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# An exploration of government policies for supporting informal entrepreneurship in Zimbabwe

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**Abstract:** This study was an assessment of the government policies for supporting informal entrepreneurship within Chitungwiza Municipality, Zimbabwe, using the stakeholder theory. There is a growing body of research on informal entrepreneurship in Zimbabwe. However, limited research exists on the Zimbabwe Agenda for Socio-Economic Transformation (ZIMASSET), a recent socio-economic policy that governs informal entrepreneurship. The study sample consisted of 36 participants (heads of households, community development practitioners, social workers, and municipal officials) who were purposively selected. A qualitative approach was employed with focus group discussions and semi-structured interviews as data collection instruments. Although ZIMASSET is a good policy on paper, the study findings revealed that weak institutions, corruption, bad governance, lack of accountability and transparency adversely affected its success. This leads to various challenges facing community members in their informal entrepreneurial activities. The study recommends that the Government of Zimbabwe should involve all stakeholders in formulating policies so that they can have ownership of the policies. This is crucial for the success of policy formulation.

**Keywords:** informal entrepreneurship; poverty alleviation; economic empowerment; implementation; formulation; policy; Zimbabwe.

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**Biographical notes:** Constance Gunhidzirai is a Lecturer in the Department of Social Work at the University of Botswana. She obtained her PhD in Social Work at the University of Fort Hare in South Africa. She has published extensively on community development, entrepreneurship, social policy and child welfare.

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## 1 Introduction

Zimbabwe has experienced socio-economic instability for more than two decades, resulting from internal and external causes linked to weak governance, corruption and unrealistic economic and social policies (George, 2015; Magure, 2012). Amongst the external factors are the economic sanctions imposed by the European Union and its

Western allies owing to factors such as human rights abuse and the implementation of the land reform programme in early 2000 in Zimbabwe [Nyoni, (2019), p.2]. The European Union and its Western allies placed economic sanctions on Zimbabwe to coerce the politicians to implement social-economic policies which enhance the rule of law (Hove and Chingono, 2013). This led to the formulation of the Zimbabwe Democracy and Economic Recovery Act (ZIDERA), which claimed to facilitate a democratic transition, boost economic recovery and restore the rule of law in Zimbabwe (Mbanje and Mahuku, 2011). ZIDERA also prohibited Zimbabwe from obtaining loans and bilateral relief and aid until the government uphold the rule of law and created a framework for fair elections (Nyoni, 2019).

Although the sanctions targeted specific individuals in the political arena, they had a devastating impact on vulnerable people who depended on relief packages and donor assistance (Zinyama, 2021). The economic sanctions led to the deterioration of the quality of life for ordinary people. This led to increase in poverty, unemployment, precarious work and gender inequality which gave rise to entrepreneurial activities such as street vending, art and craft work, home industries, urban farming, horticulture and poultry, part-time jobs, waste management, car-washing and others in Zimbabwe (Chipenda, 2017; Dudzai and Wamara, 2021). These livelihoods are viewed as safety nets and are centred on the family to address their social and economic needs. However, due to fierce market rivalry, underfunding and strict municipal ordinances, informal entrepreneurial activities are still not sustainable, and poverty exists in Zimbabwe (Gumbu, 2020).

Furthermore, a study by UNICEF (2021) revealed that the advent of the COVID-19 pandemic worsened the situation as all formal and informal economic activities were halted during lockdown regulations; therefore, vulnerable households bear the brunt of the suffering. In support of the above statement, most families in the informal sector have kept children out of school and are avoiding the formal healthcare system as they cannot afford to pay for the services (Mambiravana et al., 2022). This shows that informal entrepreneurs are struggling to make ends meet despite all their efforts to alleviate poverty by embarking on various livelihoods.

There are few studies on informal entrepreneurship in Zimbabwe, and examples include Chazireni and Chigonda (2018), Chikanda and Tawodzera (2017), Crush et al. (2015), and Kabonga et al. (2021). These studies explored the livelihoods of vulnerable people and the challenges they experience to earn a living. Therefore, very little research was done on how government policies such as the recent Zimbabwe Agenda for Sustainable Social-Economic Transformation (ZIMASSET) support the informal sector. This study explored the effectiveness of the ZIMASSET policy in supporting informal entrepreneurs in Zimbabwe. This is vital because ZIMASSET's objective was to boost economic growth and development. Nonetheless, the persistence of poverty amongst households in Chitungwiza Municipality led the researcher to explore how the ZIMASSET policy addressed if at all, the needs of vulnerable people in the informal sector.

