Impact of COVID 19 on livelihoods of female entrepreneurs in Marondera urban

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Abstract: Urban livelihoods in Zimbabwe were heavily impacted by the emergence of COVID-19 which was accompanied by several lockdown measures which suffocated the livelihood strategies among the low-income group of the economy. This situation is more pronounced in the high-density suburbs where most female breadwinners are employed in the informal sector. COVID-19-induced lockdowns aggravated the potential of small-scale female entrepreneurial projects to cushion the affected families, forcing them to skip meals, default on rental and user fees payment to the city council as well as fail to meet medical bills among other livelihood outcomes. Using the sustainable livelihood framework, this study foregrounds that the advent of COVID-19 in Marondera urban stifled the sustainability of female entrepreneurial projects. Amongst the 12 respondents who were purposively selected to participate in this study, findings reveal that 80% of the projects collapsed due COVID-19 restrictions. The study therefore recommends that the government and other non-state actors should introduce safety net measures to enable the affected entrepreneurs to recover their lost income.

Keywords: urban livelihoods; COVID-19 pandemic; female entrepreneurship; poverty trap

1. Introduction
The outbreak of COVID-19 pandemic has caused a lot of livelihood disruptions and shocks across the globe (https://www.fao.org/3/cb1000en/cb1000en.pdf). Africa has not been spared from the implications of this deadly virus (Shang et al., 2021). Globally, the coronavirus has affected the demand and sales of companies (Bartika et al., 2020). The impact of COVID-19 on various economies was felt as early as the first quarter of 2020 as the global supply chain began to dwindle. Previous infections such as Black Death, SARS, Influenza H1N1, and Swine Flu had caused similar economic impacts worldwide. COVID-19 is more contagious, and its ability to sustain on
surfaces makes it more challenging to curb (Shang et al., 2021). Female entrepreneurship is one of the fastest-growing entrepreneurial populations, which contribute significantly towards innovation, employment and wealth creation worldwide (Brush & Cooper, 2012). The coronavirus pandemic has highlighted the capitalist dysfunction, which is considered to be partly based on the priority given to profit rather than people’s needs (Shang et al., 2021). In pursuit of the above, literature reports that women produce most of the food that is consumed globally (Davis, 2012). This article concurs on the space occupied by women in the economies through entrepreneurial interventions which is understood to be key in eliminating poverty.

During the Ebola pandemic 88% of adults faced acute poverty which led to girls resorting to risk behaviour in order to sustain their families (Plan International, 2020c). This depicts the level of desperation that ensue in the face of a disaster or pandemic which can also be manifest in the COVID-19 period. In East Africa, it is evident that female workers do lack job security and legal rights (Wahome, 2020). Further to the above, in Kenya about 75% of female workers in the horticulture sector ended up with their contracts being terminated. This translates to a situation where more women have been affected by COVID-19 resulting in their livelihoods being eroded. This erosion of livelihoods could be the case with women in Zimbabwe and particularly Marondera town situation. This disproportionate effect of COVID-19 has been observed in Nairobi where 38% of women lost their jobs whilst 33% man lost their jobs during the same period (Wahome, 2020).

The development of female entrepreneurship is vital for any country’s advancement and is regarded as one of the solutions to achieving sustainable economic growth (Mboko & Smith-Hunter, 2009). Despite the valuable role played by female entrepreneurs in Zimbabwe, patriarchal society continues to subjugate the role of women in a capitalist economy (Moyo & Kawewe, 2002). This has led to a struggle for survival and livelihood sustenance by women in Zimbabwe in the economic and social discourse. Although female entrepreneurship activities are increasing because of harsh economic conditions in Zimbabwe (Derera, 2015), most women particularly in the developing countries are concentrated in the informal sector. This status quo in Zimbabwe has been perpetuated by the economic decedence that has been bedevilling the country since the turn of the millennium (Kanyenze, 2008). The budget deficit progressively worsened from 5.5% of GDP in 1998 to 24.1% by the end of 2000 (Richardson, 2005). The deficit had been targeted to decline to 3.8% of GDP by the end of 2000; however by 2003, Zimbabwe’s economy was the fastest shrinking in the world, at 18% per year (Richardson, 2005).

As females constitute approximately 51% of the population of Zimbabwe (World Bank, 2020), it is assumed that they constitute the majority of people living in poverty. In response to the available demography, women in Zimbabwe have resorted to entrepreneurship as sources of livelihoods with the majority in the cross-border trading. Cross-border activities provide a platform for women to expand their business to other countries (Mutsagondo et al., 2016; Muzvidziwa, 2015). This has led to availability of more opportunities and diffusion of business ideas with peers from other countries to the benefit of the local traders. Notwithstanding the above argument, Amha and Admassie (2008) argue that, there is a huge presence of gender challenges in the formation and operation of business. These challenges are embedded in the cultural, religious and traditional dichotomies of the society. Women being a vulnerable group in the society with their status being exacerbated by masculine and patriarchal hegemony suffered a double menace at the hands of COVID-19. This speaks to the determination and contribution of women towards elimination of poverty in the country. However, COVID-19 disruptions weighed heavily on the survival of entrepreneurs in the streets and the sustainability of their livelihood activities.

