

Understanding Strategies for Resilient Livelihoods by Masvingo Urban's Vulnerable Groups During the Covid-19 Pandemic in Zimbabwe

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Abstract

Despite the devastating impact that COVID-19 has caused across the globe, the voices of resilient women, the youth, the elderly and people living with disabilities remain unheard. The study sought to examine the adequacy of the resilient mechanisms adopted by selected vulnerable members in Masvingo urban in facilitating self-reliance under COVID-19 induced lockdown conditions. The paper is informed by the Resilience Theory and employs an exploratory research methodology. The case study was found to be the useful design for the study. Data collection was done through the interviews, focus group discussion and document analysis. Thematic content analysis was used to analyse the qualitative data. Findings revealed the chronic nature of the COVID-19 pandemic to the youth, elderly women living with disabilities and the orphaned and vulnerable children. The study recommends that for the women, children and youth, the elderly and people living with disabilities to avert adversities through sustainable resilient livelihoods, they need to employ mediating processes that do not lie in an individual or the social environment but the transactions between the two.

Key words: livelihood, resilience, vulnerability, COVID-19



Introduction

COVID-19 has been labelled a global pandemic which recorded above 18 million cases in the world and resulted in more than 690 000 deaths as of August 2020 (WHO, 2020). The pandemic started in China, moved to Europe and North America and finally to southern Asia and Africa. With the increasing wave of the pandemic many developing nations in the world, Zimbabwe included, implemented partial lockdowns to curb the spread of the scourge. However, these lockdowns triggered grave and unfolding socio-economic challenges especially for the poor and vulnerable groups (Rahman et al, 2020). African governments, Zimbabwe in particular, went to an extent of reducing the mandatory quarantine period on COVID-19 cases by one –half due to lack of resources to take care of patients in isolation for the two-week period recommended by WHO (Mavhunga,2020). If a government with a budget could fail to support those in quarantine centres with adequate services, what more ordinary individuals such as women, youth, the elderly and people living with disabilities who had been dependent on their daily takings in the informal sector. This seemed to push the vulnerable even out of the margins. Therefore, it is against this backdrop that the paper seeks to explore resilient livelihood strategies of the poor and vulnerable groups during the COVID-19 induced lockdown in Masvingo urban, Zimbabwe.

The popular voices of resilience by women, children and youth, the elderly and people living with disability have often been subdued in times of emergencies. Concomitantly, vulnerable groups' resilient livelihood strategies remain largely unexplored. Dereki & Kariuki (2020) reiterate that Africa's economy is 61% informal. In Zimbabwe, for instance, majority of urban population depend on informal jobs. Studies on vulnerable populations have been done on beekeeping as a livelihood resilient strategy; climate change and resilience livelihoods (Chazovachii, Chuma, Mushuku, Chirenje, Chitongo & Mudyariwa, 2013; Politzer, 2015, Chitongo, 2019). Recently, WHO (2020) has focused on informal urban settlement population livelihoods with particular attention on households dependent on informal sector economy. A gap in empirical studies thus far speaks to the need to examine the adequacy of resilient livelihoods to facilitate the self-reliance of marginalised groups under COVID-19 induced lockdown regulations pronounced by the Zimbabwe government. Not much has been theorised about survival strategies during a national lockdown where national borders are closed, mobility is restricted, and micro enterprise activities are treated as non-essential services. The paper explored the nature of adversities faced by members of vulnerable groups and their strategies, as they struggled to improve their livelihoods.

Resilience Theory

The study was informed by the resilience theory. Literally, resilience is 'capability to regain original shape or position after bending, stretching, compression, or other deformation'



(Korber, Rod & McNaughton, 2017). Entrepreneurial resilience is 'augmented by enhanced networks and formation of professional network of mentors, accepting that change is part of life, and avoiding seeing crises as insurmountable' (Van Breda, 2018). It is the 'capacity of individuals to navigate their way to the psychological, social, cultural, and physical resources that sustain their well-being and their capacity individually and collectively to negotiate for these resources to be provided and experienced in culturally meaningful ways' (Greene, Galambos & Lee, 2004). The extent of entrepreneurial resilience is not only dependent on internal or personal characteristics, but on structural and external factors. It is adaptive resilience which involves a process of continuous transformation and learning in the aftermath of disruptions.

Resilience is a process that leads to an outcome. The central focus of resilience theory is on the mediating processes. Thus, one could say that a person or social system are 'resilient' because they promise good outcomes in the face of adversity. Resilience should, incorporate three components which include: adversity, mediating processes and positive outcomes as shown in Figure 1. The term resilience is understood as a multilevel process that the systems engage in to obtain better-than-expected outcomes in the face of adversity. In this regard, 'multilevel' implies that resilience processes occur across various fields or levels of the social ecology or person-in-environment, rather than only in the individual. Therefore, it entails family network and the community. The community can encompass the social environment which captures institutions either state or non-state entities. Patterns of adversity can be divided roughly into two categories, that is, 'chronic and acute' (Van Breda, 2018). These are levels of vulnerability contexts which can be in the form of shocks, stress, trends and seasonality. Hence, in this context the adversity is the COVID-19 emergency and the mediating processes are the entrepreneurs' capacity, assets, and the transforming structures and processes employed to redress the worsening conditions of vulnerability. Resilience process encompasses mediating. The mediating process involves personal intelligence, problem solving skills, emotional intelligence, motivation to succeed, faith and hope (Van Breda, 2018). However, one should note that individuals are made responsible for dealing with collective challenges that should be dealt with by collective structures such as the state. Relationships in people's lives with other sectors or actors are crucial mediating factors in the face adversities. Resilience also found in networks of social relationships such as family, school and neighbourhood. The resilience process does not lie in the individual or in the environment but in the way the two transact. Social environment is critical for the sustainability of individuals and family success during hard times. The results of good social relationships during adversities are restoration of better outcomes as revealed by the quality of the lives of the affected communities of the entrepreneurial poor (Chazovachii, Chitongo, Tagarirofa & Rukomwe, 2020).



