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Mukodzo, Hilton T., Kabonga, Itai, Zvokuomba, Kwashirai, Musara, Enock and Nyagadza, Brighton (2025) COVID-19 Lockdowns and Implications on the Informal Traders' Livelihoods in Zimbabwe: A Qualitative Study. Journal of Asian and African Studies, 61 (3). pp. 2309-2327.

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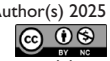
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COVID-19 Lockdowns and Implications on the Informal Traders' Livelihoods in Zimbabwe: A Qualitative Study

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Abstract

Though lockdown restrictions were critical in slowing down the pandemic, there is a need to explore their implications on livelihoods of informal traders, especially in heavily informalised economies like Zimbabwe. In this study, we explore the implications of lockdowns on the livelihoods of informal traders in an urban setup in Zimbabwe. We used a qualitative research approach to explore the implications of lockdowns on informal traders' livelihoods in Bindura, Zimbabwe, collecting data through in-depth interviews (n=15) and focus group discussions (n=8). The respondents were sampled purposively, with sampling terminated when data saturation was reached. The data was analysed using the thematic analysis approach. We found that COVID-19 restrictions cut income inflows, culminating in food insecurity, inability to pay for accommodation and other daily household needs. Our findings suggest the intersection of pandemics; COVID-19 broadened the food crisis already affecting not only informal traders but also generality of the general population. Inability to earn and support families psychologically affected informal traders who expressed an increase in stress levels and propensity to abuse alcohol and drugs as a coping mechanism. Additionally, to cope with lockdown challenges informal traders shifted to trading at home, paying bribes to police, selling assets, borrowing from friends, relatives and 'loan sharks' and reliance on remittances. Post COVID-19 lockdowns, informal traders are in excessive debt potentially affecting their ability to bounce back. COVID-19 significantly disrupted the livelihoods of informal sector participants and their ability to generate income needed to meet several household needs. However, informal traders displayed the ability to cope with the crisis, utilising various strategies.

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Keywords
COVID-19, lockdown, informal traders, livelihoods, poverty, coping

Introduction

COVID-19 started in Wuhan, China in December 2019, was declared by World Health Organisation (WHO) as a global pandemic following rapid spread and associated morbidity and mortality (Nyabeze and Chikoko, 2021). By the end of September 2023, 770 million infections and 6 million deaths were reported globally (World Health Organisation, 2023). Multiple strategies were adopted to respond to COVID-19, and these include lockdown restrictions, social distancing, restrictions on large gatherings and vaccination programs (Mabhanda, 2024; Mutanda, 2022; Nyabeze and Chikoko, 2021). The first lockdown in Zimbabwe was instituted on 30 March 2020, banning all activities with the exception of essential health and law enforcement activities (Mutanda, 2022). Following this were subsequent variations of the levels of lockdowns, including a dawn-to-dusk curfew and travel restrictions imposed on 21 July 2020 (Mutanda, 2022). Lockdowns were imposed on an already struggling Zimbabwean economy, which was facing structural economic challenges and had been ravaged by natural disasters like Cyclone Idai and recurrent droughts (Dzawanda et al., 2021). Furthermore, the lockdowns were imposed on an economy heavily dependent on the informal sector, with estimates suggesting over 80% of Zimbabweans are employed in the informal sector (Dzawanda et al., 2021; Gukurume and Oosterom, 2020; Mabhanda, 2024).

Zimbabwe has one of the largest informal sectors in the world (Nyabeze and Chikoko, 2021). In the 1990s, Zimbabwe started experiencing economic challenges worsened by the Economic Structural Adjustment Program (ESAP), which created joblessness. Consequently, the country witnessed pronounced migration into the informal sector (Mabhanda, 2024). However, over the years, the growth of the informal sector in Zimbabwe owes much to the deindustrialization, collapse of the agricultural sector and an educational system out of sync with job market requirements (Magidi, 2024).

Informal trading is the selling of both consumable and non-consumable merchandise on street pavements, open spaces and as traders walk (Chirisa, 2013; Mabhanda, 2024). Informal trading is significant in Bindura City (Kabonga et al., 2021a, 2021b), thus the city offers a viable case study to explore the implications of COVID-19 lockdowns on informal traders. The nature of the informal traders in Bindura is diverse characterised by traders selling a variety of wares including footwear, fruit and vegetables, food items, second-hand clothes, small electronical gadgets and many others. This merchandise is mostly sourced from local suppliers (Kabonga et al., 2021a) but some are sourced externally especially from Harare, the capital city, which is about 87 km away. Informal traders in Bindura central business district (CBD) conduct their business on street pavements/along the streets, traffic lights corners, as they walk and generally where people frequent for instance, at long-distance bus terminus. Predominantly, informal trading in Bindura city is conducted at undesignated sites, no wonder there is constant clash between the traders and the municipal police. This 'cat and mouse' game is documented elsewhere (Kabonga et al., 2021a). Whereas in Zimbabwe, informal traders are known by multiple names such as street hawkers, street peddlers, in Bindura, the common term used is street vendors, usually shortened to just '*mavendors*'. In most cases, informal traders in Bindura capitalise themselves through self-funding. (Kabonga et al., 2021a). With poor performance of the formal sector and the growing unemployment trends, informal traders are diverse, encompassing females, males, young people, middle-aged, the disabled, the literate, the illiterate and the elderly.

