your back *"unowana nyama yese yachachurwa, kwangosara mvura chete"* (you will find all the pieces of meat taken, and all that will be remaining is the boiling water). Hence one has to be very vigilant in order to survive in this kind of environment. It is particularly bad for us old women in informal trade.

The previous phases of the study established that while those in more "decent" accommodation like houses and hostels paid rent to the local authority, many of those in rooms in houses, shared rooms in hostels and some types of shacks in the backyard, paid rental direct to the resident landlord as they were regarded as lodgers. It was also established in earlier phases that people in certain types of shacks paid no rental. In Phase three 118 (83.10%) of the 142 respondents interviewed had reported that their situation, by and large, had not changed; they still paid rent, either to the local authority or to some landlord. In Phase four 73 (83.91%) of the 87 respondents interviewed similarly reported that their situation, by and large, had not changed as they still paid rent. As concluded in the Phase three report (Mupedziswa and Gumbo, 1998: 65), this must be a great source of stress as the concern over meeting rental obligations must remain in the minds of the operators at all times as they struggle for survival with reduced, rapidly decreasing incomes.

Respondents who reported paying rentals were asked to spell out how much they paid per month. The idea was to paint a broad-brush picture of the nature of hardships and stresses they survived under. The picture that obtained is as depicted in Table 17.

Table 17. *Monthly rentals: 1993, 1995 and 1998*

Cost (ZWD)	1993		1995		1998	
	Frequency	%	Frequency	%	Frequency	%
Under \$50	11	7.4	0	0.00	0	0.0
\$50–99	75	60.5	52	36.62	0	0.0
\$100–149	25	16.9	43	30.28	9	10.3
\$150–199	8	5.4	13	9.15	26	29.8
\$ 200–249	0	0.0	4	2.82	11	12.6
\$ 250–299	1	0.7	1	0.70	9	10.3
\$ 300+	4	2.7	3	2.11	11	12.6
Unspecified	0	0.0	2	1.41	7	8.0
No rental	24	16.2	24	16.90	14	16.1
Total	148	99.8	142	99.99	87	100.0

During Phase two (October 1993) the mean rental was Z\$95.66 while that for Phase three was Z\$111.36, an increase of 16.41% in the two year period. As for Phase four, the mean rental was Z\$190.15, an increase of 71.39% in the three year period. This signified a significant increase indeed on the 1995 figure, let alone on the 1993 figure. While in 1995 some 52 respondents reported paying rent of below Z\$100, not even a single person reported paying this relatively small amount in 1998. Again whereas only 13 had reported paying rent of between Z\$150–199 in 1995, the numbers falling into this category had doubled in 1998.

At the upper end, whereas only 4 and 3 respondents had reported paying rentals of Z\$300 or more in 1993 and 1995 respectively, the number of people in this category had risen to 11 in 1998. It is obvious that there has been a general increase in the cost of accommodation of these people. The cost of rent for the vast majority of the respondents has risen quite substantially when looked at in the context of the average incomes realised by these traders. The number of people for one reason or another were paying no rental fee decreased from 24 during Phase two and Phase three, to 14. This may suggest that the spirit of philanthropy which normally exists may be waning in the ESAP environment characterised by severe hardships. Attempts (at the time of writing) to establish whether or not the increase in accommodation costs alluded to above was above the national average percentage increase for the period reported by the Central Statistical Office proved fruitless.

However as was the case in Phase three, it may well be the case that they are higher. In this context it may be well worth reiterating a point made in Phase two and repeated in Phase three (Mupedziswa and Gumbo, 1998) to the effect that low income traders tend to be disproportionately disadvantaged by price hikes relating to accommodation. Indeed there is no reason to suggest the situation is any different for the group of respondents in the current study.

In the previous three phases of the study, questions have also been asked relating to cooking and lighting arrangements obtaining in each household. Responses to these questions provide a broad-brush picture of the living conditions of each household in the harsh environment associated with ESAP. The subject was revisited in Phase four of the study, and the results are discussed in the next few paragraphs.

Table 18. *Method of cooking: 1992, 1995 and 1998*

Type	1992		1995		1998	
	Frequency	%	Frequency	%	Frequency	%
Paraffin stove	94	55.7	72	50.70	38	43.7
Electric stove	58	33.3	58	40.85	38	43.7
Open fire	17	9.8	12	8.45	5	5.7
Gas stove	1	0.6	0	0.0	0	0.0
Unspecified	1	0.6	0	0.0	6	6.9
Total	171	100.0	142	100.0	87	100.0

With respect to cooking, the situation was as presented in Table 18. Whereas the number of people using paraffin stoves in 1992 was 97 and 72 in 1995, this fell to 38 in 1998. The number reporting use of electric stoves however went up slightly from 40.85% in 1995 to 43.7% in 1998 in percentage terms although in real terms, it fell from 58 to 38, indicating a slight decline in the use of this utility. The percentage difference and seeming contradictions in these figures may be explained by distortions caused by the missing cases. As was the case in Phase three, no one reported using a gas stove in the Phase four interviews. Unlike in the previous phase where the number using paraffin was larger than that using electric stoves, in Phase four the number using electricity (38) equalled that of those using paraffin stoves for cooking. An open fire remained a fairly popular alternative mode of fuel for cooking despite the fact that firewood reserves throughout the country are fast dwindling.

That a steady number of respondents has continued to use electricity however should not be taken to imply that the situation of these people has improved; a more plausible explanation has to do with distortions caused by the missing cases. It may also be true that in some cases women informal sector operators have been forced to use electricity due to the chronic shortage of paraffin that has been experienced in some areas in the last few years.

Be that as it may, that so many respondents continued to have access to electricity may show that low income people may be willing to sacrifice other aspects of household life in order to maintain their source of fuel. As stated in the Phase three report (Mupedziswa and Gumbo, 1998:67), fuel is regarded as a particularly key commodity by this group as they have very limited options; for instance they cannot afford to eat out.

With respect to main sources of lighting, the picture that emerged is summarised in Table 19.

Table 19. *Main source of lighting: 1992, 1995, 1998*

Source	1992		1995		1998	
	Frequency	%	Frequency	%	Frequency	%
Candles	18	10.3	13	9.15	3	3.4
Paraffin lamps	26	14.9	15	10.56	10	11.5
Electric lights	129	74.1	113	79.58	67	77.0
Unspecified	1	0.6	1	0.70	6	6.9
Gas	0	0.0	0	0.0	1	1.1
Total	174	100.0	142	99.99	87	99.9

Whereas only 38 people reported having access to use of an electric stove, some 67 reported having access to electric lights. Although the number of those who reported using electric lights fell slightly from 79.58% to 77.0%, the figure was still quite substantial. Thus quite a large number of respondents had electric light in their homes. A similar picture was presented in both Phase two (1993) and Phase three (1995). This was interpreted to imply that many low income earners cannot afford electrical appliances even though electricity may be available in their homes.

As was the case in Phases one, two and three, paraffin lamps were more popular than candles in Phase four because of the belief that paraffin is more economical to use than candles which tend to burn out easily and quickly particularly in conditions of poor housing that lets in wind. It was also speculated that a further reason for preferring paraffin lamps might be that certain types of paraffin lamps are less risky for causing a fire as they may be the type that is protected through being enclosed in a transparent glass (Mupedziswa and Gumbo, 1998). This observation is made notwithstanding the point made elsewhere that paraffin has at times been in short supply in the last few years.

The study also sought to address the question of access to water, as this was considered essential. The responses are presented in Table 20.

The picture that obtained in Phase one was that the vast majority of the respondents had access to treated water, in particular protected wells, which went down from 16% in 1992 to 4% in 1995, rose again to 11% of households in Phase four in 1998. It could not be established whether this had anything to do with a general laxity in the enforcement of certain by-laws on the part of the local authorities responsible. It is not inconceivable that given the escalating cost of potable water, low income people may have tried to find alternative sources of water supply, for instance the use of shallow wells. As was the case in the previous two phases, the number of people with a water tap to call their own remained relatively small at 32.2% as opposed to 29.58% in Phase three.

Table 20. *Sources of water: 1992, 1995, 1998*

	1992		1995		1998	
	Frequency	%	Frequency	%	Frequency	%
Communal tap outside	41	23.7	35	24.65	15	17.2
Communal tap inside	23	13.3	25	17.61	12	13.8
Individual tap (landlord's)	41	23.7	34	23.94	22	25.3
Individual tap (own)	40	23.1	42	29.58	28	32.2
Other sources	28	16.2	6	4.23	10	11.4
Total	173	100.0	142	100.1	87	99.9

As for toilet and washing facilities, very little change was witnessed in the 1998 interviews. Whereas in Phase one a large majority (143 households) had access to what might be termed a standard or conventional toilet and washing facilities, the figure fell slightly to 139 in 1995. In 1998 some 47 respondents reported being in this situation. As in the previous phases of the study, these facilities continued to be either outside or inside, individual or communal. While in Phase one only slightly over a third (64) used communal facilities which are likely to be unhygienic, in Phase two this figure had risen to 44% while in Phase four (1998) it had risen even further to 52%. This perhaps signifies, to some extent, a general deterioration in living conditions of this group in the era of ESAP.

Knowledge of the Social Dimensions Fund

The Social Dimensions Fund (SDF) was set up following the launching of ESAP. The mandate of this fund was basically to mitigate or cushion the vulnerable groups against the deleterious effects of the reform programme (Mupedziswa and Gumbo, 1998; Chisvo, 1993). The study therefore sought to establish whether the respondents knew of the existence of such a fund. In the initial two phases, and again in Phase three, the researchers took the trouble to explain what the fund was all about to those who had professed ignorance of the fund. The expectation therefore, was that all respondents would at least know of the existence of the fund in the fourth phase interviews as they had been informed about it. However, interestingly, as had been the case in Phase three, this was not to be, as some respondents still professed ignorance. Table 21 gives a summary of the findings.

Whereas 60.9% reported being aware of the fund in 1992, the figure fell to 19.6% in 1993. In 1995—two years later—the number of those who reported knowledge of the fund stood at 56.12% whereas a 100% awareness level had been expected given that the researchers had taken the trouble to inform those

who had professed ignorance about the fund. In the fourth phase in 1998, quite surprisingly, the number who expressed knowledge of the fund actually fell from 56.12% to 42.5% whereas again a 100% awareness level had been anticipated. As had been the case in Phase three, even among the seemingly "enlightened" sub-sample of cross-border traders, more than half (8) professed ignorance about the existence of such a fund in the 1998 interviews. In Phase two the expression of ignorance was to some extent attributed to the way the question had been (re-)phrased. However this explanation could not possibly have been plausible in Phase three, nor indeed was it plausible in Phase four, given that in the latter two phases, the question was phrased the same way it had been in the Phase one questionnaire.

Table 21. *Knowledge of the Social Dimensions Fund*

	1992 %	1993 %	1995 %	1998 %
Yes	60.9	19.6	56.12	42.5
No	31.1	79.7	43.88	57.4
Total	100.0	99.3	100.0	99.9

There are a number of possible explanations for the professed ignorance (in the latter phases of the study) about the existence of the fund. The most likely explanation, which again was advanced in the Phase three report, was that while in the early 1990s the fund was publicised through radio, newspapers and local councillors who were given the task, this publicity effort died down with time and people probably forgot about the existence of the fund (Mupedziswa and Gumbo, 1998).

A further explanation (in addition to that of lack of publicity), which again was advanced during the Phase three report, was that the fund has also suffered from lack of finance with many applicants either being turned away or experiencing the embarrassing situation of having the vouchers issued to them on the strength of this fund, dishonoured. This may have helped to create the impression among some of the low income earners that the fund is no longer in existence. Indeed if during the first few years of the existence of this fund the authorities had been keen to publicise its existence, in the last few years they have been content to maintain a deafening silence about its existence. This silence has been more concerted in the last few years as the resources of this fund have gradually dwindled. Nevertheless, the important point is that unlike in 1995, the majority of those interviewed in 1998 expressed unawareness of the existence of the Social Dimensions Fund.

A sequel to the above question was in respect of how many of the respondents may have received assistance from the fund. The responses to the question are as presented in Table 22.

Table 22. *Received assistance from the Social Dimensions Fund in 1992, 1995 and 1998*

	1992		1995		1998	
	N	%	N	%	N	%
Yes	13	7.5	18	12.68	4	4.60
No	161	92.5	124	87.32	83	95.40
Total	174	100.0	142	100.00	87	100.00

Whereas in 1992 only 7.5% of the respondents had received some form of assistance from government presumably in the context of the SDF fund, in 1995 the figure had gone up slightly to 12.68%. This was in spite of the fact that a figure less than that of 1992 reported knowing about the existence of the SDF fund. In the previous report, it was speculated that the reason for this was probably that more of those who knew about the fund tried to obtain money from it (Mupedziswa and Gumbo, 1998).

The situation in 1998 was however that only 4.6% of those who were successfully followed up reported having received some form of assistance from government, in spite of 42.5% of the respondents having confirmed they knew about the SDF fund. It is not surprising that such a small figure reported having received assistance in this context in 1998, given that the resources in this fund are known to have seriously dwindled over the years (Kaseke, Gumbo and Dhemba, 1998).