The struggling economy and the rise of the informal sector saw the implementation of social-economic policies such as the Millennium Economic Recovery Programme (MERP) of 2001, the Zimbabwe Programme for Economic and Social Programme (ZIMPREST) of 2006, and the Short-Term Economic Recovery Policy (STERP 1 and 2) of 2009 to boost the economy and uplift the well-being of the people (ZDI, 2014).

However, ZIMPREST failed to revamp the economy and this led to a series of implementation of policies by the Government of Zimbabwe.

The Indigenization and Economic Empowerment Act (Chapter 14:13) was enacted in 2009 after the formulation of the Government of National Unity between the Zimbabwe African National Union-Patriotic Front (ZANU PF) and the Movement for Democratic Change (MDC) (ZEPURA and BAZ, 2014). Under the Indigenisation and Economic Empowerment Act, the youth were encouraged to venture into various empowerment projects, small and medium sized enterprises (SMEs) and they applied for loans and technical support through the Ministry of Youth, Indigenisation, and Economic Empowerment (Government of Zimbabwe, 2010). Therefore, this Act encouraged the growth of entrepreneurship in Zimbabwe to create employment, alleviate poverty and enhance economic development (ZEPURA and BAZ, 2014).

The Indigenisation and Economic Empowerment Act stipulated that Zimbabweans are entitled to have majority shares in economic sectors such as farming, mining and pharmaceutical. The policy states that at least 51% of any business ownership should constitute locals, while foreign investors should have 49% and below (Mazundu, 2016; Pindiri, 2020). This policy attracted severe criticism in the corporate world as stakeholders accused the Government of Zimbabwe of disempowering foreign investors while hiding behind the 'mask' of redistributing the country's wealth to poor indigenous people. Other critical scholars argue that by implementing this policy, the government fought back against the economic sanctions imposed by the European Union, the United States of America, and Britain, although this may not be the case (Makaye and Mapuva, 2016).

Despite the intense criticism shrouding this policy, other scholars in Zimbabwe believed the policy was a turnaround for the country's economy. Studies by Nyangaira (2014) and Maseko et al. (2012) show that this Act intended to benefit politicians and the elite by obtaining majority shares in foreign-owned companies and loans from the government that were meant for empowerment projects. Literature shows that this Act did not benefit ordinary citizens in Zimbabwe. Instead, it further deepened socio-economic inequalities as the politicians mainly had access and enough resources to buy shares in foreign-owned companies.

Nyamunda (2016) submits that the indigenous people of Zimbabwe benefited from this Act as many started small entrepreneurial ventures that helped generate employment and household income. However, many scholars argue that the Indigenisation and Economic Empowerment Act appears to be another ploy by the ruling government to enrich the country's most powerful leaders while ordinary citizens remain impoverished (Mazundu, 2016; Maramura and Shava, 2021). As argued in the literature (Makaye and Mapuva, 2016; Shava, 2021), ZIMASSET and the Indigenisation and Economic Empowerment Act benefited a few people in the rural areas who were involved in agriculture and those affiliated with the ruling political party, as opposed to urban people in the informal sector as these generally support the opposition political party. This perpetuated poverty and inequality in urban areas and drove most people to look for better opportunities in neighbouring Southern African countries (Kabonga, 2020).

In re-addressing the social-economic challenges faced by the people, the government implemented the Zimbabwe Agenda for Social-Economic Transformation (ZIMASSET) in 2014 as an economic empowerment imperative (Government of Zimbabwe, 2014). ZIMASSET was a lucrative and promising policy on paper that set to rejuvenate the country's economy, but the institutional and operational systems were weak to drive

economic prosperity (Chikanda and Tawodzera, 2017). Ordinary citizens and many urban entrepreneurs in municipalities around Zimbabwe believed that the government had recognised their suffering and was ready to support their livelihood activities toward poverty reduction (Chazireni and Chigonda, 2018). Despite the enactment of ZIMASSET, informal entrepreneurship in the high-density suburbs of Chitungwiza could not eradicate poverty, as the use of the local currency, which was weak and eroded savings, failed to boost household income and food security (Gunhidzirai and Tanga, 2017).

Studies on entrepreneurship (Shava, 2021; Kabonga, 2020; Matutu, 2014) conducted in Zimbabwe have shown that the above policies faced implementation challenges and short-lived their success to revamp the economy. According to Chikanda and Tawodzera (2017), poor governance and maladministration among urban councils in Zimbabwe weakened the implementation of ZIMASSET. Furthermore, Thondhlana (2020) argues that bad governance was witnessed in urban municipalities such as Harare when Operation *Murambatsvina* or Operation Restore Order was implemented in 2005 and 2015, which resulted in demolitions of citizens' informal livelihoods in the name of 'sanitising' the urban areas. Thus, the government thwarted informal entrepreneurs' efforts to alleviate poverty. In contrast to Zimbabwe's oppressive stance, other governments in sub-Saharan countries such as Mozambique, South Africa, and Malawi supported and legalised informal entrepreneurship as a viable option for poverty alleviation and economic empowerment (Crush et al., 2015; Harraf et al., 2021).

