



# The Gendered Struggle for Scarce Funding Resources among Women Flea Market Owners in Chinhoyi, Zimbabwe

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## ABSTRACT

This study phenomenologically looked at women's access to funding in flea market businesses located in Chinhoyi, Zimbabwe. It involved 16 semi-structured interviews with purposively sampled women and men involved in the flea market business. The data collected was analysed using phenomenological analysis. The study used the women empowerment framework as its lens. The findings revealed that women were exposed to a lack of funding, discrimination, and predatory funding practices that hindered their socioeconomic freedom and development. This was despite the existence of laws and policies meant to protect them. Many of them despaired that gender equality in funding was no longer achievable. Others feared speaking out for fear of conflicting with society. The greatest risk this created was the normalization of gender inequality in funding from both the male and female perspectives. The author concluded that women were mostly disempowered along all five levels of empowerment, i.e. welfare, access, conscientization, participation and control in their businesses. Therefore, the author recommended that the Government should be lobbied to actively implement international and regional instruments that protect women from discrimination while upholding their rights to social and economic equality and freedom. Also, a more active civic sector is needed to champion women's access to funding and economic opportunities. The study provides a framework that could be applied to better manage women's access to funding and to reverse the developing gender inequality normalization risks as well as direct and indirect discrimination in funding.

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## INTRODUCTION

Flea markets have gained prominence in most developing countries including Zimbabwe.<sup>1</sup> In Zimbabwe, these are some of the ventures in which women participate in large numbers in pursuit of a better living.<sup>2</sup> The growth in the number of women in the flea market business in literally all Zimbabwean cities, towns, and growth points is a clear indication of a lack of employment opportunities

<sup>1</sup> P. F. Mupambireyi, I. Chaneta, and D. Maravanyika, "Characterization of Traders in the Clothing Flea Market Business: A Case of Mbare Mupedzanhama and Avondale Flea Markets in Harare Zimbabwe," *Journal of Entrepreneurship* 2, no. 10 (2014).

<sup>2</sup> Chikwature Whatmore and Makamache Wicklef, "Informal Traders in an Uncertain Economy in Mutare Flea Market, Zimbabwe," *International Journal of Management IT and Engineering* 10, no. 5 (2020): 151–69.

and high levels of poverty.<sup>3</sup> Flea markets are mostly informal retail tables selling a variety of manufactured goods that include clothing items, electricals, food, and cosmetics among others. They provide an alternative to those too far from formal markets and the poor who cannot afford to spend in formal retail markets.<sup>4</sup> They thus serve a dual empowerment process in which the sellers and buyers provide economic transfers and benefits that may not be readily available in mainstream markets. Regardless of these entities' importance, it is a challenge for women to access financial resources within this type of business due to poor economic policies, unfavourable and discriminatory laws and policy practices by State and non-State institutions in Zimbabwe.

Such discrimination unravels within a legal and constitutional environment that supports equality among the genders. The Constitution of Zimbabwe Section 56 (2) and 80 (1) provides the right to equality and non-discrimination and the rights of women to equal opportunities in political, economic and social activities. Zimbabwe has ratified international human rights instruments and has found itself to observe among others the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) Article 1 which provides nondiscrimination of women and Maputo Protocol Article 13 which provides the promotion and support of women's participation in economic activities. Much however needs to be seen on how such laws are strong enough to challenge the unbalanced opportunity access status quo in the face of a race for scarce financial resources and opportunities induced by economic adversity.

The World Bank reports that Zimbabwe suffers from poor monetary, exchange rate and fiscal policy management driven by low investor confidence, low export values versus costly imports, low industrialisation and overreliance on agriculture and primary industries as well as high public revenue demands versus low collections.<sup>5</sup> The above challenges have resulted in low economic growth, large increases in money supply and a significantly large national debt burden. To the woman on the street, these problems manifest as high prices, unemployment and increased impoverishment. In 2020 Zimbabwe's economy contracted by 6.2% but managed to recover by 5.8% in 2021. It was projected to contract by 3.2% in 2022. COVID-19 remains one of the reminiscent factors whose economic carryover effects continue to affect current economic performance including joblessness.<sup>6</sup>

According to Zimbabwe's statistical agency Zimstat, as of the end of the second quarter of 2022, Zimbabwe had an expanded unemployment rate of 47 percent.<sup>7</sup> The unemployment rate for women was 51.8 percent compared to 43 percent for males. The Mashonaland West province, in which Chinhoyi is the provincial capital, had an expanded unemployment rate of 46 percent with the female unemployment rate being 54.8 percent compared to a 39.5 percent male unemployment rate. Of all persons employed, 44.7 percent were employed in the informal sector compared to 27.9 percent employed in the formal sector. By gender, 46.4 percent of females were employed in the informal sector and 25.1 percent in the formal sector compared to 43.5 percent and 29.9 percent of males respectively.<sup>8</sup> Sectorially, flea market businesses were classified as informal retailers and 49.2 percent of all persons employed in the informal sector were in retail.<sup>9</sup>

An important issue in this paper is the level of funding that women in small businesses receive. As of September 2022, the Reserve Bank of Zimbabwe (RBZ) reports that of the US\$31.81m disbursed as loans by registered microfinance institutions, US\$10.96m was directed at female borrowers. This reflected a 35.5 percent disbursement rate to female borrowers. Comparatively, in 2021, there was a 42.2 percent disbursement rate towards females. Overall, however, the RBZ reports that the "Average loans to women as a percent of total bank loans" stood at 6.47 percent as of September 2021 and 4.76 percent as of September 2022.<sup>10</sup> While this generally highlights an annual decline, the RBZ sees it as a

<sup>3</sup> W. Ligomeka, "Expensive to Be a Female Trader: The Reality of Taxation of Flea Market Traders in Zimbabwe," ICTD Research in Brief 35, 2019, <https://dergipark.org.tr/en/pub/ijefs/issue/51660/670624>.

