



Experiences of Female Informal Traders in Namibia during the National Coronavirus Lockdown of 2020

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MTMLIS002

A research assignment submitted in partial fulfilment of the requirements for the
award of the degree Master of Philosophy in People Management

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2023

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LIST OF ACRONYMS AND ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
AMTA	Agro-Marketing Trade Agency
CBD	Central Business District
COVID-19	Coronavirus and Disease
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
ILO	International Labour Organization
ISS	Informal Sector Survey
ITU	Informal Traders Unions
NNEP	Namibian National Employment Policy
NPC	National Planning Commission
NSA	Namibia Statistics Agency
NISO	Namibia Informal Sector Organisation
PPE	Personal Protective Equipment
SMEs	Small and Medium Enterprises
WIEGO	Women in Informal Employment: Globalizing and Organizing
WIT	Women Informal Traders

DEDICATION

I dedicate this qualification to my late grandfather, Mr Fidelis Wilson Mwita Sikopo (Basha Sinvula). You attended my first graduation, and that will always be a special moment I shared with you. I would have loved to present this degree to you again, but God had other plans.

To my late uncle, Humphrey Kaela Kavango Sikopo, you left this world with distinctions, and you celebrated every milestone I achieved. I promise to continue making you proud.

To every girl from the Zambezi Region. It does not matter what your background is; it does not matter what the circumstances are; if you choose to follow your dreams, you will achieve them. The future is female, and you are part of that future. Remember, education is the best equaliser, do not be afraid of learning.

Lastly, I dedicate this thesis to the Nchindo brothers, who were supporting their families as informal traders. They passed away on the 5th of November 2020. I hope my study will contribute to policies being amended for government to recognise the important role the informal economy plays in the Gross Domestic Product (GDP) of our country, Namibia.

ACKNOWLEDGEMENTS

I would like to acknowledge the Almighty God for blessing me to study at the University of Cape Town. I would not have been accepted had it not been for the 'Yes and Amen' that He fulfilled. Indeed, His promises are 'Yes and Amen'.

I would like to acknowledge Dr Chao Nkhungulu Mulenga, my supervisor, for being there from the first meeting to discuss our topic and throughout the entire process. I would not have made it if it was not for your guidance and detailed reviews. You made this study exciting and somewhat easy. Thank you for everything and wishing you a happy retirement. To Professor Anton Schlechter for the assistance with the final submission, thank you for your guidance and assistance; you gave me hope when I had none left.

To my little sister Justina Mwale Matomola, you carried out all the house chores while I spent my weekends typing and conducting interviews and for the meals throughout. Thank you for stepping in when necessary and ensuring everything was in order. To my parents and siblings, being a postgraduate student means paying for my studies from my own pocket. Thank you for understanding when I could not support you financially as I normally should. Thank you for your continuous support and motivation and for allowing me to follow my dreams and passion. To my friends, especially those who always shared information on informal traders and encouraged me throughout. You gave me hope each day. Thank you for the constant reminders to work on my study and for asking all those questions that seemed like a bother but were aimed at pushing me. I appreciate it, especially for allowing me time to focus on my study and understanding when I could not spend time with you.

The final acknowledgement goes to the women informal traders who participated in this study. The time taken to respond to the questions allowed me to complete this study. This would not have come to completion without your participation and willingness to answer the questions. Thank you for allowing me an opportunity to learn about how important the work is that you do. For the passion and dedication towards informal trading, I hope this study will make a difference in your line of service.

ABSTRACT

Background. In emerging economies, the informal sector is often the largest sector of the economy. Namibia is no exception, with approximately 58% of the Namibian population deriving a livelihood within the informal sector of the economy (Namibia Statistics Agency, 2018). According to the Namibia Statistics Agency (2018), most informal traders are women (61.2%) who mostly hold junior secondary education levels (41.1%).

Women often find it harder to get jobs in the formal sector than their male counterparts, and when they do, they are often paid lower salaries resulting in a gender pay gap (Mwaba, 2010). As a result, many women turn to informal employment to provide for themselves and their families, and informal traders are mostly women (61.2%; The Informal Sector Survey, 2001). In many African nations, women are often undermined by their male counterparts, who use traditional conservative norms to subjugate them. The same principles are often also observed among women working in the informal sector (Mwaba, 2010). Despite women making up the largest proportion of informal traders, as suggested above, there is still little being done to address the challenges and experiences of women informal traders, and it is hoped that this study will contribute to alleviating the plight of this group.

The situation informal traders find themselves in was severely impacted when a nationwide lockdown was declared, which was implemented to slow down the spread of COVID-19.

Aim of the study. The aim of the present research study was to gain a better understanding of the experiences of female informal traders during the COVID-19 lockdown in Namibia. It was hoped that collecting information from female informal traders would contribute to closing a gap in the literature, as well as generate insights that could inform policymakers and those in government to adopt measures to better protect, support and develop this vulnerable group of people who provide an important service and positively contribute to the lives of many people.

Procedure and Materials. An exploratory research design was utilised for the purposes of the current research study, and primary qualitative data were collected using in-depth interviews. The approach to conducting the research study can further be described as having been cross-sectional and of the *ex post facto* variety.

Materials

A semi-structured interview guide was developed and consisted of both open-ended and closed-ended questions. The questions were designed to collect information from participants related to their demographic information, as well as their experiences as informal traders before and during the COVID-19 lockdown in Namibia.

Sampling and Realised Sample. Judgement or purposive sampling was used to obtain a non-probable sample of n=20 female informal traders operating within Windhoek, the capital city of Namibia. Participants were selected using several inclusion criteria to ensure they were suitable for the purposes of the research study.

Findings. The women who participated in the research study reported that the national lockdown severely affected their businesses as they were not permitted to trade for at least two months. Moreover, since their clients' movements were also restricted, a sharp decline in sales during this period was experienced. Not being able to generate an income meant that many informal traders depleted the little savings they had to buy food and survive over the period. The situation this group of female informal traders found themselves in was not unfamiliar to them; however, the impact of the lockdown greatly exacerbated the situation they have found themselves in for many years now.

As a result, when the lockdown restrictions were lifted, about half of the women who participated in the research study reported having to take loans out to buy stock for their businesses to start trading again. Securing loans, however, has always proven challenging for them because they classified as a risky group when it comes to repayment as they have no assets.

Female informal traders reported often experiencing competition, harsh weather conditions, police harassment and interference, which restricts them from freely selling their goods. This was also experienced first-hand during the process of data collection.

Contribution. Studies that have focused on the issue are limited especially those that focus on a pandemic such the coronavirus pandemic. Furthermore, female informal traders find it difficult to access financial assistance and the informal employment not being legally recognised makes it hard for them to trade as they face police harassment daily.

Key Words: *Informal trading, unemployment, informal sector, COVID19-lockdown, coronavirus, street-trading*

CHAPTER 1

INTRODUCTION

In 2019, the World Health Organization (WHO) identified Severe Acute Respiratory Syndrome CoronaVirus 2 (SARS-CoV-2) as a new type of coronavirus. COVID-19, as it is more commonly referred to, quickly spread worldwide, causing a global pandemic of this respiratory illness. The WHO declared a public health emergency of international concern on 30 January 2020 and classified it as a pandemic on 11 March 2020. By 11 February 2022, the COVID pandemic had caused more than 406 million confirmed cases and 5.79 million deaths, making it one of the deadliest pandemics in history (World Health Organisation Corona Dashboard, 2022)

Governments across the globe adopted various strategies and interventions to bring about behaviour change in an attempt to slow down, and even stop, the spread of COVID-19. These strategies and interventions included recommending, mandating and/or prohibiting certain behaviours amongst citizens, which included imposing strict travel restrictions; national lockdowns; business restrictions and closures; workplace hazard controls; quarantine measures and protocols; making testing sites freely available; and introducing technology for tracing the contacts of those who were infected by COVID-19. These measures, which were meant to reduce people's exposure to those infected by the virus, severely restricted people's movement and had a substantial and far-reaching impact on daily life. Moreover, disruption in the supply chain caused by the shutdown of manufacturing plants, sea- and airports, as well as panic buying, resulted in widespread supply shortages, including food shortages. The COVID-19 pandemic triggered events that resulted in severe social and economic disruption around the world, with the poorest countries being the hardest hit by these measures.

An International Labour Organization (ILO) report published in 2020 described the devastating effect of COVID-19 on the African economy, which comes on top of high levels of poverty, unemployment, years of large-scale economic contraction and slow economic growth. Africa's economic growth has remained relatively stable since 2019

at three (3) percent (African Development Bank, 2020). Sumner et.al (2020) suggested that the COVID-19 pandemic would most likely wipe out the social and economic gains of the last 30 years, resulting in unprecedented poverty and unemployment rates on the African continent.

Informal workers typically have lower levels of skills and fewer employer prospects, receive lower salaries, and have less access to finance and social protection policies compared to those employed in the private and public sectors (International Labour Organization, 2020). On average, salaries in the informal sector are nineteen percent (19%) lower than what is received in the formal sector. Additionally, informal workers typically have fewer savings, making them economically more vulnerable than most. Within the context described above, it is, arguably, individuals working in the informal sector of the economy that experienced the greatest negative economic and social impact because of the COVID-19 pandemic.

The informal sector of the economy is the main source of employment for most people in African countries. It is estimated that 86% of Africans work in or derive a livelihood from the informal sector, in other words, they find themselves in precarious employment (International Labour Organisation, 2018). The International Labour Organisation defines precarious employment as jobs that are insecure, short-term, and poorly paid and where employment offers compensation, hours, and/or security inferior to 'regular' jobs.

The large-scale contraction of many economies on the African continent, which resulted from the impact of COVID-19, led to wide-scale retrenchments and the loss of jobs in the formal sector of the economy. As a result, many individuals who were formerly deriving an income from the formal economy needed to join the informal economy to provide financially for themselves and their families, further fuelling the rapid growth in the informal sector over this time (Teachout & Zipfel, 2020).

As a result of the strict restrictions on movement and trading imposed by governments around the world, many people employed or active in the informal sector of the economy were unable to make a living. An International Labour Organization report

(2020) indicated that not being able to generate any income substantially contributed to increasing poverty levels in Africa. Furthermore, not generating any income during the lockdown forced many people in the informal sector to deplete the little savings they had to survive over this time. Teachout and Zipfel (2020) reported that during the period of lockdown, 30% of the population in Sub-Saharan countries depleted all their savings. Linked to this, a rise in child labour and low school enrolments, especially for younger girls, was observed during this time as a direct consequence of the COVID pandemic, (Teachout and Zipfel,2020).