As Makaye and Mapuva (2016) argue, implementing ZIMASSET was a hindrance owing to the limited five-year period given, which was not compatible with the country's underperforming economy. Furthermore, the conflicting indigenisation policies deter foreign investment, undermining the much-needed financial injection from stakeholders to steer ZIMASSET (Kabonga, 2020). Drawing from the assertion above, the government experienced many challenges, which affected entrepreneurship policies to create sustainable livelihoods for the vulnerable groups in Zimbabwe. It influenced the researcher to explore the government policies that support informal entrepreneurship. This is crucial because vulnerable people rely on their livelihoods to improve their standard of living. Lastly, this study contributes positively to the existing body of knowledge on informal entrepreneurship in Zimbabwe.

## 2 Statement of the problem

The currency crisis of 2007, which led to the devaluation of the Zimbabwean dollar, caused high unemployment, deindustrialisation, retrenchment of employees and hyperinflation (Kabonga, 2020; Mambiravana et al., 2022). This led households to embark on various informal entrepreneurship activities such as street vending, cross-border trading, backyard home industries, urban farming and foreign currency trading to alleviate poverty and reduce vulnerability (Gunhidzirai and Tanga, 2017). The Government of Zimbabwe launched the ZIMASSET Policy in 2013 and clusters 2 and 4 supported informal entrepreneurship in the mainstream economy. This policy sought to

assist informal entrepreneurship in various ways so that their economic endeavour would alleviate poverty and create employment. In reality, they kept experiencing social and economic challenges that hindered their efforts to improve their living standards. Using Stakeholders Theory, this paper explores the effectiveness of the ZIMASSET policy in mitigating poverty among the urban residents of Chitungwiza Municipality in Zimbabwe. The following specific research questions guided this study: What was the role of stakeholders in developing and implementing ZIMASSET? What are the challenges faced by the government in implementing ZIMASSET? How effective was ZIMASSET in supporting informal entrepreneurs?

### **3 Theoretical context**

This study was guided by the stakeholder theory of Edward Freeman in 1984 (Freeman, 1984). The stakeholder theory is a theory of organisational management and corporate ethics that links interaction between a corporate environment and the stakeholder ecosystem (Hill and Jones, 1992; Freeman, 1994). The stakeholder ecosystem the interconnectedness of the relationship between a company and its shareholders, government entities, customers, suppliers, employees, investors, communities, and anyone that is affected by the company (Freeman, 1984; Clement, 2005). This shows stakeholder interdependence and that stakeholders should be taken into consideration as they have an impact on the growth and profitability of an organisation (Aaltonen et al., 2008). The stakeholder theory treats all parties as equal stakeholders, and this brings a positive impact on the growth of an organisation and increases stakeholders' momentum (Parmar et al., 2010). Furthermore, this theory addresses corporate social responsibility, a market economy, and morals and values in management, which seeks to accomplish long-term success (Harrison et al., 2015). In support, Phillips (2003) notes that an organisation should ensure that the roles and interests of stakeholders are not undermined, as this might lead to the organisation's demise.

This theory applies to this study because Zimbabwe's policy formulation and implementation processes require various stakeholders such as government departments, the private sector, community-based organisations, and citizens at the grassroots level. The emphasis of stakeholder theory is on the relationship and interaction between stakeholders in policy formulation and implementation because it influences the effectiveness of a policy in meeting its purpose. Therefore, to ensure that formal and informal entrepreneurship thrives in Zimbabwe, there is need for stakeholder engagement. Furthermore, the implementation of policies such as ZIMASSET demands proper coordination and planning among various stakeholders as stipulated in the stakeholder theory to ensure that programme completion is achieved. Gwirayi (2012) concurs that the entire policy formulation system should be understood to coordinate all the stakeholders to be meaningful. With these insights from the stakeholder theory, the following section gives an overview of ZIMASSET, a current economic blueprint designed to transform the economic lives of ordinary citizens and entrepreneurs in Zimbabwe.