Much literature on COVID-19 in Zimbabwe has tended to explore the public health burden of COVID-19. Literature review conducted showed that there is relatively little literature on how COVID-19 affected the livelihoods of the informal sector in Zimbabwe. Even worse, there is a paucity of developed evidence on the socio-economic and psychological effects of lockdowns on the livelihoods of informal traders and how the traders navigated and survived the lockdowns. Our study builds on a few previous studies and strengthens already available evidence on the implications of COVID-19 on the informal sector with a special focus on the informal traders. The study's specific research questions were (i) what were the socio-economic and psychological effects of COVID 19 lock downs on informal traders, (ii) what were the surviving strategies used by the informal traders during COVID 19 lockdowns and their effectiveness and (iii) what are policy and practical lessons that can be gleaned from the Bindura City informal traders experiences and how can these be applied in future pandemics. The follow-up section reviews literature on the effects of COVID-19 on the informal sector, followed by methods section, presentation of findings and concluding with a discussion of the findings.

COVID-19 effects on the informal sector

The informal sector is a major provider of income, sustaining employment and livelihoods for many people globally (Akuoko et al., 2021; Khambule, 2022). Evidence from literature suggests the imposition of COVID-19 lockdowns brought socio-economic effects on the informal sector in low-income countries (Mutanda, 2022; Nyabeze and Chikoko, 2021; Schotte and Zizzamia, 2023). The effects of COVID-19 were felt much more in countries that adopted full lockdowns. While the effects of COVID-19 on earnings and employment were felt by both the formal and informal sectors workers, the effects were much pronounced on the informal sector workers (Khambule, 2022; Schotte and Zizzamia, 2023). Lockdowns created uncertainties as people in the informal sector second-guessed when the restrictions would be uplifted to ensure the continuation of business (Dudzai and Warara, 2021). This potentially resulted in psychological and mental distress, with some informal traders becoming 'prisoners of hope'.

Studies show that workers in the informal sector survive on daily income (Nyabeze and Chikoko, 2021). Lockdown restrictions spelled doom to many informal sector workers dependent on daily income to meet daily household requirements (Bongani and Ntobeko, 2023; Mutanda, 2022). Their plight differed from those in the formal sector who had an option to work from home and at the same time enjoyed health and economic protection (Dzawanda et al., 2021). Mabhanda (2024) argues that COVID-19 lockdowns prevented businesses of any kind. The closure of businesses increased poverty levels for the informal sector workers due to depletion of savings and the disturbance of income flows. Disruption of income flows was accompanied by challenges of food shortages, inability to pay for accommodation and other daily needs (Bongani and Ntobeko, 2023; Josephson et al., 2021). To cope with food shortages caused by COVID-19 lockdowns, informal traders families were reported to reduce the number of meals or quantities of food portions(Bongani and Ntobeko, 2023; Gukurume and Oosterom, 2020). The International Labour Organization (ILO) findings show relative poverty of informal sector workers increased by over 50% during the first month of COVID-19 (ILO, 2020). Certainly, low-income countries did not escape the debilitating socio-economic consequences of COVID-19, with the poor who lacked resources and means to cope with COVID-19 being the hardest hit (Mhlanga and Ndhlovu, 2020b; Ndhlovu and Tembo, 2020).

COVID-19 lockdowns presented a conundrum for informal sector workers. Though adherence to the lockdown restrictions was going to prevent informal sector workers from contracting COVID-19 virus, it also spelled death from starvation (Dzawanda et al., 2021). COVID-19 enduced a dilemma on informal sector workers whether to die from the virus or hunger (Akuoko et al.,

2021; Gukurume and Oosterom, 2020). Informed by the legalist theory, informal sector workers become delinquent not to act against society but to survive (Bongani and Ntobeko, 2023; Dzawanda et al., 2021; Sillah, 2019). This is despite consequences of police brutality if found breaking lockdown restrictions (Gukurume and Oosterom, 2020). In Zimbabwe, some urban informal traders were embroiled in a 'cat and mouse' game with law enforcement agents. This involved running away when they saw law enforcement agents coming (Bongani and Ntobeko, 2023). The flouting of lockdown restrictions and other multiple negative coping mechanisms by informal sector workers was in a bid to survive the effects of COVID-19. The literature shows that during COVID-19 to evade lockdowns, informal traders traded at night, paid bribes to law enforcers and many other coping strategies (Mutanda, 2022). Others even resorted to negative coping mechanisms such as stealing, selling of illegal alcohol and transactional sex (Bongani and Ntobeko, 2023; Dudzai and Warara, 2021). Previous studies also show children supplementing household income through child prostitution and begging (Dudzai and Warara, 2021).

As argued above, COVID-19 resulted in the closure of businesses, loss of income and general increase in poverty. The imposition of lockdown restrictions was without a well-laid-out plan to support marginalised informal traders who before COVID-19 were struggling to make ends meet (Dudzai and Warara, 2021). Evidence from Zimbabwe shows the government failing to provide financial and material relief to informal sector workers (Mutanda, 2022). Only limited businesses and few rural communities benefitted from food support. This means informal traders had to endure the effects of COVID-19 without social protection from the government (Gukurume and Oosterom, 2020). However, other countries in Africa instituted broad-based strategies to support communities and businesses. South Africa implemented disaster relief funding, tax relief, emergency procurement, social relief grant and financial support to small businesses (Mutanda, 2022).

With reference to Zimbabwe, the government took advantage of lockdowns to reform informal markets, bulldozing and raising down market stalls used by informal traders without informing or consulting them (Gukurume and Oosterom, 2020). Post COVID-19, the informal traders were not only worried about capital to bounce back but also the availability of space to continue trading. In Harare, the capital city of Zimbabwe, chances of getting space in approved vending sites are determined by one's political capital and proximity to ruling party officials (Gukurume and Oosterom, 2020). Not only is space a challenge to bouncing back into business but also capital. Informal traders in Zimbabwe are relying on internal saving and lending schemes (where members borrow and return borrowed funds with a certain percentage of interest) as a source of capital (Mushonga and Makwara, 2023).