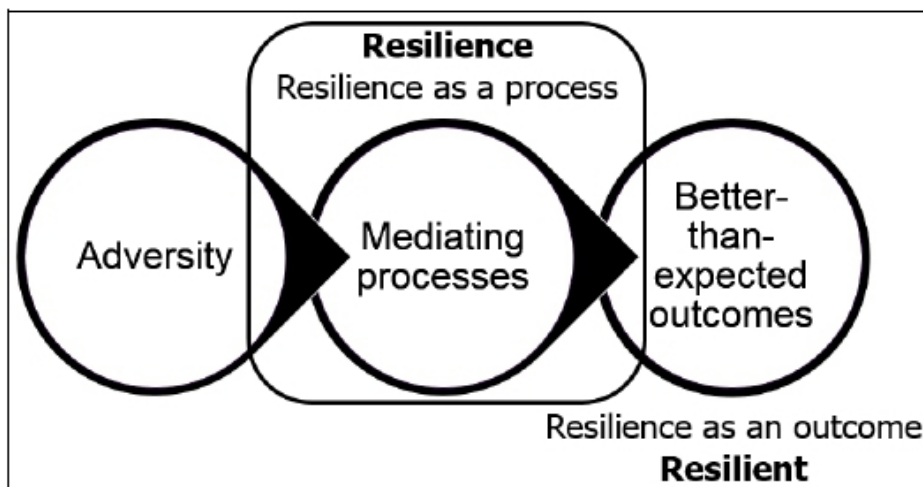


Figure 1: Resilience theory: process and outcomes (Van Breda, 2018)

“Resilience” has become a buzzword in international development circles. How to build resilient livelihood strategies may be key to reducing the vulnerability of communities to not only climate change but to the current COVID-19 emergency (Hedner, Abouzeedan & Klofsten, 2011). But how do we translate the theory of “resilient livelihoods” into practical strategies that actually work on the ground? While resilience has been acknowledged as fundamental to the achievement of the Sustainable Development Goal (SDG 3) of good health and well-being, the Sendai Framework for Disaster Risk Reduction (DRR) 2015–2030 and the Paris Climate Agreement, it has not been tested in whether and how it could facilitate self-reliance under the COVID-19 regulations in generally weak economies such as Zimbabwe.

Table 1: Vulnerable groups’ operations prior COVID-19 national lockdown regulations

Vulnerable groups	Livelihoods prior to national lockdown
Elderly	<ul style="list-style-type: none"> • Market gardening in <i>chitima</i> and <i>tanaiwa</i> • Sale of airtime • middlemen ship
Women	<ul style="list-style-type: none"> • Vegetable marketing • Sale of secondhand clothes • Cross border trading • Forex trading

People living with disability	<ul style="list-style-type: none"> • Vegetable marketing • Sale of secondhand clothes • Cross border trading • Forex trading
Youth	<ul style="list-style-type: none"> • Vegetable marketing • Sale of secondhand clothes • Cross border trading • Forex trading

Table 1 has shown uninterrupted livelihoods activities by the vulnerable groups before the national lockdown imposed by the government of Zimbabwe on 30 March 2020. The vulnerable engaged in these activities because of increasing unemployment. The unemployed youth, people living with disabilities, the elderly would spend their day working for survival in an informal manner. These activities were done at the designated *Tanaiwa*, *Chitima* markets, respectively, as well as in the streets in town. Farmers from outside the city of Masvingo would deliver their fresh produce to the market on daily basis. Money market business would be done in the city in places such as the corners of Barclays bank and Chicken Inn centre with limited interruptions. Cross border traders had their place in both *Tanaiwa* and *Chitima* market where they traded daily without hindrances. With the COVID-19 induced national lockdown, all these livelihood activities came to a halt. This meant that several livelihoods were being put into jeopardy in an economy the government was also struggling to fulfil WHO regulations regarding quarantine. If a government with a budget could not support those in quarantine centres with adequate services, what about an ordinary person such as women, youth, the elderly and people living with disabilities who had relied on daily takings in the informal sector? The COVID-19 regulations seemed to further marginalise the vulnerable. It is against this backdrop that the paper seeks to explore the resilient livelihood strategies of the poor and vulnerable groups during the COVID-19 induced lockdown in Masvingo urban, Zimbabwe.