<sup>4</sup> Gladys Siwela and Tavonga Njaya, "Opportunities and Challenges for Digital Financial Inclusion of Females in the Informal Sector through Mobile Phone Technology: Evidence from Zimbabwe," 2021.

<sup>5</sup> The World Bank, "The World Bank in Zimbabwe," 2022, <https://www.worldbank.org/en/country/zimbabwe/overview>.

<sup>6</sup> The World Bank, "The World Bank in Zimbabwe."

<sup>7</sup> Zimstat, "2022 Second Quarter Quarterly Labour Force Survey" (Harare: Zim stat, 2022).

<sup>8</sup> Zimstat, "Population and Housing Census Preliminary Results" (Harare: Zim stat, 2022).

<sup>9</sup> Zimstat, "2022 Second Quarter Quarterly Labour Force Survey."

<sup>10</sup> RBZ, "Microfinance Quarterly Industry Report as of 30 September 2022," 2022, [https://www.rbz.co.zw/documents/BLSS/QuarterlyReports/2022/MFI\\_Quarterly\\_Rep.\\_%09ort\\_30\\_Sep\\_2022.pdf](https://www.rbz.co.zw/documents/BLSS/QuarterlyReports/2022/MFI_Quarterly_Rep._%09ort_30_Sep_2022.pdf).

sign of increasing female-oriented borrowing.<sup>11</sup> Nonetheless the above reflects a dire state of affairs regarding women's access to funding through the supposedly more inclusive microfinance channel.

This study therefore looks at how women's access to funding fared in this economically challenged environment whose sociodynamics included gendered access to funding using the women's empowerment framework as a lens. It challenges notions that in crisis economies women find havens in informal sections of the economy highlighting how gender disparities tend to manifest themselves in such sectors as well. Its new contribution includes an understanding of how women remain disadvantaged even within typical stopgap economic sectors. It also explored the risk and concept of gender discrimination normalisation as a result of disparity that gender equality was becoming an impossible fit to achieve, a less talked about phenomenon. The study also provides a framework that could be applied to better manage women's access to funding and to reverse the developing gender inequality normalization risks.

## LITERATURE REVIEW

Poverty in urban areas has affected so many people regardless of their gender, background, or status. This has been evidenced by the number of people who have turned to informal or small-sector means of survival in urban areas. These informal means of survival are found everywhere in the Central Business Development (CBD) and urban location areas of Zimbabwe. This has been caused by the economic instability currently affecting Zimbabwe. And majority of people from the youths, young adults, adults and old age have come up with survival skills such as starting a flea market business, vending, selling second-hand clothes, and resorting in handmade crafts. This has helped many families to reduce hunger and starvation in their households, able to send children to school, and universities, and pay all types of bills that emanate from living in urban areas.

The informal sector where the flea markets fall under plays an important role in tackling the problem of lacking livelihoods worldwide, especially in developing countries including Zimbabwe.<sup>12</sup> Ligomeka supports that the ratio of activities that are classified as informal or small scale including flea markets are usually found in Zimbabwe.<sup>13</sup> Perez-Escamilla and World Bank Report state that "close to 800 million individuals had no access to sufficient food, 2 billion individuals experienced key micronutrient deficiencies, and 60 percent of individuals in low-income countries are livelihoods insecure".<sup>14</sup> Ligomeka and Chirisa maintain that the small sector in Zimbabwe is a sizable fraction of the economy in which the number of women in the informal sector goes above that of men in most countries.<sup>15</sup>

Women in urban areas who are flea market business owners encounter various challenges from the moment they show interest in starting the business until it becomes fully established. Some abandon the business because of struggles emanating from securing finance, places to establish the flea market business, payment of bills, inspection from the Municipality, and low sales. In order to have enough money to sustain their flea market business, they borrow money from the bank or microfinance institutions (MFIs). Data has shown that small and medium enterprises (SMEs) dominate the majority of business worldwide. And, flea markets are part of these SMEs. These SMEs have dominated so many economies and provided employment for so many people, and a source of living.<sup>16</sup> The greatest stumbling block for women in flea market business is accessing financial support to sustain their business.<sup>17</sup> During their second year in business struggle to carry on with their business because of a lack of assistance from

<sup>11</sup> RBZ, "Microfinance Quarterly Industry Report as of 30 September 2022."

<sup>12</sup> Stella Chipo Takaza and Chipu Chitereka, "An Investigation into the Livelihoods Strategies of Informal Women Traders in Zimbabwe," *Journal of Innovation and Entrepreneurship* 11, no. 1 (2022): 37.

<sup>13</sup> Ligomeka, "Expensive to Be a Female Trader: The Reality of Taxation of Flea Market Traders in Zimbabwe."

<sup>14</sup> Rafael Pérez-Escamilla, "Food Security and the 2015–2030 Sustainable Development Goals: From Human to Planetary Health," *Current Developments in Nutrition* 1, no. 7 (2017): e000513; World Bank, "The Food Security," 2020, <https://www.worldbank.org/en/topic/food-security>.

<sup>15</sup> Ligomeka, "Expensive to Be a Female Trader: The Reality of Taxation of Flea Market Traders in Zimbabwe"; Innocent Chirisa, "Peri-Urban Informal Trading in Zimbabwe: A Study of Women in the Sector (WIIS) in Ruwa," *Journal Global and Science* 1, no. 1 (2013): 23–39.

<sup>16</sup> European Parliament, *Fact Sheets on the European Union* (Bruxelles, Belgium: European Parliament, 2019).