Those employed or active in the informal sector of the economy were not only the hardest hit by the economic effects of the pandemic but were also the ones who were at the highest risk of contracting COVID-19 due to the nature of the work that they do and the conditions under which they need to do it. It is often not possible for informal traders to practice many precautionary measures to protect themselves from contracting COVID-19. For example, it is often challenging for informal traders to practice social distancing, given that they typically operate in areas that are overcrowded. Many informal traders also operate from their houses, which means that clients need to congregate within their confined living spaces and so increasing their chances of being exposed to the COVID-19 virus. Moreover, in many areas where informal traders sell their goods, it is often the case that they do not have access to proper sanitation facilities. Not having easy access to running water means they cannot wash their hands and those of their clients as regularly as is required to prevent the spread of the virus. The International Labour Organization (2020) further reported that many informal traders, as well as the clients they serve, did not have access to Personal Protective Equipment (PPE).

Where informal traders had contracted the COVID-19 virus, many of them did not have access to proper medical care, nor could they afford it if it was available. As a result, when they became sick, many informal traders could not work or care for themselves. Otherwise, despite being infected and sick, if they were at all able to do so, they would often continue working to ensure they receive an income, thus further increasing the chances of spreading the COVID-19 virus amongst fellow informal traders and clients.

Given the situation described above, there is no doubt that the COVID-19 pandemic had a detrimental impact on those working as informal traders.

There is a clear demographic bias in the profile of informal traders, which needs to be further considered in relation to the context described above. The Informal Sector Survey (2001) reported that most informal traders are female (61.2%), especially among informal traders selling perishable goods such as fruits and vegetables. These women are, in many instances, also the primary breadwinners in their families or are single mothers who are responsible for providing for their children.

Female informal traders who work within the confines of precarious employment, which is unprotected and unregulated, are more likely to be victims of abuse. Having little recourse or protection from social and protection governmental agencies makes them particularly vulnerable. Existing gender-based issues such as physical abuse and sexual harassment prevalent within this context were further exacerbated by the impact of the COVID-19 pandemic.

The COVID-19 pandemic brought about novel challenges for the global community, resulting in a large-scale multi-disciplinary response to better understand and manage the impact of the pandemic. These efforts were, however, primarily concentrated within the developed countries of the global North. However, despite a large number of households, females in particular, active in the informal economy and who rely on this sector for their livelihood on the African continent, as described above, little was done to understand their plight. There is also a dearth of literature that has focused on the issues related to the plight of female informal traders within a developing economy context, so little can be known about this group from current literature. Studies conducted within the global North provide insights that are mostly not directly applicable to emerging economies in the global South, given the systemic differences in, for example, socio-economic conditions, education levels, levels of poverty and typical employment patterns of the general population within these two contexts, so is often not helpful as sources of information for those in the global South.

The Informal Sector Survey (ISS), which was conducted in 2001, aimed to provide reliable information and data on the status of the informal economy in Namibia. The latest research study, conducted by the Ministry of Labour and Social Welfare (2013) on the Namibian National Employment Policy (NNEP), focused on the various sectors of informal traders. There is also limited, if any, existing literature that particularly focuses on the experiences and challenges experienced by female informal traders in Namibia.

As described above, there is a dearth of studies conducted within the developing economies of the global South, such as Namibia, that addresses the challenges faced by female informal traders. Research studies that offer contextually valid insights are, therefore, sorely needed. It is hoped that the current research study will positively contribute to addressing this gap in the literature.

The aim of the current research study was, therefore, to collect information about the experiences of female informal traders during the COVID-19 lockdown in Namibia. It was hoped that collecting information from female informal traders would contribute to our better understanding of the challenges faced by female informal traders and so address a gap in the literature. Better understanding the situation of female informal traders could inform policymakers and those in government to design and adopt measures that better protect, support and develop this vulnerable group of people who provide an important service and positively contribute to the lives of many people.

1.1. Problem Statement

In 2019, the World Health Organization (WHO) identified severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) as a new type of coronavirus that quickly spread worldwide, causing a global pandemic. To stop the spread of COVID-19, many governments imposed strict restrictions that resulted in severe social and economic disruption around the world, with the poorest countries, such as those on the African continent, being the hardest hit by these measures, especially those employed in the informal sector of the economy (UNAIDS; 2020).

Most people living in developing economies (approx. 86%) are precariously employed in the informal sector of the economy (International Labour Organisation, 2018). Moreover, the large-scale loss of jobs brought about by COVID-19 meant that many individuals who were previously formerly employed needed to join the informal economy to provide financially for themselves and their dependents, resulting in an exponential growth in the number of people relying on informal trading as their main source of income (Teachout & Zipfel, 2020).

As a result of the strict restrictions on movement and trading, people working in the informal sector of the economy found it challenging to make a living over that time. Teachout and Zipfel (2020) reported that during the period of lockdown, 30% of the population in Sub-Saharan countries depleted all of their savings. Moreover, given the nature of informal trading and the conditions in which they work, informal traders were often at the greatest risk of contracting COVID-19.

It is reported that most informal traders are female (61.2%), especially among informal traders selling perishable goods such as fruits and vegetables (WIEGO, 2014). These women are, in many instances, the primary breadwinners in their families or are single mothers who are responsible for providing for their children. The situation of female informal traders working within the confines of precarious employment, which is unprotected and unregulated, was worsened by the impact of the COVID-19 pandemic, further exacerbating already existing gender-based violence and abuse issues prevalent within this context. The impact of COVID-19 was, arguably, more acutely experienced by female informal traders – an already highly vulnerable group.

Despite a large number of people, females in particular, active in the informal economy and who rely on this sector of the economy for their livelihood, little can be known about the experiences from current literature. Although being a large and vulnerable cohort, there is no existing literature describing the experiences and challenges experienced by female informal traders in Namibia. In addition, policies and strategies meant to support women informal traders to manage the devastating impact of COVID-19 are lacking or mostly non-existent.

The aim of the present research study was, therefore, to gain an understanding of the experiences of female informal traders during the COVID-19 lockdown in Namibia. It was hoped that collecting information from female informal traders would contribute to a gap in the literature as well as generate insights that could inform policymakers and those in government to adopt measures to protect, support and develop this vulnerable group of people who provide an important service and positively contribute to the lives of many people.

1.2. Research Aim and Objectives

The aim of the present research study, as described above, was to collect information about the experiences of female informal traders during the COVID-19 lockdown in Namibia to better understand the plight of this large, vulnerable group who play an important role in the economy of the country, and the lives of many children in their care.

To address the aim of the present research study, the following three research objectives were formulated:

RO1: To review the current state of the literature pertaining to the constructs under investigation, including the informal sector of the economy, informal trading, and women in precarious employment within the African context and, more specifically, in Namibia.

RO2: To design a research study to collect data and gain evidence-based insights into the experiences and challenges faced by female informal traders in Namibia.

RO3: Based on existing evidence found in the literature, as well as the information collected for the purposes of the current study, make recommendations for evidence-based strategies and interventions that can be implemented that would assist female informal traders working within the African context.

1.3. Conclusion

In this chapter, the context and background relevant to the present research study were discussed, as well as the aim, research objectives and rationale thereof. The following chapter focuses on reviewing the extant literature that could be found that focuses on the issues faced by female informal traders.

CHAPTER 2

LITERATURE REVIEW

The first research objective, as stated above, was as follows:

RO1: To review the current state of the literature pertaining to the constructs under investigation, including the informal sector of the economy, informal trading, and women in precarious employment within the African context and, more specifically, in Namibia.

Therefore, to address RO1, in this chapter, a review of current literature pertaining to informal traders active in the informal sector of the economy is provided. A discussion of the challenges female informal traders face and what has been done to address specific challenges they face is provided here. Furthermore, given the focus on the Namibian context, a discussion of the Namibian economy and informal trading within Namibia is also provided.

2.1. A Brief Overview of the Informal Economy

Despite being informal and unregulated, the informal sector represents a significant part of the economies of most countries in the world, especially in developing economies. In developed economies, between 10% and 20% of income is derived from the informal economy. In contrast, in emerging/developing economies, the informal sector accounts for more than 50% of all income (Stuart, Samman & Hunt, 2018).

Benjamin and Mbaye (2014) estimated that in Africa, the informal sector is likely to contribute approximately 58% of the Gross Domestic Product (GDP). In Kenya, the informal sector is thought to have contributed as much as 77.9% of its total GDP. According to the Kenya National Bureau of Statistics Economic Survey (2017), close to nine out of ten jobs are found in the informal sector. Mupedziswa and Gumbo (2001)

suggested that the informal sector is increasingly becoming one of Africa's key mechanisms for job creation and curbing growing poverty, particularly in urban areas.

The informal sector of the economy, also referred to as the 'underground economy', 'black economy', 'shadow economy', or 'grey economy', is described as active/operational businesses that provide goods and/or services but which are not legally or formally registered and is part of a country's economy that is not recognised as a source of 'normal' income (Horn, 2011).

The informal trade sector is characterised by low entry requirements and, therefore, low levels of education are sufficient, as well as there being low monetary start-up costs in setting up such a business venture.

Informal businesses are typically run by individuals who are self-employed, while some employ additional people, often family members, to help them run the business as it grows. Many of those people employed in informal businesses also typically do not have any formal employment contracts or form of social protection.

Informal businesses are further often not typically located within the Central Business District (CBD) of cities and traditionally operate from informal locations such as houses, street corners and other publicly accessible locations where people congregate (e.g., taxi ranks, bus terminals, and train stations). Unlike brick-and-mortar retail spaces, informal businesses are often little more than a table on the pavement or a few boxes displaying fruit and vegetables under a make-shift shade covering.

Informal employment has increasingly become a key source of income for women who, in the past, were unable to participate in gainful employment and so has proven to bring about greater equality amongst working men and women (Budlender, 2011). As a result, there is a clear gender bias, and women make up the largest proportion of informal traders.