Those women who had received some form of assistance were further asked what specific form the assistance to particular individuals had taken. The findings are summarised in Table 23.

Table 23. *Received assistance from the Social Dimensions Fund in 1993, 1995 and 1998 (percentage)*

Item received	1993			1995			1998		
	Yes	Refused	Did not apply but needed assistance	Yes	Refused	Did not apply but needed assistance	Yes	Refused	Did not apply but needed assistance
Food assistance	0.7	6.8	92.5	1.41	-	98.51	1.1	-	95.4
Free medical order	4.8	6.1	89.1	4.92	-	95.07	0	-	100.0
School fees	6.8	10.2	83.0	6.3	-	93.66	3.4	-	95.4
Help to small business	-	4.1	95.9	-	-	0	-	-	-

As had been the pattern in the previous two phases of the study, only a tiny fraction of the study sample reported having applied in 1995 and, predictably, the situation had not changed by 1998, as again, only a few respondents reported having submitted applications. Unlike in the previous phases where some assistance—albeit to a very few of the respondents—was given in the

form of free medical orders, in 1998 there was nil access in this regard. The reason could be that the fund had not sufficient resources. Again as was the case in Phase two in 1993 and Phase three in 1995, help to the small business category was not forthcoming at all (nil access). Consistent with the explanation in the previous phase of the study, this may have to do with respondents submitting proposals for what the relevant authorities felt were unviable projects. This of course is mere speculation as no specific question was asked in this regard.

It can be noted from Table 23 above that in 1998 (as had been the case in the previous phases) a very large percentage of respondents reported not having applied at all for assistance despite the fact that at least some of them knew of the existence of the fund, and on the face of it, would have qualified for such assistance. Once again the study sought to establish their reasons for not applying, and these are summarised in Table 24 below.

Table 24. *Reasons for not applying for assistance*

Reason	1993	1995	% increase /decrease	1998	% increase /decrease
	%	%		%	
Did not know the procedure	26.3	29.55	+3.24	33.73	+4.18
Did not think they qualified	36.8	4.55	-32.25	19.28	+14.73
Procedure too cumbersome	31.6	27.27	-4.33	46.99	+19.72
Sent away when trying to apply	5.3	18.18	+12.88	-	-
Has no need for assistance	-	20.45	+20.45	-	-
Total	100.0	100.0		100.0	

The results indicate that three of the five reasons given in 1995 for not applying still featured prominently in 1998. Of the two reasons which did not feature in 1998, one (i.e. sent away when trying to apply) had not featured at all in 1993 and 1995, while the other (no need for assistance) had not featured at all in 1993 but only featured in 1995. In 1995, 12.88% of the respondents reported having been sent away while trying to submit an application. Some of them claimed that no clear explanation was given for their having been sent away. One home based vendor retorted:

I was so desperate for assistance when I went over to seek help, I pleaded with the officers for assistance, but to no avail. They simply told me to go away. ... Up to now I still do not know why they chased me away just like that. What I know is I will never go back there; I would rather die ...

As reported in the previous phase carried out in 1995, this may be explained by the fact that the SDF fund has been reported to be in financial dire straits since

the latter part of 1995, necessitating more stringent means testing. Mupedziswa and Gumbo (1998:71) have observed in this regard:

This underlines the fear that for a host of reasons, such funds have very limited impact, if any, on the intended beneficiaries. Certainly the efficiency of the SDF fund in Zimbabwe has not improved since the 1993 interviews; if anything this fund has become less and less efficacious with time.

Sadly this observation was still just as accurate in the 1998 survey as it had been three years earlier in 1995. The indications are that the situation has actually further worsened with destitute people hardly getting any assistance at all.

The absence of responses in the "no need for assistance" category might be explained by the reduced number of respondents who were successfully followed up, rather than a change of attitude. In the previous phase in 1995, 20.45% of the respondents had felt they had no need for assistance (Mupedziswa and Gumbo, 1998:70). This statement had caught the research team by surprise because they (the researchers) had initially largely concluded that the vast majority of the respondents (perhaps with the exception of those in the cross-border category) were of such poor economic status that they would jump at the possibility of receiving some assistance. However as it turned out, some in this category had stated in no uncertain terms that they did not need hand-outs. The research team had in the 1995 report concluded that the response most probably was more associated with personal pride than actual soundness of the financial status of individuals. This position had not changed in 1998.

The reasons given in 1998 for not applying for assistance included "did not know the procedure", "did not think I qualified" and "procedure too cumbersome". Slightly more respondents in 1998 than in 1995 stated that they did not know the procedure (+4.18%) in spite of the research team having explained the procedures during Phases one (1992), two (1993) and three (1995) of the study. This is a most curious development, although of course a similar response was recorded in 1995. Possible explanations may be either that this response was simply used as a ploy to brush the nagging question aside, or the respondents had not quite understood the procedures as explained to them by the research team, or both. The former statement is probably more plausible than the latter since it would seem incredible that not even a single one of them would have understood the piece of advice from the research team regarding how to go about launching an application.

A more plausible reason in this regard however, may have had to do with the cumbersome procedures associated with the process of obtaining assistance. This has been confirmed in studies by Kaseke (1993), and Kaseke; Gumbo; Dhemba and Kasere, (1998). Incidentally there was a 19.72 percentage increase (from the figure given in 1995) in the number of respondents who cited cumbersome bureaucratic procedures as their main reason for not submitting

an application. This is particularly interesting given that the number in this category had actually gone down (-4.33%) in Phase three in 1995. As observed in the Phase three report, the reason for the figure having gone down at that stage had had nothing to do with improved efficiency in the relevant government offices, particularly given the on-going cuts in civil service positions in the context of ESAP. This observation was vindicated in Phase four where the numbers shot up once more, indicating again that this is an area of concern.

The number of respondents who thought they did not qualify for assistance having dramatically gone down in percentage terms in 1995 (-32%), suddenly shot up quite significantly in Phase four in 1998 (+14.73%). This is in spite of the education given to the respondents by the research team during Phases two and three of the study. This is also in spite of the more desperate circumstances of many of the respondents as the deleterious effects of the reform programme continue to bite relentlessly. An explanation might be that if the respondents are aware of people in similarly desperate circumstances who have not been successful in their attempts to secure some assistance, they may have lost heart in the process. "I have encountered so many people in worse situations than mine who have been denied assistance offhand. Some have spent their precious little savings going from one office to another but to no avail... Why then should I bother engaging in a wild goose chase?" quipped one respondent, a frail older woman of 76 years of age who was part of the market stall holder sub-sample.

Changes in Women's Productive, Household and Community Management Roles

The previous phases (Brand et al., 1995:173) reported that studies have shown a variety of ways in which poor women engaged in informal trade struggle to balance their productive, reproductive and domestic management roles on a daily basis. The findings from the previous phases broadly supported the contention that under situations of structural adjustment and crisis, women are particularly vulnerable to the intensification of work and responsibilities associated with attempts to compensate for diminishing resources at the household level (Mupedziswa and Gumbo, 1998:73).

These observations, confirmed by the results of Phase three of the study were again confirmed by the Phase four results. The results of the current state of affairs show further deterioration in the situation of women as the impact of the ESAP policies continue to bite hard and firm.

Head of household

The question on head of household was asked in order to establish if the definition was based on financial contributions that an individual made to the household or whether the cultural one which views men as heads of households irrespective of their economic status still obtained in the changed circumstances. Table 25 shows the responses.

Table 25. *Heads of households*

Head	1992 %	1993 %	1995 %	1998 %
Woman	49.4	54.7	50.7	41.2
Husband	40.8	42.6	19.3	35.3
Other	7.9	2.8	6.4	5.9
No one	-	-	23.6	-
Don't know	-	-	-	17.6
Total	98.1	100.1	100.1	100.0

As shown in the above table, the percentage of women who regarded themselves as heads of households remained consistently high throughout the phases even though the 1998 percentage had dropped to 41.2%. This figure is consistent with the percentage of female headed households in the sample who constituted almost 42% of the total.

In terms of husbands being heads of household, the percentage was fairly stable between 1992 and 1993, (40.8% and 42.6%) with a decline in 1995 to

19.3%. The percentage rose to 35.3% in 1998. It is also very likely that even those who were cohabiting regarded themselves as "married", thus if reference is made to the distribution of traders by marital status, the percentages of the married and the cohabiting (29.9% and 6.9%) add up to almost 35.3%. This would not be surprising, given the fact that cohabitees usually refer to their partners as "my husband" because culturally, it is not expected that a couple can just live together without being married.

Those in the "other" category remained fairly constant (except for 1993 when they declined to 2.8%) at 7.9% in 1992, 6.4% in 1995 and 5.9% in 1998. The household heads in this category included children, uncles and their own parents. One notable difference in the responses is that in 1995, 23.6% of respondents said that "no one" was the head of household. An explanation was put forward that in situations where a woman is contributing more economically, as was the case in 1995, she would regard herself as the head of household but culturally, this is not acceptable. Therefore, traders in such situations reported that no one was the head of household (Mupedziswa and Gumbo, 1998), rather than say the husband was head of household.

In 1993, 17.6% of the women stated that they did not know who the head was. Why a woman could say she did not know who the head of household was arises from a number of possibilities. One possibility has been stated above; that the woman was now the major/or sole breadwinner, she made major decisions within the home, even though the husband was there. Another possibility is that the woman could have been cohabiting and might have found it difficult to decide whether to claim she or her partner was the head of household.

Nevertheless, given the numbers of the women who could not say who the head was, there might be a possibility that the notion of head of household is now being subtly questioned, even at the level of unsophisticated poor women who see themselves making significant contributions towards their families both economically and socially, given the depressed economic environment people are living in.

Employment of husband

The employment status of a husband is one of the indicators of the well-being of a family. Table 26 shows the employment status of the spouses of the 26 traders who were married.

In all the three phases, the percentage of women whose husbands worked in the formal sector remained relatively high at 45.6%, 39.6%, 39.1% in 1992, 1993 and 1995 respectively. In 1998, there was not much difference with 38.5% of the women reportedly having husbands who were formally employed. The jobs that these men held were similar throughout the phases. They were thus working as either unskilled or semi-skilled workers (e.g. gardener, general

hand, messenger, domestic worker and security guard). Only one was said to be a professional soldier.

Table 26. *Employment of husband*

Status	Dec. 1992	Oct. 1993	Oct. 1995	Oct. 1998
Employment in formal sector	47 (45.6%)	40 (39.6%)	36 (39.1%)	10 (38.5%)
Employment in informal sector	9 (8.7%)	7 (6.9%)	9 (9.8%)	6 (23.1%)
Self employed	17 (16.5%)	9 (8.9%)	9 (9.8%)	3 (11.5%)
Unemployed	18 (17.5%)	30 (29.7%)	26 (28.3%)	4 (15.4%)
Retired	7 (6.8%)	13 (12.9%)	2 (2.2%)	1 (3.9%)
Other	5 (4.9%)	1 (1.0%)	10 (10.9%)	2 (7.7%)
Total	103 (100.0%)	101 (100.0%)	92 (100.1%)	26 (100.1%)

While the percentages of the husbands working in the informal sector remained relatively unchanged between 1992, 1993 and 1995 (8.7%, 6.9%, 9.8%), the percentage rose to 23.1% in 1998 (the actual numbers however are not very different; 9,7,9,6 respectively). The activities that they were engaged in included selling second hand clothing, selling fruit and vegetables and selling of various types of unspecified items. Again there was no change throughout the years as far as the husband's activities in the informal sector stood. There were no major differences in the other categories of self-employed, retired and others. A noticeable change however related to the unemployed who had increased in the second and third phases but in 1998, there were only four husbands who were stated as being unemployed.

The general picture that is shown by the employment status of the husbands is that these men are in marginalised occupations which are prone to instability, high competition and low remuneration, more so in a country undergoing a rigorous economic reform programme.

Changes in financial responsibility

The study sought to establish changes, if any, in financial responsibilities in the home, given changes brought about by ESAP. All the previous phases have indicated a trend towards increasing financial responsibility being assumed by female household heads among informal traders and the current phase was no exception. Even in situations where husbands were present, the increasing importance of women's informal contributions in cash and kind to the reproduction of the family has clearly been evident in the current study (Mupedziswa and Gumbo, 1998).

The majority of women (even married ones) are in fact major providers for most of the daily needs of their households.

In order to get a more concrete view of the female traders' situation, a question was asked regarding their spouses' monthly earnings. The responses are reflected in Table 27 below.

Table 27. *Husband's estimated monthly income*

Zimbabwe Dollars	1992		1993		1995		1998	
	No.	%	No.	%	No.	%	No.	%
Less than 200	6	16.2	3	18.3	0	0	0	0
200-399	12	32.4	3	18.8	4	16.0	10	45.5
400-599	6	16.2	1	6.2	5	20.0	2	9.1
600-799	5	13.5	4	25.0	2	8.0	3	13.6
800 and above	8	21.6	5	31.3	14	56.0	7	31.8
Total	37	99.9	16	100.0	25	100.0	22	100.0

Only twenty-two traders out of the twenty-six married traders responded to the question.