<sup>17</sup> Itai Kabonga, Kwashirai Zvokumba, and Brighton Nyagadza, "The Challenges Faced by Young Entrepreneurs in Informal Trading in Bindura, Zimbabwe," *Journal of Asian and African Studies* 56, no. 8 (December 5, 2021): 1780–94, <https://doi.org/10.1177/0021909621990850>.

traditional banks and the government.<sup>18</sup> Women in this kind of business encounter barriers that can be categorized into three groups: demand barriers, supply barriers, and regulatory barriers.

### **Demand Side Barriers**

These are barriers that emanate from women in SMEs. According to Kumar postulates that demand-side barriers are when financial institutions provide products but women in need do not make use of the financial support availed.<sup>19</sup> Kumar further went on to say that unawareness of the existing products is the most common demand-side barrier to accessing microfinance products.<sup>20</sup> This is because of unawareness of microfinance products, and the women do not request these products. Unawareness is caused by a lack of publicity and a low financial literacy level. In order to avoid this demand-side barrier, World Bank cited by Zvirikuzhe states that it is necessary to have financial capacity, knowledge, and experience.<sup>21</sup> Furthermore, World Bank cited by Zvirikuzhe states that financial knowledge is the capacity to understand various goods offered by financial organisations as well as financial concepts.<sup>22</sup>

### **Supply Side Barriers**

These are barriers that emanate from micro-financial institutions. They are categorized into market-driven barriers, regulatory restrictions, and infrastructure constraints.<sup>23</sup> These factors are influenced by policymakers, government policies, and public support.<sup>24</sup> Women in flea market businesses cannot access microfinance products because of high interest rates, proof of collateral, and lack of convenient institutions for accessing microfinance products.<sup>25</sup> Women in flea market businesses lack credentials such as identities or proof of residence required by officials to attain a loan.<sup>26</sup> According to Brush cited by Zvirikuzhe, comments that women are commonly grouped as "risky" debtors who are less credit-responsible than men, which makes it difficult for them to attain the money that their businesses need.<sup>27</sup>

### **Regulatory and Infrastructure Barriers**

These are obligations of rules and laws set by the government to govern those under them.<sup>28</sup> Whoever tries to break these rules and laws will face consequences in the form of punishment and penalties to alter the economic behaviour of persons and companies in the private sector.<sup>29</sup> These include weak consumer protection and a lack of acceptable collateral. The following section discusses theories that frame the study.

## **THEORETICAL FRAMEWORK**

<sup>18</sup> Simon Boateng and Kwabena Osei Poku, "Accessing Finance among Women-Owned Small Businesses: Evidence from Lower Manya Krobo Municipality, Ghana," *Journal of Global Entrepreneurship Research* 9, no. 1 (2019): 5.

<sup>19</sup> J A Prasansha Kumari, S M Ferdous Azam, and Siti Khalidah Md Yusoff, "Does Gender Differences Play A Moderating Role In The Relationship Between Microfinance Services And Small-Scale Business Performance In Sri Lanka?," *European Journal of Social Sciences Studies*, 2019.

<sup>20</sup> Kumari, Azam, and Yusoff, "Does Gender Differences Play A Moderating Role In The Relationship Between Microfinance Services And Small-Scale Business Performance In Sri Lanka?"

<sup>21</sup> C. Zvirikuzhe, "The Influence of Microfinance Institutions Programs on Women-Owned Small And Medium Enterprises (SMEs) Development In Mashonaland West Province of Zimbabwe" (Chinhoyi University of Technology Zimbabwe., 2022).

<sup>22</sup> Zvirikuzhe, "The Influence of Microfinance Institutions Programs on Women-Owned Small And Medium Enterprises (SMEs) Development In Mashonaland West Province of Zimbabwe."

<sup>23</sup> A.I. Noruwa and E.J. Emeka, "The Role and Sustainability of Microfinance Banks in Reducing Poverty and Development of Entrepreneurship in Urban and Rural Areas in Nigeria," *International Journal of Business Administration* 3 (2012): 33–40.

<sup>24</sup> Pauline Bakibinga et al., "Demand and Supply-Side Barriers and Opportunities to Enhance Access to Healthcare for Urban Poor Populations in Kenya: A Qualitative Study," *BMJ Open* 12, no. 5 (2022): e057484.

<sup>25</sup> Savia Hasanova, "Financial Inclusion, Financial Regulation, Financial Literacy, and Financial Education in the Kyrgyz Republic" (ADB Working Paper, 2018).

<sup>26</sup> Venkatesh Shankar et al., "Mobile Shopper Marketing: Key Issues, Current Insights, and Future Research Avenues," *Journal of Interactive Marketing* 34, no. 1 (2016): 37–48.

<sup>27</sup> Candida G Brush, "Research on Women Business Owners: Past Trends, a New Perspective and Future Directions," *Entrepreneurship Theory and Practice* 16, no. 4 (1992): 5–30; Zvirikuzhe, "The Influence of Microfinance Institutions Programs on Women-Owned Small And Medium Enterprises (SMEs) Development In Mashonaland West Province of Zimbabwe."

<sup>28</sup> Srimoyee Datta and Tarak Nath Sahu, "Impact of Microcredit on Employment Generation and Empowerment of Rural Women in India," *International Journal of Rural Management* 17, no. 1 (2021): 140–57.

<sup>29</sup> Z Wairimu and Shadrack Mwenda Mwilaria, "Microfinance Institutions' Social Intermediation and Micro and Small Enterprises Survival in Thika Town, Kenya," *Asia Pacific Journal of Multidisciplinary Research* 5, no. 2 (2017): 87–93.