COVID-19 Lockdown in Zimbabwe

COVID-19 lockdown (not shutdown of all productive activities), has reshaped society and disrupted daily lives for people world over. The regulations to contain COVID-19 have resulted in massive losses to small- and large-scale companies and has forced millions out of work. Education has also been derailed, affecting 1.4 billion people. The year 2020 has thus been labelled a 'wasted year' due COVID-19 induced lockdown. In Zimbabwe, the lockdown was pronounced by the president on 30th March 2020 (GoZ, 2020). Zimbabwe's COVID-19 Inter-ministerial taskforce was tasked to hand over materials to ministers of state for provincial affairs to speed on undertaking lockdown. The purpose was to capacitate health systems so that they meet the requirements to test, treat and track infections. Initially the lockdown was intended to last for 21 days till the 19th of April 2020. After the lapse of the 21-day period, it was reviewed and was however observed that the number of cases had risen by 25, comprising both imported and local infections. Three



deaths had been recorded during the lockdown (Peralta, 2020). The lockdown was thus extended for another 2 weeks to 3rd May, 2020. Appropriate measures were to be announced after that 2 weeks extension, as guided by WHO. The conditions of the lockdown included full adherence to COVID-19 best health practices as aforementioned. During the lockdown some institutions were completely shut down and others partially closed depending on whether they offered ‘essential’ or ‘non-essential’ services. Essential services were allowed to continue work. Essential services (in the legal sense) included key economic activities including banking and telecommunications. The government left it to employers across the sectors to regulate their workplaces in line with the guidance from health experts. Thus, government left employers to decide what they should do about their workplaces as they have initiated a lockdown strategy (Peralta, 2020; WHO, 2020).

Table 2. Institutions to continue operating during lockdown

Institutions	Explanation
Transport	All intercity public transportation were banned. Only government-owned Zimbabwe United Passenger Company (ZUPCO) would provide inner city transport services. Buses would be disinfected throughout the day to ensure that passengers, bus drivers and conductors were safe, Buses would only ferry 50% of their carrying capacity to enable social distancing. Strict time tables would be adhered to. Private vehicles were not supposed to carry more than 2 passengers without a valid reason Freight transport would not be restricted to ensure goods and products were available to citizens. They were, however, not permitted to carry passengers.
Aid and relief distribution	Distribution of food aid would continue. However, distribution points would be increased in order to minimise large gatherings. Grain and monetary payments were promised to 760 000 households throughout the country.
The national registrar’s office	Was closed, with the exception of processing burial orders.
Manufacturing industries	Large, micro-small and medium enterprises to work under supervision.
Essential service providers	Essential service producers and their staff in the following were to remain operational: electricity distribution, water supply, sewage and sanitation, fuel and LP gas supply
Tertiary institutions	The country’s universities and colleges, though closed for teaching and learning, were mandated to produce medical gowns, hand sanitizers, hand soaps and face masks.
Fuel stations	To continue delivering petroleum
Security	Army, police, prison services, guards continued working
Shops	Grocery, wholesale and retail shops to open and close at 3 pm



Mining companies Mining	These were to resume work but under strict adherence to set guidelines. Screening and testing were to be done before resuming operations. Workers to remain at workstations during lockdown.
Farming-crop and livestock e.g. Department of Veterinary Services	Because they are self-contained institutions, Individual and institutional farms were to function under strict adherence rule. Dip tank attendants were to observe lockdown regulations of social distancing and washing hands regularly. Tobacco auction floors were decentralised with dates for those bringing in tobacco.
Service providers	Service providers to the agricultural sector would be operational but adhering to the measures that curb the spread and transmission of the coronavirus
Government public transport	Private transport
Municipalities and councils	To continue offering their services
Government ministries	Ministers were allowed to perform their duties, also hold cabinet meetings
Social services	Started work with food aid being given and cash transfers commenced
Power supply	Would continue to supply electricity
Communication	Fixed and mobile networks to continue operational
Banks	To open under strict monitoring
Tourism	Tourist visitors to Zimbabwe were being encouraged to postpone their trips and not cancel; the tourism sector was being engaged to come up with a tourism sector revival plan.
Social welfare	Social welfare interventions were being prioritised to cater for mainstream vulnerable groups and targeted households.

Source: GoZ (2020)

Noting the essential service in Table 1, micro enterprises, the entrepreneurial youth, women, elderly, people living with disabilities in business were not considered in the essential services category. These micro-entrepreneurs are the smallest units of business, with less than 5 employees and they are usually family owned and home based. Small enterprises employ between 5 and 50 employees. They use advanced to sophisticated production techniques with several clear steps in each stage of operation and they have basic accounting, internal auditing and payroll systems in place (Mudzviti and Mawanza, 2014). Studies were done on these micro and small enterprises but not on how these enterprises survived in the context of COVID -19 induced lockdown.

Materials and Methods

Research Design

A case study was used to enable the research to have an in-depth, multi-faceted exploration of complex issues in their real-life settings. An in-depth case study offers rich data for in-depth analysis and understanding of livelihood resilience among vulnerable



groups in their natural life setting. The use of a case study was considered ideal because of its capacity to address the ‘how’ and ‘why’ questions of the contemporary problems (Gonye, 2016). The research design allowed the researchers to appreciate the resilient livelihood strategies employed by the vulnerable groups of Masvingo urban during the COVID-19 pandemic. Using a single district ensured an in-depth analysis of the phenomenon under study.