2.2. Defining Informal Sector/Trading

The concept informal sector was introduced in the 1970s; however, it did not have a standard or widely shared definition until much later (Budlender, 2011). In 1993, the

15th International Conference of Labour Statisticians (ICLS), hosted by the International Labour Organization (1993), adopted a resolution that provided a standard definition for informal trading and recommended how it should be operationalised in statistical data collection and analysis. Based on these deliberations, The ILO (1993) adopted the following definition of informality, defining it as a

“way of doing things characterised by (a) ease of entry; (b) reliance on indigenous resources; (c) family ownership; (d) small scale operations; (e) labour-intensive and adaptive technology; (e) skills acquired outside of the formal sector; (g) unregulated and competitive markets”.

The ICLS definition (cited in the International Labour Organization, 1993) recommended that enterprises in the informal sector be defined in terms of one or more of the following criteria:

- non-registration of the enterprise in terms of national legislation such as taxation or other commercial legislation;
- non-registration of employees of the enterprise in terms of labour legislation; and
- small size of the enterprise in terms of the number of people employed.

Some argued that the ILO (1993) definition, however, still lacked information as it focused almost exclusively on defining the characteristics of the informal enterprise and not the characteristics of the person involved in the informal sector. In 2003, it was formally acknowledged that the definition did not sufficiently include all the various forms of formalisation (Budlender, 2011). Fundie (2015) et.al described how people perceived informal trading or informal employment as a way in which, usually, poor people who were unable to get jobs elsewhere find a means to create a way of living for themselves. Activities such as collecting, trading, and service provision were typically used as examples to inform conceptualisations of informal employment (Skinner, 2019).

The ICLS definition (cited in the International Labour Organization, 1993) recommended that enterprises in the informal sector be defined in terms of one or more of the following criteria:

- non-registration of the enterprise in terms of national legislation such as taxation or other commercial legislation;
- non-registration of employees of the enterprise in terms of labour legislation; and
- small size of the enterprise in terms of the number of people employed.

2.3. The Growing Informal Sector within Developing Economies

Over the past two decades, the informal sector of the economy has increasingly grown in prominence in developing countries for several reasons, some of which are described below.

A key reason for the growth of the informal sector has been due to the formal sector of the economy's inability to absorb the fast-growing population (Champion, 2010; Horn, 2011). The formal sector is thought to only be able to accommodate a tenth of the growing African population, leaving large numbers of people with little option but to make a living informally. The more recent recession and economic downturn have further led to many workers being retrenched, who then have also turned to the informal economy to make a living, further growing the number of people relying on the informal economy for their livelihood (Skinner, 2019). Moreover, the informal economy often provides a more secure source of income than that which the formal economy can offer people in poorer countries where, for example, many people do not earn minimum wages (Onwe, 2013).

A further reason for the rapid growth in the informal sector, especially in poorer African countries, is the trend towards urbanisation. Horn (2011) reported that the lack of jobs and food security in rural areas has resulted in the mass movement of people from rural to urban areas. As a result, many people who have moved to urban cities end up living in informal settlements and joining the informal sector, selling goods to those living in informal settlements to generate an income for themselves. Informal trading

allows individuals to start their businesses without requiring significant money or even being highly educated.

The International Labour Organization (2012) reported that the drivers that led to informality in many developing countries include the absence of regulatory frameworks, a weak police/enforcement system, a lack of transparency and accountability of public institutions, and inadequate/ineffectual legal and social security coverage. Further contributing factors that are rife in poorer countries are low education levels; high poverty levels; gender-, race- and religion-based discrimination, which severely curtail employment prospects and have forced many people to join the informal sector and so be freed of these discriminatory practices.

Although many people are forced by their circumstances to rely on their own resources and resourcefulness to make a living, some governments, such as the South African government, have, in fact, encouraged unemployed South Africans to start their own businesses in order to address the unemployment issues in the country and alleviate poverty (Chisoro & Karodia, 2015). Willemse (2011) describes the role of informal traders as entrepreneurs as important because informal street trading plays a key role in reducing poverty and job creation, as well as providing a means for many families to care for their dependents. In addition, informal trading has greatly contributed to creating opportunities for people to generate savings and community development and for those involved to develop entrepreneurial skills.

Finally, Bromley (2000) provides a useful summary, describing the reasons for growth in the practice of street trading as follows:

- individuals are able to trade without making capital investments and/or having access to large amounts of money;
- it provides a viable means of survival for many families and their dependents;
- it provides for those who cannot access formal structure a means to conduct business;
- it is a more flexible form of trading in terms of where (location) and when (time of day) one trades;

- because of its flexible nature, street traders are able to easily move to where special events/gatherings are being held and sell their goods or services there;
- street traders have flexible trading hours, freeing them to fulfil other commitments; and
- it is a form of self-empowerment for those living in dire economic straits, especially women who do not have the same opportunities to generate an income as men do.

2.4. Challenges in the Informal Sector

Informal traders face various challenges, some of which are described in further detail below.

2.4.1. Harsh Conditions

Those working in the informal sector often work under harsh conditions, including working long hours in the week; working in environments that pose a health risk for them; and working in open spaces that leave them to battle the elements (i.e., wind, rain, harsh sun). Environmental conditions are a particular challenge for informal traders who sell perishable goods, such as fruit and vegetables. Being exposed to the sun, the condition of fruit and vegetables, and the price they can be sold for, can quickly deteriorate.

2.4.2. Financial Challenges

As described above, those who take up informal street trading as a livelihood are likely to already be struggling financially (Willemse, 2011). Chen et al., (2019) found that informal workers are twice as likely to experience poverty compared to those in the formal sector. Not being able to secure credit loans or financial assistance from banks often makes it difficult for informal traders to raise the capital to start small or micro-enterprises. Struggling financially, nor being able to secure loans, means that it is often a challenge for informal traders to buy sufficient stock, maintain the required stock levels and buffer any shifts in customer demand for the products they sell.

2.4.3. Operating Challenges

Informal traders face several operational challenges that are related to the lack of proper infrastructure to support their operations. Informal traders typically operate along the roadside, in old buildings and open spaces, which they often illegally occupy. As a result, the places where they trade usually do not give them access to basic services (e.g., electricity and sanitation).

Operating from places they do not have permission to operate from makes them prone to being evicted and having their goods confiscated by the authorities (Fundie et al., 2015). Not having permits and licenses to trade makes informal traders vulnerable to harassment by some police officers and municipal security staff, who often take the stock for themselves, leaving informal traders with little recourse to do anything about it.

To benefit from savings derived from buying in bulk, informal traders try to buy their goods in larger quantities; however, they often face challenges with storing the additional stock (Lund & Skinner, 2006). This is more prevalent for those who sell perishables goods. Not being able to access storage facilities often forces informal traders to sleep at their trading sites to guard their goods, which is not safe, especially for female informal traders. Fundie et al., (2015) found that the lack of storage facilities often forces informal traders to buy smaller quantities of their stock and, as a result, have to do so at higher prices, reducing the profit margin.

Environmental conditions are a particular challenge for informal traders who sell perishable goods, such as fruit and vegetables. Being exposed to the sun, the condition of fruit and vegetables, and the price they can be sold for, can quickly deteriorate.

2.4.4. Political/policy challenges

Not receiving social security and/or formal recognition from governments means that informal traders have little, if any, legal protection or recourse. The absence of security and protection leaves informal traders with no recourse when the authorities harass, beat and illegally confiscate their goods (Fundie et al., 2015).

Individuals working for informal traders also do not have statutory collective bargaining rights to negotiate better wages from their employers. These are individual who work for the business owners who own the informal trading businesses or may have one or two more operating sites and hire other women to work for them.

2.4.5. Lack of Transport Services

A lack of transport services often forces informal traders to carry their own goods over long distances, also severely impacting the amount of stock they can hold at any given time (Fundie et al., 2015).

2.4.6. Lack of Information and Technology

Informal traders typically do not have technical or technological skills, which makes it difficult for them to make use of technology to operate their small businesses, nor to expand and enlarge their markets by using technology to reach their customers and grow their customer base (Fundie et al., 2015).

2.4.7. Competition

Many informal traders operate in close proximity to other informal traders, often selling similar goods (e.g., sweets, chips, cool drinks) to the same customers. This leads to high levels of competition and even jealousy among informal traders (Willemse, 2011). Not only do informal traders compete with other informal traders, but they also compete with well-known retailers and retail chains.

To be able to compete with retailers and retain their customers, some informal traders allow their customers to buy their goods on credit, which is often never paid back or sell their products at reduced prices, even incurring losses when doing so (Willemse, 2011).

2.4.8. Corrupt Practices

Many informal traders have fallen prey to scams, including organisations that portray themselves as associations for informal traders promising to represent them and stand up for the issues affecting them, such as police brutality, just to find that their 'membership fees' were embezzled (Lund & Skinner, 2006).

2.5. The Namibian Context

2.5.1. Economic Overview

Namibia's population is about two - point six million (2.6 million). The National Planning Commission Report (2018) indicated that Namibia's economy grew slightly with an increase of one percent (1%) in 2016; however, there was a decrease in the Gross Domestic Product (GDP). The slow economic growth is attributed to the poor performance of the main industries that contribute to the growth of the economy.

The Bank of Namibia Economic Outlook Report (2022) indicated that Namibia's GDP growth is projected to improve in 2022, mainly supported by strong performance from the mining industry. Real GDP growth is projected to increase to 3.2 percent in 2022 before moderating slightly to 2.9 percent in 2023.

2.5.2. Unemployment in Namibia

Although the percentage has slightly reduced, the unemployment rate remains high at thirty-point-three percent (30.3%) as per the data published by the Namibia Statistics Agency (2018). Muluma and Nambinga (2016) reported that forty-three percent (43 %) of youth in Namibia were unemployed, and this is on the rise due to the downturn in the global and local economies. Female youth experience a higher unemployment rate (48.5%) compared to their male counterparts (43.7%).

The public service is the largest employer in the country. Decisions taken by the government to reduce the hiring of new intakes into the Namibian Police Force and the Defence Force have, however, contributed to an increase in unemployment. Moreover, the decision to freeze all vacancies was taken by the government, and only roles that required critical skills can be filled. The number of jobs available in the other main employment sectors in the country, such as agriculture, mining and the construction sectors, has further declined over recent years. These industries employ the majority of the unskilled and semi-skilled workforce in the country, making it increasingly harder for those without qualifications and training to find employment. In Namibia, many people, especially those living in rural areas, rely on farming as their primary means of survival. The country has also been battling drought in the past few

years, which has negatively affected the agricultural sector. In Namibia, many people, especially those living in rural areas, rely on farming as their primary means of survival.