## Liberal Feminism

Having realized that women in the flea market business face a lot of challenges in accessing financial resources from state and non-state institutions, the researcher believed that liberal feminism theory used alongside Longwe's women empowerment framework would adequately cover this study's conceptual and pragmatic needs. Liberal feminism focuses on concepts of rights to nondiscrimination and equality.<sup>30</sup> The approach argues that women should be treated on the same footing as men in terms of their participation in public life and their treatment by public institutions and should not be discriminated against based on their sex.<sup>31</sup> The liberal feminist view covers most of the aspects in the study area of women's access to financial resources. Liberal feminism supported the growth of women's rights to equality in an economic environment controlled by fair market prices and laws.<sup>32</sup> Thus, state laws, regulations and policies could be empowered to positively affect women's access to economic resources albeit market forces remained the largest funding access determinant. While microfinance institutions have been created, among other things to enhance the financial inclusion of the marginalised and previously marginalised, their presence has not had the desired turnaround effect on gender equality as a result of perpetuated discriminatory practices and cultures.<sup>33</sup> This could suggest that liberalism on its own might be failing to address funding inequalities.

Further to that, in the researcher's view, liberal feminism as a theory does not fully conceptualize the process of empowerment through a sequence of measurable actions. Thus, the women empowerment framework below was also deployed to this study to complement the liberal feminism theory.

## Women Empowerment Framework

The women empowerment framework (WEF) is attributed to Longwe. The WEF asserts that poverty arises not from a lack of productivity but from oppression and exploitation. Women empowerment only succeeded by achieving control over the factors of production and participating equally in the development process.<sup>34</sup> Empowerment does not only mean skills and jobs but rather in this study it will encompass the right knowledge in accessing financial resources, financial literacy and policies that enhance and uphold women in accessing financial resources. Longwe's women's empowerment framework strongly argues that there are five levels of equality, which indicate the extent to which women are equal to men.<sup>35</sup> These are welfare, access, conscientization, participation, and control. The levels of equality can be used to assess the likelihood of women's access to financial resources.<sup>36</sup> The higher the women are, the more likely that they are less economically discriminated against.<sup>37</sup>

## METHODOLOGY

### Research Design

The study was designed as a phenomenological study. It looked at funding discrimination as the key phenomenon of interest and sought to understand how it interacted with the daily lives of women operating flea markets in Chinhoyi.

<sup>30</sup> S. A. Law, "In Defence of Liberal Feminism," in *Research Handbook on Feminist Jurisprudence* (Edward Elgar Publishing., 2019), 24–43.

<sup>31</sup> P Priyadarshini et al., "Authenticity of Liberal Feminism in Namita Gokhale's Texts," *Linguistics and Culture Review* 5, no. S1 (2021): 46–59.

<sup>32</sup> Yiyue Zhang and Kimberly Rios, "Understanding Perceptions of Radical and Liberal Feminists: The Nuanced Roles of Warmth and Competence," *Sex Roles* 86, no. 3 (2022): 143–58.

<sup>33</sup> Lawrence Jide Jones-Esan, "Analysis of the Performance of Microfinance Institutions in Sub-Saharan Africa: Observations and Perspectives," in *Research Anthology on Microfinance Services and Roles in Social Progress* (IGI Global, 2023), 484–97.

<sup>34</sup> Itai Kabonga, Kwashirai Zvokuomba, and Ernest Dube, "Internal Savings and Lending Schemes (ISALS) and the Empowerment of Women in Rural Shamva, Zimbabwe," *Rural Society* 30, no. 2–3 (2021): 101–18.

<sup>35</sup> N. I. S. N. Sham, R. Salleh, and S. S. S. Sheikh, "Women Empowerment and Work-Life Balance of Women Engineers in the Malaysian Energy Sector: A Conceptual Framework," in *In SHS Web of Conferences*, vol. 124 (EDP Sciences, 2021), 08009.

<sup>36</sup> Loreta Baidoo, "Bridging Development Interventions and Women's Empowerment in Ghana," *Feminist Africa* 3, no. 2 (2022): 79–97.

<sup>37</sup> Kabonga, Zvokuomba, and Dube, "Internal Savings and Lending Schemes (ISALS) and the Empowerment of Women in Rural Shamva, Zimbabwe."

### Study Setting

The study was conducted in Chinhoyi in the second quarter of 2019. Chinhoyi is the provincial capital of Zimbabwe’s Mashonaland West province. It is located 120 km northwest of Harare, Zimbabwe’s capital.



Figure 1: Chinhoyi location (Google Maps, 2023)

Mashonaland West is mainly an agricultural province with the majority of its population being rural. Chinhoyi is the main urban centre closely surrounded by rural and farming communities. According to Zimbabwe’s National Census for 2022, Chinhoyi has a population of 103 671 people of which 53 percent were female and 47 percent male.<sup>38</sup> Matamanda et al. consider Chinhoyi as a common rural-to-urban migration centre for most people in surrounding rural areas.<sup>39</sup> They describe it as a growing secondary city that needed adequate resource allocation to support an ever-increasing population.

### Data Collection

The study made use of unstructured one-to-one interviews with persons directly involved in the flea market structures and their funding affairs. The individual interview sessions lasted for twenty to forty-five minutes and the questions were open-ended and in an unstructured one-to-one format.

### Sample and Sampling Strategy

The study employed a purposive sampling method. The participants were selected to partake in the study because they have first-hand information about their experiences which makes it relevant to the study. Table 1 below breaks down the interviewees by group.

Table 1: The study's sample

Interviewee	Male	Female	Total
Woman in flea market business (FE)	-	10	10
Ministry of Women Affairs (MWA)	1	2	3
Commercial bank 1 (CB1)	-	1	1
Commercial bank 2 (CB2)	1	-	1
Microfinance company MF	1	-	1
Total	3	13	16

<sup>38</sup> Zimstat, “2022 Second Quarter Quarterly Labour Force Survey.”

<sup>39</sup> Abraham R. Matamanda, Shamiso H. Mafuku, and Johannes I. Bhanye, “The Potential of Chinhoyi as a Fast-Growing Secondary City in Addressing Urban Challenges in Zimbabwe,” *Journal of Asian and African Studies*, November 16, 2022, 002190962211376, <https://doi.org/10.1177/00219096221137660>.

