Business resilience strategies for informal traders in the post-COVID-19 pandemic era in Gweru, Zimbabwe

Wilson Mabhanda

Midlands State University, Zimbabwe mabhandaw@staff.msu.ac.zw



Article History

Received on 3 October 2023 1st Revision on 12 February 2024 2nd Revision on 27 February 2024 3rd Revision on 7 April 2024 4th Revision on 23 June 2024 Accepted on 25 June 2024

Abstract

Purpose: The informal trading business is a springboard for employment and poverty reduction, even during disruptions, such as those brought about by the COVID-19 pandemic. Accordingly, this study examines the business resilience strategies adopted by informal traders to improve their livelihoods in the post-COVID-19 pandemic era in Gweru, Zimbabwe.

Research methodology: An exploratory research design underpinned this study's data collection and thematic analysis approaches. Thirteen purposively sampled participants participated in face-to-face in-depth interviews.

Findings: Participants identified social networking, consignment sale agreements, business analysis, and financial capital boost as some of the business resilience strategies used by both male and female traders to improve their livelihoods in the post-COVID-19 pandemic period.

Limitations: The study used a qualitative approach, whose findings could not unravel all resilience strategies adopted in the post-COVID-19 era in the whole country, as a study using a quantitative methodology could have. Accordingly, the study's results are limited as they cannot be generalized to other cities.

Contribution: This study incorporates informal traders' business resilience strategies adopted in the post-COVID-19 pandemic era to sustain livelihoods and fight poverty and hunger. These strategies have not yet been used to explain the sustainability of livelihoods in post-pandemic disruptions.

Novelty: Despite the COVID-19 pandemic's disruptions, the resilience strategies adopted by informal traders enabled them to sustain their livelihoods and mitigate poverty and hunger. Consequently, the applicability of the sustainable livelihood approach has broadened in emerging economies.

Keywords: Sustainable livelihoods, informal traders, resilience strategies, smallholder farmers, Zimbabwe

How to Cite: Mabhanda, W. (2024). Business resilience strategies for informal traders in the post-COVID-19 pandemic era in Gweru, Zimbabwe. *International Journal of Financial, Accounting, and Management*, 6(1), 75-91.

1. Introduction

The advent of the COVID-19 pandemic has profoundly affected the economic activities of informal businesses worldwide. The COVID-19 pandemic outbreak was first detected in the Wuhan Province of China towards the end of 2019 and globally by the middle of 2020, when nearly 17 billion infection cases were confirmed worldwide (Fairlie & Fossen, 2021; McKibbin & Fernando, 2020). Governments had to save lives; hence, lockdown measures were introduced to stop the rapid spread of the disease and minimize its impact on health, social, and economic activities, including the informal sector (Buheji et al., 2020; Khambule, 2020). The pandemic severely disrupted the social and economic activities of the

informal sector, whose daily living was compromised and left several families disrupted and others sited in deep poverty such as in the developing countries (Gerald, Obianuju, & Chukwunonso, 2020).

Nevertheless, the worst impact of the disease was the unexpected disruption of national economies that caused widespread poverty, and the death of millions of people around the world (Long & Ascent, 2020) Literature documents an escalation of poverty, hunger and unemployment. Development targets such as the Sustainable Development Goals (SDGs) have also been compromised (Nationen, 2020). Policymakers, researchers, and academics were courts unaware of the novel disease, and understanding of its social, economic, and health hazards needs to be clearly informed of its unprecedented effects and even future measures to deal with similar pandemics. It is imperative for governments worldwide to seek strategies to contain the epidemic to save human life. The study of COVID-19 has prominently highlighted clinical trial research intended to benefit the entire global population (Khlystova, Kalyuzhnova, & Belitski, 2022). Furthermore, the study of the COVID-19 pandemic sheds a new research spotlight on the vulnerability of diseases not in Zimbabwe alone but globally. This study makes it imperative given that it caused countries and continents to suffer an economic crisis since all forms of trade were banned to limit its potential to spread. Thus, this research is fundamentally important, as many opportunities to deal with the disease, people, and situations have given room for technological advancement. For instance, well-resourced nations could replace face-to-face classroom lessons with online learning and benefit many parents, students, and nations. Due to the nature of the disease, the highly vulnerable trading groups, such as the informal sector, were seriously affected by the disruptions caused by the pandemic and their businesses were closed; hence, the need for the study to capture the audience of policymakers, researchers, governments, stakeholders, informal traders, and the whole generality of the people since no one was affected by the effects of the pandemic (Gerald et al., 2020).

Resnick, Spencer, and Siwale (2020) state that over 5.6 million COVID-19 infections had been reported and more than 146 497 deaths documented in Africa. Unfortunately, the policies that these governments implemented left informal businesses worse off. This was because such businesses depend on buying and selling on a daily basis. In a similar study in Gweru, Zimbabwe (Dzawanda, Matsa, & Nicolau, 2021) found that the COVID-19 lockdown measures escalated poverty in the informal sector. Literature contends that normally, poverty stricken people who have poor health and many a times many people die from diseases due to poverty. This makes this research critical so that new strategies to fight poverty can be availed to save the masses from abject poverty, diseases, and chronic deaths. Thus, measures to restore the economic activities disrupted by COVID-19 are needed to improve the regeneration of employment opportunities for the masses nationally and internationally. According to Ogunde (2020), the informal sector contributed to 65% of Nigeria's GDP in 2017. Many countries of the world benefit from activities of the informal sector in the form of GDP; a case in point is Nigeria alluded to. This research study is prominently valued for the drop back of the above precarious conditions, people, and businesses that exist during pandemics.

In light of the above submissions, it appears that informal traders faced serious business challenges caused by the epidemic. New government policies ordered the shutdown of all business activities to circumvent the ravaging COVID-19 pandemic in all countries of the world (Gerald et al., 2020). All businesses suddenly halted. To the best of the researcher's knowledge, little is known about informal traders' post-COVID-19 pandemic resilience strategies in Gweru City, given that most studies have focused on the impact of COVID-19 during its worst moments. Gweru is a city in the Midlands Province and is centrally located in Zimbabwe. Against this backdrop, this study explores the business resilience strategies adopted by informal Zimbabwe traders through a case study. This study focuses on informal traders in Gweru's Mtapa Open Market. To address this knowledge gap, this study attempts to address the following question:

Q1. What business resilience strategies have informal traders adopted in the post-COVID-19 pandemic era to sustain their livelihoods in Zimbabwe's trading markets?

The remainder of this paper is organized as follows. Following a brief overview, the next section articulates the relevant literature on informal businesses and resilience strategies adopted in the post-

COVID-19 pandemic period. The objective of the literature review is to explicate the relevant theoretical and empirical underpinnings of the study to situate the research gap to be filled. The third part addresses the methodology used in this study. It comprises of data collection methods and analyses. A discussion of the results follows immediately after the data analysis section, which reflects the research question. A summary, study limitations, and suggestions are presented in this paper.

2. Literature review

This literature review focuses on informal traders and their resilience strategies in the post-COVID-19 pandemic period.