Mwinga (2012) cited several factors that have contributed to growing unemployment in Namibia, including:

- the poor quality of education;
- a skills mismatch (i.e., an undersupply of skilled individuals needed to fill vacancies but an oversupply of unskilled workers);
- high levels of population growth, and
- the lack of sufficient job opportunities in the labour market.

2.5.3. The Informal Economy of Namibia

Informal employment is widely prevalent among the urban population of Namibia and is growing fast – not by choice but as a result of the formal economy’s inability to create enough employment opportunities. In 2018, Namibia Statistics Agency (2018) reported that fifty-eight percent (58%) of the population in Namibia formed part of the informal sector.

As is the case in many other developing countries, there is a clear gender bias, with sixty-one percent (61%) of those employed in the informal sector being women. The informal sector is an important source of opportunities for many people who were unable to secure formal employment. Moreover, the informal sector has absorbed many people who lost their jobs in the formal sector. Namibia Statistics Agency (2018) indicated that about fifty-eight percent (58%) of all new employment came from the informal sector. Despite this, decision-makers, when drafting policies on unemployment in Namibia, often exclude the informal sector when making policies.

2.5.4. Reporting on the Informal Economy of Namibia

Prior to Namibia’s independence in 1990, informal activities were essentially prohibited and suppressed during the colonial period, and, as a result, no information is available to understand the extent of the informal sector before that (Kamwanyah, 2018).

According to the Ministry of Labour, Industrial Relations and Employment Creation (2017), the first study conducted on the informal economy took place in 1993. In 2001, a second study, known as the Informal Sector Survey (ISS), was conducted. The aim of the ISS was to provide reliable information and data on the status of the informal economy in Namibia. The study was also designed to assist with planning, policy formulation, implementation and monitoring activities in the informal sector.

In 2016, the Informal Sector Survey was conducted in eight regions in Namibia. The objectives of the ISS, according to the Ministry of Labour, Industrial Relations and Employment Creation (2017), were as follows:

- To characterise the informal sector (i.e., describe its nature, size, the type of work found, the types of industries represented, the organisation and registration of small enterprises, micro-finance services and support, and employment levels);
- To examine the legal framework and current legislation that supports the informal sector, with special emphasis on social protection;
- To assess the level of access to formal social security networks that are meant to provide social protection, financing, benefits and risk mitigation;
- To provide policy recommendations; and
- To provide benchmark information.

The Industrial Relations and Employment Creation (2017) report indicated that Namibia, like many other developing countries, experiences challenges with the growth of the informal sector of the economy, including a lack of social protection and provision of secure and decent jobs.

2.5.5. Impact of COVID-19 on Namibians

The Minister of Health and Social Services, Dr Kalumbi Shangula, on 14 March 2020 reported the first two confirmed cases of COVID-19 in Namibia. As of 12 February 2020, there were 156,604 confirmed cases of COVID-19 infections in Namibia, with 3,9921 COVID-19-related deaths being reported. In response to the COVID-19 pandemic, on 17 March 2020, His Excellency President Hage Geingob declared a

state of emergency and introduced measures such as the closure of all borders and suspension of gatherings. The Ministry of Health and Social Services also established an Emergency Response Team, operating 24/7 to intensify the surveillance of COVID-19 in the country, especially at the borders of Namibia. On 28 March 2020, Namibia announced a nationwide lockdown, requiring people to stay at home and severely restricting their movements. The lockdown directive caused widespread economic and social disruption to the Namibian economy as businesses were forced to close and suspend their operations.

On 28 March 2020, to enact the COVID-19 response strategies, the Namibian government announced the Namibian Constitution COVID-19 Regulations (Proclamation 9 of 2020, published in Government Gazette no. 7159) that introduced guidelines for different stages of lockdown, as well as identifying different categories of people and services. This was followed later in the year by the Public Health COVID-19 General Regulations promulgated under the Public and Environmental Health Act (2015, as amended, published in Government Gazette no. 233 of 2020). COVID-19 had a devastating impact on the economy of Namibia. The Ministry of Labour, Industrial Relation and Employment Created reported that more than fourteen thousand five hundred (14,500) workers were retrenched between 1 January 2020 and 30 September 2021.

As described above, as a direct result of the strict restrictions on movement and trading during the lockdown, those active in the informal sector of the economy were unable to make a living. Furthermore, not generating any income during the lockdown forced many people in the informal sector to deplete the little savings they had to survive over this time.

2.6. Women in Informal Trading

Little can be learnt about the issues related to women in informal trading from current literature, particularly when it comes to the Namibian context. The research that is available is more generic in nature.

It is widely accepted that women are disproportionately affected by precarious employment. Women often face a 'triple burden', having to fulfil roles as mothers, workers, and community advocates (Abiodun – Badru, 2020).

Female informal traders in the SADC region share similar experiences. Patriarchal systems in Southern Africa are a major contributing factor in the discrimination against women. Females are regarded as being subordinate to men, have less voice, less if any autonomy, and are offered fewer opportunities (Mwaba, 2010). These patriarchal systems also give men the 'right' to invade the private space of women with inappropriate demands that are demeaning to women, as well as to infringe on their rights to make a living. Women in the informal economy are, therefore, not exempt from these conditions and constraints, which are clearly reflected in their daily work. These cultural systems prevent female informal traders from opportunities to advance and grow their businesses.

Although women are in the majority, they are often excluded from policy processes and participating in policy formulation. The top-down approach to formulating policy results in the specific concerns of women not being addressed (Mwaba, 2010). Most women use their own sources of income and/or savings to fund their businesses (Mwaba, 2010). Alternatively, they resort to borrowing money from their neighbours and families. However, most women wanting to enter informal trading do not have sufficient savings or income, with most of it having to be used to cater for their daily household needs.

When attempting to secure loans from financial institutions, they face challenges as they are categorised as a high-risk group, given they do not have assets to offer as collateral (Mwaba, 2010). Obtaining credit from microfinance companies is one of the few options available to them, however, micro-lenders charge exorbitant interest rates and want to keep people in a position of having continuous debt. Given the high-interest rates associated with these loans, it is hard to make a profit by selling the goods purchased with such loans.

Female informal traders were further found to be at a higher risk of contracting Human Immunodeficiency Virus and Acquired Immunodeficiency Syndrome (HIV/AIDS) due to sexual assault and abuse (Chant & Pedwell, 2008)

2.7. Conclusion

In this chapter, a review of the relevant literature related to female informal traders was provided. Existing literature was analysed to understand the experiences and challenges of women informal traders from a global perspective as well as the African context and the Namibian status quo. The impact the coronavirus pandemic had on Namibian women informal traders was also discussed as well as measures put in place to respond to the pandemic.

CHAPTER 3

METHOD

The second research objective, as stated above, was as follows:

RO2: To design a research study to collect data and gain evidence-based insights into the experiences and challenges faced by female informal traders in Namibia.

This chapter and the next chapter provide a discussion of the design and implementation of the research study, respectively, that was conducted to address RO2.

In the method chapter, a discussion of the research design, as well as the various research approaches that were employed, is provided. The methods and procedures utilised in undertaking the current research study are further described here, which includes a description of the sampling strategy, the realised sample, the various measures used to estimate the constructs under investigation, the data collection procedure that was followed, and the statistical analysis utilised to answer the research question. Finally, a description of the ethical and data management considerations is also provided.

3.1 Research Design and Approaches

The aim of the current research study was to investigate the experiences of female informal traders during the COVID-19 pandemic, as well as to learn more about the ways in which these women attempted to sustain their businesses and ensure that their businesses survived during and after the COVID-19 lockdown. As little is known about this topic, an exploratory research design was deemed appropriate.

Creswell (2016) describes the exploratory research design as one that is appropriate when one attempts to discover something new or interesting, particularly when little is

known about the phenomena under investigation. Given that there is currently limited, if any, literature available that reports on studies that have investigated the experiences and circumstances faced by female informal traders, especially during an unprecedented crisis such as was the case with the COVID-19 pandemic, it can, therefore, be argued that the choice to utilise an exploratory research design is justified.

It was further decided that a qualitative research method be employed and primary qualitative data be collected. Jackson, Drummond and Camara (2016, p. 26) define qualitative research as a "...research method that is primarily concerned with understanding human beings' experiences in a humanistic, interpretive approach." Creswell (2016) describes qualitative research as a method used to provide a researcher with an understanding of a phenomenon.

Like all scientific research, qualitative research is based on the systematic application of a predetermined set of procedures to collect and analyse evidence and present findings that are valid and reliable and able to provide insights that attempt to resolve issues. Qualitative research, unlike quantitative research, however, focuses on gaining a greater understanding of cases being studied rather than generalising or using the data to support hypotheses. To elicit and collect participants' views and perspectives in a detailed and comprehensive manner, in-depth interviews were conducted, and a semi-structured interview guide was developed for the purposes of collecting qualitative data.

3.2 Materials

A semi-structured interview guide was designed to ensure that the questions posed to all participants during data collection remained consistent and so not introduce any threats to the validity of the study. The interview guide consisted of both open-ended and closed-ended questions and can be found in Table 1 (see below).

Table 1: Interview guide

Sections	Questions
1. Demographic Information	<ul style="list-style-type: none">▪ What's your age?▪ What is your highest education level obtained?▪ How long have you been an informal trader?▪ What is your marital status?▪ Number of dependents
2. Sources of Income	<ul style="list-style-type: none">▪ How did you start your business? How was the funding raised?▪ Is this the first business you have run?
3. Experiences	<ul style="list-style-type: none">▪ What are your experiences as an informal trader?
4. Stock	<ul style="list-style-type: none">▪ Where and how do you buy your stock?▪ How often do you buy your stock?▪ Do you get any discounts when you buy stock?
5. Coronavirus and Disease (COVID-19)	<ul style="list-style-type: none">▪ Tell me about your operations during the lockdown and how long it took you to start trading after the lockdown.▪ How did you manage to survive during this period of COVID-19?
6. Improvement	<ul style="list-style-type: none">▪ What do you think can make your business easier?▪ What changes would you like to see for informal traders in future?