Sampling

A total of 310 households were officially recorded in the Masvingo City Council register of MITA and MCBA. Of these, 210 were classified as MITA while 100 were MCBA. Data collection process continued until data saturation was achieved in both categories of vulnerable groups affected by the COVID-19 induced lockdown. As a result of information redundancy the saturation threshold for the MITA was 65 and 66 for MCBA, respectively. Key informants for the study were recruited using purposive sampling while snowballing was used to identify the women, youth, people living with disabilities, the elderly and orphans and vulnerable children in Masvingo informal traders and cross border associations. Access to households was facilitated by association representatives. The Ministry of Small and Medium Enterprises and Social Welfare officials and two representatives for the MITA and MCBA were interviewed separately to complement responses from the vulnerable categories.

Masvingo City Council register for the Masvingo Informal Traders Association (MITA) and Masvingo Cross Borders Association (MCBA) was used to locate respondents for the study. Table 3 has the categories of vulnerable groups quantitatively under MITA and MCBA respectively.

Table 3: Categories of vulnerable groups in Masvingo urban

Category of vulnerable groups	MITA	MCBA
People living with disability	12	16
Orphans	10	4
Elderly	8	4
Youth	17	20
Women	18	22
Total	65	66

Instrumentation

Interviews, focus group discussions and document analysis were used to collect data for this study. Four key informant interviews were held with the informal traders’ representative, cross borders association representative, the Ministry of Small and Medium Enterprises and the Social Welfare Department. The interview questions allowed them to comment on their vulnerability, assets, transforming structures, processes and their resilient pathways. The focus of the interviews with MITA and MCBA representatives



was to fish out how they were affected by the COVID-19 lockdown regulations. Focus Group Discussions (FGDs) were held with the two ministries' representatives as well as the MITA and MCBA representatives. From the participants, the researcher wanted to establish the kinds of adversities encountered by the elderly, young women and people living with disabilities and the mediating processes in place. An analysis of documents from the two Ministries and MITA and MCBA reports was undertaken to establish adversity levels and the resilient alternatives of the vulnerable groups in Masvingo urban. Participant observations were done on business networks and integration among the vulnerable groups, using WhatsApp group behaviour. The researcher also observed through strolling along Chesvingo Street, which is one of the busiest streets in Masvingo high density suburbs in relation to members' resilient alternatives. Key informants from the two Ministries and the associations comprised participants who had 'stories to tell' and who could 'purposefully inform an understanding' on how the lockdown had brought the demise of the livelihoods of the vulnerable groups.

Data Analysis

Data on how the livelihoods of the vulnerable groups in Masvingo urban were affected during the COVID-19 pandemic were thematically analysed. Texts from interviews and focus group discussion were analysed and organised under emerging themes.

Ethical Considerations

Participants were informed that the study was of a worthwhile scholarly purpose. They were assured of the freedom to withdraw even though they had signed the consent forms. This was done as a requirement of the code of ethics in order to avoid infringing on the rights of participants and for the avoidance of harm to participants. For the youths and orphans, consent was sort from their guardians.

Findings

Categories of the Vulnerable Groups and the Nature of Adversity in Masvingo Urban

Masvingo City Council reports confirmed that cross border traders, *chitima* fruit and vegetable dealers, informal money markets dealers, informal transport dealers, small general dealers and those in educational support services were the categories of vulnerable groups affected mostly by the lockdown. These vulnerable groups were classified into MCBA and MITA. The people living with disability, orphans and vulnerable children, the youth, the elderly and women in small general dealers and educational support services constituted the MCBA. The MITAs were composed of people living with disabilities, orphans and vulnerable children, the youth, the elderly and women in fruit and vegetable farmers, informal money markets and informal commuter transport dealers.



Masvingo Cross Borders Association (MCBA)

- *Cross boarder traders*

A focus group discussion held with women, youth, orphaned entrepreneurs, and disabled cross border traders and their association revealed that informal cross border trade requires traders to cross the border to sell their goods and services in South Africa and Botswana. Report from WHO stressed that in the fight against the coronavirus, almost all African countries, to a differing degree, suspended international flights, introduced 14-day quarantine for entrants into their respective countries and closed land borders. Trade across physical border posts, much of which was small-scale and informal, and required the movement of people had come to an abrupt end. Such forms of trade had been diverted to unofficial routes which exposed cross borders to danger. While some innovative traders migrated to online marketing and payment for their goods many more informal cross border traders were grounded because they still relied on face to face and person to person contact and cash-based transactions, all of which were banned under COVID-19 measures. Many traders did not have sanitising products to protect themselves. Border closures represented a substantial threat to their household survival. Most of the goods for cross border traders included perishable agricultural products such as tomatoes, pepper, cassava, fish and eggs. Because they received the notices to prepare for border closures very late, informal traders had much of their stock spoiled, hence hefty losses.