2.1 Conceptualisation of informal traders

Many researchers have defined the term 'informal traders. Nonetheless, in Zimbabwe, informal traders are perceived as constituting people who trade in or sell second-hand clothes, footwear, snacks, crafts, vegetables, fruits, grains, or metal wares. These commercial activities often take place at undesignated points, such as near shop verandas, street corners, near traffic lights, or at designated points (Kabonga, 2020; Tshuma & Jari, 2013). Admittedly, informal trading captures a wide range of business activities, including trading activities at street corners, homes, or the act of moving from one place to another in search of buyers or sellers of consumable or nonconsumable items (Chirisa, 2013). However, informal trading is characterized by a minimum or lack of government regulations and limited financial support (Vermaak, 2017). A critical analysis of these trading activities shows that there is a lack of business stability and that businesses are inhibited by inadequate capital that cannot boost growth. Njaya (2015) argued that competition is an important characteristic of informal trading. According to the above analysis, informal trading faces several challenges. For instance, there could be stiff competition between big businesses and informal traders (Legodi & Kanjere, 2015). Competition renders businesses highly unreliable, especially in a depressed economy, such as Zimbabwe.

2.2 Conceptualisation of business resilience

According to the literature, business resilience has been defined from various perspectives. For instance, Ojiagu Nkechi, Akonu Stephanie, and Ezemba Esther (2021) define business resilience as the ability of any business to remain operational even after experiencing a business disruption. Simply put, it is the revival of a business from a multiplicity of problems or bouncing back from adversity (Williams, Gruber, Sutcliffe, Shepherd, & Zhao, 2017). A further review of the definition is advanced by Walker, Holling, Carpenter, and Kinzig (2004), who argue that resilience can be taken as the ability of an individual, organization, firm, or system to neutralize disturbances and restructure to allow change to take shape without losing the business's identity, function, system, or response mechanism. In line with the above, "resilience is the ability of individuals or firms to continue, adapt or transform in the changing environment." (Wieland, 2021). Business resilience can be understood in the context of organizations, people, individuals, or entrepreneurs who survive threatening circumstances that could have led to the closure of business. Thus, business resilience is a powerful strategy used by businesses to recover from disturbing environmental shocks, such as the COVID-19 pandemic.

2.3 The sustainable livelihood approach

The sustainable livelihood approach (SLA) is a philosophy based on how vulnerable and poor people survive their lives, especially in times of shock, disruption, and crisis. In this regard, policies should be drafted to enhance the livelihoods of affected people. The objective of this approach is to enable institutions to come up with practical priorities for action to enhance the livelihoods of the affected group. Thus, the sustainable livelihood approach can be used to address the situation by analyzing the relationship between poverty and development to improve the lives of the poor or the affected group.

SLA is taken as a framework that can be used to design strategies for survival that can also sustain lives, including factors that are influenced by decision-making processes (United Nations Development Programme, 2017). Vulnerability is characterized by insecurity in the well-being of people, households, and communities. In this regard, the disruption of social life caused by the COVID-19 pandemic has undermined people's sustainable livelihoods. In this sense, lockdown control measures have exacerbated citizens' vulnerability by increasing poverty. SLA was developed to aid in understanding

how livelihood strategies functioned to attain better outcomes. However, informal traders require several assets to be manipulated to achieve positive livelihood outcomes.

On a wider scale, many changes can occur in the environment in which informal traders have no control. The framework consists of five types of assets: natural, human, social, financial, and physical. To enhance the capabilities of informal traders, decisions must be made through policies, institutions, and processes to influence access to assets (DFID, 2020). Livelihood strategies encompass a variety of activities and choices traders make to achieve their livelihood goals (De Stage and Holloway, 2002; DFID, 2020). Livelihood outcomes are the achievements or outcomes of many capital sources. These may include increased income, improved socioeconomic well-being, improved food security, and reduced vulnerability (DFID, 2020; United Nations Development Programme, 2017; Kollmair & Gamper, 2002). In this regard, the sustainable livelihood framework acts as a catalytic tool to achieve sustainable development goals, particularly aiming to decrease poverty (SDG 1), have zero hunger (SDG 2), and good health and well-being (SDG 3). This could lead to the achievement of sustainable cities and communities (Khambule 2020).

In the context of this study, environmental vulnerability during the COVID-19 pandemic and lockdown control measures had a negative impact on informal businesses in Gweru and informal traders' livelihoods. A recent study on the impact of COVID-19 on the informal business sector in Zimbabwe revealed that the lockdown measures escalated the cases of poverty as people could not move about freely in doing their business (Dzawanda et al., 2021). This was because the Government of Zimbabwe (GoZ) introduced policies and measures to curb the spread of the virus. However, these policies affect informal traders' access to various assets or capital. In some cases, the policies introduced were meant to confine people to their homes. Consequently, traders' livelihood outcomes declined. This meant that the tangible and intangible assets that informal traders needed for a living were affected. However, sustainable livelihood strategies cannot be ignored given that traders still depend on informal businesses despite the prevailing turbulent environment. The sustainable livelihood approach enables even the poorest of the poor to make decisions to improve their livelihoods. This paper is grounded in the sustainable livelihood approach, as the theory focuses on a wide range of factors that influence traders (actors) to achieve their objectives by improving their livelihood outcomes for survival.

2.4 Informal traders and the COVID-19 pandemic in Zimbabwe

In the 1990s, Zimbabwe was characterized primarily by turbulent economic and socio-political challenges. Economic growth was erratic and characterized by increasing levels of unemployment, which were exacerbated by the introduction of the Economic Structural Adjustment Programme (ESAP) and the resultant high unemployment rates (Carlos, 2003). Subsequently, an increasing number of people migrated to the informal sector business in order to make ends meet (Dzawanda et al., 2021) There was a mushrooming of illegal residential dwellings and illegal structures used to facilitate informal trading. In 2005, Zimbabwe government-sponsored demolitions coded the Murambatsvina' or Operation Restore Order, which worsened the unemployment situation in Zimbabwe. A total of 2.4 million people were directly and indirectly displaced by Operation Murambatsvina (Tibaijuka, 2005; Ncube & Phillip, 2006).

These developments left many people unemployed in Zimbabwe. The informal business sector has become the only lucrative option to improve individual livelihoods (Duri & Marongwe, 2017; Sachikonye, Raftopoulos, & Kanyenze, 2018). Despite improvements in the Zimbabwean economy in 2009, informal unemployment remained high, and many families' livelihoods were cushioned by informal business transactions (Tawodzera, 2014). However, the informal sector ecosystem in Zimbabwe has been marred by economic challenges. This was despite assertions that the informal sector was the backbone of economic development in developing economies (Muriithi, 2021; Ogunde, 2020). Zimbabwe's economic trends have primarily been characterized by poverty and hunger, which worsened further by the outbreak of the COVID-19 pandemic in 2020. The COVID-19 pandemic has brought about unprecedented disruptions that have affected informal sector businesses.

The COVID-19 pandemic has caused unprecedented disruptions to economic activities in many countries worldwide, and Zimbabwe is no exception (Sahoo & Ashwani, 2020). In the same context, informal traders have experienced an extreme decline in business because of the full and partial lockdown control measures implemented to curb the spread of the vicious disease. There was a shutdown of corporate offices, businesses, and all viable economic activities, and all forms of events or gatherings. The move plagued all forms of economic and business activities (Ozili & Arun, 2020). The consequence of these changes and disruptions was an increase in traders' levels of poverty due to depleted and limited savings or income. The 2019 Labour Force and Child Labour Survey (LFCLS) report in Zimbabwe indicated that of the employed population, 2.2 million were in the informal sector and they accounted for 76% of the country's total employment (Zimstat, 2019). In light of the above statistics, it is apparent that a large percentage of people in Zimbabwe earn their livelihoods from informal businesses. Accordingly, this study explores the business resilience strategies adopted by informal traders in the post-COVID -19 era in Zimbabwe.