3.3 Sampling

For the purposes of the present study, it was decided that judgement or purposive sampling be utilised. Etikan et al., (2016, p. 2) define purposive or judgment sampling as the “...deliberate choice of a participant due to the qualities the participant possesses.” It is a non-random or non-probable approach to data collection in which a researcher decides which group of people hold the information that is required to answer the research question, and the researcher sets out to find such people who can give the information required to address the aims of the research and who are willing to provide the information by virtue of knowledge or experience. This involves the identification and selection of individuals or groups of individuals that are proficient and well-informed with a phenomenon of interest, in addition to knowledge and experience and note, the importance of availability and willingness to participate, and the ability to communicate experiences and opinions in an articulate, expressive, and reflective manner.

3.3.1. Inclusion/Exclusion Criteria

The following inclusion/exclusion criteria were used to determine if a person would be an appropriate participant in the research study – or not.

The inclusion criteria consisted of participants:

- being a female informal trader (given the focus of the research study, no males were included):
- being aged 18 years and older so that they were able to provide informed consent;
- being able to express themselves proficiently in English to ensure that the experiences were captured accordingly and as it was, and to also avoid losing meaning through translation;
- given the focus of the study, having had their informal trading affected by the COVID-19 restrictions; and
- being situated in Windhoek, Namibia, to allow the researcher to be able to conduct an in-depth interview in person.

Women who operated or sold fruit and vegetables in open markets where there were permanent structures, were excluded from the present research study. Having permits and purchasing a fixed stall to trade means that their experiences are quite different to the majority of female informal traders who operate at informal locations (i.e., with no permits or permanent structures).

Interviews were conducted until it became apparent that additional participants shared similar information already gathered from other interviewees, and no new information emerged. At the point at which data saturation was achieved, a sample of n=20 participants were interviewed.

3.4 Data Collection Procedure

The researcher approached the female informal traders at their operating sites and asked if they were willing to participate in the study, explaining the purpose of the study to them. The interviews took place on Fridays and Saturdays, as this is when most female traders can be found operating.

The questions contained in the semi-structured interview guide were posed to participants, and their responses were captured on an interview guide form. General field notes were also captured. With the consent of each participant, a recording of the interview was made so that it could later be transcribed for further analysis. Pictures were also taken to capture what the settings, stock and areas of operation for informal look like.

The data collection took place over a period of one (1) month June and July 2020.

3.5 Data Analytical Strategies

Coding was exercised by taking into consideration non-quantifiable elements such as the experiences and day-to-day challenges of women informal traders. Coding involves specific features such as open coding, which is related to the initial arrangement of raw data into more reasonable information. In addition, the process entailed interconnecting and linking the themes from one to the other, in other words,

formulating arguments and in-depth descriptions through connecting the themes. The arguments were then manually translated into themes by writing down data into descriptive texts. For the purposes of the present study, the data collected was categorised using codes based on the research objectives, which were used as codes to represent themes.

3.6 Informed Consent

The researcher introduced herself and provided the background to the study, stating that the study was only being conducted for academic purposes and that third-party reporting was not part of this research. It was further explained that the information would be kept anonymous and confidential and that they would never be identifiable when reporting on the research study.

The researcher requested all participants to provide written consent prior to taking part in the study and explained the importance of volunteering in the study. It was also explained to them that they could, without any harm or prejudice, decide to withdraw their consent and not continue to participate in the study at any time.

Participants' consent to record the interview was further requested after they were provided with an explanation as to why recordings were useful to have. The recording was in the form of a voice note and was made to be able to transcribe the interview later and ensure that no information was lost. The recordings were made anonymously and contained no personal information. For those who did not want to be recorded, no recording took place and notes were captured on the interview guide form.

3.9. Ethical Considerations

The researcher followed the required ethical guidelines for conducting research with human subjects to ensure, as far as possible, that no psychological or physical harm would come to any of the participants during the interview session. The purpose, procedures, risks and benefits of the study were explained to the participants so that they could provide informed consent. Participants who took part in the study were not forced to do so and had an opportunity to withdraw at any given time during the

process. No personal details were collected from participants as part of the study, and no form of reimbursement or incentive was provided. Confidentiality was maintained throughout. Potential participants were also provided with a cover letter stating the above (see Annexure A).

Prior to conducting the study, ethical clearance was obtained from the Ethics in Research Committee (EiRC) of the Commerce Faculty, University of Cape Town.

3.10. Data Handling Considerations

Data was kept confidentially and stored in accordance with ethical and privacy guidelines and legislation. Cloud-based storage was used to store any data, which was collected securely, password protected and was only accessible by the researcher and supervisor. No personal identifiers were recorded in any data that was stored.

3.11. Conclusion

In this chapter, the various aspects of conducting the empirical study were covered, including a description of the research design, sampling and data collection approaches, and the data analysis technique that was utilised. The inclusion and exclusion criteria used to select participants were also described. Finally, ethical and data handling considerations were covered. The next chapter presents the research findings and discussions.

CHAPTER 4

FINDINGS

The second research objective, as stated above, was as follows:

RO2: To design a research study to collect data and gain evidence-based insights into the experiences and challenges faced by female informal traders in Namibia.

The previous chapter (i.e., Chapter 3) provides a discussion of the research study that was designed for the purposes of the current study. Continuing from Chapter 3 and to further addressing RO2, in this chapter, a description of the findings obtained based on the data that was collected is provided.

As suggested above, a semi-structured interview guide was developed for the purposes of the current study (see Table 2 above). The interview guide consisted of both open-ended and closed-ended questions and comprised six sections.

4.1. Section 1 - Demographic Information

As described above, a semi-structured interview guide was developed for the purposes of the current study (see Table 2 above). The interview guide consisted of both open-ended and closed-ended questions and comprised six sections. The first section consisted of several demographic questions (see excerpt below).

Section 1: Demographic Information	<ul style="list-style-type: none">▪ What's your age?▪ What is your highest education level obtained?▪ How long have you been an informal trader?▪ What is your marital status?▪ Number of dependents
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The demographic characteristics of the realised sample (n=20) that were collected are summarised in Table 2 (see below).

Table 2*Demographic Characteristics of the Realised Sample (n=20)*

Demographic Characteristics	Frequency	Percentage (%)
Age		
18-25	4	20%
26-29	6	30%
30-39	7	35%
40-49	3	15%
Marital Status		
Single	10	50%
Married	4	20%
Living with a partner	5	25%
Divorced	1	5%
Highest Level of Education		
Primary	4	20%
Secondary	15	75%
Tertiary	1	5%
Number of Dependents		
0 dependents	2	10%
1-3 dependents	9	45%
4-6 dependents	3	15%
7-9	1	5%
10+	5	25%
Source of Income		
Family Members	5	25%
Cash loan	4	20%
Savings from the previous job	5	25%
Partner (boyfriend/husband)	2	10%
Inherited from mom	1	5%
Employed by a business owner	3	15%
Months/Years as informal Traders		
1-3 months	2	10%
4-6 months	0	0%
7- 9 months	1	5%
10-12 months	1	5%
1- 3 years	5	25%
4-6 years	4	20%
7-9 years	5	25%
10+ years	2	10%

The above demographic findings indicate that, when it comes to age, most of the women informal traders were young, aged between 25-29 and 30-39 years old. They mostly start at a younger age, at 18 and tend to remain in the sector for a very long time, as indicated above. The findings also reveal that women informal traders are mostly single women with dependents who provide for their families and are unable to secure formal employment due to their education levels. In terms of education levels, the participants' highest qualifications are mostly secondary education, with only 5% of the respondents who have tertiary education.

4.2. Section 2 – Sources of income to start a business

The second section of the interview guide consisted of questions that were used to collect data regarding the sources of income that enable women to start their business.

Section 2: Income	<ul style="list-style-type: none">▪ How did you start your business? How was the funding raised?▪ Is this the first business you have run?
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4.2.1. How did you start your business? How was the funding raised?

As summarised in Table 4 (see above), the women who took part in the study revealed that their sources of income to start their businesses came from other people. They had to, in other words, rely on others in order to start their businesses and were not able to do so on their own accord. In terms of getting the required capital to start their businesses, only four (20%) of the participants indicated that they were able to secure a cash loan, which is indicative of how challenging it is for informal traders to secure loans. The remaining participants had to rely on relatives/spouses for financial support to start their businesses. A quarter of the participants (25%) were able to use savings to start operating.

Some remarks by the participants in response to this question included:

“I got money from my dad. He gave me money to buy stock which enabled me to start my business.” - P3

“I used to work as a security guard. I was not earning a lot of money, but I saved so that I could buy the first stock.” - P8

4.2.2. Is this the first business you have run?

The largest portion of the sample (i.e., 60%) indicated that this was their first business. Those who indicated that it was not their first business had changed what they were trading in the past.

Some remarks by the participants in response to this question included:

“Yes, this is the first business I started.” - P12

“I used to sell sweets and chips before I started selling fruits and vegetables. The first business was not making a lot of money, so I started buying tomatoes and onions to sell, and that is how I started this business.” - P3

4.3. Section 3 – Experiences

The third section of the interview guide consisted of questions that were used to collect data regarding the experiences women informal traders faced on a daily basis.

Section 3: Experiences	▪ What are your experiences as an informal trader?
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4.3.1. What are your experiences as an informal trader?

The main challenge faced by the participants that were reported was **the lack of customers**. In comparison to pre-covid times, during lockdown, the number of customers who bought from informal traders has reduced drastically due to the lockdown restrictions. Also, the increase in the number of COVID-19 cases in Windhoek led to customers fearing that informal traders had contracted the disease and opted not to buy their fruit and vegetables from them.

Some remarks by the participants in response to this question included:

“There are no customers. Fruit gets rotten due to lack of customers.” P2

“One takes longer now to sell a box of fruit; it can last a whole week just selling one box of apples or bananas. Before lockdown, it took less than three (3) days, but now customers are few.” P5

A key challenge they experienced after the lockdown was the **heightened levels of competition** and just how slow business was. Although competition was previously a challenge, they mentioned that the job losses experienced by many people contributed to this as some joined the informal sector to sell fruit and vegetables

Some remarks by the participants in response to this question included:

“Despite the lack of customers, there are also too many informal traders at the site we sell, which makes competition very tight. That is why sometimes we move from one place to the other in search of customers.” - P10

“To avoid being chased away by the police sometimes, we all operate from the taxi rank here, and it makes it difficult to attract customers. We all run after one customer, and this makes the competition very hard.” - P11

“If you walk around town, a lot of shops are closed. Those were the customers who bought from us. Now they don’t have jobs and no money.” - P13

Poor weather conditions were reported as a challenge for these informal traders. Winter season is often quite cold in Windhoek and makes it hard for both them and the customers who frequent their stalls. Also, when it is windy, given that they trade in open spaces without proper stands or trolleys, the fruit and vegetables become dusty, and customers are reluctant to buy ‘dirty’ produce.