The sustainable livelihoods framework

The study is informed by the Sustainable Livelihoods Framework (SLF), whose roots can be traced to the Institute of Development Studies, with further explication by Ian Scoones and colleagues. The SLF, Figure 1, argues that in order for people to earn a living they need to combine several livelihood assets (physical, financial, human, social, natural) into livelihood strategies (agriculture, migration, off farm activities, and so on) to produce livelihood outcomes (more income, improved wellbeing, improved food security, and so on) (Khambule, 2022; Krantz, 2001).

The SLF is composed of five elements, which are livelihood assets, livelihood strategies, vulnerability context and livelihood outcomes:

Livelihood assets

Livelihood assets are divided into five categories that are physical assets (e.g. property), human assets (e.g. skills, health and time), social assets (e.g. common property, public sector entitlements

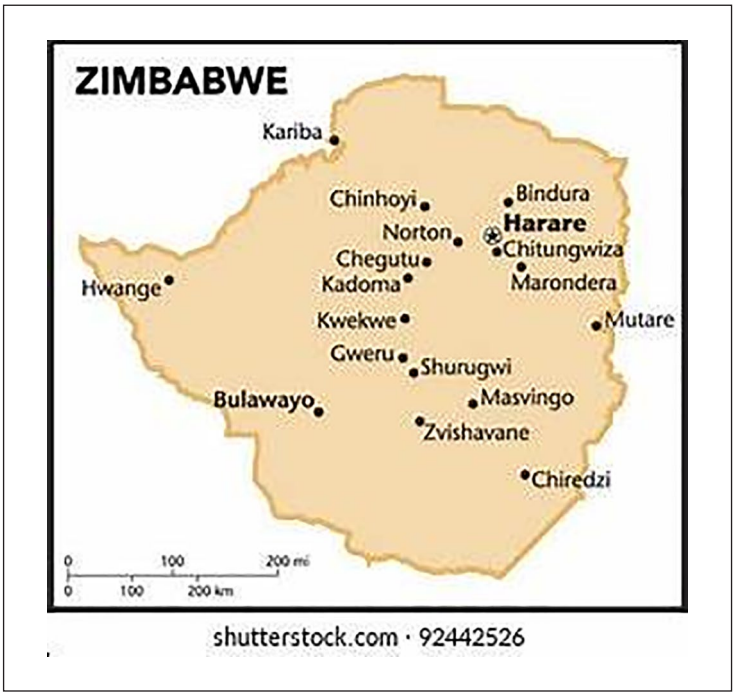

Figure 1. Showing the location of Bindura in Zimbabwe.
Source: Shutterstock (2024).

and social networks), natural assets (e.g. land, environment) and financial assets (e.g. cash, credit). Contextualising to our study, assets are what informal traders use in spearheading informal trading. Those who are into buying and selling require financial assets (cash, credit) to purchase stock for reselling, whereas those in market gardening require natural assets (land and water) to produce products for selling. A livelihood (such as informal trading) is a function of access to livelihood assets (Dube, 2020; Mhlanga and Ndhlovu, 2020a, 2020b).

Livelihood strategies

A livelihood strategy is an activity that generates the means of living (Kabonga, 2022). A livelihood strategy is usually determined by access to assets (Mhlanga and Ndhlovu, 2020b). In this study, informal trading is taken as a livelihood strategy to attain livelihood outcomes (more income, better education, better health and improved welfare).

Vulnerability context

Vulnerability context captures a set of conditions and events that inhibit livelihood, including climate change, disasters, poor infrastructure and economic shocks (Moser, 1988). For a livelihood to produce livelihood outcomes, it should cope with and go beyond the inhibiting vulnerability context (Chingarande, 2009). COVID-19 is taken as part of vulnerability context, and we explore how informal traders coped with COVID-19 to attain desired livelihood outcomes.

Policies, institutions and processes

The SLF is interested in institutional arrangements, policies and economic and political processes because they determine the context in which livelihood strategies are implemented (Krantz, 2001). Policies, institutions and processes determine access to assets and limit or exacerbate the impact of the vulnerability context on livelihoods (Chingarande, 2009). COVID-19 lockdown policy is in this element of the SLF, and we broadly explore how the policy affected informal trading as a livelihood strategy

Livelihood outcomes

Livelihood outcomes result from livelihood strategies implemented by individuals (Dube, 2017). According to the SLF, livelihood strategies should lead to livelihood outcomes of more income, better education, better health, more consumption and improved welfare (Kabonga, 2022). Our study explores implications of COVID-19 on the ability of informal trading to generate more income, support better health and education, improve consumption and improve welfare (Kabonga, 2022).

Guided by the SLF, we explored the effects of COVID-19 on five elements of the SLF, Table 1. The SLF was chosen because it allows a holistic exposition of the implications of COVID-19 lockdowns on informal trader access to livelihood assets, livelihood strategy and livelihood outcomes. Studying informal traders' livelihoods during COVID-19 is helpful to judge how sustainable the livelihood is, that is its ability to cope with and bounce back after shocks and vulnerabilities (Chambers and Conway, 1992).

Study site

Bindura is a city located approximately 87 km on the northeastern side of Harare, the capital city of Zimbabwe, Figure 2. It is bordered by Shamva, Mazowe and Mount Darwin districts(Kabonga and Zvokuomba, 2021). The population of Bindura has been growing over the years (Kabonga et al., 2021a). Population census of 1982 shows there were 18,243 people, increasing to 46,275 in 2012 and to over 50,000 people currently. The city is home to Zimbabwe's prominent mines of Freda Rebbeca Gold Mine and Trojan Nickel Mine (Kabonga et al., 2021a). Due to the abundance

Table 1. Elements of the SLF and how they informed the study.