## 4 Overview of government policies supporting entrepreneurship in Zimbabwe

### 4.1 ZIMASSET as an imperative of informal entrepreneurship

Following what some people called a ‘landslide’ victory of the Zimbabwe African National Union-Patriotic Front (ZANU PF) party over the Movement for Democratic Change (MDC) party in the June Presidential Election of 2013 (Mazundu, 2016), a new economic plan (ZIMASSET) was launched in 2013 to steer the economy of Zimbabwe in various sectors (Shava, 2021). This economic framework was developed through consultations with the leadership of ZANU PF, government officials, non-government organisations and citizens (Government of Zimbabwe, 2014). However, a survey done by the ZDI (2014) in Mashonaland West revealed that many people were unaware of ZIMASSET and they had not been involved in its creation and execution. The Government of Zimbabwe sought to achieve sustainable development through indigenisation, human development, and job creation by utilising the country’s abundant resources over five years from October 2014 to December 2018 (Government of Zimbabwe, 2014). Furthermore, the Ministry of Youth Development, Indigenisation and Economic Empowerment supported “youth groups embarking on income-generating projects and provision of extension services and Entrepreneurship skills training and development” [Government of Zimbabwe, (2014), p.28].

ZIMASSET’s mission was to advance the country “towards an empowered society and a growing economy” to attain economic development and reclaim its status as a breadbasket of Southern Africa [Government of Zimbabwe, (2014), p.9]. This economic blueprint policy comprised the following clusters: Food Security and Nutrition; Social Service and Poverty Eradication; Infrastructure and Utilities and Value Addition and Beneficiation. Therefore, clusters 2 (Social Service and Poverty Eradication) and 4 (Value Addition and Beneficiation) played a crucial role in supporting Informal Entrepreneurial Activities as they sought to increase economic growth, simultaneously reducing poverty (Gunhidzirai and Tanga, 2017). The key areas of the two clusters included access to essential health services; indigenisation and economic empowerment; access to water and sanitation; infrastructure; access to land and agricultural inputs; employment creation; gender mainstreaming; information communication technology, and resource mobilisation (Government of Zimbabwe, 2014). The fourth cluster advocated for implementation of human capital development; job creation in both formal and informal economies; indigenisation and economic empowerment to resuscitate the ailing economy and improve the standard of living for citizens (Government of Zimbabwe, 2014). The government’s efforts to provide informal and formal entrepreneurs’ access to the country’s abundant resources to boost their entrepreneurial activities are commendable. It was a positive step towards empowering the citizens (Pindiri, 2020). In most cases, when people are economically empowered, they can take responsibility to provide for their household needs, creating sustainable livelihoods and communities (Makaye and Mapuva, 2016).

In 2013 when ZIMASSET was implemented, most people from rural and urban areas ventured into various economic activities by seeking financial assistance from the Ministry of Youth Development, Indigenisation and Economic Empowerment (Zinyama, 2021). The conditions of government financial assistance were that entrepreneurs were to submit project proposals that were sustainable in the long-term, create employment in

their areas, and repay the loans (Government of Zimbabwe, 2014). The Ministry of Youth Development, Indigenisation, and Economic Empowerment was responsible for monitoring progress and assessing the economic projects done by people who took loans or non-financial support, such as moveable assets from the government under this scheme (Chazireni and Chigonda, 2018). Therefore, ZIMASSET aimed to empower both formal and informal economic activities done by individuals to eliminate poverty through supporting their capacities.

In their study, Kabonga (2020) affirm that implementing ZIMASSET was a meaningful strategy by the government, as most people were involved in the informal sector as a source of income generation and job creation. Although these scholars credit ZIMASSET as a success, Mangongera (2014) argues that it was a complete failure since its formulation was not scientifically validated by the growth projections reinforced for the period 2013 to 2018. This claim is corroborated by Garikai (2014) who states that economic growth was expected to expand to 3.4% in 2013, to 6.1% in 2014, and to 9.9% in 2018, which was unrealistic. Further analysis indicates that Zimbabwe's Director of Fiscal Policy and Advisory Services explained that ZIMASSET required \$27 billion to fund its programmes, and of this, 7.5% was to come from the budget, and 9.2.7% was to be sourced outside [ZDI, (2014), p.3]. However, the government failed to raise the targeted 3.8 billion for the national budget for 2016. This shows that ZIMASSET was poorly implemented, weakening its ability to enhance economic growth and development (Zwizwai et al., 2014). A study conducted by Mazundu (2016) revealed that the cash-strapped government could not pay salaries of public servants, which was evidence enough that ZIMASSET was bound to fail due to inadequate funding. Matenga (2018) argues that although ZIMASSET appeared to be a content policy, it offered nothing to help informal entrepreneurs because of a lack of strategic direction, underfunding and the hostile political and economic climate in which they operated. However, the question remains: what about other economic sectors such as mining, manufacturing industry and agriculture? This question shows why informal entrepreneurship in Zimbabwe is common but unsuccessful because of limited funding (Tinarwo, 2016).