Table 3

The four seasons in Namibia

Season	Time period
Summer	October - March
Autumn	April - May
Winter	June - August
Spring	September

The study was conducted during the winter season, which is normally cold, especially in Windhoek. In addition, this was the time when the virus could easily spread compared to summer due to the fact that the virus could easily succumb to hotter temperatures. It was during this time that the regulation was also strengthened to minimize movement and transmission.

Some remarks by the participants in response to this question included:

“The weather is a problem. Yesterday was very windy, and I couldn't sell stock. When it's too windy, customers don't buy because they feel the vegetables and fruits are dirty.” - P6

“The weather is a problem, if it is not cold, it's windy, or it's hot. I am always exposed to the sun, and so is my stock. The sun is not good for the stock, there are no fridges, so it is difficult to keep the stock fresh for customers.” - P16

“In January, it will start raining again. Sometimes it rains the whole day. The rainy season is not nice because we are forced to stay home. The customers don't stop when it is raining, there is no structure for them to buy without getting wet.” - P18

Similarly, when the rainy season starts, most participants reported that they are not able to trade as there are no permanent structures to operate from. As a result, when it rains, many of them end up staying home and are not able to generate an income.

These informal traders make use of umbrellas in an attempt to protect themselves and their stock from the elements (see Photo 1, below). The umbrellas are inadequate as protection for them, their stock and customers, as well as being made from poor-quality material that does not last long, requiring them to buy new ones when they get worn out.



Photo 1: The umbrella informal traders often use to shelter their stock.

Another common challenge participants reported was that of ***police interference***. During the interviewing process, participants were cautioned by the police officers not to go to the main road or move around but stay where they were. The researcher took photographs of such incidents (see Photo 3).



Photo 2: City Police questioning other women informal traders while interviewing participants

The participants were not allowed to operate their business around the Central Business District but were allocated trading spaces at a taxi rank (see Photo 2). However, the unavailability of customers at the allocated site and lack of shelter and sanitation forced them to move around in search of customers. It was alleged that City Police Officers patrolled the CBD daily and chased these women who were moving around.



Photo 3: Trading areas allocated to informal traders.

Some remarks by the participants in response to this question included:

“Police chase people every day. There is also competition from other informal traders, when they see that the business is doing well, they will come to occupy the same site and start selling the same place.” - P18

“Yesterday, they took my stock and gave it to the correctional services. They also gave me a fine. I lost my stock, and now I should pay a fine. The police are making our work hard. One should be checking to see all the time” - P9

Women who are found trading at places they were not allowed face consequences such as having their goods confiscated and/or receiving a fine of N\$ 2,000.00.

The lack of customers and being forced to trade in areas where there are many other traders increases competition, even resulting in them fighting for customers. That is why they would go around and occupy different sites within the CBD in search of customers where the competition and overcrowding of people selling the same stuff

are less; however, they then run the risk of having their stock confiscated and receiving a fine.

Another challenge that the participants reported was the ***lack of permanent structures to display their wares***. Women informal traders also mentioned that the absence of permanent structures meant that they were unable to display their fruits and vegetables for customers to view them properly. The informal traders interviewed indicated that they often used shopping trolleys, boxes or temporary male-shift structures they had made themselves (see Photo 4, below).



Photo 4: Examples of how goods are typically displayed

The lack of permanent structures or markets meant that their stock was exposed to harsh weather conditions, especially the wind, sun and rain. Being exposed to heat quickly affects the freshness of the fruit and vegetables.

Some remarks by the participants in response to this question included:

“The main challenge is the lack of proper facilities. At times the weather is bad and destroys our temporary shelter, and replacing it is expensive as the material used is expensive, often the net is torn within a week's time.” - P13

“We don't have anywhere known to say, if you go there, that's where you can buy fruits and vegetables. We just must find a spot somewhere to try and sell our products. The spots they have allocated to us are empty, it looks like a parking spot and taxis also operate from here. It does not make a difference. The number of informal traders keeps rising, every day there are new people joining and the space is not enough for everyone” - P4

High tariffs were indicated as another challenge for the participants. At the time of interviewing, they indicated that a lot of money was being spent daily to operate in open spaces where they did not have basic sanitation (see Photo 5, below). There are informal traders who operate on open space but pay a daily fee to the municipality. They mentioned that the money they paid to the municipality was high, considering the challenges with regard to the availability of customers and the low income they were able to generate within the spaces they were allocated.



Photo 5: Typical open trading spaces

Some remarks by the participants in response to this question included:

“I pay N\$ 57 daily to the municipality to operate from this open site. It has no toilet, no water. The amount is too high as the sales are low.” - P2

“The money I make is not enough to pay for an open site. Also, the places where we should operate after paying the daily fees are too far away from the customers. Some of those places are hidden, and it’s not safe, especially for a woman like me, to be alone.” - P19

The **lack of storage facilities** was further a challenge that the participants mentioned. Some women informal traders at times bought stock and kept it at their suppliers for a fee due to a lack of storage facilities. Not being able to store additional stock means that they are forced to buy less stock at a time, making it more expensive as they cannot benefit from discounts when buying in bulk.

In summary, the following challenges were reported by the participants:

- heightened levels of competition
- poor weather conditions
- Police interference
- lack of permanent structures to display their wares;
- high tariffs; and
- lack of storage facilities.

4.4. Section 4 – Stock

The fourth section of the interview guide consisted of questions that were used to collect data regarding where women informal traders bought their stock, how often they bought stock and if they were offered any discounts by shop owners.

Section 4: Stock	<ul style="list-style-type: none">▪ Where and how do you buy your stock?▪ How often do you buy your stock?▪ Do you get any discounts when you buy stock?
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4.4.1. Where and how do you buy your stock?

The women informal traders all indicated that they bought their stock from a local shop that sells fruit and vegetables in bulk, as well as a depot in an industrial area where local produce is sold.

Some remarks by the participants in response to this question included:

“I buy my stock from [Stop and Shop in Katutura]. The days I buy my stock depends on the sales. Sometimes daily, sometimes Mondays and Wednesdays”

- P5

4.4.2. How often do you buy your stock?

The majority of participants (75% of them) indicated that, before the lockdown, they bought stock as often as daily. More customers had jobs and were able to buy from them. However, since the lockdown was lifted, participants reported that days would

go by before they replenished their stock. Most participants indicated that, on average, they buy stock two or three times a week now.

Some remarks by the participants in response to this question included:

“The stock I buy from [removed] in [removed]. It depends on the time of the month. If it is payday, I can buy stock daily or every second day. On days when people are not paid, twice a week.” - P15

4.4.3. Do you get discounts?

Most participants indicated that **they did not receive any discount** when buying stock. From the interviews conducted, eighty percent (80%) of the women indicated that they never received any discount when they bought stock in the past. Only ten percent (10%) mentioned that they had received a discount in the past. Those who said they received discounts indicated that the discount depended on the volume of stock they bought and the cost. The higher the cost, the more likely it would be that they receive a discount.

4.5. Section 5 - Coping Strategies for Business Continuity During COVID-19 and After Lockdown

The fifth section of the interview guide consisted of questions that were used to collect data regarding the coping mechanisms women informal traders put in places to respond to the coronavirus pandemic during the lockdown period and how their business operations were affected by the pandemic.

Section 5: Coronavirus and Disease (COVID-19)	<ul style="list-style-type: none">▪ Tell me about your operations during the lockdown and how long it took you to start trading after the lockdown.▪ How did you manage to survive during this period of COVID-19?
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4.5.1. Tell me about your operations during the lockdown and how long it took you to start trading after the lockdown.

Participants described operations during the COVID-19 pandemic as having been difficult for them. Even before the pandemic, most of them were not able to adequately provide for their families and cater for their daily needs. None of the women informal traders who were interviewed had other sources of income either, apart from selling fruit and vegetables.

Some of the women still had stock at the time the lockdown was announced and collected their customer's contact details so that they could inform them of the availability of fruit and vegetable. Some of them also **resorted to walking from house to house in an effort to sell their wares.**

A further challenge for them was that the suppliers were also not open during the lockdown, therefore, there was no way they could replenish the stock they were able to sell.

Some remarks by the participants in response to this question included:

"The suppliers were not selling stock during the lockdown. There was nowhere to buy stock, so I was just at home. I was not selling anything and not making money". - P1

4.5.2. How did you manage to survive during this period of COVID-19?

In the beginning, when the lockdown was stringent, and movement was not allowed, most women relied on their savings to sustain their families. However, as time went by, the savings were depleted and thus came up with means to make money. Some of the women used clients' phone numbers to sell by calling them and informing them of the hidden or out-of-the-way places where the police were less likely to find them trading. This was a risk taken by women to find a way to sell their stock. Due to the places they chose to be out of reach, customers were not aware that these out-of-the-way places far from the main streets that they frequent did not really help as they did not sell much of their stock this way. Therefore, it was hard to make ends meet.

“When the movements were allowed, I used to hide at a church. I had some customer numbers I took before we went into lockdown. Whenever I had stock, I would call them to buy. Some were still scared, but the few that came made a difference”. P16

4.6. Section 6 - Future Improvements

The sixth section of the interview guide consisted of questions that were used to collect data regarding recommendations women informal traders have on how their operations can be supported to make it easier for them to operate in future.

<p>SECTION 6: Future Improvement</p>	<ul style="list-style-type: none"> ▪ What do you think can make your business easier? ▪ What changes would you like to see for informal traders in future?
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4.6.1. *What do you think can make your easier?*

Firstly, the **elimination of police harassment** was indicated as something the participants would greatly value. The majority of the women informal traders interviewed indicated that their operations would greatly improve if the police did not harass them and allowed them to roam more freely in search of customers. The freedom to trade freely would help them make more money.

The women also mentioned that if the police would stop confiscating their stock, it would also allow them to increase their revenue. When the stock was confiscated, it meant they had to make more debt, buying stock from suppliers on credit. In addition, some women were fined an amount of N\$ 2,000, which many of them could not afford to pay.