SLF element	How it informed the study
Livelihood assets	To understand how COVID-19 limited or supported access to five livelihood assets of financial, physical, social, natural and human assets.
Policies, institutions and processes	Exploring broadly how lockdown restriction policies limited access to assets and opportunities to pursue informal trading as a livelihood strategy.
Vulnerability context	Exploring how COVID-19 was a shock to informal traders and effects on livelihood strategies
Livelihood strategies	Exploring how informal trading as a livelihood strategy was affected by COVID-19 lockdowns
Livelihood outcomes	The implications of COVID-19 on income, welfare and vulnerability of the informal traders in the context of lockdown restrictions, which affected the livelihood strategy

Source: Krantz (2001).

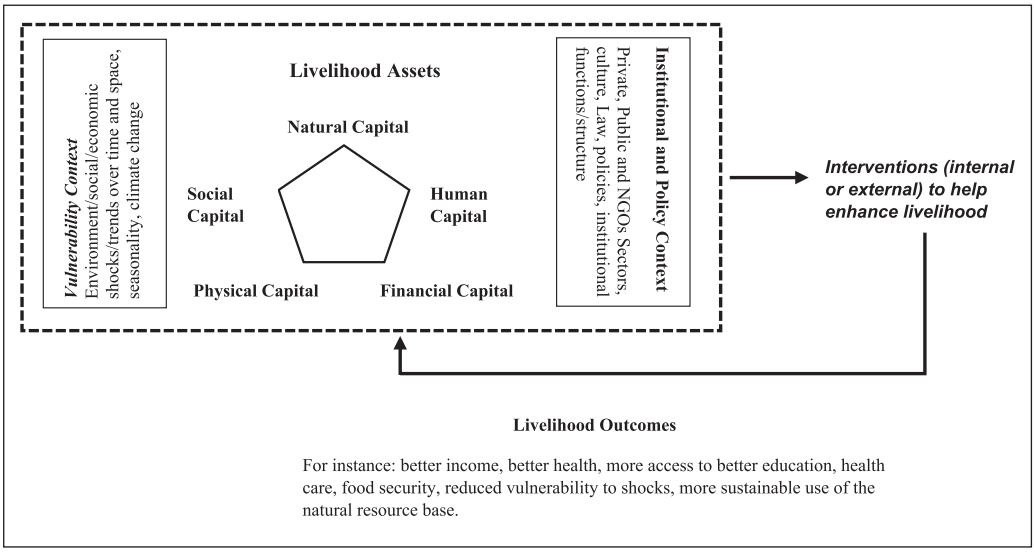

Figure 2. Showing the location of Bindura in Zimbabwe and the SLF.
SLF: Sustainable livelihood Framework.

of gold, artisanal mining is common. Artisanal miners are amongst the lucrative clientele base of informal traders (Kabonga et al., 2021a). Agriculture is also a prominent economic activity, with major crops grown being maize, tobacco, cotton and horticulture.

Methods and materials

The study adopted a qualitative approach to explore the implications of COVID-19 on the informal traders in Bindura, Zimbabwe. We, however, adopted the interpretivism paradigm that recognise that reality is complex and multi-layered characterised by varied interpretations of a single phenomenon (Goldkuhl, 2012). We showed that while COVID-19 lockdowns were experienced by all informal traders, there are multiple interpretations on how lockdowns affected livelihoods. While we could have used quantitative and mixed methods approach, we settled on a qualitative approach as our research questions border on experiences, opinions and perceptions of the informal traders that could only be explored through qualitative approaches (Moser and Korstjens, 2018). Additionally, the qualitative approach allowed the use of multiple data collection methods (Flick, 2018), consequently we combined in depth interviews, focus group discussions (FGDs).

We used two non-probability sampling methods of purposive and snowballing techniques (Douglas, 2022), to select the research site and participants. Bindura City was purposively selected because it has various typologies of informal traders with potential for rich and thick descriptions of implications of COVID-19 lockdowns on informal traders. Some of the authors are residents in the city, and thus are contextually aware of the dynamics in the city. We purposively selected participants whom we knew to be informal traders during the period of COVID-19. These participants referred us to other informal traders. We recruited four participants through purposive sampling, and the rest of the FGD and in-depth interview participants through snowballing. All key informants were recruited through purposive sampling. Sampling was stopped when we felt there was no new information coming from the participants

Table 2. Data collection methods.

Data collection method	Reach
In depth interview	10 (6 females and 4 males) informal traders 5 (3 females 2 males) key informants
Focus group discussions	8 (5 females and 3 males)
Documentary review	Academic literature (journal articles, books, book chapters, reports, opinion papers, policy briefs) and grey literature

We used three principal qualitative data collection methods of in in-depth interviews, FGD and document review. We conducted 15 in-depth interviews, 10 with informal traders and 5 with key informants. We were interested in understanding from informal traders' lived experiences how COVID-19 impacted their livelihoods and how they survived the lockdowns. Key informants provided information on structural constraints brought by COVID-19 and local government support for informal traders. The first author (HTM) conducted the interviews utilising standardised guides. We opted for in-depth interviews because they accorded us the opportunity to explore respondents' lived realities, experiences, perceptions and opinions (Flick, 2018). All interviews lasted between 40 and 90 minutes, and they were audio recorded. They were usually conducted at the residences of informal traders at times that were convenient to them without major disruptions to their livelihoods. We terminated recruitment for in-depth interviews when no new data were emerging from interviews.

Additionally, data were collected through an FGD with informal traders in Bindura city. We conducted one FGD (eight participants) with various types of informal traders, some in the business of reselling second-hand clothes, footwear, electronics, food and vegetables, and many others. FGD was utilised because it permitted the researchers to explore how knowledge was shared jointly among respondents (Acocella, 2012). The FGD lasted between 60 and 90 minutes, and it was audio recorded and transcribed later. We complemented primary data with secondary data from both academic literature and grey literature, Table 2. Document review permitted comparison of our findings with previous studies

The approach we used for the data analysis follows the Braun and Clarke thematic analysis approach (Braun and Clarke, 2006). Data analysis for the study started in the field. During fieldwork, we were able to pick common ideas and patterns shared by the respondents. In follow-up interviews, we sought to clarify and broaden on these common ideas and patterns. After completion of interviews, the audios were transcribed in verbatim and later translated. We immersed ourselves in the data through a process of reading and rereading the transcripts. This process allowed us to inductively develop a coding framework, which we applied across all the transcripts.