2.5 Business resilience strategies in post COVID-19 pandemic era for informal traders

Literature on the vulnerability and resilience mechanisms of informal traders, especially traders in food commodities, in Zimbabwe is scarce. Therefore, this study attempts to unpack the resilience strategies used by informal traders during the COVID-19 pandemic period. This study discusses the following resilience strategies commonly employed by informal traders:

2.5.1. Social Networks

Business resilience is necessary for informal businesses to ensure continuity or survival (Nkechi et al., 2021). To maintain the provision of goods and services during the post-COVID-19 pandemic period, traders should demonstrate business resilience. Networking was identified as a strong strategy in the post-COVID- 19 era (. Mwema and Crewett (2019) p. C. M. Mwema, Crewett, & Lagat, 2021). In a study on gendered predictors of the impact of COVID-19 on cross-border fish trade in Zambia and Malawi, more business skills were established through networking with customers to make successful business deals, even in the face of economic shocks (Raza, Hayat, Zahir, & Muhammad, 2021). Networks can be informal or formal. However, they make entrepreneurs reach out to customers and establish ways to provide the types of goods needed by customers (Khalid et al., 2021; Khan, 2020). Informal traders who network successfully in the post COVID-19 era should be able to recover from the doldrums during the COVID-19 pandemic period. Social networking, as a resilience-coping strategy, has assisted in the rapid recovery in the face of market demand by providing direct sales to consumers during the COVID-19 pandemic period (Love et al., 2021; Manlosa, Hornidge, & Schlüter, 2021). It is worth mentioning that social networking is a resilient strategy that informal traders need to employ to resuscitate businesses during environmental shocks such as the post-COVID-19 crisis. Social networks have also been hailed in Malawi as a resilient strategy that created credit and marketing connections and offered opportunities for market information dissemination in the worst days of COVID-19, which could be necessary in the post-COVID-19 pandemic era (Love et al., 2021; C. M. Mwema et al., 2021)

2.5.2. Use of Information Communication Technology

Online marketing can help improve resilience during crises. Informal traders' consumers could be informed of the available commodities online. Prompt ways of delivery would be decided to ease demand shortages in times, such as those of COVID-19 restrictions (Love et al., 2021). WhatsApp platforms play a critical role in marketing available products and services, and online payments can be made to enhance coping mechanisms (Belton et al., 2021; Manlosa et al., 2021). Therefore, the adoption of digital technology is critical to make informal traders' businesses resilient and recover from the impact of the COVID-19 crisis. Digital technology has been hailed because it has been found to activate entrepreneurial businesses to survive the negative consequences of COVID-19 (Guo et al., 2020). Resilience strategies for informal businesses are important and must be implemented to revive businesses following the effects of the pandemic. The survival of these traders depends on their daily activities. Indeed, informal trading is the major provider of income, providing employment and livelihood to more than 2.2 million people in Zimbabwe (Zimstat, 2019; Connor & Charway, 2020;

Chipenda, 2017). This means that resilience strategies ought to be adopted in this sector, which constitutes 60% of Zimbabwe's economic activity (Changonda, 2020).

2.5.3. Enhancing opportunities of social media through mobile phones

Social media has played a significant role in up-scaling the activities of informal traders in different parts of the world, especially during the COVID-19 pandemic period. A WhatsApp-based platform was used in South Africa in the Soweto area for members to come into contact with customers who needed bread from the White City Bakery (Center for Development and Enterprise, 2020). This resilience strategy enables orders to be placed and deliveries to be made in person by pushing a trolley with the residents' food requirements (CDE, 2020). More importantly, the strategy became a common way of delivering foodstuffs ordered during this period. Similarly, communication through phone was used by informal traders in Harare, Zimbabwe's capital, in order to place orders (Kiaka, Chikulo, Slootheer, & Hebinck, 2021). Cell phones have become a convenient form of communication. Many customers use this technology. They are also used to advertise specific products. Today, market-related information can be shared via WhatsApp Chat Groups.

2.5.4. Risk assessment as an aspect of business resilience

Literature has identified the need to understand the essence of risk assessment so that a business can quickly identify hazards and risk situations that harm business operations. While this has been hailed as an important resilience strategy, it requires much more effort considering that literacy and resources are central to business analysis. According to (Ojiagu et al., 2021), risk analysis entails risk identification, risk analysis, and risk evaluation of business. Informal traders who adopt or embrace digital platforms are bound to benefit and improve business operations (International Trade Center ITC 2020) despite environmental disruptions. A study on informal trading carried out during the COVID-19 pandemic in Nigeria established that informal traders needed to acquire skills, access channels, and focus on service delivery in order to sustain their business operations (Clara, 2020). Although risk assessment may be important to informal trading, it is difficult to achieve, as most informal sector traders cannot afford the huge amounts of money required. During the COVID-19 pandemic, some informal traders managed to make home service deliveries, as prompted by prevailing circumstances. It is difficult to access markets because of limited mobility. Eventually, economic losses are exacerbated by reduced demand for goods and services (ILO, 2020). Thus, the resilience strategies of informal traders must be understood. Informal traders are considered the springboard and the greatest source of employment in developing countries.

2.5.5. Government recognition and support of informal sector

The informal sector accounts for 85.8% of employment in Africa (ILO, 2018) and 70% of the Gross Domestic Product (GDP) in Sub-Saharan Africa (Muriithi, 2021). Accordingly, governments need to recognize the importance of support from this sector and thus maintain resilience in the post COVID-19 period. Recommendations from the literature indicate that informal businesses need to be cushioned by governments through soft loans so that their businesses remain floating even in the event of disruptions. Although informal traders may lack creditworthiness, they are considered to be the source of socioeconomic livelihoods, especially in emerging economies. Ncube (2020) stresses that there is a need for government intervention on the plight of informal businesses because their livelihoods had been negatively impacted by the COVID-19 pandemic and had also been highly compromised by the lockdowns. Policy initiatives or social protection policy programs can be used to address the adverse impact of COVID-19 on vulnerable groups. The most vulnerable groups are usually omitted in developing economies (Ragasa, Lambrecht, Mahrt, Aung, & Wang, 2021) due to little or inadequate disbursements of funds and corruption (Belton et al., 2021). Empirical evidence shows that governments need to take proactive measures to aid informal sector businesses and boost their economies in the post-COVID-19 pandemic period. Resilience as a strategy helps informal traders survive and prosper.

2.5.6. Bribing authorities as a business resilience strategy

The need to get a pass or letter to move from one point to another became a constraint on informal businesses during the COVID-19 pandemic period. Some traders did not have money to bribe law

enforcement agents, so they were allowed to go about their businesses. Conversely, the lockdown measures became a weapon to harass vendors, as well as a means to ask for bribes, especially in the streets of Harare (Kiaka et al., 2021). Furthermore, it was a broad daylight robbery, whereby some police officers promoted bribery by confiscating traders' goods, threatening them with imprisonment if they did not pay bribes (Kiaka et al., 2021). Bribery has been a recurring concern in most research on the impact of the COVID-19 pandemic in Southern Africa (Belton et al., 2021), underscoring that bribery cases were practiced as coping mechanisms to circumvent any illegality. This means that transactions undermined the rule of law. However, bribery has become a proverbial cash cow for police officers, while for traders, it has become a form of passport to do business outside the prescriptions of the law. Because bribery has already worked successfully in the past, there is a high possibility that it could be employed in the post-COVID-19 pandemic era in Zimbabwe, which is replete with corruption.