It was revealed during observations that preventing women, people living with disability and the elderly from engaging in income generation, coupled with increased confinement at home, worsened gender-based domestic violence at home. These concerns were raised by women's rights organisations across the continent. Informal cross-border trade and fruits and vegetable vending by women, people living with disability and the elderly have been a major characteristic of the African economic and social landscape, representing up to 40% of regional trade. It was observed that many women and the elderly traders were experiencing economic losses due to goods that have remained unsold. In many cases, such goods have gone to waste because of their perishable nature. In addition, the customers were also finding it difficult to pay for goods. As the economic situation worsened and customer purchasing power dropped, women, people living with disability and the elderly traders were forced to use their capital for survival. Eventually, this eroded customers' capacity to respond and recover when activities reopen for business. One of the elderly traders revealed that:

Our goods have remained unsold and, gone to waste because of their perishable nature. We have pending payments of customers who are themselves unable to pay for goods that had been ordered or supplied before the crisis hit

As a result, severe shortages of essential goods normally imported from neighbouring countries, combined with the consequences of stockpiling by some businesses for speculative reasons seriously hampered food security in urban communities, especially for



the vulnerable groups. Micro and small-scale enterprises are normally the backbone of the economies of developing countries. These countries are particularly experiencing some of the worst effects of the economic slow-down induced by COVID-19 lockdown. This is particularly the case of small informal businesses composed of women, youth, elderly and those living with disability which usually lack access to social and legal protection (Zarrilli, 2020). In Zimbabwe, such businesses include vegetable marketing, sale of imported groceries and imported secondhand clothing, informal transport business, just to mention but a few. Poverty, inequality and exclusion are key factors contributing to the devastating effects of COVID-19 on all African countries. The eagerness to persist with business amid the COVID-19 pandemic captures a desperate survival strategy. One of the orphaned entrepreneurs revealed that:

We have been pushed to the margin. We are left exposed to uncertainties due to COVID-19 induced lockdown

Masvingo Informal Traders Association (MITA)

- *Farmers in Chitima markets*

Through consultations and observations the researcher established that the lockdown measures were being heavily enforced and had caused massive hardships, particularly in the poor urban areas, where informal trading had been banned. One of the orphans living with disability has this to say:

We are totally secluded, and appear nobody can hear us. Restrictions have caused our suffering. We are now eating ones per day

Reports from informal traders associations also confirmed that farmers in Masvingo region have suffered too, since movement restrictions imposed resulted in closure of markets. Data from focus group discussion revealed that participants felt that the three days' notice for the lockdown affected them negatively. All their huge stock of perishable goods were thus consigned to the dustbin. In order to avert major losses, the informal traders had to sell their products at very low prices before the lockdown came into effect. They bemoaned the fact that most of them were effectively broke as they entered the initial 21-day lockdown period. Though the Small Enterprise Development Cooperation had provisions for credit facility, micro scale entrepreneurs were hesitant take risk under uncertain times of COVID-19. It also became difficult to access information about the loan facility under COVID-19 induced lockdown measures that were characterised by information asymmetry, risk and uncertainty. Financial savings were eroded and there were no income flows. Financial capital has significant implications for disaster resilience. In contemporary society, of all the capitals, financial capital is the most easily converted to other forms of capital. For instance, in post-disaster, investment of financial capital may



result in reconstruction of physical assets and other support services necessary. However, participants complained that they had not been cushioned to the ravages of COVID-19 and that the social welfare fund to cushion the vulnerable groups for three months was just a political gimmick that was never fulfilled.

In an interview with a key informant, highlights were that selling fruits and vegetables had transformed urban livelihoods, especially for the unemployed women in Masvingo. The existence of perennial rivers and streams and the Mutirikwi Lake in and around Masvingo has made *Chitima and Tanaiwa* informal vegetable markets prosper. Market gardening has transformed the lives of many household in Masvingo urban in the midst of high unemployment levels. Majority of *Chitima* women and elderly enterprises are middlemen, meaning that they bought vegetables for resale. However, the banning of private transport from operating barred farmers from supplying fruit and fresh vegetables to the market. With travelling banned the farms and plots became inaccessible and middleman became redundant. De-linking the farms, plots, rivers and dams from the urban informal fruits and vegetable traders made vegetable and fruits dealers miserable. The national lockdown's travel restrictions meant that there was no access to income generating activities, including fishery business. The human and financial assets derived from natural resources were compromised. The participants noted that similarly, the peri-urban small-scale mining, a capital-intensive enterprise experienced challenges as most of the workers in mining used to stay at mining claims. The lockdown measures forced them to return to their original rural homes. They were thus being condemned to a life without money since the informal trade in minerals had equally been affected. Most of them ended up selling their assets for bus fares. Micro enterprises were thus affected negatively in undertaking their survival strategies. One of the youth orphans said:

This lockdown compelled us to return to our original rural home places without remuneration. We have sold our assets we accumulated for the past three months for bus fares

Observations revealed that the closure of markets, and restrictions disturbed the business networks, trust and mutual understanding that bound the entrepreneurial members together. Trust had been compromised by an absence of physical contacts. COVID-19 induced lockdown regulations compromised bonding, as a form of social capital. This was because the networks of individuals with similar demographic, social status and individuals who already knew each other could no longer be realised. Bridging social capital was disrupted as the dissimilarities in age, socio-economic condition, race and ethnicity brought mistrust, at the same time COVID-19 restrictions worsened uncertainty and risks as more deaths in developed nations were threatening. The inadequacy of capital assets therefore threatened the vulnerability contexts of micro and small-scale enterprises.