We deployed several strategies to ensure the rigor and trustworthiness of the findings. Some of the researchers are residents of Bindura city and were part of the community from the time COVID-19 hit the country to the imposition and lifting of the lockdowns and gradual return to normalcy. We consider this prolonged engagement with the community essential to contextual understanding of the implications of the COVID-19 lockdowns on the informal sector in Bindura. Additionally, we spent close to 6 months engaging respondents on the implications of COVID-19 on the informal sector. During this period, we would 'member check' (Birt et al., 2016); that is going back to the respondents to check whether our interpretation of findings was correct. Our study relies on 'thick descriptions' (Maher et al., 2018) of lived experiences of respondents.

Our study adhered to various ethical considerations. Participants in the study provided written informed consent (Peter, 2015). The collected data were accessible to the study team only. We ensured this by keeping the study materials on password-protected laptops in line with principles of maintaining confidentiality (Wiles et al., 2008). Research team members had prior training and experience in maintaining confidentiality in qualitative studies. There is a lack of identifiers that link the data presented in this study to participants who provided the data.

Findings

In this study, we interviewed 10 informal traders, 6 females and 4 males and 5 females and 3 males participated in FGD. The detailed characteristics of the informal traders are shown in Table 3.

A total of five key informants (three females and two males) informed the study; detailed characteristics of key informants are shown in Table 4.

Socio-economic effects of lockdowns on informal traders' livelihoods

Restriction on informal trading livelihood strategy. Our findings indicated that the livelihoods of informal traders were disrupted by restrictions imposed by lockdowns. We have shown above that residents of Bindura are increasingly turning to informal trading because of structural economic challenges. Many of the respondents were selling vegetables, second-hand clothes, cell phones accessories, fruits informally on street corners, open spaces, as they walk, and in areas

Table 3. Showing the characteristics of informal traders.

Participant label	Gender	Age	Level of education	Years in informal trading	Products sold
In-depth interviews					
R1	Female	18	Ordinary level	3	Kapenta Fish
R2	Female	21	School dropout	5	Beverages
R3	Male	23	Tertiary	4	Stationery
R4	Female	21	Advanced level	3	Small electronics
R5	Female	28	Tertiary	1	Second hand clothing
R6	Male	32	Ordinary level	8	Fruits
R7	Female	26	Tertiary	2	Airtime
R8	Female	20	Ordinary level	2	Vegetables
R9	Male	24	Tertiary	4	Kitchen utensils
R10	Male	34	School drop out	6	Confectionary
Focus group discussion					
R11	Female	26	Ordinary level	4	Motor lubricants
R12	Male	28	Tertiary	1	Fruits
R13	Female	31	Tertiary	3	Eggs
R14	Female	19	Tertiary	5	Traditional grains
R15	Male	21	Advanced level	2	Beverages
R16	Female	32	Ordinary level	6	Airtime and Firewood
R17	Male	24	School drop out	3	Illicit traditional beer (*Kachasu*)
R18	Female	35	Advanced level	4	Second hand footwear

Table 4. Showing the characteristics of key informants.

Participant label	Gender	Age	Level of education	Type of key informant
R19	Male	25	Tertiary	Community leader
R20	Female	30	Tertiary	Council official
R21	Female	26	School drop out	Ward councillor
R22	Female	32	Tertiary	Council official
R23	Male	24	Tertiary	Church leader

where people frequent regularly. These activities were restricted during the lockdown restrictions, undermining the ability of informal traders to earn a living. Additionally, the police and municipal police targeted sites used mostly for informal trading (open spaces, street corners, and so on) and arrested informal traders for flouting lockdown restrictions. COVID-19 lockdowns also affected the supply chain for informal traders. Wholesale and retail shops where informal traders restock were closed; thus, they had no access to stock for reselling. They could not travel to farms to procure produce for reselling, nor were farmers able to travel to Bindura city to supply the informal traders. Both participants in in-depth interviews and FGD supported that the lockdown restricted the ability to earn a living:

> The police are always at us, and we cannot sell. . ., if you are caught you are either arrested or you lose your products (FGD).

> . . .we have since stopped selling our products. . ., because of fear of arrests which exacerbates our existing challenges" (IDI).

Informal traders selling perishables like fruits and vegetables made huge losses at the onset of lockdown restrictions, particularly the first lockdown declared in March 2020. This is because lockdowns were a new phenomenon to everyone, police enforcement was strictest, and informal traders were still devising mechanisms to navigate lockdowns.

It is important to highlight the heavy-handedness of the police during the arrests of informal traders found flouting the lockdown restrictions. The respondents submitted that they had been subjected to inhumane treatment, including heavy beatings and use of derogatory language. Many suggested the treatment meted out to those flouting lockdown restrictions was equal to those accused of murder:

> . . .the police was merciless during lockdowns, if you are found selling anything they would beat you heavily (IDI).

Whilst many studies have highlighted the deleterious impact of COVID-19 lockdown on informal trading, few informal traders who succeeded in circumventing the lockdown restrictions reported making more profits since people had no time and choice to compare goods and prices. Instead, they had to buy from any available supplier:

> . . . actually business has been flourishing in the lockdown. I always lock my doors and sell my products covertly (FGD).

Increase in food shortages. The study findings show that restrictions imposed on informal traders' livelihoods culminated in food insecurity. Lockdown restrictions reduced the ability of informal traders to earn money to afford food requirements. With many informal traders surviving on a hand-to-mouth basis prior to COVID-19, the emergence of COVID-19 made them more vulnerable to food insecurity.