The sample consisted of women in flea market businesses, state, and nonstate institutions that offer financial resources to women in flea market businesses.

### Data Analysis

The data was analysed using phenomenological analysis. This mainly involved the identification and interpretation of the interviewees' definitions, expressions, experiences and personal evaluations of funding as a phenomenon. The analysis focused on the interactions between gender and funding in the current legal and policy environments as experienced by the interviewees.

#### Ethical considerations

Ethical clearance for the study was obtained from the University of Zimbabwe's Southern and Eastern African Regional Centre for Women's Law (SEARCWL). Their research code of conduct was observed throughout the study. The study was conducted in line with confidentiality, privacy, anonymity, informed consent and voluntary participation principles.

### PRESENTATION OF FINDINGS

The study's findings are presented in four thematic areas of interest to the interviewees. This started with the importance they attached to the flea market business and therefore their concerns about its gender-skewed funding environment.

#### The importance of financial resources to women's social and economic development

The flea market business was discussed as a key contributor to women's lives. Table 2 summarizes its importance.

**Table 2: The importance of financial resources to women**

Aspect/Construct	Contributors
Family welfare	FE1, FE3, FE6, FE8, FE9, FE10
Personal freedom	FE1, MWA
Equality	FE5, FE9, MWA
Personal dignity	FE4, FE6, FE8
Poverty alleviation	FE1, FE2, FE3, FE6, FE7, FE8, FE9, FE10
Sense of achievement	FE2, FE5

Upon interviewing the interviewees highlighted that lack of financial resources has affected their social and economic development in so many ways. They cannot look after their families as expected, most women are subjected to all forms of abuse because they cannot stand on their own hence other things, do it out of desperation. One of the women from the flea market business noted that:

*"If the government has made equal access to financial resources for all women and men it could have been better for us to look after ourselves and family. It also reduces all forms of violence against women since we will be financially stable."* –F5

The above statement summarised most of the reasons behind the flea market projects mainly family welfare, personal freedom, poverty alleviation and equality. To other women, the businesses were an opportunity to *"succeed in something."* (FE2) They, therefore, had an intrinsic motivational value as well. The importance of funding went beyond economic needs. It also helped in curbing domestic violence against women by empowering them to make social choices that include exiting abusive relationships as explained by FE1. Thus funding was interpreted beyond its monetary value and was also a tool for female emancipation.

#### Women's Knowledge in Accessing Financial Resources for their Flea Market Business

The participants mentioned or discussed the common knowledge areas that challenged women entrepreneurs in the flea market business. These included the inputs, processes and outputs of funding.

**Table 3: Women’s knowledge in accessing financial resources**

Aspect/Construct	Contributors
Sources of funding	FE1, FE4, FE5, FE8, FE9, FE10, CB1, CB2
Documentation requirements	FE1, FE2, FE7
Types of funders/differences	FE3, FE5, FE10, CB1, CB2
Types of funding	FE3, FE10, FE12, CB1, CB2
Application processes	FE1, FE3, FE4, FE7, FE8, CB1, CB2
Funder’s locations	FE3, FE4, FE9, MF1
Funders' registration status	FE7, FE9, FE10
Rights as consumers	FE3, FE9, MWA, MF1
Where to raise unfair treatment complains	FE3, FE9, MWA, CB1
Interest rates and charges	FE1, FE4, FE5, FE7, FE10
Duration/tenor	FE10, MWA
Feasibility/profitability of funding	FE10

Some struggled to get information on the available sources of funding in terms of registered lenders and available types of facilities. There were knowledge and information deficiencies on documentation requirements, types of funders and general application processes. Some funders’ registration status remained obscured to women putting them at risk of falling victim to predatory lenders. It was also not clear where to raise complaints about general mistreatment as borrowers or gender discrimination.

Most women in the flea market business highlighted that they do not have marriage certificates that enable them to have an equal share of the property with their husbands and the property is in their husband’s name they cannot place the property as collateral when they want to access financial resources. Banks ask for title deeds of moveable and not moveable property in case they fail to pay the loan back the banks will resell to get their loan back. This was a huge challenge to most of the women interviewed. There was also a general lack of knowledge on how to process a registered marriage to secure an equal share of moveable and immovable property.

At an internal level, it was challenging to ascertain whether a given loan was profitably feasible for a business. This was tied to knowledge gaps in interest rate calculation and tenors. The knowledge gaps extended to women not knowing about a supposed women’s bank that was opened by their government to alleviate their funding plight.

One of the women in the flea market business said:

*“I do not know that the Ministry offers projects and loans to women who want to boost and start projects. Even the Women’s Bank I do not know if it does have a branch in town. Most of the women do not know where to get financial resources especially since there is the Ministry of Women and Women’s Bank that helps women; nobody knows if it does exist in the town” – FE3*

Thus, women expressed the existence of information asymmetries between the government and themselves – this disadvantaged their trade. Additionally in the interviews, some women also showed that they did not know or expect any funding from other parties including the government. As stated by the Ministry of Women's Affairs (MWA), the Women’s Bank offers the lowest and most affordable loans to all women. However, women appeared unaware of this bank and its offers.

#### **Discrimination Faced by Flea Market Businesswomen when Accessing Financial Resources**

From the interviews, women experienced various forms of discrimination in accessing financial resources. This was at the hands of registered and unregistered microfinanciers as well as mainstream banks. In the words of one interviewee:

*“Discrimination has caused me not to get loans from the banks because I am a woman, I do not have collateral or title deeds in my name”.*

The women further gave the specific funding areas they felt discriminated against. These were not only on funding access. Even when they got the funding they were subjected to less favourable terms than men.