3. Research methodology

3.1. Research philosophy

This study is underpinned by interpretivist philosophy and a qualitative research perspective that enables an in-depth understanding of the study problem. Interpretivist philosophy is generally used in qualitative studies because it captures the opinions, inner thoughts, feelings, and perceptions of participants from within the phenomenon's natural setting (Creswell & Creswell, 2017; Kivunja & Kuyini, 2017). This philosophy was considered suitable because its importance would be attached to the lived experiences of informal traders during the post-COVID-19 pandemic disruptions. In the post COVID-19 pandemic period, participants recited their lived experiences, which may not necessarily be similar to those of the past.

3.2. Research design

The study used an exploratory research design to collect and analyze data that could ascertain the business resilience strategies that informal traders used in the post-COVID-19 era in Zimbabwe. Such designs are considered appropriate when dealing with a phenomenon in which there is little or very limited previous knowledge of the issue under investigation (Saunders, Lewis, & Thornhill, 2012).

3.3. Participants

Creswell and Creswell (2017) emphasize that qualitative researchers ought to be purposeful in the identification of research participants best known to contribute useful and accurate data to the research. Accordingly, a purposive sampling technique was used to select the sample for this study. It was important to use purposive sampling because the researcher wanted to obtain as much information as possible from the participants chosen. A single case study comprising participants with specific knowledge yielded many insights and allowed data saturation to be achieved on the 13th interviewee. The qualitative study collected data from 13 informal traders who volunteered to participate. After the pandemic, all participants engaged in informal trading at the Mtapa Open Market Center in Gweru City. The participants comprised a diverse demographic profile and were aged between 26 and 54 years. The informal traders were aware that participation in the study was voluntary and that they reserved the unconditional right to withdrawal at any time without having to give reasons. Participants were also aware that the interviews were audio-recorded, with confidentiality assured (each trader was given an anonymous code), and that the collected data were used for research purposes only.

3.4 Data collection and instruments

Data collection instruments included direct observations and in-depth face-to-face interviews (Saunders et al., 2012). One-on-one interviews were conducted with informal traders between August and September, 2023. The interviews were recorded to provide room for further understanding the details of each participant's interview session. Each interview lasted between 40 and 50 minutes. The researcher observed six participants individually discussing with customers the prices of vegetables, potatoes, rapoko, and millet to the point where prices could be slightly dropped to mitigate stiff competition. Negotiation skills are also assessed. Furthermore, the researcher's interview guide facilitated participants to provide their experiences while answering questions such as (1) How is your business during the post-COVID-19 pandemic era? (2) What keeps your business running? (3) What

are your coping strategies for sustaining your business? (4) Tell me about the challenges that stalled your business post-COVID-19 era. In this study, member checking was employed to reconfirm data interpretation by asking participants to verify the responses they had given to guarantee the believability and applicability of the information that emerged from their responses (Merriam & Grenier, 2019).

3.5. Data analysis

Data analysis entailed the collective reading of the transcripts together with listening to recordings (Fang, Pechenkina, & Rayner, 2023). This approach allowed for accurate reflections of traders' emotions and emphases, thereby developing a holistic understanding of their experiences after the COVID-19 pandemic. The researcher employed NVivo 12.0 Pro software to assist in data analysis. Likewise, data solicited through interviews (tape-recorded), observations, and interview transcripts prompted the researcher to use thematic analysis to provide a detailed understanding of the issue under investigation (Lune & Berg, 2017). Thematic analysis was conducted, with traders' responses in each transcript thoroughly and independently coded by the researcher. A series of comparisons of the generated codes enabled double checking, which was followed by refinements and adjustments that were continually repeated until the coding of transcripts was completed. Finally, the process involved the aggregation of informal traders' comments into main sub-themes.

To ensure credibility and research trustworthiness, data interpretations were returned to the participants to reconfirm and verify validity during and after the analysis. In addition, some of the captured observations could be used as lenses to understand the phenomenon under investigation.

3.6. Study site

Gweru City is the major city of the Midlands province. It is geographically located at the center of economic activities in Zimbabwe. The old high-density suburbs are thickly located in the western side of the city, namely; Mkoba with more than 21 villages, Mtapa, Ascot, Woodlands as well as Senga, located to the south of the city. Many people resorted to informal trading following the closure of many companies in 1996 when the Economic Structural Adjustment Program (ESAP) was introduced. Many Gweru residents have resorted to street vending, running flea markets, selling agricultural products such as vegetables, grain, and agricultural implements, and being actively involved in foreign currency exchange activities to earn a living. Given the precarious nature of life experienced by the citizens of Gweru, it is clear why most of them engaged in informal trading. The negative effects of the COVID-19 pandemic have worsened citizens' poverty, similar to the Gweru City bi-laws, which have also affected their businesses. Nyabeze and Chikoko (2021) and Dzawanda et al. (2021) corroborate the view that the informal sector has been driven into deep poverty, which has escalated by lockdown measures. These measures banned any form of business activity at the time of the epidemic. When the epidemic showed signs of rescinding, several unorganized informal traders were relocated to the Mtapa Open Market. This was the city fathers' strategy to prevent informal businesses from operating from undesignated points

4. Results and discussions

The discussion of the results on the business resilience strategies adopted by informal traders at the Mtapa Open Market Center in the post-COVID-19 pandemic period was based on in-depth interviews with 13 purposively sampled informal traders. As discussed below, four themes emerged from the data: social networking, consignment sale agreements, business analysis, and business capital. Each participant was coded as follows: male participants were coded as Male P1 up to P6 and female participants were coded as Female P7 to P13. There were 7 female and 6 male participants.

4.1. Social networking

The findings reveal that business resilience strategies play a pivotal role in sustaining informal traders' business operations during the post-COVID-19 pandemic period in Gweru. The interviewees opened up their means of leveraging their businesses from the vulnerabilities of the pandemic. When the researcher asked about how the trader came into contact with customers and suppliers, networking emerged as one of the themes. Participants echoed the following responses:

Successful business depends on networking with both customers and suppliers of the goods that keep my business running. As you can see, we do not have a wholesale around from which to make daily purchases at any time. I have to network with smallholder farmers from Chipinge and Lower Gweru for weekly tomato supplies and grain products, such as round nuts, peas, groundnuts, maize, wheat, and rapoko. I received them from Gokwe and Marondera. This variety ensures that customers can obtain what they want. (Female P8).

Tell you what, my business is a phone business. I need to increase my range of customers through networking. I advertise my goods on social media platforms such as Facebook, WhatsApp, and Google. I normally specialize in selling potatoes. During the event, large businesses buy many pockets to make chips. I get supplies of potatoes from smallholder farmers nearby, and at times I resell to my big customers and make money. I have improved my family's food security. (Female P6).

As a young trader, I networked with my customers by generating good and amicable relationships. I am honest, reliable, and sell the goods that customers want. My business appeals to many customers. I mainly sell beans and madora or Mopani worms, which are regarded as nutritious food and relish in Zimbabwe. Through my networking, I buy madora from Gwanda, Matabeleland South Province, and my bean supplies come from Manicaland Province. (Male P4).