From the government reports, Zimbabwe United Passenger Company (a government-owned bus company) disbursed very few buses which were also disinfected after every trip. Independent reports from private media revealed that this had a disastrous effect on business as farmers could not get crops to market. Permanent Secretary in the Ministry of Information, Publicity and Broadcasting Services told the *Sunday News* of 14 June 2020 that transport operators including informal private transport (mushikashika) taxis were still banned from operating. This meant that private commuter employees who were the youth and elderly continued to lose their livelihoods. The suspension of private commuter operation stressed and shocked the youth and elderly drivers and their assistants who had been exposed to hunger and starvation. The above sentiments are demonstrated by the following verbal quotes from an elderly driver of an FGD:

The only kombis that are allowed to operate are those under the ZUPCO franchise. We are in shock with no source income. We are depressed.

Though farm owners were allowed to harvest their crops, agricultural enterprises being considered essential services, the farm workers could get in trouble with the authorities for loitering. This meant that for horticultural farmers in and around Masvingo, things were difficult. Vegetables, especially cabbages and tomatoes were rotting on their farms. In Mwenezi, south of Masvingo urban, huge numbers of watermelons were being wasted. Farmers turned to vegetable-drying and produced large amounts of 'mufushwa'. However, that was not enough. Some daring farmers currently use their pick-up trucks to travel up and down the streets of residential areas selling their produce. Some sell to the supermarkets if they have contacts, but demand has gone down. Because of lockdown regulations it is difficult for ordinary shoppers to get clearance to visit the supermarket in town. Other markets have also dried up. The boarding schools are closed, so are universities, along with all hotels, restaurants and so on. All these used to be important for markets for horticulture products, including poultry. Income from these sources has ceased. It means that farmers have had to dispose some of their produce. One of the women farmers living with disability said:

Vegetables, especially cabbages and tomatoes, are rotting at their farms. In Mwenezi south of Masvingo urban, huge numbers of melons are already wasted.

The dreams of some women and the elderly entrepreneurs in Masvingo's dreams were shattered on the 25th of April 2020 as 35 tonnes of tomatoes and 21 tonnes of avocados pears got rotten as the Masvingo Fruit and Vegetables Market remained closed to trade to prevent the spread of COVID-19. The above sentiments are demonstrated by the following verbal quotes:

These products had already been ordered when the Masvingo District COVID-19 Taskforce ordered the closure of the market. Seven trucks of bananas and four trucks of avocados were already on the road when we got the order to shut down (Vendor 1).



Farmers threw away their tomatoes while bananas and avocados started rotting at Chitima and Tanaiwa market at the rank where they are stashed away and trading time was limited to a few hours. This caused congestion and created serious inefficiencies. It was a huge loss to the vendors. Decentralization of the market was recommended by the task force as farmers were compelled to deliver produce to all suburbs of Masvingo at designated places i.e. in Rujeko, Mucheke, Majange, Rhodene, West and Victoria Ranch (Informal traders association representative).

However, majority of the youth, orphans and those living with disability and Chitima entrepreneurs, had no transport facilities to perform mobile trading of perishable goods. As a result, their produce perished, and business came to a halt. Communication gadgets such as cell phones were a challenge and therefore online procurement became difficult for many. The closure of the market negatively affected the majority of fruit and vegetable farmers' whose prospects became dire. Closure of roads to *Chitima* shut down all the opportunities of women to sell and trade in fruits and vegetable.

Key informants revealed that transforming structures and processes entails government pronouncement on the extension of the lockdown and the enforcement of laws using institutions such as the police. Such laws affect access to assets and also influence their sustainable utilisation. Livelihood strategies are influenced by sustainable utilisation of assets in line with the policies, laws and institutions of the state. The restrictions by law enforcement agencies forcing people to stay indoors have led to more vulnerability than resilient pathways. The recovery pathway is difficult to come by. The nature of the reaction to disturbance brought more harm than good as travel restriction, the stay at home mantra and, closure of markets led to the collapse of entrepreneurship spirit among women in business. This has led to persistent food insecurity and malnutrition.

COVID-19 Mediating and Resilient Alternatives

Key informant interviews revealed that there was government subsidised mealie-meal. However, because traders were exploiting the situation a packet of 10 kilogram supposed to be sold for Z\$70 was being sold for Z\$90. This showed that some businesspeople were ignoring business ethics. One of the Residents' Association leaders revealed that in Mucheke residential area,

One of the grinding mills open at night to allow relative only to get mealie-meal at the government gazetted rate and but sold at exaggerated rates during the day.

Relationships in people's lives are crucial mediating factors in the face of adversities. This depicts that resilience is also found in networks of social relationships like family, school and neighbourhood. It does not lie in the individual or in the environment but in the way the two transact.



Reports from the informal traders association revealed that informal money markets were rife under the cover of other petty trading. They also stated that some people brewed and sold illicit beer, baked and sold buns and also sold goods smuggled goods from South Africa despite the threats of COVID-19 regulations. Some informal members earned a living through such means under COVID-19. The above sentiments are demonstrated by the following verbal quotes:

The money changers operate under cover and there is a growth of private business, from people's homes, including brewing beer, baking and selling food. In the Rujeko area, some are even risking crossing the border to get supplies for resale in South Africa. The danger is that they can smuggle the virus too.

This entails that to diversify one needs personal intelligence, problem solving skills, emotional intelligence, motivation to succeed, faith and hope (Van Breda, 2018).