#### *4.2 The Indigenisation and Economic Empowerment Act (Chapter 14:33)*

The Zimbabwean government enacted the Indigenisation and Economic Empowerment Act (2010) in 2010 as a poverty reduction measure (ZEPARU and BAZ, 2014). Indigenisation is defined as the participation of formerly disadvantaged and marginalised people in economic activities to provide equal access to a country's resources (Ndakaripa, 2017). Empowerment improves citizens' economic activities as part of the Indigenisation process (Government of Zimbabwe, 2010). This Act encouraged informal entrepreneurs to participate in the growth and development of the economy. According to a study conducted by Chazireni and Chigonda (2018), Zimbabwe has over 4 million self-employed people in the informal sector. The Indigenisation and Economic Empowerment Act was founded on accepting the ideals of empowerment and enhancing skills in reconstructing the economy. This Act led to the formulation of ZIMASSET (Government of Zimbabwe, 2014). The Ministry of Youth, Indigenisation and Economic Empowerment and the Zimbabwe African National Union-Patriotic Front (ZANU PF) was instrumental in developing and implementing the ZIMASSET (Government of Zimbabwe, 2013).



## 5 Methodology

To understand the challenges faced by the Zimbabwean government in the implementation of ZIMASSET, the researcher adopted a constructivism paradigm since people's perceptions and meaning are derived from their interaction with the environment. A qualitative approach that employs interviews and focus group discussions (FGDs) was used to gather data from the participants. A semi-structured interview guide was used to collect information from the key informants, including two Social Workers from the Department of Social Development, two Municipal Officials, and two Community Development Practitioners. An in-depth interview guide was used on four FGDs held with community members in Chitungwiza Municipality. The key informants were chosen because of their adequate knowledge of informal entrepreneurship, and they are part of the stakeholders in the formulation of the ZIMASSET Policy.

The interviews were conducted with selected participants from the Department of Social Development in Makoni, Chitungwiza Municipality Head Office in Zengeza and the Life Empowerment Zimbabwe and Youth Advocacy Offices in Chitungwiza. The interviews lasted 40 minutes each with the participants. The researcher conducted four FGDs with community members in Chitungwiza; each group consisted of eight participants. The researcher purposively selected community members to participate in the FGDs because many households in Chitungwiza Municipality were involved in various informal entrepreneurial activities. The FGDs were held in Community halls in Zengeza, Seke Unit L, Chikwanha Market and Chibuku stadium. These discussions lasted for 30 minutes with each group. The researcher sought consent to record the interviews, and the data collected were later transcribed and translated into English since some participants responded in the local *Shona* language.

Qualitative thematic analysis was employed to analyse data gathered from the participants. The data gathered was categorised using the theoretical lens of the stakeholder theory. The themes drawn from the findings were as follows: stakeholder participation, internal constraints, services available and stakeholder needs analysis. The above themes were used to group the experiences and challenges faced by stakeholders that emerged out of the data gathered and the stakeholder theory. To identify the participants, a coding system was used as follows: municipal officials – MO, social workers – SW, community development practitioners – CDP and community members in focus group discussions – CM. Coding was helpful in protecting participants' true identities, which is an essential ethical consideration. Furthermore, the researcher chose thematic analysis since it produces a rigorous analysis in responding to the research questions of this study. The researcher received ethical clearance from the University Research Ethics Committee (UREC) at the University of Fort Hare and gatekeeper's permission from Chitungwiza Municipality in Zimbabwe. The researcher observed all the fundamental ethical issues such as confidentiality, informed consent and seeking an ethical clearance letter before data was collected in this study.

## 6 Results

The section below reports on the qualitative findings gathered from the Social Workers, Community Members, Community Development Practitioners, and Municipal Officials

in Chitungwiza Municipality. The main themes were drawn from the research questions that underpinned this study.

### *6.1 Involvement of informal entrepreneurs in ZIMASSET formulation*

In the Zimbabwean context, the economic policies which seek to integrate informal entrepreneurs into the mainstream economy are the Indigenisation and Economic Empowerment Act (2010) and the Zimbabwe Agenda for Sustainable Social-Economic Transformation (2013). The following are the views of participants about their involvement in the formulation of these economic blueprints for the informal economy:

As professionals in the Social Welfare System, we are involved in the consultative process because we are the middleman between citizens and government. (SWO1)

On the contrary, we are not invited to any meetings held by the government and its stakeholders. We found out that a bill or policy has been implemented. (CM23)

The above assertions demonstrate lack of inclusive, participatory processes in the formulation of ZIMASSET as an economic policy to spearhead entrepreneurial development. This is further indicated by one of the participants who stated that:

At the last general meeting, we were informed about the formulation of ZIMASSET, its objectives and how it can benefit the majority of Zimbabwe who are unemployed and seeking to venture into informal entrepreneurial activities. (CM15)

Although CM23 indicated that the government does not include them in the policy formulation processes, one of the participants, MO1, submitted that:

The Chitungwiza Municipality representatives are always present at a consultative meeting of policy formulation. The rise in household poverty and increase in informal activities has led to our involvement in every matter that concerns the sustainability of households and communities.