Networking sustains businesses. I know where to get anything through social media platforms. I get to know the price so that I do not incur any losses. The Zimbabwean currency changes every time I am informed. I may earn a small profit, but I am able to soldier on. (Male P2).

The responses clearly indicate that social networking plays a pivotal role in sustaining informal businesses in Gweru. New market potential was created for traders' goods. Social relations encouraged, rather than hindered, the continuous supply of goods in Gweru. In addition, the findings indicate that traders became more innovative in terms of trade, including marketing their products online, as new mechanisms to foster business resilience. This implies that, if informal traders use social networking as a resilience coping strategy or mechanism, they have a good chance of achieving business resilience sustainability in the post-COVID -19 pandemic era in Gweru. There is a growing interest in the use of online marketing methods like never before, such as the use of social media (WhatsApp), by promoting goods for sale, contacting customers, and locating suppliers. An increase in the digital economy has made it plausible for businesses to engage with many buyers and sellers and increase opportunities for the livelihood and sustainability of informal traders' businesses. This is a new dispensation and livelihood strategy for sustaining trading markets.

4.2. Consignment selling agreements

Interviewees mentioned consignment selling agreements as a coping strategy for flexibility between the agent and principal. It works in this way: a regular supplier of any product, the principal, is connected or networked with a regular informal trader, the agent, and they make mutual agreements on the mode of business resilience. The principal supplies the goods, and the agent sells the goods and pays back after selling the goods. For instance, the participants were asked how they received their supplies of their goods for sale, and the following statements were substantiated.

I started this business when I was 20 years old, and now I am 39 years old. My main products on the market are peanut butter and traditional meal. My suppliers were always smallholder farmers. I need a variety of grains such as millet, rapoko, sorghum, and wheat. I get some of the supplies from as far as Buhera in Manical and Province. Due to my long experience, the farmers give me all my requirements, and I will pay back the money after sales. This has just become a new way of fostering business reliance. Little was known about this strategy in the past. The suppliers have become my pillars because of my reliability. (Male P3).

To be honest, my family's livelihood is anchored in a good relationship with other people in business. I am connected to smallholder farmers who distribute my requirements to peri-urban farms. I receive tomatoes, cabbages, butter nuts, potatoes, carrots, and even green mealy. I do my selling, sometimes getting very small profits, but I always pay back to my principal. If the producer cuts off the supply chain, I am down. (Male P4).

I am sufficiently educated, but I cannot get any paid job. This one is my best. I can circumvent the impact of any disruption by giving agricultural goods on credit. Fortunately, I secured large customers who may come and buy to clear. What do I do? I always make sure that my prices are low and affordable to many buyers, hence raking many customers. (Female P12).

The principle of receiving goods, selling them, and paying later is a plausible strategy to empower those who cannot get a direct loan or sale on a credit basis. This is an upcoming opportunity to sustain livelihoods during times of limitation or disruption. This new coping mechanism is advantageous because there is no interest charged over the selling period up to the time the producer receives his/her dues. This situation is in line with (Polanyi, 2018) in which reciprocity encourages sellers, buyers, and service providers to garner a mutually beneficial relationship. This strategy is sufficient to assist traders with a constant supply of goods and services, which they could not do during COVID-19. It encourages traders to continue in business and enhances their livelihoods, even without enough money to make adequate orders. This scenario reduces family problems because traders can look after their families and mitigate the effects of hunger and poverty in the post-COVID-19 era. Consistent with the sustainable livelihood approach, livelihood outcomes are achievements of capital.

4.3. Business analysis

The findings showed that informal traders were able to soldier on despite the experiences of 'no business, no income' in the dawn of the COVID-19 pandemic period. The interviewees expressed the view that informal trading was the only way to go because one can make quick decisions that enable one to create synergies with others and bring food on the table. Traders adapted to focus on special deliveries to consumers. The following issues were mentioned during the interviewes' views were recorded as follows:

Daily sales at Mtapa can be frustrating because of stiff competition. I check competitor prices and lower mines to get something at least. Sometimes I go back into villages like Mtapa, Ascot, and at other times, I will sell my goods in Mkoba high-density suburbs and do personal selling. It is survival of the fittest, but I get enough to feed my children. (Female P13).

You need to be slightly alert. Analysis of Business. Know what customers want the most and sell them at a reasonable price. High prices scare away customers and low prices consume all profits. Instead of making orders, I travel to nearby farms and buy my stuff at very low prices. When I decide to lower prices, I am still covered profit-wise. (Female P11).

I sell what customers demand. This requires business timing. I am almost a widowed. My husband went to South Africa seven years ago, and I have received no words from him up to now. However, I can send my children to the school. (Female 8).

I first have information on the exchange rate value if it is a Zimbabwean dollar bond note. My charges never let me down. I currently sell potatoes because they do not perish easily. Today, my business is a gun to shoot poverty with or without my husband. (Female P7).

In line with the above responses, the findings have revealed that business analysis is a resilience strategy that plays a pivotal role in enhancing traders' chances of business survival based on the decisions they make daily. Traders employ many strategies upon making decisions to circumvent stiff competitions. Others had to take goods and hawks in nearby villages. Effective business decisions enhance livelihoods

and resilience even without COVID-19. Others place direct orders to producers, while the pricing strategy is central to all dealings. The responses show that business analysis is considered a powerful resilience strategy that can help traders recover from business shocks or distress. The authors argue that sustainable livelihood approaches and strategies have significantly reduced poverty among many urban residents in African countries (Khambule, 2020). A further endorsement says, collaborative efforts promote dialogue, cooperation, and pooling of resources and expertise, leading to more effective and sustainable outcomes (Sulaiman, Fitralisma, Fata, & Nawawi, 2023).

4.4. Financial capital boost

Another theme that emerged from in-depth interviews was the need for financial capital to strengthen business resilience. The participants expressed that all businesses require capital boosts and that financial capital is the most significant to kick start the business. In this regard, the variety of trading activities is stirred by the ability to buy all items required in the business. Below are some of the interviewees' responses:

In fact, you cannot start a business without money. As you know, the COVID-19 pandemic gobbled our starting capital and this is not a secret. Thus, a lack of finance is the biggest challenge to our intention to provide special-focused services to established customers. I team up with my colleagues to buy tomatoes and cabbages in bulk. It takes time to sell these products because of the competition. Last week half a twenty litre bucket of tomatoes went bad and I lost a great deal. (Female P10).

You know that everything falls on the capital. I need money to make big orders, and I resell at lower prices, so I can survive this throat-cutting competition. There is "Wiselord loan provider," but to get USA\$100 he needs you to pay back \$130. It is difficult; I cannot raise this. Those who are financially capable would buy in bulk and then sell in slots of orders or break the bulk. Their prices are lower, which is difficult for us. It is a battle. All of the same are good for marketing and convincing customers. (Female P9).

I need a financial boost to make large wholesale orders for madora and beans. Imagine madora come from Gwanda, about 287 km away, and beans are transported from Honde Valley or Nyanga, more than 400 km away. I need money to make these orders, because they are cheaper. However, it is difficult to obtain US dollars. However, if you have a good pocket, you will smile when you sell your food. You won't budge, you won't panic, COVID or no COVID. (Male P5).

As you can see, I sell grocery items that I buy from South Africa. I need good capital to travel, buy my goods, and declare at the border post and make it to earn a living wage. I obtain US dollars; then, I change them to Rands. (Female P13).