> . . .the fact that we are unable to fend for ourselves have clearly affected our food security, these are tough times, and we fear for our children (FGD).

In such scenarios, reduction and postponement of meals was a common practice. The COVID-19 lockdowns not only caused food insecurity amongst the informal traders but also the general the population. Many people reliant on informal markets for food supply were affected by the COVID-19 lockdowns, which were introduced:

> The disruption of informal markets. . . our food situation has been worsened as we used to buy food from the cheaper informal traders (FGD).

Our respondents reported the absence of support from the government and CSOs' social protection programs. We were told of informal traders relying on close relatives and neighbour for food supplementation

Increase in bribe demands. Daring informal traders who broke lockdown restrictions and covertly continued with business reported that police and council officers were demanding bribes for them to operate. The respondents reported that the brides were usually on the high side, as the police claimed they were doing them a huge favour. Informal traders keen to earn something complied. Those refusing to pay bribes were subjected to arrest and possible destruction of their wares:

> . . .we are forced to pay a certain percentage which amounts to bribery because without doing so you cannot sell any of your products (IDI).

> . . .they come after every two days to collect the money for us to continue operating. At times I see different people which means I might end up paying a lot of money" (IDI).

We were not able to quantify the bribes that were given, but we were told that encounters with police during lockdown restrictions were in most cases going to result in demand of bribes, with vulnerable informal traders unable to resist ". . .we could not resist demands for bribes, because we were breaking law and threatened with arrests" (FGD).

Inability to afford rented accommodation. The majority of informal traders who sells their wares in the CBD, stay in nearby rented accommodation of high-density suburbs of Chipadze and Chiwaridzo. Average rentals during the COVID-19 pandemic averaged between US$35 to US$50 per room. Affording these rentals was a toll order for informal traders whose livelihoods were seriously disturbed by COVID-19 restrictions. We were told by informal traders that failure to pay rentals resulted in them being thrown away of the rented accommodation:

> . . .I am now living at my parents' place, as my landlord booted me out of his house. I could no longer afford to pay the rentals on time. . . (IDI).

Furthermore, not all the informal traders were booted out of the rented accommodation, some continued to face threats of being chucked out of accommodation for failing to pay their rentals consistently:

> . . .my landlord did not understand that I was no longer getting money and I told her to give me time to look for money, but she said she needed the money, and that accommodation was not free in Zimbabwe. Sadly, I ended up going back to my parent's place for the meantime whilst I am getting back on my feet (FGD).

Some informal traders reported to us that they developed a 'thick skin' to put up with constant threats hurled at them for failing to pay their rentals on time. We also found out that informal traders who were renting three rooms ended up renting two rooms and those who were renting two rooms ended up renting one room. However, such coping mechanisms exposed informal traders to COVID-19 infection due to overcrowding. We were informed that reducing rented accommodation space was at times accompanied by relocating some family members to rural areas where living costs were generally considered cheaper. Even some of the informal traders who were unable to afford rented accommodation temporarily relocated to rural areas, coming back to Bindura city after the lifting of lockdown restrictions to resume business:

> . . .rentals had become a problem for me, so I had to go my rural area in Shamva (IDI).

Psychological effects of COVID 19 lockdowns

Psychological effects of COVID-19 lockdowns included an increase in alcohol and drug abuse.

Increase in alcohol and drug abuse. Informal traders highlighted increased levels of stress emanating from pressures to meet daily family requirements. The signs of distress were observable in the family setup up as said by respondents below:

> . . . we could notice high levels of stress and behavioural changes on our spouses (IDI).

> . . . sometimes my husband would not eat and say he is fine when in fact he had not eaten all day. . .his mood will be sombre. At times he would become violent (IDI).

Document review shows Musasa Project (a national NGO that deals with gender based violence) documenting over 764 cases of economic insecurity and poverty related gender based violence between 30 March 2020 and 9 April 2020, a high figure compared with the statistics of the same period the previous year. To cope with the increased mental and psychological distress, our participants highlighted that some informal traders turned to drugs and alcohol use:

> . . .people were drinking a lot. . ., the cheap alcohol stuff like Black Stallion, Saints (cheap and illegal spirits imported outside the country) so as to deal with stress associated with fending for the families (FGD).

While some informal traders were already using alcohol and drugs prior to COVID-19, the level of use was said to have increased during COVID-19 lockdowns. Others who were not in drug and alcohol use before COVID-19 lockdowns became users to cope with the stress of restricted livelihoods.

Coping strategies employed during COVID-19 lockdown

To survive the effects of COVID-19 lockdowns on informal traders' livelihoods, several coping strategies were adopted, including selling products at home, disposal of moveable assets, dependence on remittances and borrowing from friends, relatives and loan sharks (moneylenders who charge extremely high interest rates often under illegal conditions).

Selling products at home. Restricted from accessing the CBD space, we were informed of informal traders who resorted to selling their products at home. Informal traders informed their neighbours about their business, who in turn spread the news in their locality "*we do not have an option but to sell our products at home, some of our clients know where we live, and they come to our houses, and we sell our goods there*" (ID1). They risked arrest by the police as this was not permitted under the lockdown restrictions. Our findings showed that informal traders who adopted this coping mechanism diversified into products that were in demand and highly sought. We spoke to informal traders who initially specialised in selling second-hand clothes but were forced to sell illicit beer at home as it was in demand. We were interested in understanding who supplied them with the illicit beer, given the lockdown conditions. We were told of suppliers who imported them illegally from Mozambique, employing various strategies to evade the lockdown restrictions "*these illegal drugs are coming from Mozambique, you know how porous our borders are*" (IDI KI)

Other informal traders did not shift the line of business but continued selling the same products at home. They turned their homes into mini shops "*I have been selling my wares at home, have turned another room into a tuckshop*" (IDI). To avoid potential arrest by law enforcement agents, they avoided selling to buyers or strangers whom they suspected to be potential law enforcement agents.