As can be seen from Table 27, none of the husbands was earning less than Z\$200.00 in 1998 whereas in the previous phases, some spouses did. Almost half of the spouses were stated as earning between Z\$200-399 per month. The percentage of those men earning between \$200 and \$400 was much higher in 1998 at 45.5% than in 1992, 1993 and 1995 (32.4%, 18.8%, 9.8% respectively). However, the minimum wage for the same period stood at Z\$650 per month. Therefore the majority of these men in 1998 were earning much less than the minimum wages for domestic workers. If one looks at the highest scale of earnings in Table 27 which is \$800.00 and above, one finds that there was a reduction in the numbers of those earning that amount in 1998 (36.4% from 56.0% in 1995). The highest amount recorded was that of one man who was earning Z\$4,000 per month and he happened to be the soldier mentioned above. The low earnings are also a reflection of the type of jobs that the husbands were employed in.

Getting responses about husbands' earnings was quite tricky because most of the respondents were unwilling to talk about specific figures. This was consistent with findings in the previous phases, (Mupedziswa and Gumbo, 1998). One explanation, for this reluctance which is plausible is that the wives may genuinely not have known the actual figures except in the cases where wages are gazetted, for example domestic workers' wages. The fact that quite a sizeable proportion of the men were in the informal sector and self-employed made the task even more difficult. As observed by Mupedziswa and Gumbo (1998), how can they be able to estimate someone else's income when they find it difficult to estimate their own?

During the fourth phase, one trader observed a trend that was developing between spouses and that was the tendency to be secretive about one's earnings. She alluded to the fact that she did not ask how much her husband earned

because if she did, he would also want to know how much she was earning. She believed that she earned more than her husband by selling second hand clothes at Mupedzanhamo market. She therefore suspected that if she told her husband, he would definitely ask her to contribute more towards household expenses, which she did not want to do. "Life is so hard that everyone is bent on having more money in their pocket at the end of the day", she concluded.

Yet another trader (a cross-border operator) was of the opinion that culturally, the man is supposed to let his wife know how much he earns as the wife is responsible for managing the finances of the home. The wife is not supposed to ask because if both are working and the wife earns more, the man will feel threatened and marital problems will surely arise. She therefore felt it best not to ask the husband. Consequently, this would mean that if he did not tell her, then she remained in the dark. Four traders declined to give responses to this particular question.

The profile of the spouses' earnings led to one major conclusion. The estimated earnings in 1998 were very low, given the fact that the economic climate had deteriorated tremendously with a decline in the value of the currency and increased prices of basic necessities of life. Mundy (1995) estimated that in 1994, a family of two would need about Z\$721 in order to meet their basic consumption needs. A family of four would therefore need about \$1,534 for the same purposes. It therefore can be concluded that if the estimated earnings were anything to go by, the majority of the traders in 1998 were living well below the poverty datum line.

Contributions to household expenses

A number of areas that were seen as critical were isolated in order to assess the contributions of the members of households towards household expenses in the 3 year period 1996–1998. These items included food, rent and utilities such as electricity, firewood and water, medicines, school fees, uniforms and transport. The contributions are reflected in Table 28.

Food was one of the items that were considered. Again, food was very central because a family cannot survive without eating. Food is also an item that can be difficult to budget for because of unexpected events such as visitors dropping in. As reflected in Table 28, throughout the phases, women paid the major share for food (58.7%, 61.6%, 57.6% and 84.9% in 1992, 1993, 1995 and 1998 respectively). In fact, there was a percentage increase of 27.3% in 1998.

Unlike in the previous phases where there had been joint responsibilities, in 1998 there were no joint efforts reported in buying food. The contributions of husbands declined by 1.1% in 1998 from 10.6% in 1995. This negative development can be attributed to a number of factors. First, the husbands' earnings could have been so low that they did not have much to contribute. Second, it was pointed out that some men believe that it is the responsibility of the women to buy food in the home and yet they did not seem to realise that food

has become very expensive over the years. Consequently, women who also had low incomes found it very difficult to deal with this problem which was felt more critically in 1998 than in the other phases. "He never gives me even a cent for food. He says it is my responsibility. Where does he think I get money from?" quipped one respondent.

Table 28. Household members' share

Person paying major share	1992 (%)	1993 (%)	Change (%)	1995 (%)	Change (%)	1998 (%)	Change (%)
Food							
Self	58.7	61.6	+2.9	57.6	-4%	84.9	+27.3%
Joint	20.7	27.4	-	31.8	-	-	-
Husband	14.5*	8.2	-6.3	10.6	+2%	9.5	-1.1%
Rent							
Self	53.5	61.3	+7.8%	58.5	-2.8%	40.2	-18.3%
Joint	12.3	24.8	29.7	21.6	-	-	-
Husband	24.8	11.7	-13.1%	11.9	+0.2%	11.5	-4%
Utilities							
Self	54.2	60.9	+6.7%	57.5	+3.4%	41.4	-16.1%
Joint	14.4	24.6	-	30.8	-	19.5	-
Husband	20.9*	11.6	-9.3%	11.7	+0.1%	10.3	-1.4%
Children						8.0	
School fees							
Self	57.4	61.5	+4.1%	58.7	-2.8%	36.8	-22.1%
Joint	16.7	25.0	-	28.3	-	13.8	-14.5%
Husband	20.4*	7.7*	-12.7%	13.0	+5.3%	8.0	-8%
Medicines							
Self	56.3	61.0	+4.7%	60.3	-7%	49.4	-10.9%
Joint	16.6	29.4	-	32.5	-	19.5	-
Husband	20.5*	5.9	-14.6%	7.1	1.2%	2.3	-4.8%
Maternity Fees							
Self	40.0	57.8	+17.8%	41.7	16.1%	13.8	-28.1%
Joint	21.5	33.7	-	36.1	-	8.0	-
Husband	32.3	7.2*	-21.1%	22.2	16.1%	3.4	-18.8%

* Statistically significant association between membership of sub-sample and payment of item.

One vegetable vendor reported that as a way of coping with the ever increasing food prices, many women had started "food rounds". Women formed a group and contributed money which they then used to buy food items in bulk. They then shared the food items. This had been seen to be working well. Buying in bulk ensures they get the items at reasonable prices, thereby realising some savings.

Rent was also seen as an important item to look at because it ensures that the family members have a roof over their heads. In the first three phases, as shown in Table 28, the majority of women paid the major share even though in

1998, there was an 18.3% decline from 57.5% of the women to 40.2%. The percentage of husbands being major contributors declined over the years from 24.8% to an average of 11.5% in the last three phases. The percentage of those who made joint contributions remained steady at around 20% in the last three phases.

Therefore in terms of rent, less women in 1998 were paying a major share even though the majority still had some responsibility in that respect. There was however more joint responsibility in this regard in 1998 than before. This probably means that men felt compelled to make a joint effort with the wife in the provision of accommodation because even traditionally it is the man who should ensure that the family has adequate shelter. The issue of rent was however interesting because it had been assumed that men would take the major responsibility but as noted above, this was not the case.

Utilities covered a whole range of items such as electricity, paraffin and water. Other sundry household expenses considered (apart from utilities) included those for minor repairs, and basic tools that are used in the home. In all the previous phases, women were the major contributors towards utilities and sundry expenses even though the percentage dropped from 57.5 in 1995 to 41.4 in 1998. Joint responsibility assumed second place in this regard right through the phases. One interesting trend was the involvement of children in contributions towards utility expenses in 1998 only. This perhaps suggests that the situation is getting more and more critical and even children are being brought into the picture to make their contribution.

When looking at school fees (for those with children going to school), it was also very clear that women contributed a major share even through there was a percentage decrease of -22.1% in 1998 from 58.7% in 1995 to 36.8%. Again, joint contributions assumed second place with husbands only, contributing the lesser.

As far as medicines and maternity fees are concerned, women contributed more than men even through there was a decline in the female contributions percentage wise. There were more cases of joint contributions rather than husbands only contributions, for the two items.

The above results are significant because they show that in virtually all areas of family life, women are indeed contributing a major share of household expenses, particularly food. There were also joint endeavours which at least show some degree of partnership and cooperation in some cases. Men's contributions were less for health and maternity fees, areas which affect women most as they are more prone to ill health than men (Gumbo and Dhembwa, 1999). Children's involvement was very limited.

An analysis by sub-samples does not yield different results from the 1995 ones in that market-stall holders and members of cooperatives still contributed most towards household expenditure. Joint responsibility was highest among low density and cross-border traders, (Gumbo and Mupedziswa, 1995). An assessment of the results of the four phases leads to the conclusion that women

carry a heavy load as they have become major providers of family services even though their incomes have also been eroded over the ESAP period. As one trader pointed out, "This development is a source of stress among many women as they bear the brunt of the reform programmes". Indeed these women find themselves being compelled to play a multiplicity of roles: mother, nurse, wife, cook and many more—giving the unsavoury picture of a "beast of burden".

As in the previous phases, the study sought to assess the husband's contributions towards the expenses that the household incurred in order to ensure basic survival. Groceries were isolated because of this item's importance in the maintenance of the health of the family. The definition of grocery items was "any basic food item that a family purchases regularly in order to keep the household functional". The husbands' contributions are given in Table 29.

Table 29. *Husband's contribution towards groceries per month*

Contribution (ZWD)	December 1992	October 1993	October 1995	October 1998
Nothing	20 (25.3%)	5 (10.0%)	0 (0.0%)	0 (0.0%)
1-99	6 (7.6%)	3 (6.0%)	6 (15.4%)	3 (13.6%)
100-199	17 (21.5%)	7 (14.0%)	6 (15.4%)	4 (18.2%)
200-299	12 (15.2%)	3 (6.0%)	15 (38.5%)	2 (9.1%)
300-399	5 (6.3%)	2 (4.0%)	4 (10.3%)	2 (9.1%)
400-499	4 (5.1%)	2 (4.0%)	7 (17.9%)	3 (13.6%)
500 and above	5 (6.3%)	1 (2.0%)	1 (2.6%)	3 (13.6%)
Variable amounts (unspecified)	10 (12.7%)	27 (54.0%)	0 (0.0%)	8 (36.4%)
Total	79 (100.0%)	50 (100.0%)	39 (100.1%)	22 (100.0%)

As Table 29 shows 22 (84.6%) married women out of 26 responded to the question. The percentage of those who responded increased from 39% in 1995. This was the highest response rate in percentage terms since the study started in 1992. The four who did not respond pointed out that their husbands rarely contributed towards groceries and were said not to even want to contribute. They had even told their wives that it was their sole responsibility as women to pay for groceries while their own (i.e. the husband's) money was for more important expenses within the family. It can be assumed that their reluctance is consistent with the general trend in the country that men tend to place the responsibility of buying groceries on their wives. This can be a very big problem because the prices of grocery items usually tend to increase at much higher rates than any other items. Mundy (1995) for example observed that food items which usually constitute groceries consume almost half of a household's budget. The refusal to pay towards groceries was a development which was reported only in the fourth phase of the study. Those who did not pay for groceries in 1992 (25.3%) and in 1993 (10.00%) were said to be in this predicament.

ment because they did not have the money and not because of a sheer reluctance to do so.

The study found out that a majority of men were contributing variable amounts of money. The reason for this was that most of them had unstable incomes. The husbands were earning paltry wages. Hence although they were contributing more than a quarter of their wages towards groceries, in real terms, this money amounted to very little considering the high prices of groceries by 1998. What is interesting however is that the percentage of those contributing variable amounts increased to 36.4% in 1998 from 12.7%, 54.0% in 1992, 1993 and 1995.

A possible explanation is that because of the erratic amounts of money that individuals in the informal sector earn, it becomes difficult for one to be consistent in one's budgeting. One cross-border trader elaborated, "My husband and I usually sit down at the end of the month and decide on what should be bought in the house. He also works in the informal sector. While we do not have monthly wages as such, our earnings at month ends are usually higher than at any other time because that is the only time when people tend to spoil themselves. He does not give me a fixed sum of money every month. What he gives me depends on his earnings. Sometimes he is generous and gives me Z\$500.00. At other times, he will give me as little as Z\$100.00. It really depends. At least I am lucky because he gives me something".

The above statement perhaps gives a rare case where the spouses sit together, plan and budget as a couple. Virtually all traders felt that the amount of contributions that husbands made towards groceries could be improved because of the continued hikes of prices of grocery items. Unfortunately the study focused on women and hence did not give the husbands an opportunity to explain their own positions.

In all the areas listed above, women traders seemingly contributed the greater share. Even though the sample consisted largely of women heads of households, those who were married pointed out that they contributed more than their husbands although a fair number of them made joint contributions. This was probably indicative of the fact that more spouses were realising the importance of working (jointly) together and not on the basis of "gender-induced" division of labour. These results do not differ markedly from those of the other years.

On asking the married traders why they allowed the situation of being major providers to prevail and even persist, they responded that the main reason was that they did not know exactly how much their husbands earned. Another reason given was that discussions involving financial matters usually resulted in spousal disputes. As a result, not many traders usually pursued the matter.

Maintenance

As in the previous phases, the study sought to find out if respondents who were divorced or separated were receiving maintenance from their estranged spouses. As in 1995, none of the eleven who were divorced/separated were getting maintenance in 1998. Even after sensitising them to the importance of doing so over the phases, and explaining to them the procedures that could be followed, they did not seem interested and continued to look after their children single handed. Reasons given for not receiving maintenance varied. (See Table 30 below.)