- *Cross border traders*

It emerged in a focus group discussion, that women, the elderly, and young cross border traders adapted the mobile phone to market, buy and sell goods. They practised this mobile marketing in collaboration with the freight transport crew plying the South Africa to Democratic Republic of Congo route. That way, goods were smuggled in trucks. WhatsApp groups were created to discuss business and disseminate related information for them to remain in business. However, there are risks and uncertainties associated with e-commerce. One of the poor women entrepreneurs revealed that she had lost USD \$1500 in a transaction with a truck driver. The above sentiments by the elderly woman are demonstrated by the following verbal quotes:

I lost USD \$1500 in doing business transactions with truck driver (women cross border trader).

This means success requires motivation and faith regardless of the obstacles encountered in the business.

- *Informal traders at chitima*

Observations revealed that young farmers, the elderly and those living with disability adapted mobile marketing and also displayed their fruits, vegetables and imported goods along busy streets such as Chesvingo in Mucheke D. The researcher also saw traders pushing pushcarts with fruits and vegetable in different degrees of turning bad. He also saw women boiling vegetables, salting and drying them in the sun. Dried vegetables 'mufushwa' would sell well during the dry off-seasons. Use of WhatsApp media has become widespread in transacting information regarding source of raw material, market and the coming of the police to disturb their business. Because of the incessant running battles with the police in the streets, some traders have had to apply for permits from Council to secure official trading stands in the designated residential marketing points. This



is in line with Bonanno & Dimmich (2013) that in this COVID-19 adversity, chronic in nature, the vulnerable should cope in the face of an emergence. An emergent resilient is critical for sustainability of their lives.

- *Informal money market dealers*

Informal foreign currency dealers have decided to operate in residential townships in Masvingo such as *Yeukai*, *Majange* and *Sisk* in order to avoid confrontation with the police in the popular hunting grounds in the city centre. Due to cash challenges, majority money changers adopted the ZIMSWITCH Instant Payment Interchange Technology (ZIPIT) and Eco cash mobile transfer modes of transacting. The market under COVID-19 era was so depressed that profits were marginal per day as compared to pre-COVID-19 period. In addition, ZIPIT and Eco cash had their own challenges as the rates for transacting were too high. For example, one United States Dollar at interbank rate is 97 Zimbabwean Dollars. The use of Eco cash and ZIPIT will attract Zimbabwean Dollar 150 bond notes which was unsustainable. However, though marginal, the youth, elderly and those living with disability in money market business could earn a living. One of the elderly money market dealers said:

The market under COVID-19 era is so depressed that profits are marginal per day as compared to pre-COVID -19 period. However, half a loaf is better than nothing

- *Informal transport operators*

Informant interviews revealed that since there were travel restrictions, former pirate commuter operators diversified their forms of livelihoods to include other off-farm and on-farm activities such as illegal forex dealing and peri-urban small-scale mining. One of the former commuter-operators turned foreign currency dealer said:

COVID-19 is not going to end soon; we are scouting for other option in our lives. ZUPCO approach has apparently put an end to the informal transport system

This is in line with Bonanno & Dimmich (2013) that in this COVID-19 adversity, chronic in nature, the vulnerable should cope in the face of an emergence. An emergent resilience is critical for sustainability of their lives. Therefore, one should note that mediating process involve personal intelligence, problem solving skills, emotional intelligence, motivation to succeed, faith and hope (Van Breda, 2018) is needed for the success in times of emergencies. This has made them access to social and financial capital better than before. They are able to pay for their rentals and sustain their families.

Institutional Structures and Processes Under the COVID-19 Induced Lockdown

Document analysis from the government ministry revealed that the COVID-19 relief cash transfer came after the number of COVID-19 cases had risen to 18 after 53 samples were tested as of 15th April 2020 (Mugabe, 2020). As a mediating mechanism, influenced by the

social environment, the government of Zimbabwe resolved to cushion the elderly, entrepreneurial youth, and people living with disabilities in the informal sector; whose sources of income had been affected by the 21 days national lockdown which aimed at curbing the spread of COVID-19. A 600-million-dollar package was reserved for three months. To ensure that the beneficiaries realise the full value of payment, government ensured that there would be no charges attached to the transaction cost when cashing out their money. Eco cash had already indicated that it would not charge transactions costs on funds pertaining to COVID-19. The Reserve Bank of Zimbabwe two percent intermediated money transfer tax (IMTT) which is ring –fenced for social protection and capital development projects would be channelled towards COVID-19 related mitigation expenditures. This was a significant attempt to address the crisis. This implies that relationships in people’s lives with other sectors or actors and in this case, government are crucial mediating factors in the face of adversities. Resilient is also found in networks of social relationships like family, school and neighbourhood. The resilience process does not lie in the individual or in the environment but in the way the two transact (Van Breda, 2018). However, majority of Masvingo informal traders and Masvingo cross border traders are tenants. The \$1,500 bond was not enough for the United States 15 dollars equivalent charges on rentals, water and electricity bills, hence compromising the sustainability of the institutional support by government and other private entities. If the basic figure could not support the expenses, it meant that the normal three meals per day could not be attained. If the funds from social welfare are delivered to beneficiaries, in the form of Eco cash but, the suppliers of goods require cash and not eco cash it means disadvantaging the poor. The restricted mobility came at a time when the elderly, orphaned youth and disabled women had not had orientation and induction on e-commerce thereby compromising resilience. Although the support has these loopholes, existing networks of social relationship between the state and the vulnerable groups is something to recognise as it assists in regaining the original status.