**Table 3: Areas of discrimination**

Aspect/Construct	Contributors
Interest rates	CB1, CB2, FE1, FE3, FE4, MWA, MF1
Documentation	CB2, FE1, FE3, FE4, FE7, MWA, MF1
Amounts	FE1, FE3, FE4, FE6, FE8, FE10, CB1, CB2, MF1
Tenor	CB1, CB2, FE1, FE3, FE4, FE5, FE9
Default treatment	MWA, CB1, CB2, FE1, FE2, FE5
Responsiveness	FE9, MFI, MWA

Looking at funding from both formal and informal microlenders, female respondents believed that they got poorer interest rate deals than their male counterparts. They also got lower than requested loan amounts and got a loan of shorter tenors than males. While a microfinance lender did not agree that “*women got higher interest rates and were even overcharged*” (MF1) on loans, a respondent corroborated that she only got a lower interest rate when she returned to look for a loan in the company of her brother:

*“I only got less than 25% per month when I returned to the institution with my brother. He had to argue and negotiate on my behalf with the lenders. They only allowed me to borrow because of him” - FE4*

Women as asserted by MWA were also more likely to be abused for loan defaults than males and often suffer unprocedural sale of assets and harassment from lenders. These practices occurred to both male and female borrowers but more incidents were reported with women:

*“They take advantage of women and some of them use threats of violence when dealing with women borrowers. Both females and males were victims but women suffered more from this”*  
MWA

Registered mainstream banking financiers were more likely to discriminate against women on documentation requirements and responsiveness as experienced by MWA. For instance, it took longer than five weeks for them to come back with a funding decision when a woman applicant was involved. The bankers asserted non-discriminatory policies by gender cautioning that some personnel could however be operating outside such policies.

From the interviews, banks required similar documentation from women including those in the flea market subsector. These included “*a certificate of incorporation, financial statements and proof of asset ownership*”(CB2). Secondary documents included “*a marriage certificate, business plan or profile, sales records or contracts*”(CB2). While these documents were needed from every business borrower, MWA noted that most of these were more difficult to get for women than men. This, therefore, created a larger risk of financial exclusion for women than for men. Thus, while the microfinance sector was seen as directly discriminating against women borrowers by imposing stricter conditions on this group, the formal banking system did the same thing albeit indirectly. This brings issues of structural marginalization and indirect discrimination to the fore as stated by MWA:

*“Women have less access to regulation documents because of education and poverty and this is worse for those of us living in rural areas. We must understand that rural women have different problems than some of us in the towns”-MWA*

Another important finding was that banks did not formally recognise this indirect discrimination which was also worsened by the urban-rural divide. For the bankers interviewed, as long as the terms and conditions of borrowing were similar for both genders, there was no discrimination:

*“We ask both men and women businesspeople to bring similar documents, even for marriage certificates, if they have them. Our policies promote equality”-CBI*

Nonetheless, discrimination has made many women suffer, unable to receive financial help to start or boost their businesses. Banks only make loans available upon showing relevant documents and the offer is given to those already in the business.

**Women in Flea Market Business Exercising their Rights to Access Financial Resources**

The interviewers also interrogated the challenges encountered by women in the flea market business in exercising their rights to access financial resources in Chinhoyi town. The first aspect was to enquire about women’s knowledge of their rights. The majority of the participants pointed out that women in the flea market business lacked the knowledge that they had equal rights to men when it comes to funding access. Others knew that they had equal rights but did not know what to do about breaches to them:

*“We all know that everyone has a right but as for the women in this type of business, they do not know their rights at all. In so many cases you realize that they are being abused when in real fact if they knew about their rights they could have protected themselves from such ill-treatment.” FE1*

Some of the interviewed women did not see this as any form of ill-treatment but more of a norm they had to get used to since *“it has always been like that even before we came into business” (FE4)*. In the interviews, women’s lack of property control, including marital and inherited properties also disempowered them from using this as collateral for borrowings. Some women believed that getting funded was a privilege reserved for men. As women, they could not independently approach funders for loans unless they did so in the company of and with the approval of a man. Some lenders also reinforced this thought by insisting on the approval of a male figure.

Upon being asked what they were doing to equalize the funding landscape the participants gave various responses.

**Table 4: Women's action against equal rights in funding breaches**

Aspect/Construct	Contributors
Avoid confrontation with partners	FE1, FE2
Avoid confrontation with women and the community	FE1, FE2, FE4
Avoid confrontation with personal religious beliefs	FE4
Believe it’s an unachievable fit/goal	FE3, F4, FE6, FE8, FE10
Used to but gave up	FE4, FE6
It's a lonely struggle - few get into it	FE4, FE6
Tries to get information on rights	FE9
Actively pursues women's rights infringements	FE5, FE9
Actively speaks out/mobilises others	FE5, FE9, MWA

Some women feared that voicing their rights could attract confrontations with partners, community members including other conservative women and religious systems.

*“It is difficult to complain because other people expect men to be the head and this includes at church. Speaking out may mean challenging the church and some of us go to the apostolic church which is against that. We can only speak out that we don’t get money but not that we are treated unequally” – FE4*

The above highlights the negative role of communities in perpetuating inequality in women's funding. Men feared that women speaking out was a direct challenge to their authority. Others like FE6 saw gender equality in the financing landscape as an unachievable fit and a lonely struggle that most women chose not to enter. Gender inequality stances were considered fading away as *“most women saw*

that it was leading to nothing” (FE8). Other women were, however, active speakers against gender discrimination and others were activists who attempted to engage the government over the problem.