Table 30. *Reasons for not applying for maintenance*

Reason	1995		1998	
	Frequency	%	Frequency	%
Parents advised against	1	3.85	0	0
Did not know the steps to take	5	19.23	0	0
Ex-husband not working	2	7.69	2	18.2
Ex-husband's whereabouts unknown	2	7.69	5	45.5
Process takes too long	1	3.85	3	27.3
Husband visits regularly and provides	1	3.85	1	9.1
Did not feel like applying	14	53.85	0	0
Total	26	100.01	11	100.01

The responses given in Table 30 above do not differ much from those given in the previous years. In 1995, five respondents pointed out that they had not applied for maintenance because of lack of knowledge regarding what to do. In 1998, no respondent claimed ignorance of steps and this most likely was due to the information that the traders had received from the researchers in the initial three phases.

Five traders did not know the whereabouts of their ex-husbands. Consequently, they could not claim maintenance without this valuable information. This problem has hindered many women from getting financial resources to look after their children as the men just disappear, deliberately in most cases, to evade paying maintenance (Women in Southern Africa Research Trust, WLSA, 1991). The women pointed out that they had been making frantic efforts to locate former husbands but to no avail. Even the ex-husbands' relatives did not want to reveal where they (the husbands) were. Only two traders had faced a similar situation in 1995.

As was the case in 1995, two women did not apply for maintenance in 1998 because their ex-husbands were out of employment. These were said to have been in formal employment but had been retrenched in 1997. In this situation, it was impossible to take any legal measures against them. Three traders in 1998 compared to one only in 1995 felt that the process was too long and cumbersome. One trader, a stall holder briefly described her horrific experience of

repeatedly going to the court and coming back empty-handed until she finally gave up. She attributed this to the negative attitudes of the court officials who dealt with her case. Yet another trader, a road-side vendor, had a different experience from those of her colleagues. She stated that her ex-husband was most understanding and paid school fees, bought clothes and gave her money to buy whatever she wanted for their child.

That many of these poor women therefore looked after their children single-handedly was cause for concern, mainly because their incomes as traders were not much to talk about. One trader even confessed that at times she wished she had not been given custody of their nine year old son because of financial problems. She felt very frustrated because her husband did not seem to realise the plight she was in. Thus many of the women separated from their spouses, were struggling to look after their children alone, with no maintenance money coming from their ex-husbands.

Pensions

Pensions are of interest when looked at in the context of informal sector traders. The importance of pensions cannot be over-emphasised, given the economic problems the elderly traders are likely to experience in retirement. In the previous phases, the study sought to establish how many women were receiving pensions. In all the four phases, only one woman reported that she was receiving a pension following the death of her husband who had been working in the formal sector. The remainder of the widows (25 in 1998) were not receiving any money, presumably because their husbands had been in the informal sector. Given that very few women were realising profit from their trading activities, it can almost be concluded that they did not have meaningful savings as social security in old age. This explains why some of them preferred to continue trading in established markets. One trader hoped that her son and daughter-in-law would look after her when she retired. Thus for women informal sector traders, children are a form of social security. It is hoped that the recently introduced social security scheme under the auspices of the National Social Security Authority in Zimbabwe will be extended to informal sector traders in the near future.

Household chores

One of the areas that the study investigated throughout the four phases was the division of labour in the home between the women, children and domestic workers. The selected areas were cooking, cleaning the house, gardening and care of pre-school children. An assumption that had been made at the beginning of the longitudinal study was that if women were more economically active and contributing towards household expenditure, they would probably contribute less towards household tasks because other people, such as children,

relatives and paid domestic workers would assist. The responses are given in Table 31 below.

Table 31. *Responsibility for doing household tasks*

Household task	December % 1992	October % 1993	Change %	October % 1995	Change %	June % 1998	Change %
Cooking							
Self	60.5	66.2	+5.7	61.1	-5.1	30.5	-30.6
Children	24.1	17.6		31.0		36.6	+ 5.1
Domestic worker	4.1	5.8		7.9		7.3	
Cleaning							
Self	62.5	65.9	+4.3	66.0	-0.9	29.3	-36.3
Children	24.4	20.3		37.6		42.7	+5.1
Domestic worker	6.6	6.1		6.4		8.5	
Own family						1.2	
Joint						11.0	
Gardening							
Self	58.0	37.0%	-21.0	30.0	-0.7	2.4	-27.9
Husband						1.2	
Joint	6.8	5.4		24.3		13.4	
Children	17.0	18.5		40.0		17.1	-22.9
Others						6.1	
Care of pre-school children							
Not applicable						75.6	
Self	64.0	70.7	+6.7	69.0	-1.7	12.2	-46.8
Joint						3.4	
Domestic worker	7.4	8.6		21.4		1.1	

In the first three phases, the assumption that economically active women would contribute less to domestic chores did not hold true as women continued to play a very active role in terms of performing household chores, thus even adding more burdens to their informal sector trade. Cooking was a major responsibility for women, and those who reported doing their own cooking constituted 60.5%, 66.2% and 61.1% in 1992, 1993 and 1995 respectively. The situation in 1998 was no different. Children participated more in cooking than domestic workers who assumed third place. In 1998 however, there was a major shift as 36.6% of the women stated that their children were responsible for cooking while 30.5% of the women reported they themselves took on this particular role. Thus in the fourth phase, more children were increasingly responsible for cooking than the women.

The majority of women stated that their children prepared breakfast which normally consisted of porridge (or tea and bread where they could afford these). Again where possible in the afternoons, children would have a light meal which they themselves prepared. In the evenings, children prepared the one substantial meal of the day. This was particularly true with the children of cross-border traders and low density area traders. This important development

has been brought about by the fact that most traders are still not at home by 1900 hrs, a time when most families have supper. This is linked to the long hours that women have to work in order to make ends meet.

Cleaning was done mainly by the women in the first three phases of the study (62.5%, 65.9%, 66.0%). Children assumed a second place and domestic workers participated in cleaning the least. In 1998, the trend had shifted with a higher percentage (42.7%) of children cleaning houses. The percentages of women cleaning houses stood at 62.5%, 65.9%, 66.9% and 29.3% during the four phases. The participation of domestic workers remained low throughout the phases. This was largely because most of the operators do not employ domestic workers anyway. Thus children had assumed first place while the women came second, where cleaning of the home was concerned.

Gardening revealed some interesting findings in that the participation of women declined from 58.0%, 37.0%, 30.0% in the initial three phases to 2.4% in 1998. As in the third phase, children rated first followed by joint responsibility (husband and wife). Husbands contributed the least in gardening throughout the phases. The care of pre-school children remained primarily a responsibility of the women even though it should be noted that in 1998, more than three quarters of the women (75.6%) did not have pre-school children. No children were said to be looking after other children. Traders who had pre-school children and who owned market stalls in Mbare and roadside vendors viewed the trading area as a multi-purpose place where young children, especially babies could be accommodated without a problem. This service was mainly provided for the greater part of the morning until their siblings come back from school in the afternoon and take over the child rearing role.

One noticeable trend was that in 1998, children featured most in the performance of household chores such as cooking, cleaning and gardening. Culturally, it is expected that children, even as young as four years old, start helping parents within and outside the home as part of the socialisation process. This would prepare them to be responsible adults. Another reason, however as to why women did not feature much in cleaning and gardening was that very few traders owned big houses and big gardens which the children could manage. In fact, many had no garden nor back-yard to talk about.

The role of domestic workers seemed to have declined in 1998 with only seven traders employing domestic workers and four of these were cross-border traders. These domestic workers did virtually all the household chores. One sphere in which domestic workers were involved is looking after pre-school children. In 1998, only one respondent reported employing a domestic worker to look after her children. There are two possible reasons why domestic workers did not feature that much in 1998. First, their regulated minimum wages had gone up to approximately Z\$650.00, a fee which many traders could hardly afford, given their relatively low incomes (Mupedziswa and Gumbo, 1998). Second, there is a possibility that some of the traders were making use of desperate relatives even though the traders did not volunteer this information,

except in the area of gardening. There was therefore more cooperation among women and their children in 1998 with paid help featuring less, most likely because of economic problems associated with ESAP. Husbands only featured to a small extent in terms of tending the garden, in cleaning and in looking after pre-school children. The cleaning was qualified as tidying the outside environment and the ones who were said to look after pre-school children had done so when the domestic workers had not turned up for work (husbands of cross-border traders). A very important question emerged from this finding, although it is outside the scope of this study: If one looks at the involvement of children in virtually all aspects of family life, what effect does this have on their education and well-being? One can only assume that this does not perpetuate the poverty cycle where the children end up being like their mothers and fathers (i.e. operating in the informal sector and being poorly paid at the periphery of meaningful development).

Other household responsibilities

Apart from economic activities and housework, there are other responsibilities which can take up a considerable amount of time. These include the care of the chronically ill and disabled persons. These aspects were also assessed in 1998 and the findings are given in Table 32 below.

Table 32. *Main share of household responsibilities*

Household task	December % 1992	October % 1993	Change %	October % 1995	Change %	October % 1998	Change %
Looking after chronically ill	(N=19)	(N=29)		(N=5)		(N=16)	**
Self	75	65.5	-9.5	*	*	31.3	
Others	25	34.5	+9.5			68.8	
Looking after elderly/disabled							**
Self	77.8	87.5	+9.7	*	*	23.1	
Others	22.2	12.5	-9.7			76.9%	
Decisions about use of money							
Self	52.0	62.0	+10.0	67.4	+5.4	59.8	-17.6
Husband	5.5	17.6	+12.6			11.0	
Joint	36.8	19.0	-17.8			15.9	
Others	5.5	1.4				13.3	

* Not calculated as there were no figures in 1995.

** Not calculated as no figures in 1995 and 1998.

The number of women traders who had chronically ill relatives living with them rose from five in 1995 to sixteen in 1998. The possibility that they were looking after relatives with AIDS cannot be ruled out as significant numbers of people become chronically ill because of the condition. Only five (31.5%) women stated that they were looking after ill relatives while 11 (68.8%) had ill relatives being looked after by other relatives as follows:

Own relatives	1
Husband	1
Children	2
Others	7

It appears then, that unlike in the previous years where the majority of women were looking after the ill, in 1998, that responsibility was bestowed upon other members of the household such as sisters, nieces, nephews and daughters-in-law. The case of the husband who looked after an ill relative was quite unusual but it was revealed that he was looking after his father, who could not be bathed by the daughter-in-law (the trader).

Only thirteen traders had provided accommodation to the elderly and disabled relatives and 3 (23.1%) of the traders were directly involved in care giving whereas 10 (76.9%) had other people looking after the persons with a disability. These were in the following categories: domestic worker (3) own family (1) and nieces (6).

The trend that in 1998 the burden of looking after the chronically ill and the disabled fell more into the "other" category does not necessarily mean that all the responsibility had shifted to them. One explanation is that the women were just not at home to look after these people. If a person works from 5am to 8pm each and every day, and away from home, it is virtually impossible to care for someone who may be ill. Secondly, it could very well be that the ill persons and the disabled were not critical, such that it was not necessary for the women to nurse them. In fact one trader categorically stated that it was still a woman's responsibility to look for a substitute care giver as one did not want to give the impression that one was more interested in one's trading activities than looking after an ill person.

The study further proceeded to determine who made decisions for resource allocation within the family. As shown in Table 32, 52.0%, 62.0% and 67.4% of the traders in 1992, 1993 and 1995 respectively reported that they themselves decided how to use money within the household. In 1998, while the percentage dropped to 59.8%, still the majority of women seemed to make decisions about use of money. A small percentage of men (11.0%) were said to make the decisions while joint decision making fell from 19.0% to 15.9%. As Brand, Mupedziswa and Gumbo (1995) highlighted in Phase two, the fairly high percentage of women making decisions could be because of the over-representation of women-headed households in the sample. A second explana-

tion could be that the women were contributing more financially and socially, therefore they felt it was their right to do so. In summary, women's involvement in household tasks and caring responsibilities was reduced in the fourth phase, mainly because of their long working hours which took most of the traders away from home for most of each day. Consequently, children and other persons assumed the roles that had been largely performed by women. A big percentage of women made decisions in terms of resource allocation in the home.

A definite trend was that there was less participation of domestic workers in household chores in 1998 than in the other phases. This was not surprising given the fact that the wages of domestic workers had been increased and many traders were not able to pay these rates. The wages of domestic workers stood at Z\$650.00 per month.

The interesting question that arose from these findings was: does economic empowerment lead to general empowerment of women socially? It appears that in 1998 women's involvement in other household responsibilities such as cooking and care-giving had diminished, but this was apparently due to the long working hours rather than anything else. The researchers concluded that some of the traders were even concerned that they had access to transport to be able to perform these chores. Again this can be attributed to nature of socialisation which dictates what a woman/man should do. This involved working for long hours. The help that they got was from their own children rather than from the men. In addition very few traders employed domestic workers, possibly because of lack of adequate accommodation and the increased monthly wages for domestic service which many women could not pay. Even cross-border traders who had seemed to be in better financial position than the other sub-groups, also found it difficult to employ domestic workers by 1998. In the previous years, some of the traders had lived with relatives who were not paid but this practice had become redundant because in the prevailing harsh economic environment everyone expected to be given some remuneration for services performed.