Various strategies were employed by informal traders to sustain and enhance the profitability of business domiciled at home. One of the strategies reported was the use of social media marketing to advertise their products to close-knit network. Informal traders advertised on WhatsApp status, WhatsApp neighbourhood groups as well as on Facebook and TikTok:

> I advertise my goods on WhatsApp statuses and when one is interested we can arrange where to meet (IDI).

> I have resorted to advertising my clothing material of Facebook and people have been contacting me (IDI)

Participants in the study highlighted not comfortable using social media to advertise their business. This is because it provided evidence of conducting business during lockdown restrictions that could be used by law enforcement agents to incriminate them. Battle hardened by the 'cat and mouse' clashes with municipal police prior to COVID-19, informal traders were prepared to risk all rather than die of hunger and starvation doing nothing.

Disposal of assets. Many informal traders who could not continue with their business resorted to selling assets as a strategy to cope with the challenges brought by COVID-19 lockdowns. We were told by participants that they were left with no option but to sell household assets such as televisions, mobile phones, gas stoves, fridges and other household furniture to generate income to purchase food and pay rentals:

> I ended up selling my cell phone and radio to pay my rentals, it was a difficult decision, but I had no choice. It proved effective (FGD).

Participants expressed disappointment that assets that took them long to acquire were disposed of cheaply. Because they were at a position of disadvantage and in need of cash to address the pressing challenges, they could not bargain for fair prices. They were sentiments that some of the assets were sold for less than half their value of the asset. As some of the participants are making a re-entry into informal trading, they wish they had assets they could sell to capitalise their businesses.

Remittances from relatives and spouses. Other informal traders drew upon social capital to survive the battering of their livelihoods. We were told that informal traders turned to relatives who were abroad for financial assistance.

> . . . .my brother in the United Kingdom has been sending me money via Western Union, and this has at least helped me in feeding my family (FGD).

The remittances played a critical role in helping the informal traders to meet their existential food, accommodation and clothing needs during the COVID-19 lockdowns. Not all respondents reported benefiting from remittances, but only a few who had relatives abroad. Participants reported having difficulties accessing remittances as lockdown restrictions prevented them from accessing financial institutions in the city. The situation improved in subsequent lockdowns as financial institutions were later recognised as essential services in the context of promoting access to remittances.

Borrowing from friends and 'loan sharks'. We found out that informal traders borrowed from many sources, including friends, relatives and 'loan sharks' to survive the decimation of informal trading. Informal traders had no option but to turn to borrowing to afford food, accommodation and other daily expenses during lockdowns ". . .*what helped me to survive during this difficult period was to borrow from friends and relatives. . .I would literally cry that they lend me some money because they were also under pressure. . .*" (FGD). Some informal traders reported being in debt when the lockdowns were finally over due to excessive borrowing from relatives, friends and 'loan sharks'. Some of their assets were taken for failing to service debts, particularly of loan sharks. It was emphasised that debt was inevitable given the high interests rates charged by 'loan sharks' which could get as high as 40% ". . .*I lost a mobile phone to a loan shark after I failed to pay back a loan I got form him. . ., I borrowed US$500 and the interest rate was too much, just imagine 35%*" (IDI).

Discussion

Our study explores the implications of COVID-19 lockdowns on the livelihoods of informal traders in Zimbabwe, using a case study of Bindura city. We found that COVID-19 lockdowns resulted in socio-economic effects, psychological effects and informal traders adopted various coping mechanisms. Restrictions on informal trading affected access to income, which in turn created social challenges, including inability to afford food, pay rented accommodation as well as other daily family needs. This inability manifested in psychological and mental stress with a propensity to negative coping mechanisms, including the abuse of drugs and alcohol, and violence to vent out anger. Positive coping mechanisms included shifting business to home, relocating family members to rural areas, seeking remittances from relatives, whereas negative coping mechanisms included the use of drugs and alcohol, borrowing from 'loan sharks' and disposal of assets.

We have added to the evidence that disturbance of livelihoods cascades in deleterious socio-economic and psychological effects. Previous research has documented how the disturbance of livelihoods during COVID-19 cascaded in social challenges, including food shortages and accommodation challenges (Dzawanda et al., 2021; Mabhanda, 2024). COVID-19 emerged as a vulnerability context inhibiting informal trade, which militated against SLF livelihood outcomes of more income, better health and education and food security. It is important to note, pandemics like COVID-19 not only affect people's means to earn income but transcends into in social and psychological effects (Nguse and Wassenaar, 2021; Schotte and Zizzamia, 2023). We have learnt from this study, pandemics usually intersect or broadened other pandemics. Dzawanda et al. (2021) similarly found COVID-19 is increasing the food crisis, with people more afraid of hunger than the COVID-19 virus itself. Governments in low-resource settings needed to plan contingently beyond addressing economic effects and institute social protection and mental health programs. During COVID-19, the Zimbabwean government instituted various financial and social support programs to assist the people affected by the pandemic (Mpofu, 2020). While this is commendable, evidence shows the intermittent nature of these programs (Mpofu, 2020) and poor coverage of certain sections of society hardest hit by COVID-19 (Dzawanda et al., 2021). In the Zimbabwean context, lacking from both the government side and CSOs was broad-based mental health support of people whose livelihoods were disturbed by COVID-19 as was done in other settings (Dong and Bouey, 2020). In future pandemics, CSOs and governments can work together to provide such services. Our suggestion concurs with the SLF that various institutions belonging to the SLF element of policies, institutions and processes working together can ameliorate shocks and disturbances that affect livelihood strategies.