## DISCUSSION

The study’s findings can be looked at from the women empowerment framework perspective referred to in the theoretical framework section. In the high unemployment and highly inflationary Zimbabwean economy, the flea market operating women’s welfare empowerment was severely compromised. The flea market ventures were an attempt towards welfare empowerment.<sup>40</sup> However, gendered funding systems made it a challenge for women to access funding on equal terms as men, especially within the formal and informal microfinance systems. These systems exercised open gender discrimination in funding directly compromising and undermining women’s welfare. As noted in the interviews, family welfare was a key driver of the businesses in the first place. Importantly, some financiers interviewed facilitated indirect discrimination in the funding process. Their current focus seemed to be on direct forms of discrimination neglecting indirect discrimination that demanded equal performances by men and women even though the latter were more disadvantaged than the former.

In terms of resource access, money, which was a critical factor needed to finance their ventures was also scarce. They could not readily get it from both State and non-state actors. In terms of conscientization, some women highlighted little or no knowledge of their right to equal access to funding as well as their rights to benefit equally from the family property. Also, lack of knowledge on the forms and means of funding compromised their conscientization empowerment. While some women were conscious of the need for gender equality in funding, the fear of conflicting with gendered family, community and religion and cultural norms silenced them from voicing their concerns. At the same time, there was evidence that in some women, this conscientization was gradually being depleted by a sense of helplessness in changing the status quo. This showed that even in the presence of knowledge, lack of gender equality milestones however small can reverse women’s gained strength to persevere with their insistency on equal treatment.

In terms of participation empowerment, the Chinhoyi women did take part in flea markets as a meaningful economic activity. Noting that Zimbabwe’s workforce was highly informalized, their involvement in the informal sector cannot be taken as a severe form of exclusion by gender since men were also heavily involved in it.<sup>41</sup> However, it is crucial to mention that there was disadvantaged participation owing to funding discrimination issues. Kabonga et al. came to a similar conclusion in a different Zimbabwean women’s study.<sup>42</sup> Also, in terms of policymaking, the women interviewed were more passive policy recipients rather than active participants in the policymaking cycle. This was despite the existence of a Women’s Ministry that had operational offices in the town. Consequentially, they generally lacked the control empowerment aspect of Longwe’s framework. They had no control of either the mainstream formal economy or the informal and small business subsectors they attempted to find productivity. With little or no control, interviewed women flea market entrepreneurs in Chinhoyi town required both State and non-state support. This also exposed them to predatory funding practices that threatened their ventures’ continuity hence their and their family’s welfare. Whilst Zimbabwe had financial and consumer protection laws, limited knowledge and desperation for funding as a result of exclusion exposed women to persons and institutions who operated outside these. In a Tanzanian study, Naegels et al. found that financial systems contributed to women’s disempowerment through processes that discouraged them from borrowing and these included cumbersome application processes like those experienced by the interviewed women.<sup>43</sup> This incapacitated them from financial empowerment widening the gender gap in this regard.

Overall the findings show a dire situation in which women are not empowered across all five dimensions of the women empowerment framework as found by Kabonga et al..<sup>44</sup> There is a further

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<sup>40</sup> Whatmore and Wiklef, “Informal Traders in an Uncertain Economy in Mutare Flea Market, Zimbabwe.”

<sup>41</sup> The World Bank, “The World Bank in Zimbabwe.”

<sup>42</sup> Kabonga, Zvokuomba, and Dube, “Internal Savings and Lending Schemes (ISALS) and the Empowerment of Women in Rural Shamva, Zimbabwe.”

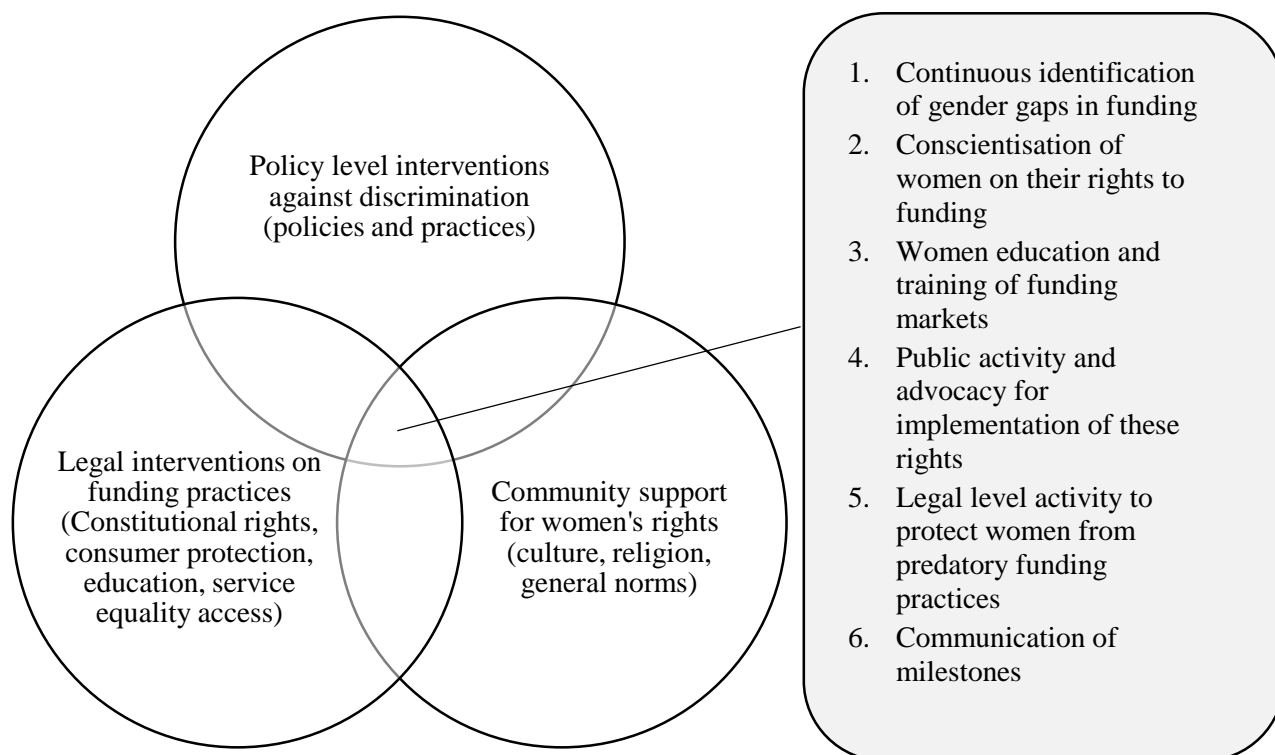
<sup>43</sup> Vanessa Naegels, Neema Mori, and Bert D’Espallier, “The Process of Female Borrower Discouragement,” *Emerging Markets Review* 50 (2022): 100837.