Community management roles

The role of women as community managers in society has been recognised through their participation in different types of social groups. This study isolated rotating savings and credit associations (ROSCAs); church groups; political groups; burial societies and women's clubs as key variables for analysis.

In 1998, 30.9% of the respondents indicated that they belonged to a community group and this finding did not differ from findings of the other phases where approximately one third of the respondents were members of a particular group. Table 33 shows the types of organisations the traders belonged to.

Table 33. *Types of organisations*

Organisation	1992 % N = 73	1993 % N = 50	1995 % N = 78	1998 % N = 25
ROCA's	37.9	38	32.5	38.5
Church groups	28.6	22	38.5	26.9
Political groups	12.5	14	7.7	15.4
Burial societies	16.1	10	6.4	15.4
Women's clubs	3.6	10	12.8	11.5
Other	16.1	6	2.6	0

ROSCAs

ROSCAs were the most popular community group in 1998 unlike in 1995 when this category assumed second ranking. It was not surprising that savings and credit associations were this popular in 1998; this was because of the inability of traders to access loans or credits from banks or other funding institutions. The women lamented that the majority of their numbers did not have collateral so they could not even consider borrowing funds from banks. In addition it was not even worth the trouble because of the prohibitive interest rates that banks were charging at around 43%.

ROSCAs were therefore useful in that members could borrow any amount of money that they wanted and repay it at interest rates that they as members had agreed upon. The problem of high interest rates was closely associated with the structural adjustment programme, high inflation rates and the poor performance of the economy as a whole. ROSCAs therefore afforded the traders an opportunity to save and borrow at terms that were favourable to members. In fact, over the entire research period, ROSCAs have been quite popular even though it was not very clear to what extent the operators were benefiting financially as they still complained about not having enough money to expand their businesses.

Church groups

Church groups play an important role in the spiritual and socio-economic well-being of individuals. Throughout the four phases, they continued to play an important part in the traders' lives. During the 1995 phase, belonging to a church group assumed first place and yet in 1998, it was the second most popular group after ROSCAs, with 26.9% of the women being members. As was stated in Mupedziswa and Gumbo (1998), church going has risen significantly over the years and many churches have mushroomed, particularly spiritual sects. The church has taken over some of the functions that were performed by the extended family such as visiting/caring for the sick and providing moral and spiritual support to those in need. Case 3 illustrates how one trader was assisted by a church group during a period of bereavement.

Case 3.

"I lost my 30 year old son in 1997. Before that time, I used to go to church irregularly. My child died after a long illness (about one year). During that time, other church members used to visit him at home and in hospital when he was admitted. I have family members who live in the rural areas. They would come but not often because they could not afford the bus fare, which has gone up considerably. Even when they came, they did not stay for a long time because they would be worried about their families. When my son died, my colleagues from the church were with me until after the burial. They contributed money and food for the funeral. They prayed and I do not know how I would have managed had they not been there. From that time, I go to church regularly.

Political groups

Interestingly, the percentage of those who belonged to political groups doubled, from 7.7% in 1995 to 15.4% in 1998. While political groups also sometimes assist financially during funerals, their functions are mainly restricted to political participation of the populace. The increase in women's participation in these particular groups may be due to the fact that in the high density areas, party politics is rife and one can get into trouble if one does not join a political group—particularly the ruling party. In fact, another motivating factor was that some of the development concessions (i.e. financial grants, trading space and other benefits) were given as a priority to active members of the ruling party. This motivated many to be active in the political arena.

Burial societies

As in the case with political groups, the percentage of women belonging to burial societies increased from 6.4% in 1995 to 15.4% in 1998 thus almost equaling their participation in 1992 which was 16.1%. Respondents noted that joining burial societies was promoted by two factors namely the AIDS pandemic and ESAP. Many people are dying in Zimbabwe from AIDS related illnesses and because one never knew one's HIV status or that of family members, it was better to be prepared and have assistance from others. In addition, funeral costs had risen significantly over the years (coffins and food) such that if one had no assistance, one could hardly bear the costs involved. What, however was striking was that it had been anticipated that given the worsening situation, more traders would join burial societies, but this was not the case. A possible explanation is that when it comes to death, many people still rely on their family members to provide the necessary services. The researchers noted that traders were also taking funeral insurance policies from private companies, which were becoming very aggressive and coming up with suitable packages to accommodate low income earners. Madembo in Kaseke (1998:43) aptly described

the role of burial societies in Zimbabwe today, observing that “they reduce the impact of stressful situations on their members”.

Women's clubs

Women's clubs turned out to be the least popular, with only 11.8% of women belonging to these. The percentage compares favourably with 12.8% in 1995. This can be explained by the fact that women's clubs mostly focus on training in such skills as knitting, cookery and sewing. While these skills were important in as far as women could achieve some degree of self-reliance and perhaps even enhance the capacity to produce goods for resale, there were no other benefits that they could reap, as with the other groups. The participation in this group remained low throughout the various phases because it had no direct impact on the financial well-being of members.

Throughout all the research phases, traders pointed out that it was important for them to belong to some community group but this was seen as a big problem. The ROSCAs and burial societies were viewed as useful because they were not time-consuming as one just had to pay the subscription fees and attend meetings which fortunately were not many. They therefore did not disrupt trading activities that much. However, church groups were a different matter because one had to attend regularly on specific days such as Sundays. Sometimes this was not possible, especially for cross-border traders who were away from home regularly, often for extended periods.

There was, however, a general belief among most respondents that there was a need for them (the traders) to go to church and most of the churches were flexible and held services at different times. As in the previous phases, time was viewed as an expensive and rare commodity by the women as their livelihood depended on trading. For this reason, 69.1% stated that they did not belong to any social group, including the groups cited above. They, however, tried to maintain good relationships with relatives, friends, neighbours and co-traders.

In summary, it is evident that by 1998 serious economic hardships had resulted in women shedding some of their household responsibility in order to generate more income for survival. It has also been clear that even in terms of selecting which community activities to be involved in, economic considerations have taken precedence. From the findings, women were increasingly involved in groups that potentially yielded greater financial returns than those that did not.

Impact on Intra and Inter Household Linkages

Over the ESAP years, it has become clear that many households are finding it difficult to make ends meet. If that were the case, then what were the relationships between family members like? The study attempted to investigate this aspect by examining the links that the traders had with family members, relatives in the rural areas and with their own kin in the towns.

Spousal relationships

The economic reform programme in Zimbabwe has had an impact on spousal relationships and in order to establish what direction this impact took, a specific question was asked in 1995 to find out from the women traders if they had noticed any changes in marital relationships. Twenty-eight per cent of the married women believed that there had been changes. One-third of the women thought that their relationships had improved, mainly because increasingly they were discussing financial matters and making joint decisions about the use of money. As one woman pointed out, "he (her husband) now realises that he cannot do without my money".

However, two-thirds of the traders who responded to this question felt that ESAP had caused a serious deterioration in their relationships; between 1995 and 1998 squabbles over money had in fact increased. The women accused the men of becoming more abusive, aggressive, violent and some were said to have deserted matrimonial homes. The assertion that family problems arise largely because of inadequate financial resources was seen by traders as quite true. This conclusion was reached in the light of the experience of the inability of most families to meet even the basic needs of the family members, for example, food, clothes and school fees.

The majority of the women who refused to answer the question may have done so because they were either genuinely satisfied with their relationship, or indeed had had some relationship problems for such a long time that they could not attribute these largely to ESAP.

In 1998, the same question was asked again and as in 1995, the response rate was quite low with only 10.9% (7) of married women admitting to noticing changes in relationships with their spouses. Out of these seven traders, three pointed out that their relationships had improved. The husbands were said to appreciate their wives' financial contributions towards household expenditure. In a classic case, one of the three traders was happy to report that her husband who had run away from home and was living with a mistress, had since returned home after she threatened to apply for maintenance. She believed that this was because he could not afford to support two families, given his low

income. She said therefore in her situation, ESAP had been a blessing in disguise because if life had not been difficult, her husband would most probably not have returned home.

The situation was however different for the other four traders who strongly believed that their situation had deteriorated to unbearable proportions. The first woman, a roadside vendor declared that her husband had started drinking steadily in 1994 and the situation had got worse every day. He abused her verbally and threatened to desert her. His major complaint was that she was wasteful. Two traders explained that they quarrelled with their spouses over money almost every week as they were being accused of sending money to their homes. This, they said was not true. The only problem, according to these respondents, was that their husbands could not afford to provide for the families and were simply displacing their anger and frustrations towards their wives, who unfortunately could not do much about the situation. The fourth case relates to a cross-border whose husband beats her up often:

I have been married to my husband for 10 years and during all this time, I have been going to Botswana and South Africa to trade. I make quite a lot of money sometimes, even up to \$10,000 profit. Around 1995, my husband became abusive, jealous and very bitter. I decided to stop trading for a while but the abuse continued. This time, he refused to give me money for groceries. After six months, I resumed my trading activities. The situation at home is very tense. I am becoming scared for my life. He is not making a lot of money, which he again wastes on women and beer. I have tried to persuade him to join me when I travel but he has declined. I do not know what to do.

The above demonstrates how relationships can be affected by the unfavourable financial situation of couples. First, is the fact that if money is in short supply, conflicts are likely to arise. Second, how spouses deal with the situation can also be a source of conflict. Gender differentials come into play as portrayed by the last case. Money was in short supply and the woman managed to get a fair income, which did not go down well with the husband. As a defence mechanism against his ego being bruised, the man started abusing his wife. This ripple effect of events was also noted by Brand, Mupedziswa and Gumbo (1995). Consequently, this can lead to divorce.

An examination of conflicts by sub-sample showed that while the majority of traders had problems, these were more pronounced in the marriages of cross-border traders mainly because they spent time away from home, thus men became suspicious that they had boyfriends in other countries. One trader stated that her husband now wanted her to travel outside the country with his younger sister whom he had encouraged to start trading activities. She suspected that her husband wanted the sister to keep an eye on her (i.e. the wife). Another fact was that their incomes were higher than those of other traders such that they were viewed as a threat to their husbands.

Thus ESAP has indeed led to a deterioration of relationships between and among spouses. A study carried out by Musasa Project (1998) established that economic difficulties brought about by ESAP have led to an increase in the number of cases referred either to Musasa Project (an organisation which provides temporary shelter to female victims of violence), or the police for counselling. Invariably these were cases of wife battering with some of the more severely beaten up women having to be referred to hospital for treatment.

The fact that a majority of married women did not respond to the question might indicate that they either do not have problems or the problems are insignificant such that they do not warrant mentioning. It might also very well be that they just have no wish to share their nightmares with anyone.

How the traders relate with members of the extended family

Throughout all the four phases of the research project, it emerged that households were not earning enough to ensure the well-being of members of their own nuclear families. Over the years, the study also looked at what kind of links the traders had with members of their extended family. Between 1992 and 1993 it emerged that in spite of the economic problems faced by traders, there were still expectations from members of their extended families that they be looked after. On the other hand, the traders also felt that their relatives reciprocated by providing services such as looking after their own children. There were cases of traders who had even sent their children to the rural areas to live with their (the traders') parents.

Mupedziswa and Gumbo (1998) noted that in 1995, the traders were still under pressure to look after their relatives as a moral obligation, even if it meant digging deeper into their pockets. This was more in line with local traditional thinking that dictated that whatever one has, one has to share with one's relatives. This kind of thinking continued to prevail in 1998 even though 66.6% of the respondents stated that they did not maintain regular links with members of the extended family. What it meant was that they kept in touch irregularly and took a part if someone died or was ill. However, 33.4% of respondents were actively looking after and supporting a relative. These were mainly grandchildren, nieces, and nephews. Five traders were even looking after their own mothers. What, however was striking was that with the traders who were supporting relatives, the relatives being looked after tended to be their own except in the case of two. One was looking after the husband's niece and the other after a step-child. Some of the traders (10) were looking after grandchildren.

How did these traders feel about looking after members of the extended family? Those who were looking after their mothers (i.e. living with them) felt that they were obliged to look after them because their parents had raised them so that they in turn would look after them when they were old. What was even more interesting was that none of these traders were married, thus they did not

have any problems with husbands who were likely to protest. In fact, some of the traders had assistance from their nieces in looking after their elderly parents.

The grandparents looking after grandchildren felt very stressed economically, psychologically and physically. The average number of grandchildren was three. First, the accommodation was not suitable as most of the rooms were small compared to the number of people residing there. Second, four traders, whose children had died after long illnesses were now the sole providers for these children who were still going to school such that they had to continue with trading activities, even when they felt that they needed to rest. One trader, a stall holder, complained that her daughter got divorced in 1997 (because of financial problems) and she just dumped her three children on her, who are still going to school. She suspected that her daughter, who rarely visited or sent money to support the children, was engaging in commercial sex work as she was unwilling to disclose her source of income or residence. This trader's major concern was that her daughter would die from AIDS related conditions and she did not know how she was going to cope with the economic demands. She lamented that her grandchildren were going to end up as street kids.