The findings above corroborate Mazundu (2016), who revealed that only prominent stakeholders like ministries, the private sector and other community-based organisations are summoned to the consultative forum. As stakeholders, informal entrepreneurs are not consulted; therefore, this policy has limitations since the public voice on what the entrepreneurs want to stimulate their activities for poverty alleviation was not considered (Garikai, 2014). The exclusion of people at the grassroots level in the policy formulation affected the attainment of the overall goal of meeting the objectives of ZIMASSET policy. This is evidenced by the failure of informal entrepreneurs to create sustainable livelihoods because their needs were not heard during the formulation phase.

### *6.2 Service provided to informal entrepreneurs*

ZIMASSET policy demanded stakeholders such as government, municipalities, and NGOs to collaborate and utilise their resources towards development initiatives that support informal entrepreneurs in Zimbabwe. In conjunction with various non-governmental organisations and the Government of Zimbabwe, the Department of Social Development is playing a vital role in assisting individuals, groups, and families

involved in the informal economy in Chitungwiza Municipality. Participant CDP1 alluded that:

We provide networks and referrals to informal traders. We work with partner organisations such as Southern Africa Dialogue (SAODI), Leonard Cheshire Community based Organisation, Young Africa, Youth Development Centre and Kubatana Organisation. They offer training and conduct workshops with groups of people doing projects in line with their Organisation.

Another participant added:

We provide workshops to vulnerable men and women through our Department of Corporate Services, Housing and Infrastructure Development. These workshops are on garment making, detergents manufacturing and poultry farming. After completion, they will receive start-up capital loan from the Ministry of Youth, Indigenisation and Economic Empowerment. They will be working closely with projects evaluators from their Districts. (MO1)

Speaking on their involvement in the implementation of ZIMASSET, participant SWO2 explained that:

As the Department of Social Welfare, we are advocates of informal traders in the Parliament during the formulation of socio-economic policies and frameworks. In 2013 we advocated for financial assistance to informal traders during indigenisation policy (Zimbabwe Agenda for Sustainable Social Economic Transformation). This was successful because the Ministry of Youth, Indigenisation and Economic Empowerment agreed to finance informal traders whose projects would be sustainable.

These findings revealed partial success of implementation of ZIMASSET to support informal entrepreneurs. Kabonga (2020) observes that stakeholders are providing various services in the form of financial, workshops and skills development programmes to individuals in the informal sector. This is in line with a study by Matenga (2018), which revealed that governmental and non-governmental organisations play a vital role in alleviating poverty through skills development training offered to informal traders. The various services mentioned above are vital for the creation of sustainable livelihoods done by informal entrepreneurs in Zimbabwe.

### *6.3 Challenges faced by government in implementing the ZIMASSET*

Several challenges are being faced by the Department of Social Welfare, Municipal Officials and Community Development Practitioners in implementing informal entrepreneurship policies. These challenges are intrinsic, which means they emanate from their workplace or within government structures, and extrinsic challenges from the environment beyond their control. Below are the views from the participants:

The Department of Social Welfare no longer receives funding for Community Work from the government; hence we cannot assist households financially in their informal entrepreneurial activities. This hinders our initiatives because capital is the primary resource needed to kick-start our projects. (SW1)

Apart from the financial challenges faced by service providers, compliance with local municipalities' rules and regulations results in various confrontations between informal entrepreneurs and local municipal police. Explaining the importance of rules and regulations in informal entrepreneurship, the participants added that:

Most informal traders do not abide by the rules and regulations that govern this Municipality. Hence, they constantly clash with vendors and municipal police because they do not want to obtain hawkers' licenses and observe environmental regulations. (MO2)

Supporting this view, a Community Development Practitioner affirmed that:

There is a growing lack of commitment to finish workshop training by individuals who come for assistance at our premises. These individuals come to seek loans for projects, and we must train them in their project niche before we dispatch the loan. Some training requires 2/3 months. Therefore, they stopped attending and could not provide them because we are not convinced their project will be sustainable. (CDP1)

The findings above are consistent with Harraf et al. (2021) who allude that there are various challenges such as lack of commitment from beneficiaries, capacity and resources and unclear division of roles and responsibilities experienced by government departments in supporting social-economic policies and programmes that seek to enhance economic growth and development. The above mentioned, challenges have detrimental effect on the informal entrepreneurs who solemnly rely of public and private sector assistance in creating sustainable livelihoods.