In order to assist individuals, businesses and families who have been affected by the COVID-19 pandemic Government unveiled an 18.02 Billion ZW\$ (720 million US\$) stimulus package. From the Small and Medium Enterprise Ministry reports, one would assume that because of their micro-level activities, informal cross border traders would fit in the category of ‘SME sector fund’. Unfortunately, the mechanism and modalities of implementing the stimulus package were designed to elbow out the majority of Informal Cross Border Trade players, especially the youth, elderly and women living with disabilities. A statement by the Minister of Finance and Economic Development which accompanied the budget breakdown stated that government would distribute the Small and Medium Enterprises support funds through capitalisation of the Small and Medium Enterprises Development Corporation (SMEDCO) and the Women’s Bank and Empowerment Bank. The statement emphasised that the private sector would remain ‘a key engine for the execution of the stimulus scheme ... with the government playing a facilitating role’ (Taku, 2020). However, the institutions mentioned above have not been accessible to many



deserving citizens, especially for individuals engaged in informal activities, mainly because of the stringent requirements. For instance, women struggled to finance their informal “businesses due to lack of collateral security, and other unofficial screening criteria” (Mishi & Kapingura (2012:867). Furthermore, from the Minister’s statement, “it appears that the stimulus facility will only be accessible to ‘formalized’ Small and Medium Enterprises, and yet, many informal cross border traders are not registered. While such facilities, in the long-term, play a critical role of persuading small business players to register their enterprises and contribute to the national purse through paying taxes, the mechanism and modalities of implementing the ‘COVID-19 Economic Recovery & Stimulus Package ‘ought to take into consideration the urgent needs of unregistered informal trade activities’ (Luke, Masila and Sommer, 2020). This could be achieved by working with non–state actors and informal traders associations and other interest groups to help unregistered traders to also access emergency funding, while at the same time guiding them through the process of formalizing their operations’. This implies that despite the challenges, the social relations between women’s bank, SMEDCO and the vulnerable informal sector is model toward regaining the original sustainable state of affair.

Outcomes of the COVID-19 Resilient Alternatives

- *Financial capital*

In the FGDs held, it was found that the vulnerable categories managed to access various forms of livelihood assets. They managed to secure financial capital for their family upkeep from illegal cross border trading, cash transfer programmes by government; foreign current through small scale mining in peri-urban Masvingo and also from illegal money marketing.

- *Social capital*

Mobile marketing, use of WhatsApp groups and engaging in off and on-farm activities brought integration, connectivity, networks and reciprocity among cross border farmers, informal transport operators and business entrepreneurs. This further led to backward and forward linkages in entrepreneurial resilience.

- *Human capital*

Mobile marketing, smuggling of goods through freight transport, use of WhatsApp, ZIPIT and Eco cash have transformed the knowledge and skills proficiency of the informal traders, money market dealers and informal transport dealers for the better. They can now do e-commerce, understand transactional costs associated with any business, and risks. They are now aware of the uncertainties in business more than before the COVID-19 pandemic. They have realised that necessity is the mother of invention.

Using the resilience theory by Van Breda (2018) it was observed that adversity amongst vulnerable groups has been characterised by inflationary environment, travel restrictions, closure of national borders and banning of intercities transport and lockdown of access to assets. In Zimbabwe, the mediating resilience processes have been characterised by adoption of mobile marketing, use of WhatsApp, Eco cash, ZIPIT in transactions, diversification in off-and on-farm enterprises by money market dealers and locked down transport dealers.

These resilient strategies have brought financial, social, human capacity and capability as necessity managed to bring invention to the doorsteps of the entrepreneurial poor in Masvingo urban. It has managed to reduce extreme vulnerability context brought by the COVID-19 pandemic which had exposed the health, nutrition and social security of the vulnerable. It has brought complementary and supplementary income and improved wellbeing of the entrepreneurial poor through regaining the original state of affairs was not attained.

Conclusions and Recommendations

From the foregoing discussion it can be concluded that the resilience theory provides a sound theoretical framework for understanding resilient livelihood strategies of the vulnerable groups during the COVID-19 induced lockdown. The concept has enhanced the dynamics associated with adversities. It has exposed the chronic nature of the COVID-19 pandemic to the youth, elderly women living with disabilities and the orphaned and vulnerable children. Regarding mediating processes, the theory provides an answer that resilience process does not lie in the individual or in the social environment but in the way the two integrate. The complementarity of the individual capability and the social environment allows the young, elderly and women in adversities to regain a positive livelihood outcome. The popular voices of resilience by women, children and youth, the elderly and people living with disabilities have been unearthed in times of emergency. The adequacy of resilient mechanisms to facilitate the meaningful self-reliance of marginalised groups in COVID-19 induced lockdown have been pronounced by both the Zimbabwe government and associations and individual in their capacities and capabilities. Therefore, for the women, children and youth, the elderly and people living with disabilities to avert adversities through sustainable resilient livelihoods, they need to employ mediating processes that do not lie in an individual or the social environment but the transactions between the two matters.

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