Assessing the type of assistance traders gave in 1998, the most common forms were provision of accommodation and financial support. For example, grandmothers sent their grand-children to school and also lived with them. Grandmothers complained bitterly because of the high costs of school uniforms, stationery and levies that they could hardly afford given their low incomes. One cross-border trader expressed the view that her husband's relatives were making greater demands on her than before as they believed that both husband and wife had a lot of money. Some relatives wanted goods to be sold at cheaper prices and others even wanted them for free. The trader felt that her husband was not being supportive as he expected her to accommodate his relatives' demands, even to the detriment of her business. Consequently, this led to tensions between husband and wife.

On the other hand, even though the cross-border traders expected relatives to assist, the degree of their contribution was less in 1998 than it had been in 1995. Their assistance in trading activities was virtually non-existent and they only featured in child-minding and looking after the disabled, the ill and the elderly. The main reason was that some of these relatives were now expecting to get some remuneration of some kind, which was beyond the capability of many traders because of economic constraints. By and large, it appeared that in spite of economic hardships that traders were facing, they still struggled to look after relatives, especially their own but it also seems that there were cases where they did not have much choice. The help also seemed to be limited to members of the immediate family (grandchildren, mothers and children of brothers).

Links with rural home

Apart from helping members of the extended family, one aspect that the study looked at was the rural-urban linkages. How often did the traders visit their rural homes? Were the numbers of rural visits reducing or did they remain constant? What support were traders receiving from their rural home? The following section attempts to address some of these questions.

In 1993, only about one third of the total population had not visited their rural homes with two thirds having made one to five visits during the previous ten months (Brand, Mupedziswa and Gumbo, 1993). In 1995, more traders had visited their rural homes during the two year period, but rather less frequently. The main reason they had carried out these visits was to attend funerals. Many stated that they no longer went as frequently as they wanted because of the increased bus-fares. In addition, they did not have enough time to travel because of trading (Mupedziswa and Gumbo, 1998). A few traders mentioned that there was no point in visiting their rural homes because their parents were deceased. As a result there was no-one worth visiting. In the previous phases, the study had revealed that traders rarely received assistance from their rural homes.

Nevertheless in 1998, 78% of the traders indicated that they had visited their rural homes, in the preceding 3 year period with 22.2% having increased the number of the visits. The remaining percentage stated that the number of visits had remained constant. As in the previous phases, the reasons why some traders visited their rural homes were to attend funerals and to see ill relatives. One trader commented:

During the early years of ESAP, it was easier for a whole family to travel at least three times a year, especially during the school holidays. Now it is difficult because bus fares have hiked by over 300% since 1995. Now only one family member goes. It is easier for those with cars. They can pool resources together.

In fact the 22.2% who pointed out that they had made more frequent visits gave their reason as to attend funerals. It was also stated categorically that now one had to budget for funerals as these had become quite common because of the large numbers of people dying from AIDS related illnesses. The frequent deaths from the scourge of AIDS made it necessary for the women to travel to the rural homes, even against their better judgement.

However death was not the only reason for going to rural areas. Of particular interest was the reason given by three of the traders who indicated that they had gone to their rural homes to monitor their crops. One trader explained:

The last few years have been a blessing because the country has continuously received good rains. I have a field and for the past two years, I have been planting maize and groundnuts. I cannot complain as I have managed to get good harvests. We do not buy mealie-meal anymore. This year if there are good

rains, I will plant maize again. I even managed to send some to the Grain Marketing Board.

This response came from a low-density operator; one of those who appeared to be doing fairly well. This development of traders going to plant crops in rural areas was not that surprising, given the fact that the country had received above average rainfall particularly in the last two years. Three traders mentioned that they had gone to their rural homes to collect maize so that they could make maize meal. This maize was also from their own fields which they maintained in the rural areas.

In terms of assistance from rural homes, only 20.7% of respondents had received some form of help from their relatives mainly in the form of food items like groundnuts, maize, maize meal and peanut butter. The 1998 findings are interesting in that a higher percentage of the traders visited their rural homes and this was associated with the good agricultural seasons experienced. At times the assistance that some of the traders got from their relatives was in fact in the form of food. It also transpired that almost all those who got assistance were looking after the particular relatives' children. It was just not out of altruism on their part. The fact that traders were getting food items from their rural homes (whether from relatives or their own plots) is indicative of difficulties related to the rising costs of basic foodstuffs, especially maize meal which is the staple food in Zimbabwe. This also reflected what was happening generally in the country particularly that many people, including the well to do, are getting assistance from the rural areas especially in the form of maize meal because of prohibitive costs.

There has also been the issue of increased urban "stream bank" cultivation over the ESAP years, with the majority of the people in urban areas being compelled by circumstances to "own" small pieces of land on which they grow maize. The local authorities have had to relax some of their strict land use regulations which are against urban cultivation, to facilitate this survival strategy of the urban poor in response to the high cost of living associated with the ESAP. It was however strange that in 1998 none of the respondents in the sample stated that they carried out urban cultivation. Most probably this is because it is a seasonal activity. It can therefore be concluded that rural and urban linkages get strengthened when there is high agricultural productivity in the rural areas.

It transpired that the reasons given by those who did not visit the rural areas were similar to those expressed in 1995. These had basically had to do with the costs involved as the prices of bus fares had almost doubled between 1995 and 1998 and it therefore did not make sense to "waste" precious money on unnecessary trips. Another reason given was that traders were too busy with their trading activities such that they travelled only when it was absolutely necessary to do so. Again, the reasons had to do with inadequate finan-

cial resources and the need to work harder and for longer periods. This again had to do with the impact of ESAP (Mupedziswa and Gumbo, 1998).

Working with other female relatives

The trend in which women informal operators worked with other female relatives was observed between 1992 and 1995. During the first two phases, some of the traders had reported working with their daughters and nieces. This practice was quite common particularly among stall holders who tended to "pass on their stalls" to their kin, upon "retirement" without changing the name of the stall holders. This kind of close cooperation was also evident among the cross-border traders who sought accommodation from kin living in other countries. In 1995, that same cooperation existed. The female traders however were observed to be cooperating more with their own relatives than with relatives from the husband's side. This was assumed to be because it is thought to be generally difficult to work with in-laws as it could be viewed as exploitation. Conversely it is conceivable that in some cases the reasoning was that one would not want an "observer" or "mole" who might reveal the extent of profit the woman was making to her husband.

In 1998, cooperation between the traders and their female kin, especially their own children had intensified even more. One elderly cross-border trader (mentioned earlier on) was hoping to "attach her daughter to herself" so that she could introduce her (i.e. the daughter) to cross-border trade as she herself was hoping to retire from the tiring activity and operate a stall instead. The trader wished to introduce her daughter to her contacts in South Africa and Botswana so that she would not face any problems when she started travelling on her own. Another roadside vendor also pointed out that her children, a boy and a girl, assisted her in the afternoons when they come back from school. She was strongly convinced that with the situation as it was, they would not get jobs and would ultimately end up in the informal sector. Therefore it was better that they learnt the tricks of the trade from her while she was still "around".

One trader, a stall-holder, again referred to earlier, was hoping to surrender her stall to a daughter-in-law when she finally retired. Another case, of a stall holder selling crafts was classic because she was hoping to get a stall in town which would be operated by her son. It was however rare for traders to involve sons as these were believed to be less trustworthy and more difficult to control than daughters. In all this, there was a kind of an apprenticeship scheme operational, where the relative is attached to the trader for some time before being let off on their own. In fact, these kin, some times acted as "relief traders" when their mothers/grandmothers had to go somewhere.

The cooperation between traders and kin was not only limited to economic activities but extended to other areas such as looking after pre-school children and looking after the ill even though this had declined over the years. The major reason however why there was a decline in the use of other relatives and

an increase in the level of cooperation between traders and their children was mainly financial. Relatives were noted to want to be paid in cash rather than in kind, understandably so, because they also had financial needs and obligations which needed to be satisfied. Many traders in fact pointed out that cooperating with children was an advantage because they did not expect to be paid.

The household

One major challenge brought about by the economic reforms is that of a decline in real incomes of the majority of the people in Zimbabwe (Zimbabwe Human Development Report, 1998). This has led to new challenges within families as spouses struggle to make the dollar stretch, not only to satisfy the demands of the nuclear family but also the extended family members.

The household was examined with a view to establishing whether there had been any additions or subtractions in the numbers of persons over the years and if these were in any way linked to the economic reform programme. In the previous years, it had been noted that accommodation in Harare and Mbare in particular was very scarce. The older stall holders constituted the majority of those who owned their own houses thanks to the deliberate policy of the colonial regime which had given housing priority to single parents, especially women. Consequently in 1995, a number of these elderly women were living with their married sons and even divorced daughters and grandchildren, in their houses.

Some of these households had consisted of even up to eight people each, including grandchildren. The roadside vendors, the cross-border traders and low density traders had smaller families with approximately an average number of five people in a household (i.e. the parents and three children).

In 1998, the size of the households had remained fairly constant and stable, not because the same people remained in the household but because although the people changed, the numbers remained constant. For example, one member of the family would get accommodation elsewhere and leave the home. Another would soon replace the one who had left. Members of the larger households complained of overcrowding and lack of privacy in the homes. One elderly trader complained that she slept with two of her grandchildren and they were very noisy and totally inconsiderate. The problem of overcrowding was attributed to ESAP as many people could not afford money for rent, let alone building themselves a house. The cost of building materials had escalated almost on a monthly basis between 1995 and 1998. The problem of overcrowding still remained and in some cases, this forced some traders to build wooden shacks outside in their yards in order to accommodate married adult children.

Very few traders (12) had experienced permanent changes in terms of the composition of their households. The reason for these changes experienced in their household were essentially a consequence of natural phenomena (deaths, marriages, births). There were also more conflicts reported in larger households

and these pertained mainly to household expenditure. One trader was convinced that her grandchildren (3) ate too much and yet their parents had not been willing to buy enough food. It however turned out this was a case where they (the parents) could not afford to buy much food apparently because they were both unemployed and as a result, they did not have the money.

Working relationships with non-kin

Working relations among traders proved to be quite complex and varied. These relationships were generally considered to be very important as far as the survival of informal trade was concerned. Consequently, traders cooperated or competed with others and a few reported that they engaged domestic workers to assist them. The cross-border traders were observed to cooperate with people whom they did not even know at times in order to survive.

As noted in the first three phases of the study, cooperation among the women was greatest amongst the stall holders, in as far as referring customers to each other, looking after each others stalls and baby minding, were concerned (Mupedziswa and Gumbo, 1998). This cooperation was based on the unspoken rule that "you scratch my back and I will scratch yours". The traders valued their activities so much that they were willing to help each other in a *quid pro quo* type of arrangement where necessary, with many even going out of their way at times. One elderly stall holder pointed out:

One young mother (another trader) wanted to go and buy soap. I volunteered to stay behind with her 10 month old baby. She had said she would come back after a few minutes but she was gone for about 30 minutes. The baby started howling and I did not know what to do. Another trader then gave me a clean feeding bottle and some milk and I had to feed her. It was a strange experience. Another trader manned her stall until she came back.

The level of cooperation was also quite high among cross-border traders particularly when they were outside the country throughout the phases of the study. They shared accommodation and locations where goods could be sold, i.e. residential places in South Africa, or any other country of trade. This cooperation was evident right through the longitudinal study. However among themselves, competition remained quite high when it came to selling of goods within Zimbabwe. Stall holders were inclined to protect their trading places and were very territorial, to the extent of driving away other traders, even if they had licences. This was aimed at preventing more intense competition since the market has become flooded by traders in the ESAP period.

Cooperation with non-kin such as friends had declined markedly over the years. While in the first two phases, some traders had worked with friends, none did so in 1998. One trader said that these days people had become more individualistic than in the past, because it had become increasingly difficult to trust anyone in the harsh economic environment. Even cooperative members

whose mandate was to work together did so in name only. The reasons for this was that the profits were too low, and that money was not being used transparently by some in the leadership. The employment of domestic workers had also declined over the years as traders tried to minimise on expenses and maximise profit.

Case 4. Mrs Mumba

I am a widow with four children. Three are in secondary school. My husband died when the children were still very young. I refused to be inherited by my brother-in-law so I was chased away from my matrimonial home. The introduction of ESAP and the 1993/94 drought forced me to join other women who were travelling to Zambia to buy second hand clothing for resale in Zimbabwe. On my first trip, I took tinned fish and vaseline to Zambia. I was amazed at how quickly the goods were bought and I was able to bring back one load of second hand clothing which I sold in Karoi (a town along the Zimbabwe—Zambia route).

I have made good money. I and other women got to Zambia regularly, sometimes 3 times a month. We also go into Mozambique illegally; although there are land mine scares, we do not scare that easily. It is a matter of survival. When we go to Zambia, we make arrangements with truck drivers who stash away our merchandise among their goods. Of course, we pay bribes to the truckers who in turn bribe customs officials. I have a regular trucker whom I depend on. Each one of us has these regulars who assist us. This way, we are able to avoid customs officials on both sides. They are our biggest enemies. Once, my regular customs official was not there and I had all my goods impounded. Such are the hazards of our trade.

Since early 1998, I was diagnosed with cancer and I have stopped trading. I worry a lot about my three children who are still in secondary school. One got married recently. I do not have any pension. Even though I have managed to educate my children, I have not been able to save much. So what is going to happen to my children?