#### *6.4 Challenges faced by informal entrepreneurs*

The deteriorating economic conditions in Zimbabwe forced various households to adopt informal entrepreneurship to generate household income. This information was revealed by community members who took part in focus group discussions. They claimed that:

The Zimbabwe Revenue Authority (ZIMRA) makes our lives difficult and unbearable. They want you to pay the duty, even the essential commodities, for everything we import. I have resorted to paying the bus conductors extra money to bribe the ZIMRA Officials at Musina Border Post. The bus conductors demand a lot of money, but it is worth it compared to unscrupulous customers who always bring fake notes and coins that look almost like the original. I was once out of business for some months when a female cross-border trader defrauded me of R22,000 when she gave me USD 2,000 fake notes. I recently used a torch scanner that detects fake money. (CM25)

While the ZIMASSET was designed to support local citizens and most importantly, informal entrepreneurs encountered many challenges in Chitungwiza Municipality. One of the participants explained that:

In this business, I experienced a lot of witchcraft (black magic) and robbery. If you conduct some transactions with clients who use black magic, they will rob you of your money and replace it with old Zimbabwean dollars. Also, we are constantly mugged by thieves who know that we deal in foreign currency. However, I personally anoints my money with oil daily. (CM19)

Although ZIMASSET seems good on paper, it created various challenges for informal entrepreneurs who find their business operating spaces inhabitable and fail to meet the health standards required by the Ministry of Health in Zimbabwe. One of the participants lamented that:

There is no proper sanitation in this area, toilets are blocked, no tap water, garbage bins are not collected, and the sewage pipes are bursting. Flies are all

over our green products, making our customers vulnerable to diarrhea and typhoid. (CM 30)

Another participant, CM13, added that:

I do not have a proper shelter in which I can protect myself and my goods from extreme weather conditions. I have flu throughout the year, and my products are affected by extreme sun and rain. I cannot put a permanent structure because Municipality prohibits us. That is why we put these temporary shacks.

The findings of this study align with Kabonga et al. (2021), who indicates that poor sanitation and lack of infrastructural development are a setback to the growth and expansion of informal entrepreneurship. The issue of poor sanitation is a persistent challenge to informal entrepreneurs in urban centres (Zinyama, 2021). This indicates that although the ZIMASSET policy sounds appropriate on paper, it has failed to meet its objectives in Cluster 2: Social Service and poverty eradication. It can be argued that the challenges faced by informal entrepreneurs in Zimbabwe threaten the survival and sustainability of their entrepreneurial activities and health.

### *6.5 Effectiveness of ZIMASSET in meeting the needs of informal entrepreneurs*

The implementation of ZIMASSET in Zimbabwe was widely regarded as a pivotal economic strategy by many entrepreneurs who saw in it new opportunities. Nevertheless, their disappointment and discontent with the policy were registered in urban municipalities such as Chitungwiza. This is because many urban residents of this municipality perceive this government policy as a viable economic emancipation programme that would enable them to access loans to improve their informal entrepreneurial ventures. At the same time, some doubted its capacity in curbing urban poverty and inequalities. Commenting on the effectiveness of ZIMASSET, some participants lamented that:

Since 2013, we have been promised loans to boost our projects, but nothing has come up. ZIMASSET is like other previous empowerment policies that are good on paper but not applicable to the real situation. (CM7)

The policies that support informal traders always benefit government officials, councilors, and ZANU PF supporters. If you are not connected, you will not gain anything and if you do not attend the meeting, you will be left out. (CM16.)

The Government does not consult people at the grassroots in policy formulation. This ZIMASSET is popular because it was a campaigning strategy for ZANU PF in 2013 and I wonder if people know what it is all about. (CDP 2)

Informal traders want shortcuts, so they are not patient to follow all the procedures to access funding from the ZIMASSET project. Furthermore, they provide us with incomplete documentation, making the application process slow and giving up. (MO1)

The findings above are in line with findings of a study by Mujeyi and Sadomba (2019), who argue that minority individuals and groups affiliated with the ruling government benefited. The state media highly publicised their success stories of ZIMASSET as an economic blueprint, although other media houses were opposed to this claim. The analysis of results revealed that most poor households who depended on informal

entrepreneurship as a livelihood are still in absolute poverty as they did not receive enough government support. Chazireni and Chigonda (2018) share the same view, stating that the ZIMASSET policy works better for those who swear allegiance to the present government and vice versa. Therefore, given the country's current economic downturn, including substantial unemployment, ZIMASSET was miscalculated and ill-timed.