For me, COVID-19 was an opportunity. I used to sell goods at home. I bribed the police to let me perform my work. We have financial associations with our colleagues to boost stocks. This is a risky and costly business because we involve middlemen, and border crossing challenges reduce our resilience. We use part of our profit to bribe ZIMRA officers at the border and police officers so that we can pass without being searched, and it is working. (Female P7).

As indicated in the above quotes, financial backups are critical for sustaining informal traders' businesses. Budgeting and its implementation enhanced the traders fulfil and address critical needs in business (Eton, Sunday, & Nkamusiima, 2023). Traders are doing a great job to complete the supply chain process and avail a variety of foodstuffs to residents of Zimbabwe. The findings show that financial support can resuscitate business investments, including that of informal traders.

4.5 Discussion

4.5.1 Key findings

The main findings of informal traders' resilience strategies highlight that social networking has sustained their businesses as they could locate new customers and suppliers of goods demanded in the post COVID-19 era. Social media have been upheld to enable access to communication with buyers and sellers. Business agreements to sell goods and pay later enhance business sustainability. Moreover, the viability of informal traders' businesses was also anchored in business analysis and financial boost. One could first ascertain the cost of a product each day before selling it, meaning that information became a hub to sustain informal traders' businesses by not making their products underpriced or overpriced. These strategies sustained informal trading and enhanced community livelihoods and business sustainability. Traders can continually supply food, thus fighting hunger, poverty, and poor health due to malnutrition.

4.5.2. Importance of findings

The findings of this study empirically show that informal traders' economic activities were still being managed, which emerged as an important way to earn a living in the post COVID-19 era. They are important because these results are an eye opener as to how people come up with innovative ways to circumvent an economic disruption in the face of critical food shortages and health-threatening situations. The reality of economic business activities is understood, and it has become a platform for developing new strategies according to what was obtained in the informal trading market. Participants reported what they did, what they felt, and what they experienced, which removed bias in the findings. These findings are a stepping stone to innovative ways to deal with post-economic disruptions among vulnerable communities around the world.

4.5.3. Interpretation of findings

In the spat of economic food disconnections, people have become more resilient and are able to come up with new ways to sustain their livelihoods. The findings show that informal trading is another economic activity that can sustain people, despite the lack of government support. This is indicative of the fact that informal trading is the main source of income, employment, and livelihood for traders in Zimbabwe. Vulnerable COVID-19 traders financially found means of having venture capital other than getting finance from the government, as it used to be the norm. The results are important because contingent decisions were made each time to contain competition and changing food prices in the hyperinflationary environment in Zimbabwe. The findings have unravelled that despite the vulnerability on traders, informal trading has emerged with new strategies not to deal with COVID-19 but to deal with the precarious poverty, hunger and community challenges brought by the epidemic. The findings show that informal trading post COVID-19 empowered traders socially and economically and averted hunger and poverty.

4.5.4 Interpretation of findings

Though not as much as before, traders took advantage of the social network for promotion as a form of coping strategy after COVID-19. These results corroborate those (C. M. Mwema et al., 2021) study findings in Malawi and Zambia. They found that strong social networks fostered better resilience during crises by allowing disadvantaged traders, particularly women, access to market information, including the provision of resources such as finance, and increasing their influence through market connections (Chaudhuri, Sasidharan, & Raj, 2020). Business experience, reliability, and honesty are the ideal virtues for informal trading. This is crucial because traders can use them wisely to maneuver as fallback plans in the post-COVID-19 era. This finding is positively echoed in Hahiya and Kadirov's (2020) research, which posits that business experience might positively foster business longevity due to goodwill, honesty, and networking. The principle of receiving goods, selling them, and paying later is a plausible strategy to empower those who cannot get a direct loan or sale on a credit basis. Direct prices were placed to make orders from suppliers, while traders were very alert to the going market rate per commodity at any given time of the day. Financial support resuscitates business investment. In this study, although it was difficult as there were no loans given by the state, traders could manipulate their situations to obtain sources of finance to revitalize their businesses. In this regard, the findings confirm

those of (Anoke, 2023) which found that access to finance is pivotal in resuscitating women entrepreneurial businesses in Nigeria. The same view was endorsed by (Bryce, Ring, Ashby, & Wardman, 2022) who say that, it is most probable that financially resilient traders will proactively make a successful transition into the post-COVID-19 era.

4.5.5 Findings differ from other findings

These findings differ from others in that the study is one of its kind in the post COVID-19 era in Zimbabwe and other countries. The strategy of obtaining and selling goods and paying later is an interesting relationship between suppliers and buyers among impoverished people during the COVID-19 pandemic. This is a noble opportunity for those who cannot afford to raise funds for making direct orders. Interestingly, such business deals were made on the basis of the buyer's honesty and reliability, while the supplier banked all the trust in the fulfilment of the trade deals. This is a novel strategy. Another important unique element of this study is that traders could make it on their own; for instance, it was difficult to achieve sustainability of livelihoods against the hyper-inflationary environment in Zimbabwe. Unlike the obvious expectations of governments to support SMEs, these traders have adopted their own innovative survival strategies. For example, some participants reported that they travelled a distance of more than 150 km to make direct cheaper orders rather than making orders from suppliers in the trading market, which were more expensive.

4.5.6 Alternative explanation to findings

The participants were different before the study on the basis of sociocultural factors, but they reported similar experiences in their endeavors to fight poverty and live a better life like others. Although their biases were to do something to earn a living, it was difficult for them to negotiate deals that sustained their business. Venture capital is fundamental to sustaining businesses that positively impact community livelihoods. Negotiation skills developed in making deals are considered innovative ways to upscale the potential of business agreements that enhance resilience strategies to sustain livelihoods. The ability to sustain traders' livelihoods has been replicated by participants' opinions and views on an individual basis. Member checking was done by taking the findings back to participants, and the traders did not change what they had said but rather confirmed what they had pointed out during data collection. Informal trading post the COVID-19 has re-empowered traders, curtailed hunger, poverty, and reduced household vulnerability. Local community members can also have access to food products at affordable prices in the market. Social networking, consignment selling agreements, business analysis, and financial capital boosts were resilient strategies that enhanced informal traders' livelihoods in trading markets.

4.5.6 Strengths, weaknesses and limitations

The findings of the study establish that informal traders used business resilience strategies to sustain their livelihoods in the post COVID-19, it would be interesting for the government to develop informal trading policies specifically designed to assist informal traders in the country. The research inquiry can benefit women and youth who are not employed to start informal trading businesses by so doing this could alleviate poverty in communities. Financial policies can be introduced in tandem with traders' capacity to pay back loans in the form of venture capital. This study used a qualitative approach. The findings from such a study could not reveal the resilience strategies adopted in the post-COVID-19 pandemic era in the whole country, as a study using a quantitative methodology might have. Accordingly, the results of this study are limited in terms of generalizations pertaining to other cities in Zimbabwe.