Beyond COVID-19, informal traders face exacerbated impediments to resuming informal trading. This is because they lack financial assets, which is the bedrock of informal trade. Informal trading as livelihood strategy more than any other forms of livelihood assets needs financial assets. We have shown that after COVID-19, informal traders are in excessive debt after borrowing heavily from loan sharks and relatives during COVID-19 lockdowns. They lack physical assets which they could turn into financial assets (cash) after they pawned them during COVID-19 lockdowns. Their situation is further exacerbated by historical exclusion from formal financial institutions support (Magidi, 2024). Despite their informality, governments need to actively support the re-entry of informal traders into business. Our study emphasises the importance of institutions in supporting recovering of livelihoods post shocks and disturbances to livelihood strategies. This is an imperative particularly in the Zimbabwean context, where the informal sector is the backbone of the economy employing over 80% of the population (Dzawanda et al., 2021) and contributing over 60% to the Gross Document Product (GDP) (Ndiweni and Verhoeven, 2013). We have demonstrated how the informal sector traders survived the lockdowns because of kinship support and reliance on social capital including borrowing from friends and relatives. As informal traders seek re-entry into informal trading relying on social networks to raise capital remains an option. Our study debunks the pheripherisation of social assets in livelihoods, emphasizing that social assets are equally important in sustaining livelihoods as was also found by Mushonga and Makwara (2023). As informal traders are picking pieces after the decimation of their livelihoods, there is a need for tough choices on how to raise capital. Choices like borrowing from 'loan sharks' while easy and within easy reach may be the source of failure of re-entry, given the punitive high interest rates. We are confident of the ability of the informal traders to bounce back underpinned by agency (human potential to be calculative) as was also found in (Dzawanda et al., 2021; Mabhanda, 2024).

Our findings show rampant abuse of informal traders and trampling of their right to dignity and inhumane treatment during COVID-19, and this finding also emerged in other studies (Bongani and Ntobeko, 2023; Du Plesis, 2021). We have added to the evidence that in pandemics, there is potential for violation of human rights in the process of enforcing restrictions. This is largely as a

result of a lack of clearly defined parameters of enforcement, opening a large gap for police abuse of power (Du Plesis, 2021). It is important that law enforcement agents be adequately trained and conscientised that they have a responsibility to uphold human rights however emergent and serious the pandemic is. CSOs have a role to play in pandemics to conscientise the vulnerable groups of their rights to avoid unadulterated trampling of their rights. Additionally, CSOs ought to educate vulnerable groups, including informal traders, in pandemics the steps they can take in case of violations of their opinions. In other settings, CSOs were vocal, advocating against trampling of the rights of vulnerable groups (EpicAfrica and AfricanNGOs, 2021). Our study shows institutions of the SLF (government departments, CSOs) have a role in mitigating diverse effects of pandemics.

Corruption is a serious economic cancer in most developing economies in Africa (Mkhize et al., 2024). Findings by Lambsdorff show an increase in corruption by one point on a scale of 0 (being highly corrupt) to 10 (being highly clean) lowers productivity by 4% of GDP and net annual capital inflows by 0.5% of GDP (Lambsdorff, 2003). Our findings, align with previous research, which showed pandemics create a conducive environment for corruption, including demands and payment of bribes (Usman et al., 2022). Corruption undermines the principle of authority, weakening the ability of the state to maintain its status as a legitimate enforcer of the law. It is important to note that informal traders were vulnerable to bribe demands due to tilted power relations favouring law enforcement agents (Mutanda, 2022). CSOs and local groups can play a watchdog role voicing against the practice of bride demands and payments. However, the practice of corruption is a complex phenomenon, which may require more to deal with, particularly in pandemic situations. It may require more of structural interventions than just program-driven CSOs interventions.

The theory used for the study, the SLF captures well what happened during COVID-19. Informal trade as a livelihood strategy exists in a vulnerability context expressed by shocks in the form of COVID-19 hampering the ability of the livelihood strategy (informal trade) to generate livelihood outcomes of more income, improved welfare and increased consumption. Beyond the constricting vulnerability context in which informal trade was couched during COVID-19, our findings suggest the importance of human agency. Informal traders demonstrated the potential to be calculative amidst lockdown restrictions through various coping mechanisms, as was also found by Dzawanda et al. (2021). We are of the view that the SLF, as a theoretical framework, emphasise a lot on the power of policies, institutions and processes, neglecting the human potential of actors to navigate the policies, institutions and processes. This has been raised in previous critique of the SLF with calls to infuse human agency into the framework (Nef et al., 2023).

Conclusion

COVID-19 lockdowns significantly disrupted informal trade, resulting in the inability of informal traders to afford most of the necessities. Informal traders demonstrated the ability to cope with shocks and vulnerabilities through instituting various coping mechanisms such as covertly conducting business, paying bribes, borrowing from friends, relatives and ‘loan sharks’ and reliance on remittances. The COVID-19 pandemic was a difficult time for most of informal traders. This points to the need to include informal traders in social protection programs in case of the resurgence of COVID-19 or outbreak of similar pandemics to caution them during pandemics. Social protection and relief programs implemented during COVID-19 excluded many informal traders who needed support. This highlights the importance of inclusive social protection during pandemics. Our study demonstrates that the implications of COVID-19 lockdowns went beyond causing socio-economic effects to also causing psychological effects. It is important that in future pandemics requiring lockdowns, governments must adequately plan towards addressing the psychosocial

effects of pandemics. Future researches are needed to explore strategies that governments can sustainably use to support the bouncing back of informal traders into business.

Acknowledgements

Authors wish to extend gratitude to all the anonymous respondents who participated in this research study.

Availability of data and material

The article does not contain any data related to any published work or stored in any repository.

Declaration of conflicting interests

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

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