## **7 Conclusions**

The analyses of data revealed many challenges of ZIMASSET as an economic policy for promoting informal entrepreneurship in Zimbabwe. Using the Stakeholders Theory, the findings reflected the 'deliberate' exclusion of stakeholders such as informal entrepreneurs in formulating policies. The implementation of ZIMASSET was viewed as a pre-conceived idea that was not inclusive in its formulation; hence it widened the economic gap between the poor and the 'privileged' politicians who had access to loans to embark on business ventures. The policy failed to assist the intended beneficiaries, namely the informal entrepreneurs. The findings further revealed that the ZIMASSET was too broad; the government could not match this plan due to corruption and its depleted revenue flows. Lastly, the implementation of ZIMASSET was not successful as anticipated due to the absence of political will and stakeholder intervention.

## **8 Theoretical contribution**

This study's stakeholder theory and findings significantly contributed to existing literature. Both the theory and findings contributed to entrepreneurship literature by showing a relationship between the ZIMASSET policy and the livelihoods done by vulnerable households in Zimbabwe. The results reported various challenges faced by informal entrepreneurs in their livelihoods activities. As a major stakeholder, the government is not meeting its obligation to provide adequate support to informal entrepreneurs. This study advocated for government support and assistance through skills development and training for informal entrepreneurs as this will enhance economic development (Kabonga et al., 2021).

Furthermore, the stakeholder theory concepts are practically implemented in organisations or societies. This theory is widely recognised in business, corporate social responsibility and business ethics (Corley and Gioia, 2011; Pfeffer and Salancik, 2015). This is supported by studies done by Ferreira (2013), Thabethe (2016) and Diallo and Nana (2011), who applied the stakeholder theory to understand the phenomena under investigation. By so doing, the cross-validation of stakeholder theory in different fields enhanced the theory's credibility (Mintzberg, 2005). Therefore, this study contributed to this emergent stream of research.

On the theoretical front, stakeholder theory provides a valuable framework and other theories such as social systems theory, accountability theory, Mesquita's selectorate theory and top-down theory can be utilised to explore the effectiveness of government policies for supporting informal entrepreneurship in Zimbabwe. For example, the social systems theory states that components that make up the entire system are interwoven and affect its other functionality (Bertalanffy, 1969). In this context, the stakeholder theory implies a similar reaction to what social systems theory suggests about each stakeholder's

roles and obligations in this study. This shows that the stakeholder theory overlaps with other social theories and their borders are sometimes overlooked. For this study, stakeholder theory was imperative because it emphasised stakeholders' value in management practice and organisation. Finally, this study was done in a developing country (Zimbabwe); thus, it allows for the generalisation of the theory across contexts.

## **9 Practical implication**

The formulation and implementation of ZIMASSET were meant to assist individuals involved in various informal entrepreneurial activities to achieve economic growth and development. Based on the findings, the people at the grassroots were not included in the formulation of policies that govern informal entrepreneurship in Zimbabwe. The engagement of all stakeholders is vital for instilling a sense of 'ownership' of the policy. Furthermore, it gives a platform for the people at the grassroots to express their needs so that the policy formulated has their interests. In addition, the Environment and Management Agency (EMA) should be present in the consultative process because it is responsible for establishing a clean and safe environment for entrepreneurial activities. The other issue raised in the study was lack of financial and non-financial help for informal entrepreneurs. Therefore, Social Workers should practice their role as resource mobilisers in soliciting resources needed to create sustainable economic activities for the entrepreneurs. This is attained through fostering relations with private sector organisations, non-government organisations, multi-national corporations, pressure groups and business people.

## **10 Limitations and suggestions for further research**

In this study, the participants were reluctant to express their thoughts and opinions freely during the focus group discussions due to the nature of the politics in Zimbabwe. However, the researcher and research assistant emphasised ethical issues such as confidentiality and anonymity to reassure them that the study was for academic purposes. The researcher further noted the limited understanding of policy formulation and implementation by entrepreneurs in Zimbabwe. To enhance their participation in policy-making issues, relevant stakeholders should raise awareness and informally train entrepreneurs in current business management skills to cope, adjust and adapt to prevailing economic conditions. There is need for further studies on the roles of stakeholders in policy formulation and implementation. This will assist in clearly revealing their roles and responsibilities, which is essential for meeting the overall mission of the policy formulated.

## **Contribution statement**

Constance Gunhidzirai was responsible for the design of the work, data collection, data analysis and interpretation, drafting and critical revision of the article.

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