5. Conclusions

5.1 Conclusion

This study adds to the extant literature on the business resilience strategies used by informal traders in the post-COVID-19 pandemic era. The study established that social networking, consignment sale agreements, business analysis, and financial capital boost were some of the business resilience strategies adopted by traders to sustain their livelihoods and overcome poverty and hunger in the post-COVID-19 pandemic period. The traders had to make several orders and resale to customers on cash and credit

to resuscitate their operations. This was in the face of competition, harassment by city fathers, and inadequate capital to buy supplies, mainly from smallholder farmers on peri-urban farms and elsewhere. This study concludes that informal traders are hardworking, innovative, and resilient in a competitive business environment. Viability of businesses depends on finance injection as noted that the supply chains negatively affected the SMEs businesses in Zimbabwe due to underfunding (Kapesa, Nyagadza, Mugano, & Cheza, 2023)

5.2 Implications of findings and future study

The findings of this study add value to the limited but growing literature on community livelihoods in the post COVID-19 pandemic era. Consequently, this contribution has broadened our understanding of business resilience strategies in the post COVID-19 era to sustain livelihoods in Zimbabwe's trading market. The study focused on a unique Zimbabwean context, which is associated with one of the highest inflations in the world, and it deals with limited studies concerning entrepreneurship and poverty alleviation in urban communities. To improve future studies aligned with this concept, a quantitative methodology could be used in future so as to allow the generalization of the findings in other Zimbabwean cities. Hence, more studies on informal trading could help improve the capacity of businesses so that they are resilient in times of post-disruptions. Overall, policymakers and business owners need to be aware that more support should be channelled towards informal trading in the form of financial strength, such as through soft loans, resources, infrastructure, and an enabling operating environment.

Acknowledgement

The researcher wishes to acknowledge the informal business traders sampled for this study for their participation in in-depth face-to-face interviews. This article benefited from drawing from their experiences and frustrations of hustling during after and the COVID-19 pandemic. The researchers also acknowledge Professor Jairos Gonye for his comments and editorial assistance. Thank you very much for your academic support.

References

- Anoke, A. F. (2023). Microfinance services and the growth of women's entrepreneurial businesses in North Central Nigeria. *Management*, 4(4), 379-393.
- Belton, B., Rosen, L., Middleton, L., Ghazali, S., Mamun, A.-A., Shieh, J., . . . Price, C. (2021). COVID-19 impacts and adaptations in Asia and Africa's aquatic food value chains. *Marine Policy*, 129, 104523.
- Bryce, C., Ring, P., Ashby, S., & Wardman, J. K. (2022). Resilience in the face of uncertainty: Early lessons from the COVID-19 pandemic *COVID-19* (pp. 48-55): Routledge.
- Buheji, M., da Costa Cunha, K., Beka, G., Mavric, B., De Souza, Y., da Costa Silva, S. S., ... Yein, T. C. (2020). The extent of covid-19 pandemic socio-economic impact on global poverty. a global integrative multidisciplinary review. *American Journal of Economics*, 10(4), 213-224.
- Carlos, M. 2003. Building networks: An experiment in support to small urban procedures in Benin. International Labour Review. London: CEPR Press, ECIV ODX.
- Centre for Development and Enterprise (2020). An independent policy analysis and advocacy organisation, in South Africa. https://www.cde.org.za.
- Chagonda, T. (2020). Zimbabwe's shattered economy poses a serious challenge to fighting COVID-19. The Conversation, 12.
- Chaudhuri, K., Sasidharan, S., & Raj, R. S. N. (2020). Gender, small firm ownership, and credit access: some insights from India. *Small Business Economics*, 54, 1165-1181.
- Chipenda, C. (2017). Livelihood resilience and diversity in the face of socio-economic challenges: Exploring the experiences of urban youth in Harare (Zimbabwe). Bangladesh e-Journal of Sociology, 14(1). 97-109.
- Chirisa, I. (2013). Peri-urban informal trading in Zimbabwe: A study of women in the sector (WIIS) in Ruwa. *Journal Global and Science*, 1(1), 23-39.
- Clara, A. C. (2020). Informal sector and Nigerian economic prospects: the covid–19 experience. *European Journal of Business and Management Research*, 5(4).

- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*: Sage publications.
- Connor, T. K. & Charway, F. (2020). Ambiguities of xenophobia in a border town: Inner city informal traders and Ekasi shopkeepers in the city of East London, South Africa. Journal of Contemporary African Studies, 38(2), 257-273.
- De Satgé, R. & Holloway, A. (2002). Learning about livelihoods: Insights from Southern Africa (Vol. 1). Oxfam.
- DFID, U. (2020). Sustainable livelihoods guidance sheets. Department for International Development, United Kingdom. Government United Kingdom.
- Duri, F. & Marongwe, N. (2017). The paradox of borders, borderlands and diasporic spaces: Contested enclaves, restrictive mechanisms and corridors of opportunity. Consumerism and the global
- Dzawanda, B., Matsa, M., & Nicolau, M. (2021). Poverty on the rise: the impact of the COVID- 19 lockdown on the informal sector of gweru, zimbabwe. *International Social Science Journal*, 71(S1), 81-96.
- Eton, M., Sunday, A., & Nkamusiima, D. (2023). Budget implementations in local governments in Uganda; reflections from Kiruhura and Mbarara. *International Journal of Financial, Accounting, and Management*, 5(2), 235-249.
- Fairlie, R., & Fossen, F. M. (2021). The early impacts of the COVID-19 pandemic on business sales. *Small business economics*, 1-12.
- Fang, J., Pechenkina, E., & Rayner, G. M. (2023). Undergraduate business students' learning experiences during the COVID-19 pandemic: Insights for remediation of future disruption. *The International Journal of Management Education*, 21(1), 100763.
- Gerald, E., Obianuju, A., & Chukwunonso, N. (2020). Strategic agility and performance of small and medium enterprises in the phase of Covid-19 pandemic. *International Journal of Financial*, *Accounting, and Management*, 2(1), 41-50.
- Guo, Q., Zheng, Y., Shi, J., Wang, J., Li, G., Li, C., ... Xu, H. (2020). Immediate psychological distress in quarantined patients with COVID-19 and its association with peripheral inflammation: a mixed-method study. *Brain, behavior, and immunity*, 88, 17-27.
- Kahiya, E. and Kadirov, D. (2020), "Informal cross border trade as a substratum marketing system: a review and conceptual framework", Journal of Macromarketing, Vol. 40 No. 1, pp. 88-109.
- International Labour Organisation (ILO). (2020). COVID-19 crisis and the informal economy: Immediate responses and policy challenges. ILO brief.
- International Labour Organization (ILO) (2018). The Contribution of social dialogue to programme 2030: Formulating the informal economy. TUDCN.
- International Trade Center (ITC) (2020). Assessing the COVID-19 impact on SME's and preparing for a new normal. ITC's 2020 SME Competitive Outlook report, 22 June 2020.
- Kabonga, I. (2020). Reflections on the 'Zimbabwean crisis 2000–2008' and the survival strategies: The sustainable livelihoods framework (SLF) analysis. *Africa Review*, 12(2), 192-212.
- Kapesa, T., Nyagadza, B., Mugano, G., & Cheza, A. (2023). Impact of the COVID-19 pandemic on survival of MSMEs in Zimbabwe. *International Journal of Financial, Accounting, and Management*, 5(2), 179-194.
- Khalid, S., Dan, W., Sohail, A., Raza, W., Khalid, B., & Ur-Rehman, A. (2021). Empowering women at the higher institutional level: analysis of business education and leadership training program. *Business, Management and Economics Engineering*, 19(1), 150-169.
- Khambule, I. (2020). The effects of COVID-19 on the South African informal economy: Limits and pitfalls of government's response. *Loyola Journal of Social Sciences*, 34(1), 95-109.
- Khan, M. S. (2020). Women's entrepreneurship and social capital: Exploring the link between the domestic sphere and the marketplace in Pakistan. *Strategic Change*, 29(3), 375-387.
- Khlystova, O., Kalyuzhnova, Y., & Belitski, M. (2022). The impact of the COVID-19 pandemic on the creative industries: A literature review and future research agenda. *Journal of Business Research*, 139, 1192-1210.
- Kiaka, R., Chikulo, S., Slootheer, S., & Hebinck, P. (2021). "The street is ours". A comparative analysis of street trading, Covid-19 and new street geographies in Harare, Zimbabwe and Kisumu, Kenya. *Food Security*, 1-19.