4.6.2. *What changes would you like to see for informal traders in future?*

Twenty percent (20%) of the participants indicated that they would like **permanent structures** to trade from. However, they felt that these structures should not be in one place and so cause unnecessary competition amongst informal traders for customers. Also, currently, most of the places allocated for them to trade from were merely open

spaces and not conducive for their operations. Permanent structures would mean that informal traders would not be worried about weather conditions, as they would be **sheltered** and could continue trading regardless of the weather. One participant indicated that a **shelter with basic sanitation**, such as toilets and water, would be a desirable change for informal traders.

Seven percent (7%) of the participants indicated that they would like to purchase stock at an **affordable price** to enable them to make profits.

Another seven percent (7%) highlighted that they would require to obtain valid **operating permits** for them to present to the police to avoid being chased away or their goods being confiscated. The women operating in the Central Business District (CBD) were the most affected by police harassment. They felt that if they had **permission letters or cards** to show to the police as proof of being a registered informal trader, it would have prevented them from being chased by the police.

Four percent (4%) of the participants indicated the wish for the government to **end restrictions** because of COVID-19, and two percent (2%) of the participants indicated that government and companies **should stop with retrenchments** as those were customers and affected their income generation.

Several of the participants indicated that they would like to see a lot more **government support and/or recognition** for informal traders. Many of them feel that the government did not recognise their type of business and they had no support from the government. The fact that they were being chased away and were made to pay fines for operating was a clear indication that the informal sector was not recognised. They believe that if informal trading is treated like any other sector of the economy, it would mean that their needs would be attended to and that there would be governmental assistance and support for them.

There are women who are employed to sell fruit and vegetables for women informal traders. Those who were employed by informal traders felt that they were underpaid and exploited. Domestic workers and waste pickers are acknowledged by the Ministry of Labour, Industrial Relations and Employment Creation in Namibia. As a result,

domestic workers have a set minimum wage that is regulated by the government. Annual increases for domestic workers are also regulated by the government. They feel that domestic workers also fall under the informal economy; however, they receive support from the government that they do not. However, they believe that, like domestic workers, the guiding principles to set a minimum wage level should be applicable. Having regulations to guide the employment and wages of those employed by informal traders, they believe, would make a difference to those working in this sector or consider informal employment as 'employment'.

Some remarks by the participants in response to this question included:

“Support from the government and recognition for the work we do. We are not able to get jobs as the government is not employing us, but we are making money from selling fruits and vegetables.” - P11

“More support from the government. Providing us with financial assistance to help sustain our business during pandemics like this one.” - P4

Conclusion

In this chapter, the responses that were recorded based on the questions that participants responded to are summarised. In summary, the main themes extracted from the in-depth interviews are heightened levels of competition, poor weather conditions, police interference, lack of permanent structures to display their wares, high tariffs, and lack of storage facilities.

CHAPTER 5

DISCUSSION

The aim of the current research study was to collect information about the experiences of female informal traders during the COVID-19 lockdown in Namibia. It was hoped that collecting information from female informal traders would contribute to our better understanding of the challenges faced by female informal traders and so address a gap in the literature. It was hoped that a better understanding of this group would lead to the generation of insights that could inform policymakers and those in government to adopt measures to better protect, support and develop this vulnerable group of people, who provide an important service and positively contribute to the lives of many people.

To address the aim of the present research study, the following three research objectives were formulated:

RO1: To review the current state of the literature pertaining to the constructs under investigation, including the informal sector of the economy, informal trading, and women in precarious employment within the African context and, more specifically, in Namibia.

RO2: To design a research study to collect data and gain evidence-based insights into the experiences and challenges faced by female informal traders in Namibia.

RO3: Based on existing evidence found in the literature, as well as the information collected for the purposes of the current study, make recommendations for evidence-based strategies and interventions that can be implemented that would assist female informal traders working within the African context.

Research Objective 1 was addressed in Chapter 2, the literature review. The second research objective was addressed in Chapters 3 and 4, the Method and Results chapters, respectively. The Discussion chapter focuses on the summary and

discussion of the research findings, in line with Research Objective 3. This is then followed by the limitations of the research, recommendations for future research, and lastly, it contains the conclusion of the study.

5.1. RO 1: *To review the current state of the literature pertaining to the constructs under investigation, including the informal sector of the economy, informal trading, and women in precarious employment within the African context and, more specifically, in Namibia.*

Benjamin and Mbaye (2014; Mupedziswa and Gumbo (2001) and Stuart et al. 2018) all highlight the role the informal sector plays in creating jobs. The low number of jobs created in the formal sector leads to many individuals to join the informal sector to create employment during economic downturns when retrenchments are prevalent stated Skinner (2019). Onwe (2013) described how the informal sector is perceived to provide for more secure income in relation to the formal economy where salaries and wages tend to be low. This is also the case for Namibia as the unemployment rate continues to rise and less jobs are created. The women informal traders who for example worked as security guards indicated how being an informal trader provided more money compared to a monthly salary that was low in the formal economy.

Fundie et al., (2015); Chen et al., 2015; Mwaba, 2010; Kinyanjui, 2013) have highlighted challenges experienced by women informal traders that include the lack of government support, lack of registration or operating licenses, lack of transport services, lack of operating spaces or poor working conditions, competition and lack of storage facilities. The findings indicate that, in Namibia, women informal traders experience the same challenges related to police harassment, informal trading not being recognized and thus women informal traders having to escape the police on a daily basis. Some of the women informal traders lost their stock to the police when found operating in open spaces that they are prohibited from such as the central business district. In addition, women informal traders are faced with challenges pertaining to storage facilities where they keep their stock.

Based on the objective to determine the experiences and challenges of women informal traders, these formed part of the findings in terms of daily experiences that

women informal traders faced daily. Chen et al., (2015) highlighted that finding a safe operating space was a challenge for women informal traders. Women informal traders indicated that the lack of designated operating space was hard for them to attract customers and was susceptible to the unpleasant changing weather conditions which affected their operations. As per the findings of the study, the participants also indicated the varying weather conditions as a challenge. The lack of structures makes it hard for them to withstand conditions such as wind, rain, the hot sun or very cold winter days as per the four seasons Namibia experiences. These varying weather conditions put pressure on their business operations customer movements are affected.

Women informal traders highlighted high transport costs as a challenge they experienced, having to move daily due to the lack of storage facilities. Should permanent structures be available, women informal traders could easily keep their stock at their operating places and spend less on transport and, in that way, they were not going to increase their prices to recover the cost, which was also beneficial to customers who complained about the high prices of their goods.

5.2. RO 2: *To design a research study to collect data and gain evidence-based insights into the experiences and challenges faced by female informal traders in Namibia.*

Namibia as a country has not experienced an economic downturn as dire as the coronavirus pandemic. The only time when women informal traders experience challenges related to low sales is during the festive season, as most of the residents from the capital city travel.

The COVID-19 pandemic forced the Namibian government to announce a lockdown in March 2020. The pandemic was the first of its kind to completely result in a shutdown for business owners. This meant that informal traders were unable to operate at all. Shops where they bought stock were also closed. These women had no choice but to stay home, unable to generate any income for the duration of the lockdown.

When the lockdown dates were announced, some women informal traders took their customer's numbers and contacted them during lockdown to buy fruit and vegetables. Some resorted to house-to-house selling, despite the regulations that did not permit

this, in order to generate income to feed their families and pay bills such as rent, water and electricity. Some of the women reported how they had to find hiding places and inform the customers whose contact details they took to inform them that they were back in operation. They stated that they had to hide as police were arresting people found selling or confiscating their stock. Even though this was a risky business operation to do, the women informal traders mentioned how this was a better option compared to staying at home and not being able to generate income at all. The little amount they generated helped them feed their families.

When the lockdown conditions were lifted, sales were not as high as previously due to the lesser customers; however, participants mentioned that this was still better than staying at home.

The COVID-19 pandemic was new to informal traders in terms of managing a crisis. Although it brought a lot of drawbacks, there were lessons that came with it that women informal traders believed would assist them should a similar pandemic of this nature hit in future. Women informal traders mentioned that the only time they were faced with reduced revenue generation was during the festive season when large numbers of people left Windhoek for the holidays. Some of the women informal traders mentioned that they kept aside money to assist them after the lockdown, whilst others went to cash loans to borrow money to buy stock in order to start trading again. For those women who had good relations with their suppliers, they took stock on credit and started trading and only paid when they sold the stock and used the profit to start afresh again.

The most common challenge they experienced on a day-to-day basis was police harassment or interference. Women who mostly operated within the Central Business District (CBD) were challenged by the fact that police officers chased them every day as they were not allowed to operate in the streets or near any buildings within the CBD. The reason most of these women dealt with the police was because they did not have letters that permitted them to operate as informal traders. It was found that women informal traders were allocated open spaces to operate from; however, the places that were allocated to them for trading were far from customers, and these were open

spaces without any shade, toilets or places where they could place their stock for display. The areas were also used as a taxi rank, which could not accommodate all of them. Fundie et.al., (2015) and Chen et al., (2015) both mentioned how the absence of legal protection made female informal traders susceptible to police brutality.

Kinyanjui (2013) observed that the absence of legal services that provide financial support to informal traders made it hard for women to obtain funds to start their businesses. Women informal traders were unable to borrow money from financial institutions such as banks or approved cash loans. Often, these women, as outlined from the findings, demonstrated that they were either supported by their partners, borrowed from family members or cash loans that charged a higher interest rate. Chen et.al., (2015) alleged that most women in the informal sector experienced low-income levels. This correlates with the study findings. The women informal traders who participated in the interviews mentioned that, in order to start operations again, they either had to use their savings or borrow money from microlenders. Some of the women indicated that they got stock from shop owners whom they had relationships with and only paid once their stock was sold.

Prior to the lockdown, women informal traders generated enough money to sustain themselves and their families. However, during and after the lockdown, the number of customers buying from them reduced drastically, and this impacted them financially. COVID-19 cases that were increasing in Namibia also affected the movement of people. There was fear from customers that informal traders were likely to be carriers of the virus and thus couldn't buy from them. Furthermore, the retrenchments and job losses also impacted the number of customers. Most of the people who bought from informal traders were those whose jobs and/or salaries were cut. Fundie et al., (2015) linked the lack of customers to the absence of operating licenses or permits, which resulted in women being placed in places that customers hardly access, making it difficult for them to sell their products. In addition, Willemse (2011) described selling the same products increased competition which thus led to a lack of customers too.