Of particular interest is also the strange cooperation between law enforcing agents and government officials with traders. The cross-border case study (Case 4) illustrates the extent to which customs officials were easily bribed so that goods could be brought into the country without payment of duty. Some of the officers who issue visas were not averse to receiving bribes either. Truck drivers also connived with the women to lie to customs officials and enter the country with goods illegally. All this shows that traders can resort to illegal ways of enhancing their trading activities, even at the expense of possibly being put in prison. Such are the lengths to which people go when they have to make a choice between surviving and “dying”.

ESAP and Women Differentiation

ESAP and cross-border traders

A different kind of trader?

Consistent with the objectives of the longitudinal study, differentiation was considered an important variable to look at in relation to the different sub-samples. Cross-border traders were viewed as a category of traders who, in spite of certain similarities with the other traders, also displayed different characteristics which warranted being looked at in detail. This section concentrates on aspects of these traders, particularly on their activities, incomes and the challenges that this kind of activity entails in an environment of ESAP.

Travelling across the borders

The original sample of cross-border traders in 1992 had 28 respondents but by 1998 the figure had dropped to 17, constituting just over half of the original sample. At the beginning of the study, the most popular countries that the traders visited were mainly Botswana, South Africa and Zambia. There was not much difference between 1992 and 1998 in terms of the key countries visited, although Mozambique had been added onto the list. More traders were going to Zambia than to Botswana and South Africa, particularly the latter because of stringent visa regulations that were introduced by the South African authorities around 1995. These required, among other things, that a person states who they would be staying with in South Africa and the minimum amount of money that the applicant had to have in their bank account (Brand, Mupedziswa and Gumbo, 1995). Consequently, because of these negative developments, traders decided to go to Zambia more often because there were less hassles at the border with Zambia, even though the goods obtained in South Africa were considered of better quality than those obtained in Zambia.

One major difference that this sub-sample had with the others is that the cross-border traders spent a number of days away from home and this was a source of problems, as will be highlighted later. The average number of days that the traders spent away from home depended to a large extent, on the country that they were visiting and whether or not they carried goods from Zimbabwe which they sold in other countries. The carrying of goods to sell outside Zimbabwe was very common among those who travelled to South Africa where they sold mostly crochet work. This exercise was said to entail targeting clients in various suburbs such that one would even spend as long as three weeks away from home. In general however the majority of them spent an average of two weeks away between 1992 and 1995. The average length of

time had not changed in 1998, with women reportedly making two to four trips in a year.

In Phase one, the majority of women took foreign currency with them, which they obtained from the banks. With time the majority of women began to prefer to make items for barter or resale. The reason given in 1998 for this development was that in spite of the much publicised relaxation in terms of foreign exchange controls in Zimbabwe under trade liberalisation, one got more and cheaper foreign currency outside the country by selling processed goods (crochet work, African print dresses and craft work).

The items that the traders brought back for resale did not differ from those in the first two phases. Car parts have remained popular in all the years, 33.3%, 22.2%, and 16.7% of the women in 1992, 1993 and 1998 respectively reported bringing those items back for resale. Electrical goods were brought back by a lower percentage of women in 1998 (33.3%) than in 1993 (77.8%) even though the percentage was higher than that of car parts in 1998 (see Table 34 below):

Table 34. *Items brought back*

Items brought back	1992	(%)	1993	(%)	1998 %
Car parts	9	(33.3)	4	(22.2)	16.7
Electrical goods	18	(66.7)	14	(77.8)	33.3
Foodstuffs	2	(7.4)	4	(22.2)	33.3
Materials/zvitenje	0	-	3	(16.7)	15.7
Jewellery, perfume	14	(51.9)	12	(66.7)	-
Clothes	17	(63.0)	13	(72.2)	-
Other (kitchen goods etc.)	8	(29.6)	1	(5.6)	15.7

A possible explanation why clothes and electrical goods were more popular in 1998 than in 1993 was that car parts are more expensive to buy than electrical goods (irons, kettles, hair blowers). These items were also easier to sell than spare parts. In fact one trader said that they only bought spare parts if specific orders had been made either by individuals or garages. That spare parts are generally more readily available within the country in the environment of trade liberalisation and hence less attractive to trade in, can also not be ruled out.

Virtually all cross-border traders have started new activities between 1995 and 1998. These activities have included selling of vegetables, fruits and centacools. The main reason given for this diversification was that the operators needed to raise more income because life had become more difficult than ever. In addition, since they spent a considerable length of time in the country in between their travelling, they needed to do something productive. They pointed out that economic problems had intensified between 1995 and 1998 such that there was need to engage in multiple modes of livelihood, as the women in the other sub-categories were doing.

What is interesting in relation to diversification is that even though cross-border traders as a group were getting an average of \$5,000 dollars profit per

person per trip, they had not ventured into more lucrative businesses such as flea markets. They were engaging in trading ventures which actually had less returns than their main activities. Possible explanations were that first, their profit was swallowed up by buying of furniture and other consumables. In terms of ownership of property (radios, televisions and food) they fared better than the other traders throughout the phases. Second, flea markets require a substantial amount of financial outlay for rent of the trading space and many goods which they did not have. Therefore they reasoned that it would be better to engage in low cost ventures. Third, competition is much higher in the flea markets than when one is selling to one's customers from one's own premises, e.g. at the door step or by the roadside.

When comparing their activities in 1998 to the previous years, a majority of the traders (10) stated that they were now spending more time on their activities than before. Only seven cross-border traders pointed out that they were spending less time as they now travelled less than they usually did. Comparing the number of customers with the situation in previous years, a majority (12) of the traders observed that they now had more customers, unlike the majority in the other sub-categories who stated that they now had less. Why the cross-border traders felt that they now had more customers was apparently because even wholesale shops and some individual Asian store owners were now using cross-border traders to obtain goods on their behalf because they (the shop owners) would not have to pay heavy import duty.

A majority of traders (13) noted however that competition was much higher than before, because of the new entrants. One trader lamented that they were facing stiff competition from men who had realised that cross-border trade was very lucrative. These men were more aggressive and better financed as some of them had been given retrenchment packages and thus had substantial amounts of money with which to buy goods.

Family life

Cross-border trading has become a common activity for both married and single women. All the women included in cross-border trade in the study were between the ages of 21 and 50 years. Out of the total number of 17 traders in the sample, eight were married and had children. It was clear that they had more worries than their counterparts in the other categories who retired home every day while they (the cross-border traders) were in other countries. One trader commented:

You worry that anything can happen to your children while you are away. Child abuse is rampant. Children can develop delinquent tendencies. Even if you leave them with another adult (husband or relative), it is not the same. Husbands usually come back home at night when the children have already gone to bed. They can be very promiscuous in our absence and they also have

some worries about us. We worry about them particularly because of HIV/AIDS.

The other traders also echoed the same fears, particularly related to child abuse. In fact some of the traders had resorted to sending their children to live with their parents in the rural areas, a situation which was said to be detrimental to the development of the children. These fears were more intensified in 1998 than in the other phases. Another trader even stated that her husband was very jealous of her but did not know how to stop her from going to South Africa. Therefore fears associated with separation were expressed more by cross-border traders in 1998 than in any other phase. And yet, they could not stop their trading activities because of economic hardships.

Conflict with the law

One other area where cross-border traders differed from their counterparts in other types of informal trade is that of conflict with the law. While it is generally agreed that informal sector traders get harassed by law enforcement agents, in the other sub-samples, this was not seen as a problem because almost all traders were operating legally. However the situation was different for cross-border traders as illustrated by the case study below.

Case 5. Ms Moyo

I am an unmarried mother of one. My child is in Form 2. I was once married but got divorced because my husband found a used condom under our bed. Even now I do not know who put it there. I got an instant divorce and was not allowed to take any property from the house. I knew women who used to go to South Africa and I asked if I could join them. They agreed and I got a passport and a visa. This was in 1992. It was easy then. The South African government was still very sympathetic with Zimbabwean people.

I have been a cross-border trader since the early 1990s. I used to sell crochet items such as jackets and waist coats. I would carry as many as 6 bags of goods and make about 800 rands from each bag. I then went to the cheapest shops in South Africa and bought toys, kitchenware and shoes for resale in Zimbabwe. Life was still alright those days. At one time in 1994, I vividly remember banking Z\$20,000 which I had got as profit from my trading activities. I could get that much four times a years.

Now in 1998, there are so many people going to these countries. Even men have realised that they can make a lot of money. South African customers are no longer interested in crochet work. I have switched to selling java prints (African prints) and cushion covers. These are difficult to obtain and they are also very expensive in Zimbabwe. One java print dress can cost \$400.00 which was the cost of a whole bag of crochet items. I still go to South Africa but it is now very difficult to obtain a visa if one is not married. We have to bribe some of the officials in the visa offices so that it is processed quickly, otherwise you wait for ever.

The cross-border traders have to grapple with numerous other challenges in the course of their work including marketing of goods. Some have diversified their activities and prefer to deal with established companies rather than individual customers. Case 6 below illustrates this.

Case 6. Ms Zhou

I am a cross-border trader and I usually travel to South Africa and Zambia. I sell crochet work (dresses and chair backs). I started trading in 1992 and now I go to Zambia more often than I do to South Africa even though there are more and better goods in South Africa. There are less problems at the Zambian border but the availability of goods is limited in that country.

South Africa has become a big problem. I put aside about R200.00 which I use to declare goods that I take in. I and other traders have made arrangements with Zimbabweans who own flats in Johannesburg and we rent these at 40 rands a week.

I usually spend a week in South Africa, four days selling goods, two days window shopping and I buy on the last day. I bring back blankets, cups, plates, toys and underwear for children. When we get to the border, I make sure that all my merchandise has cost 800 rands, which is duty free. The customs officials are very rough and harass women a lot. We sometimes wear new clothes so that we do not declare them.

Once I am in the country, I have no problem selling my goods because I receive orders from individuals. Companies are better though because they pay the full amount and in cash. Individuals are tricky. Some of them do not pay regularly. At one time, I had to impound a customer's radio because she was not paying me. Sometimes I think of giving up because of the dangers involved. A number of traders get robbed in South Africa and lose a lot of money. Visas are difficult to obtain now. If you are a single woman, you have to show a bank statement of not less than Z\$6,000.00 and a residential address in South Africa. Sometimes it takes up to one month to get a visa and this can delay travel arrangements.

The three cases (Case 4, 5 and 6 above) have highlighted the problems that cross-border traders face particularly with state authorities, especially the Department of Customs and Excise officials. First, these officials demand customs duty if the traders exceed a certain amount for the value of goods which are to be considered tax fee. Many traders do not want to pay the duty on imported goods mainly because they want to maximise their profits and minimise expenditure. Therefore they get involved in illegal acts such as hiding goods on their persons, entering other countries illegally and even bribing government officials. Many traders therefore end up in conflict with the law and if they are caught, can have their goods impounded or pay a fine. In fact, one cross-border trader in the sample stopped the trading activity because all

her goods were impounded by the customs officials at the Zambian border. She could not raise the required funds and consequently lost all her money.

Secondly traders, particularly those travelling to South Africa, always face the risk of being robbed or even being assaulted. This is one reason why South Africa is no longer a popular destination even though it has quality goods which are reasonably priced. Therefore women traders have to stick together and cooperate when outside the country because one can easily become a target of violence.

The other sub-categories have a definite advantage because some of them have trading licences, even though a few operate illegally. If they have problems or are not satisfied with any rules/regulations, they can mobilise themselves quickly and demonstrate or discuss the issues with the relevant authorities. This option is difficult for cross-border traders as they operate more on an individual basis and it becomes difficult for them to get organised.

ESAP and flea markets

Flea markets

By the mid-1990s, informal trade in Harare was thriving, with traders setting up flea markets in the city centre and in some residential areas. These flea markets cater for different socio-economic strata of people, from low income earners to high income earners. The location of these flea markets and the goods sold reflect these different strata.

During the 1995 research phase, it had been anticipated that some cross-border traders in the sample could have diversified into flea market operations. This assumption was made on the basis that the cross-border traders were performing better than the traders in the other sub-samples. However, the research established that none of the traders had ventured into the lucrative flea market activity. The main reasons put forward were that flea market stalls were expensive to rent and there was still intense competition from other traders. Therefore the cross-border traders in the study sample preferred to go to individuals rather than being confined to one place.

In 1998, the situation remained the same with no trader venturing into the flea market business. The reasons propounded were similar to those given in the previous phase (Mupedziswa and Gumbo, 1998). In addition, the traders lamented that they were not making much money in 1998 and therefore could not afford to pay the monthly rentals for the flea market stalls, let alone buy reasonable quantities of merchandise. Consequently, they could only afford to diversify into vending vegetables and fruits, which did not require much capital outlay. Yet such diversification did not yield any meaningful financial returns.

Perceptions of ESAP

As had been the case in the previous three phases, none of the respondents could, in Phase four, explain technically what ESAP was. However, as before, they were able to express their understanding by relating their experiences. As in the previous phases, invariably, the respondents viewed ESAP in terms of its effects on their lives. Again, like in the previous phases, the results showed a greater shift towards total dislike of the reform programme. A much higher percentage than before (99.55%) expressed negative opinions about this programme. At the same time, unlike during the first two phases but consistent with the third phase results, none of the respondents had neutral, let alone positive opinions regarding the programme.