- Kivunja, C., & Kuyini, A. B. (2017). Understanding and applying research paradigms in educational contexts. *International Journal of Higher Education*, 6(5), 26-41.
- Legodi, K., & Kanjere, M. (2015). The challenges faced by informal traders in greater Letaba municipality in Limpopo province, South Africa. *Africa's Public Service Delivery & Performance Review*, 3(4), 57-75.
- Long, A., & Ascent, D. (2020). World economic outlook. International Monetary Fund, 177.
- Love, D. C., Allison, E. H., Asche, F., Belton, B., Cottrell, R. S., Froehlich, H. E., . . . Nussbaumer, E. M. (2021). Emerging COVID-19 impacts, responses, and lessons for building resilience in the seafood system. *Global Food Security*, 28, 100494.
- Lune, H. & Berg, B.L. (2017). Qualitative research methods for the social sciences. (9th Ed.) Essex: Pearson Education Limited.
- Manlosa, A. O., Hornidge, A.-K., & Schlüter, A. (2021). Aquaculture-capture fisheries nexus under Covid-19: impacts, diversity, and social-ecological resilience. *Maritime Studies*, 20, 75-85.
- McKibbin, W., & Fernando, R. (2020). The economic impact of Covid-19. Economics in the time of Covid-19.(Edited by Richard Baldwin and Beatrice Weder di Mauro). *Cepr Press. Erişim Tarihi*, 5, 2023.
- Merriam, S. B., & Grenier, R. S. (2019). *Qualitative research in practice: Examples for discussion and analysis:* John Wiley & Sons.
- Muriithi, S. M. (2021). The Impact of COVID-19 on African SMEs, possible remedies and source of funding.
- Mwema, C., & Crewett, W. (2019). Social networks and commercialisation of African indigenous vegetables in Kenya: A Cragg's double hurdle approach. *Cogent Economics & Finance*, 7(1), 1642173.
- Mwema, C. M., Crewett, W., & Lagat, J. (2021). Smallholders' personal networks in access to agricultural markets: a case of African leafy vegetables commercialisation in Kenya. *The Journal of Development Studies*, 57(12), 2063-2076.
- Ncube, C. N. (2020). The impact of COVID-19 on MSMEs in developing countries. CUTS International, Geneva, 1-9.
- Ncube, P. & Phillip, R. 2006. 'Meltdown' Murambatsvina one Year on. Solidarity Peace Trust: South Africa 74.
- Nationen, V. (2020). Sustainable Development Outlook 2020: Achieving SDGs in the Wake of COVID-19-Scenarios for Policymakers: UN.
- Njaya, T. (2015). Informal sector, Panacea to the high unemployment in Zimbabwe? Case of informal sector enterprises of Harare Metropolitan. *International Journal of Research in Humanities and social studies*, 2(2).
- Nyabeze, K., & Chikoko, W. (2021). Socio-economic impact of COVID-19 lockdown measures on the informal sector livelihoods in Zimbabwe. *African Journal of Social Work*, 11(4), 231-239.
- Ogunde, O. (2020). Nigeria's informal economy: A catalyst for economic growth. Retrieved from https://businessafricaonline.com/nigeria-3/accessedon24/04/2020
- Ojiagu, N. C., Akonu. S. C. & Eemba, E, Unizik, N. (2021) COVID-19: Business resilience and demand stimulation in informal sector in Anambra State, Nigeria. Unizik Journal of Business, 4(2), 1-8.
- Ozili, P. K., & Arun, T. (2020). Spillover of COVID-19: Impact on the Global Economy.
- Polanyi, K. (2018). Economy and Society. Michele Cangiani and Claus Thomas berger: Cambridge: Polity Press.
- United Nations Development Programme. (2017). strengthening livelihoods in environmental action: Sustainable livelihoods approach. A contribution to agenda 2030. Discussion Paper. Panama City.
- Ragasa, C., Lambrecht, I., Mahrt, K., Aung, Z. W., & Wang, M. (2021). Immediate impacts of COVID- 19 on female and male farmers in central Myanmar: Phone- based household survey evidence. *Agricultural Economics*, 52(3), 505-523.
- Raza, W., Hayat, K., Zahir, S., & Muhammad, N. (2021). Moderating Role Of Board Size And Its Effect On Default Risk And Earning Response Coefficient (ERC). *Multicultural Education*, 7(7).

Resnick, D., Spencer, E., & Siwale, T. (2020). Informal traders and COVID-19 in Africa: An opportunity to strengthen the social contract. *IGC Policy Br*.

Sachikonye, L., Raftopoulos, B., & Kanyenze, G. (2018). Building from the Rubble

- Sahoo, P. & Ashwani. (2020). COVID-19 and Indian economy: Impact on growth, manufacturing, trade and MSME sector. Global Business Review, 21(5), 1159-1183.
- The Labour Movement in Zimbabwe Since 2000: Weaver Press. Hrare.
- Saunders, M., Lewis, P., & Thornhill, A. (2012). Research methods for business students (6th ended.) Harlow. *England: Pearson Education*, 109.
- Sulaiman, E., Fitralisma, G., Fata, M. A., & Nawawi, R. (2023). Empowering local communities engagement: Rural tourism and business innovation for SDGs desa. *Journal of Sustainable Tourism and Entrepreneurship*, 4(3), 331-344.
- Tawodzera, G. (2014). *Household food insecurity and survival in Harare: 2008 and beyond*. Paper presented at the Urban Forum.
- Tibaijuka, A. (2005). Report of the Fact-Finding Mission to assess the Scope and Impact of 'Operation Murambatsvina in Zimbabwe. *UN-Habitat Special Envoy on Human Settlements*, 18.
- Tshuma, M., & Jari, B. (2013). The informal sector as a source of household income: The case of Alice town in the Eastern Cape Province of South Africa. *Journal of African studies and development*, 5(8), 250.
- Vermaak, J. (2017). Social development and informal markets: lessons from Thohoyandou market, South Africa. *Development in Practice*, 27(1), 53-63.
- Walker, B., Holling, C. S., Carpenter, S. R., & Kinzig, A. (2004). Resilience, adaptability and transformability in social–ecological systems. *Ecology and society*, 9(2).
- Wieland, A. (2021). Dancing the supply chain: Toward transformative supply chain management. *Journal of Supply Chain Management*, 57(1), 58-73.
- Williams, T. A., Gruber, D. A., Sutcliffe, K. M., Shepherd, D. A., & Zhao, E. Y. (2017). Organizational response to adversity: Fusing crisis management and resilience research streams. Academy of management annals, 11(2), 733-769.
- Zimstat. (2019). Zimbabwe 2019 Labour Force and Child Labour Survey. Retrieved from file:///C:/Users/acer/Downloads/ddi-documentation-english-82.pdf