<sup>44</sup> Kabonga, Zvokuomba, and Nyagadza, “The Challenges Faced by Young Entrepreneurs in Informal Trading in Bindura, Zimbabwe.”

discouraging factor. Some women’s conscientization and quest for empowerment were fading away as a result of frustration from the rigid and unchanging gendered status quo. Developmentally, this created social risks, specifically the perpetuation of gender discrimination and gendered poverty among Chinhoyi women. Furthermore, as shown in the study, the lack of progress in gender equality was also resulting in the normalization and acceptance of gender discrimination. From two respondents interviewed, this was a result of gender equality activism being a “lonely” fight signalling the limited role of both government and civil society activity in the area.

### Framework to Challenge the Status Quo

The findings also showed that women’s funding challenges can be looked from a policy, legal and community approach.



**Figure 2: Framework for gender-equal funding (Sham, Salleh, & Sheikh, 2021)**

The findings indicate the status quo existed in an environment with legal systems against funding malpractices affecting women. Also, there were policies against gender discrimination in place, at the governmental and commercial sector levels. Yet, the problem of gender inequality in funding persisted. The proposed approach is based on the view that women's access to funding in Chinhoyi would become a reality once legal, policy and societal or community systems intersected. Policies would protect women against discrimination while laws would act against gendered funding malpractices. At the community level, a general acceptance that women have equal rights they can demand would help curb women’s reluctance to demand equality as well as the increasing despair that such rights were impossible to realise. The above admits that the five dimensions of the WEF demanded a multipronged approach involving the government, the private sector and communities. The intersection of the above forces would immensely contribute to the WEF’s control dimensions.

At this intersection, the researcher was able to identify important steps that are useful in reversing this normalization of inequality. These operated in the interactive environment discussed above. These are:

1. Continuous identification of gender gaps in funding (direct and indirect discrimination)
2. Conscientisation of women on their rights to funding
3. Women's education and training in funding markets

4. Public activity and advocacy for the implementation of these rights
5. Legal-level activity to protect women from predatory funding practices
6. Communication of milestones

The steps encourage a continuous activity approach to the problem. The approach seeks to communicate women's rights to funding and secondly to force the implementation of appropriate policy actions. To prevent women from believing that gender equality was too high a target to reach, the research encourages regular communication of milestones achieved in the fight. Gender gaps will however still need to be identified wherever they emerge in the process. The process is cyclical in nature indicating the continuation need outlined earlier. The framework acknowledges the Chinhoyi challenge as two-pronged: the funding access issues and the gender issue. Thus, there will be a need for supportive programs to educate women about the micro and mainstream financial systems and women's rights.

The above framework can be championed by women working alongside civil organisations. In addition, a more radical form of feminism is required. This is considering that the liberal feminist approach currently at play has resulted in the loss of hope among discriminated women.

## **RECOMMENDATIONS**

Based on the findings and discussion, the Government should be lobbied to actively implement international and regional instruments that protect women from discrimination while upholding their rights to social and economic equality and freedom. A more active civic sector is needed to champion women's access to funding and economic opportunities. There was a need to reinforce consumer protection laws relating to financial access to protect vulnerable women entrepreneurs from unfair terms and conditions from both formal and informal funders. Additionally, women in the flea market sector needed training assistance on the funding and business regularisation environments. Most importantly, effort should be put into ensuring that women do not consider gender inequality as normality in society. Neither should they be seen as fearing to demand equality as a result of socio-cultural factors. This demands community behavioural change activities that emphasise the needs and benefits of gender equality in business. Lastly, both direct and indirect discrimination problems need to be addressed

## **CONCLUSION**

This study has phenomenologically looked at women's access to funding in flea market businesses located in Chinhoyi, Zimbabwe. The interviewed Chinhoyi women involved in the flea market business, using the female empowerment framework were found to be mostly disempowered along all the five levels of empowerment, i.e. welfare, access, conscientization, participation and control in their businesses. Rurality and poverty added to this challenge. Considering the worrisome economic performance of Zimbabwean economic performance, they stand severely vulnerable to poverty and social desperation. Without proper implementation of laws and policies that protect women against discrimination, it will be a challenge for women in the flea market business to exercise their financial rights. Undeniably, the flea market business can contribute immensely to the development of many women and the economy of the country if favourable policies and laws are developed and implemented.

## **LIMITATIONS OF THE STUDY**

Time was very limited such that the researcher could not fully interview all key informants as expected. At the Municipality of Chinhoyi on the first day, the staff supposed to be interviewed were in a meeting and would be available the following day. The following day the researcher went and the contact was also busy and could not be interviewed, rather she requested to see the interview guide questions which were sent to her subsequently. The referrals were several such that upon the researcher's return with anticipation to conduct an interview, rather received an answered interview guide.

## **OTHER INFORMATION**

This article in part is based on a Masters degree in Women's Socio-Legal Studies 2019/2020 thesis presented to the Southern and Eastern African Regional Centre for Women's Law, Faculty of Law, University of Zimbabwe.

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