Fundie et al., (2015) discussed the lack of storage facilities as a challenge for women informal traders, which impacted their daily operations. In addition, the weather

conditions also made it difficult for women informal traders. Namibia has different seasons, and the fact that these women informal traders did not have permanent structures to operate from made their daily experience difficult. Weather conditions varied from wind, cold, high temperatures or rain. All these different weather conditions affected their business operations and trading days. When it was windy, their fruits and vegetables got dirty, and they were forced to clean them and change packaging, at times, customers ended up not buying from them as the fruits were dusty. When the weather was hot as a result of high temperatures, the fruits and vegetables were exposed to the sun and easily got spoiled. This resulted in customers' complaints regarding the freshness of the products and started questioning the prices. Although a few women informal traders found ways to protect their fruits and vegetables from the sun, they stated that the gazebos were costly as well as the nets, and often the nets did not last. They mentioned that one had to buy a new net every now and then to replace it because the quality did not last for long, even though they were expensive.

Another experience that women informal traders highlighted was the lack of storage facilities. The absence of permanent structures meant that these women transported their stock daily to and from their operating places. They described this process to be tedious and very difficult because transport fares were high. The COVID-19 pandemic saw an increase in taxi fares, and when the women informal traders needed to transport stock, they were required to pay an additional amount for the stock. Daily, women informal traders paid close to N\$ 70.00 for transport. Those that had places to store their stock paid the owners N\$ 50.00 daily to have their stock stored. The women who stored their stock at storage facilities where they paid complained about missing stock.

Finally, the other experience or challenge women informal traders faced was the high tariff fees they paid to the municipality daily to operate in open spaces. These were women with letters of permission allowing them to operate in specific open spaces. However, these open spaces lacked basic sanitation or structures even though the women paid an amount of N\$ 57.00 daily to the City of Windhoek for them to operate. Women informal traders were left with no choice but to pay these hefty fees to avoid being harassed by the police or being chased around and losing their stock, as they

may have been regarded as illegal informal traders. Stock prices also went up, and although some women informal traders slightly increased their prices, some opted not to in order to avoid losing customers.

5.3. RO3: *Based on existing evidence found in the literature, as well as the information collected for the purposes of the current study, make recommendations for evidence-based strategies and interventions that can be implemented that would assist female informal traders working within the African context.*

Existing literature on the topic was found to lack information on coping mechanisms during a crisis such as COVID-19. However, Devereux (2015) mentions that most women rely on safety nets as they have limited reserves or, at times, no reserves to sustain their businesses. The safety nets were mostly from close family and friends. Informal trading is not legally acknowledged or recognised by financial institutions such as banks, therefore, women informal traders do not have access to bank loans, as alluded to by Chirisa (2015), but rather borrow from cash loans which in most cases are of those close to them and often not registered too. It is thus imperative for government to consider creating emergency funds that can assist women informal traders in a crisis or a pandemic such as COVID-19. Most of the women informal traders saved money; however, the lengthy lockdown forced them to spend the money on food in order to survive. It is important, then, for policymakers to ensure that there is financial aid available for women informal traders to rely on should another crisis hit to ensure sustainability and business continuity. This will minimize reliance for women informal traders to borrow money from cash loans.

Kole and Matshidiso (2015) suggested that working in the informal economy has several challenges, most notably the lack of support from the government. As revealed in the literature, the absence of policies and legislation that guard against informal trading makes it hard for them to benefit from any government initiatives. Informal trading, or the informal economy, is not recognised in Namibia despite the contribution to the national GDP. Therefore, should another catastrophic event occur, that may threaten the income generation of informal traders and force them to not operate, having policies and legislation and policies will be beneficial for them as they would be regulated. In addition, policies and legislation that promote informal trading will enable

women informal traders to source funding from financial institutions that is credible and may help revive their business during an economic downturn.

Chosoro and Karodia (2015) highlighted the lack of recognition of informal employment. Chen et al., (2015) described the importance to create an absence of safety nets that can help women informal traders to recover when they experience major economic challenges in their operations that affect them financially. Carter et al. (2019) defined social protection as a process of creating those who are have a high risk of not benefiting from financial institution as they are classified to be high risk. In addition, poor, vulnerable and marginalized women also form of part of the group to benefit from social protection

“The benefit of developing or changing these laws will enable informal traders to take their businesses to the next level or increase their chances of formalising them. The benefits of having policies that promote informal trading include access to social protection or social security services for informal traders, legal support, access to affordable finance as well as reducing their vulnerability and, in return, improving their job quality and security as well as access to the markets. According to Devereux (2015), poor people often had limited or no reserves (savings available). Most of them mainly depended on safety nets that were available in their communities or circles to sustain their businesses when financially struck by any form of crisis or economic factor. Informal safety nets were defined as coping strategies for people to adopt in order to respond in a time of crisis. Informal safety nets involved social networks that included friends, extended family or neighbours, and wealthy patrons in a time of need without expectations or reciprocity. They included food, meal-sharing or loans with no interest. Informal safety nets included behavioural adjustments to cope with stressful situations, adverse events or crises.

There was a widespread consensus on the importance of ‘safety nets as a key component of a public policy poverty reduction strategy (Ashipala and Eita, 2010). Safety nets comprise policy and program instruments such as general food subsidies, targeted income transfers, public works, school feeding, social funds, and small-scale credit. They are designed to reduce poverty and protect the income entitlements of

particularly vulnerable groups during times of severe stress. Social insurance services typically included pensions, health and education services, various insurance markets, and unemployment benefits.

The development of a Code of Conduct aims to advocate for the integration of informal economy operators into the mainstream economy and create a safe and conducive environment for operators in the informal economy. The Development of a Code of Conduct, based on seventeen (17) Guiding Principles, intends to advocate for the formulation of policies which will enable a conducive environment for operators in the informal economy to conduct their businesses successfully. Stakeholders came together to draft a code of conduct to reduce the current tensions, evictions and harassment of informal operators in Namibia’s towns and villages. In Namibia, NISO is taking the lead to spearhead efforts to develop a code of conduct that would regulate the rights, obligations, and responsibilities of all stakeholders in the informal economy. The ultimate objective of the code of conduct will be to support the informal sector to be a conducive and profitable labour market. It is believed that a code of conduct for the informal economy will allow urban policymakers to experiment, innovate and collaborate on public space management. With a code as an additional toolkit, one can create cities, towns and villages where informal economy operators can work in dignity for their livelihoods and where public spaces “work” for everyone.

5.4. Limitations and Recommendations for Future Studies

The study had limitations that are outlined in the table below. The table also provides future recommendations to be taken into consideration by researchers who may want to contribute to literature, especially in Namibia.

Table 4

Limitations and recommendations for future studies

Limitation	Description	Recommendations
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<p>Number of sites and geographical location</p>	<ul style="list-style-type: none"> • Only included a few sites in Windhoek, and only twenty (20) female informal traders were interviewed. 	<ul style="list-style-type: none"> • Future studies should include other regions in Namibia and those women who operate in open markets.
<p>Goods and services sold</p>	<ul style="list-style-type: none"> • Female informal traders who sell non-perishable goods, such as socks and cell phone covers or those who prepare cooked meals and sell food to passers-by on the roadside should also be included in future studies. 	<ul style="list-style-type: none"> • It is also recommended that future studies consider older women as their experiences may be different compared to the younger women informal traders. This will provide different views and enable researchers to compare the experiences based on the different types of informal traders or street vendors in Namibia.
<p>Lack of involvement from other stakeholders such as trade union</p>	<ul style="list-style-type: none"> • The trade unions were not interviewed as part of the study and other role players such as labour organisations that advocate for informal employment. 	<ul style="list-style-type: none"> • Future research should also include trade unions to understand their role in informal trading and explore how they can support female informal traders.

5.5. Conclusion

To conclude, this study aimed to investigate the challenges and experiences that women informal traders experienced during the lockdown period of the COVID-19 pandemic in Windhoek, Namibia. The study focused on various areas to understand how women informal traders coped during the lockdown, how they picked up trading when the lockdown was lifted as well as ways in which they sustained their businesses, noting that trading was not allowed for a certain period of time during the various stages of restrictions.

The study results confirmed that informal traders experienced challenges during the COVID-19 pandemic, trading was not easy, and income generation was difficult during the first stages of the lockdown. Although the lockdown was lifted and women informal traders could trade again subject to the guidelines and protocols in place, they still felt the impact the COVID-19 pandemic had on their businesses. The inability to generate income during the lockdown and having used up savings before the lockdown forced some female informal traders to borrow from cash loans to buy stock. The difficulty in this was that, even after buying stock, income generation was still a struggle as customers were not buying stock, or the time it took to sell stock was longer. Furthermore, police officers did not allow women informal traders to move freely around the CBD, making the situation more challenging. Women informal traders do not have letters that permit them to trade freely. They are watched and managed daily, and this makes it very difficult. Women informal traders do not only experience police brutality as a challenge; the lack of permanent structures and infrastructure to protect them from the ever-changing weather and lack of social protection make it hard.

From the findings, women informal traders believed that if it was not for the pandemic, the money they generated from their businesses could be enough to provide for themselves and their families. The COVID-19 pandemic affected women informal traders in so many ways. There was a reduction in the amount of income generated daily, weekly and monthly. The lack of customers due to the fear of COVID-19 and perceptions that women informal traders had also led to reductions in the customer base.

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ANNEXURE A

INFORMED CONSENT

Dear Participant

My name is Lisa Matomola, and I am a student at the University of Cape Town enrolled for a Master of Philosophy in People Management. I am conducting research as part of studies on the challenges and experiences experienced by women informal traders. You have been selected to be part of this study because you are a woman above the age of eighteen (18) years, you are located within the parameter in which the study is being conducted and because you are an informal trader. I would like to thank you for you availing the time to be part of this study and for sharing information about your business. Your responses will not be recorded, and I will not be taking details about your name or any personal data that can link me back to you. This study is only for academic purposes, and your responses will only be used for such.

Your participation in this research is voluntary, and you can choose to withdraw from the research at any time. Your identity will remain anonymous. This interview will take approximately 30-40 minutes, and your responses will be recorded on the interview transcript upon request. The Commerce Faculty Ethics Research Committee has approved this research, and my supervisor is Dr Chao Mulenga.

Should you have any questions regarding the research, please get in touch with the study supervisor Dr Chao Mulenga at 02165004243 or email: chao.mulenga@uct.ac.za.