A very small percentage of the respondents (3.45%) stated that they still did not understand the concept of ESAP, hence could not give an opinion. Given the manner in which this view-point was expressed, it is possible that the "don't know" verdict was a veiled way of expressing their displeasure over the programme. Unlike in Phase three (1995) where one woman stood firm in support of ESAP (Mupedziswa and Gumbo, 1998:109), in Phase four (1998), even among those that were interviewed in the context of case studies (i.e. outside the main sample), none had any kind words at all for the reform programme. This may signify that in the eyes of the respondents, the longer the programme was pursued, the greater the havoc it wrought.

Thus, as was the case in the previous phases, in respect of substantive economic issues, once again no positive reports were forthcoming at all from the sampled respondents. When once again the question was posed: "What does ESAP mean to you now?", virtually all the respondents had negative views about the programme.

This response is consistent with the general belief that was held at the commencement of the study where the common verdict was, "ESAP has brought nothing but pain and suffering to the ordinary people". Thus seven years after the launching of the reform programme, the verdict on the performance of ESAP had remained almost invariably negative. If anything, the socio-economic circumstances of most of the respondents had actually further deteriorated. This is despite government's assertion that deleterious effects would be felt largely only during the short-term, and that with time, the general populace would begin to reap meaningful dividends. While no specific time-frame was mentioned regarding how short is short-term, one would have assumed that seven years is long enough. Yet in the seven year period, respondents were still groaning over the economic hardships in large measure brought about by the reform programme.

As in the previous phases, a fair percentage of the respondents still maintained they did not understand what the ESAP programme was all about. Only this time the number of those falling into this category had gone down from 14.8% in 1995 to 3.45%, a significant drop indeed. It could not immediately be established whether the drop had anything to do with the rigorous explanations about the programme that had been given by the research team during Phase three, or whether this signified greater interest in the programme on the part of the respondents. Or even, whether the distortions were a result of the fact that smaller numbers were successfully followed up during Phase four, thereby distorting the percentages somewhat.

Conclusions

The six year longitudinal study on informal sector traders in greater Harare in the context of the structural adjustment programme addressed a number of critical issues related to reform programmes and their impact on poor people. Women informal traders were chosen as the study target group because women in general and informal sector traders in particular are marginalised economically. At the onset of the study in 1992, Zimbabwe suffered from a very severe drought, a calamity which again hit the country badly between 1994 and 1995. These intermittent drought episodes coincided with the first three phases of the research project (1992, 1993 and 1995) and the question was to what extent could the study conclude that any effects (positive or negative) of the reform programme were due to the economic reform programme? The importance of the fourth phase therefore lay in the fact that there had been no droughts in the material period, therefore any effects could be safely attributed mainly to the economic reform programme.

While the study focussed on a rather small fraction of women in the informal sector, the most important conclusion one can draw from all the four phases of the study is that the economic reform programme has definitely worsened the situation of the marginalised groups, especially poor, uneducated women. They have to struggle for survival on a daily basis (Mupedziswa and Gumbo, 1997). A similar study by Kanyi and Jadwaska (1993) came to the similar conclusion that the standard of living of the poor households had dropped largely because of the removal of food subsidies. This study was carried out just at the beginning of the reform programme and given the developments between 1993 and 1998, there is indeed a greater likelihood that their standard of living has even dropped further.

The longitudinal study confirmed what many sources (Zimbabwe Human Development Report, 1998; MacPherson, 1998) also concluded about the effects of ESAP on marginalised groups in society including informal sector traders. There is general agreement that the poor have been the losers in this struggle for economic development.

Looking at the informal sector traders, there are a number of conclusions that can be drawn from the four phases of the study.

Diversification

The trading activities themselves did not seem to offer any opportunities for the women to expand their enterprises. The majority of women continued to sell vegetables, fruits and an assortment of edible items. This, as was observed from the study, was largely due to many intertwining factors such as low

profits and lack of capital. The few who did diversify were moving into not so profitable ventures. For example, cross-border traders who were doing relatively better than any other traders in the other sub-samples were re-investing money into selling vegetables and fruit ! Not even a single trader reported having expanded her business meaningfully, just as MacPherson (1998) concluded that many women are into vending activities which do not yield much income. The traders were therefore operating not necessarily to improve their socio-economic well-being but to survive on a day to day basis. They have continued to live from hand to mouth.

Discontinuity of activities did not occur to a large extent. Where this occurred, it was justified such as in cases of serious illnesses, old age and in a few cases, when someone found what they considered a better alternative (getting a job in the formal sector or engaging in rural farming). That people need the informal sector to ensure their survival is a reality of life. On the other hand, the opportunities to realise the full potential of the informal sector have not been fully exploited in Zimbabwe.

Competition

Competition within the sector has been heightened because virtually every desperate person in the country is turning to the informal sector in order to improve their incomes. Competition has become very rife with new entrants appearing almost on a daily basis resulting in serious saturation. This has hit hard on market stall holders in particular who have to wait for customers to visit their operations. The traders have to compete with retrenchees, working people who are involved in moonlighting, such that it has become a case of survival of the fittest. Even the cross-border traders felt the competition in 1998, which was coming largely from the retrenchees who incidentally were better resourced than the women were. Competition in the informal sector was also noted by Mhone in his 1993 study and in 1998 it intensified even more as the sector had become seriously saturated.

In spite of the rather stiff competition within the sector, the study concluded that the traders had forms of cooperation that made them a very cohesive group, especially in terms of protecting their trading interests. This cooperation was in both the social and economic spheres (looking after each other's children, stalls, and referring clients to each other). The scenario that obtained among the traders was that even in times of intense economic hardships, one could not survive on one's own, but needed other traders. The adage that "no man is an island", was rendered correct in this instance.

Problems of accumulation

It was clear that virtually all the traders had not managed to accumulate much over the years. Even the cross-border traders who had seemed to have the

potential, were also struggling by 1998. Accumulation is possible only when one is realising enough income to meet basic needs and to have surplus to reinvest in business trading ventures. And yet from the estimates of the household incomes, it was even difficult to perceive how the traders were surviving, given the very low returns that they were getting. In fact in 1998, most of the traders were even finding it difficult to survive, more so because the majority were female heads of households who were relying exclusively on only a single income. A few older traders looking after their grandchildren fared much worse, as they had to provide for these children as well.

Lack of differentiation

The results of the first three phases had promised hope for cross-border traders in particular who had seemed to be performing better than the other traders. However, it appears that upward mobility for this group remained impossible between 1995 and 1998, thus even dashing the hope that at least some traders would become better off. As the MacPherson (1998) study on micro and medium enterprises showed, the only entrepreneurs who have done well during the economic reform programme have been the manufacturers. The environment was not conducive for cross-border traders because of the increasing transport costs and the devaluation of the local currency which has made goods from outside the country much more expensive. Lukewarm trading relationships between countries (e.g. Zimbabwe and South Africa in particular) seemed to make the trading environment hostile to women traders, seriously creating viability problems for these poor women.

Lack of financial support for businesses

Throughout the study, it was very obvious that the informal sector women operators were not benefiting much from the programme set up to promote businesses. For example, the programme which had been set up under the SDF targeted retrenchees only and therefore the informal sector traders in the sample were automatically excluded. While banks and non-governmental organisations were targeting women in general, poor and marginalised women (including those in the sample) had not benefited at all. This was mainly because the women did not have collateral, which banks still insist on and the same banks charge very high interest rates on loans. In addition the women traders did not have information on where to get loans from and as a result, they did not have funds for boosting their trading ventures. The traders therefore seemed to rely on their credit associations, whose capacity to generate reasonable levels of income was also doubtful. The lack of loans has been a major hindrance to the success of the traders as this results in their sinking deeper into the quagmire of poverty.

Rules of entry

The study concluded that while there are rules of entry (both formal and informal) that the traders have to follow, the informal rules carried more weight than the formal ones and this became quite evident in 1998 with heightened competition from outside. This made sense as traders battled to protect their trading places from outside traders who would only increase competition and lower profits. While the formal structures did not appear to be sensitive to the plight of the existing traders, they also had to create new trading places for new entrants who were struggling to survive.

Gender relations

The economic difficulties that the traders were facing throughout the four phases had an impact on their relationships within the household. The fact that women had to spend much of their time trading meant that they could not fulfil some of their obligations (cooking and looking after the ill). These responsibilities have gradually shifted to children in particular and to domestic workers to some extent. A definite trend therefore emerged to the effect that women were contributing more to household expenses in 1998 than they had done in the past. Men's economic contributions seemed to be lessening even though there were cases of joint responsibility. Consequently, there was a general feeling that women in some cases could perhaps be seen as *de facto* heads of households even in situations in which there was a husband. Tension was a feature in the majority of households especially for cross-border traders who were away from home for lengthy periods. The conclusion therefore was that where there are economic difficulties, problems arise between men and women because of two reasons. There may be shortage of money and secondly, if the woman earns more, the husband feels threatened.

Household consumption patterns

The negative impact of the reform programme on the economic activities of the traders leads to a deterioration in their diets and general living conditions and standards. There was a definite reduction in the quality and quantity of food that household members were consuming and overcrowding was quite a common feature. This was attributed to the unprecedented rise in the cost of living, low incomes and the removal of food subsidies.

What however was particularly surprising was the fact that there were insignificant numbers of school dropouts whose exit could be linked to the reform programme. It appeared that the traders went out of their way to educate their children with the hope that their (the children's) lives would be better than their own, in the future. At the same time, their incomes could not even afford them the opportunity to send their children for secondary and tertiary

education. Thus, they were just pouring money into a bottomless pit without ever hoping to reap the fruits thereof. In terms of health, the study concluded that while there was marked use of the western type of health care, by 1998, less people were using it, mainly because of the expenses involved (especially with private doctors).

Aspirations of traders

The aspirations of the traders remained basically the same throughout the various phases. They had hope that the economic situation would change for the better. It was also clear that there was disenchantment about government policies given that no meaningful assistance had been given to the informal sector traders involved in vending. More emphasis seemed to be placed on those who were already relatively well off at the expense of the poorest of the poor, and yet these were the ones who needed the assistance most.

Options for Consideration

MacPherson (1998:51) has observed that, "Zimbabwe's economy has undergone tremendous change over the decade of the 1990s. It is perhaps no surprise that her micro and small enterprise sector has also been dramatically transformed. It is important that policy-makers realise the close connection between changes in the macro-economy and changes in the MSE sector. Structural adjustment policies, as well as other sorts of policies, are quite likely to cause change in the structure and size of the MSE sector". ESAP has not been without its benefits. In principle, trade liberalisation should also lead to expansion of sectors involved in small-scale ventures, such as vending, etc. Ventures, including those of women, can, if well envisaged, promote national development.

And yet the work of these women has increasingly not been recognised. As MacPherson 1998:51 notes, "Although the role of women in this sector (i.e. MSEs) has become relatively less important over the past decade, it is neither clear why this is nor whether this trend will continue". A plausible explanation may relate to lack of clear policies. Yet policy has an important role to play. "What is considerably more clear is that policy has important impacts on the MSE sector in both the short term and the medium term. MSEs will be affected in as much as the government can affect its macroeconomic fluctuations. In addition, the nature of structural adjustment and of economic development in general will surely change that face of MSE's in Zimbabwe" (MacPherson, 1998:52).

Given that the structural adjustment programme has adversely affected the lives of the poor informal sector traders, a number of policy options to help improve the situation of these poor women, are put forward for consideration.

- a) The study has proven that while there have been positive impacts on some sectors of the economy, the poor have lost out significantly and authors of the economic reform programme (the IMF/World Bank) need to seriously consider the economic reform packages that are offered to Third World countries such as Zimbabwe, whose conditions are not similar to those of developed countries. It would be naïve to condemn the whole ESAP package as such but strategies such as removal of food subsidies and cuts of expenditure on social services do in fact affect the poor most. Development should not be viewed from an economic perspective only but in the broader sense—in popular parlance development should have a "human face". The lending institutions need to seriously take into consideration the experiences of the various developing countries so that similar mistakes are not repeated over and over again, resulting in intense suffering of the poor people.

- b) The government of Zimbabwe needs to restate its commitment to assisting informal sector operators. The government ministries responsible for employment creation need to come up with programmes which suit different groups and sub-groups in the sector. Arguments have been put across that assistance is easier to give to informal sector groups which are already organised and have the potential to grow. The researchers argue strongly that help should be given to those who need it most. The sample of women that was studied here over 6 long years represents the majority of the poor in Zimbabwe. If anything, their determination to succeed has been demonstrated by the number of hours that they work, for very little in the way of returns. It therefore follows that with additional financial help, they could do better and improve their well-being. The Ministry of National Affairs, Employment Creation and Cooperatives needs to work with the umbrella body of informal sector operators ZISA, so that even small operators are registered and assistance can be channelled relatively easily.
- c) There has been much talk about the need to include women in the economic development scenario of the country but so far, whatever benefits have been obtained, still have to trickle down to the women vendors, especially those selling vegetables and fruits. The Department responsible for gender issues, together with the Unit of Women's Affairs and Non-Governmental Organisations, needs to mobilise financial resources and target them towards poor marginalised women. Lessons should be learnt from such countries as Bangladesh where poor women have benefited tremendously from "community banks", among other progressive initiatives.

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