COVID-19 has disproportionately affected gender even in the small business landscape, with 64% of women across the globe indicating that their business were brought to a halt (International Trade Centre, 2020). Further to the above, Bartika et al. (2020) argued that COVID-19 disruptions did not affect all businesses equally. The above two propositions highlight that different people were affected
differently by the effects of COVID-19 new normal such as lockdowns restrictions and curfews. COVID-19 exacerbated an already limping and struggling social and economic spheres of Africa (Tembo, 2020). This translates to the notion that generally there are different stories and experiences with regards to COVID-19 effects on entrepreneurship and Africa has been affected negatively to a greater extent. In agreement with the above, it can be argued that countries of the South had their supply chain hugely affected by the shutdown of factories in China which to a greater extent affected their profit and investment projections. It is against this background that the research seeks to explore the impact of COVID-19 on female entrepreneurs in Marondera Urban district.

One hundred and fifty-seven papers have been published on gender and COVID-19 in low- and middle-income countries so far (Raj et al., 2020). Further to the above, about 41% of the papers (65) are from China, and only 14 articles from sub-Saharan Africa, limiting the geographic range of the understanding of COVID-19 and female livelihoods in Marondera Town. The majority of the peer-reviewed publications are focusing on health and medical aspects with little attention on the social and economic dimensions of COVID-19. This is a gap that this research seeks to fill reflecting on livelihood outcomes of the shock induced by the COVID-19 pandemic.

2. Theoretical framework

2.1. The sustainable livelihoods approach

This paper utilizes the SLA to understand the implications of pandemics on livelihoods in general and COVID-19 in particular. The Sustainable Livelihoods Approach (SLA) is an approach developed to help understand and analyse the livelihoods of the poor (Hlungwani & Sayeed, 2018; Serot, 2017). These poor include women in Africa who are more vulnerable and face several shocks such as outbreak of diseases threatening their business ventures. It is a holistic, asset-based framework for understanding poverty and the work of poverty reduction. The framework enhances the understanding of the complex issues of poverty in the sense that it helps to analyse the interaction of livelihood opportunities, the regulating policy and institutional environment and the ultimate livelihood outcomes. The theory also provides a framework to help understand the main factors that affect vulnerable people's livelihoods, and the relationships between these factors, and this in turn facilitates the planning and implementation of more effective development interventions.

Livelihood assets as provided by SLA form the basis for people's livelihoods. These livelihood assets include human capital that encompasses health and the ability to work, the natural capital that includes resources such as land and the physical capital that includes basic infrastructure such as roads and schools among others. These assets provide an enabling environment for local people to pursue sustainable livelihoods. However, the vulnerability context which entails the trends and shocks that affect people's livelihoods such as economic trends, resource trends, health shocks and natural shocks militates against the utility of livelihood assets as an instrument for sustainability. The COVID-19 pandemic can be understood as a shock to the people of the world in general and particularly for female entrepreneurs in Marondera urban. The shock brought by COVID-19 pandemic exacerbated by the economic challenges as well as the effects of climate change is a litmus to the sustainability of female entrepreneurs' livelihoods assets in Marondera urban, hence the relevance of this theory in the context of this study. The theory assists in explaining how and to what extent livelihoods assets have been impacted by the shock of COVID-19 particularly looking at female entrepreneurs.

3. Methodology

3.1. Sampling size and its determination

Sampling is defined by Borg and Gall (1999) as selecting a given number of people from a defined population as representative of that population. The sampling method that is suitable for the study is purposive non-probability as it gives room for the researchers to include people who give them the relevant information for the study. The sample size adopted in this study is 12 female entrepreneurs.
3.2. Target population
Bhattacherjee (2012) described a population as a collection of instruments and subjects that conforms to the interest of the study. Malhotra (2010) went on to postulate that target population makes a description of specific selected subjects that makes information gained relevant in answering the question at stake. The target population is estimated to be around 2500 (Muzvidziwa, 2015), which is the estimated number of female entrepreneurs in Marondera urban. This study made use of document analysis, and in-depth key informant interviews to generate data.

3.3. Research paradigm
The research paradigm in the current study is meant to shape the thinking framework around which study is premised and guide the behaviour and actions of the researchers as postulated by Jonker and Pennick (2010). For this study, the researchers adopted the interpretivist paradigm. The paradigm provides the participants with room to tell their story in their own understanding based on their experience, with regards to how their livelihoods have been affected by COVID-19. One of the basic principles of interpretivism is that the researcher is the chief instrument. In line with the above, the researchers used their experience to understand and interpret what was raised during the data generation process by the participants.

3.4. Research design
Research design can be defined as the systematic planning of research to permit valid conclusion (Reis & Judd, 2000). The study is an exploratory case study. The design enabled the researchers to conduct a critical analysis on the effects of COVID-19 on female entrepreneurs' livelihoods in Marondera urban.

3.5. Data analysis and presentation procedures
Data analysis is a process of inspecting, cleaning, transforming and modelling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making. According to Erlandson et al. (1993), the purpose is to answer questions and to help determine the trends and relationships among the variables. In this study, qualitative data are subject to analysis using the approaches as suggested by Cohen et al. (2007) of generating natural units of meaning, classifying, categorizing and ordering these units of meaning, structuring narratives to describe the interview contents and interpreting the interview data.

3.6. Fieldwork in the COVID-19-induced environment
Due to the volatility, uncertainty, complexity and ambiguity (VUCA) of the environment presented by COVID-19 pandemic, the researchers ensured compliance with World Health Organization (WHO), Zimbabwe’s Ministry of Health protocols and regulations of the day. Social distancing and Personal Protective equipment (PPE) were highly recommended in stopping the spread of the virus. Participants were educated on the WHO protocols and procedures to be followed during the process. The researchers acquired enough PPE for use by all research participants.

4. Research findings
The economic upheaval induced by the pandemic disrupted the normal livelihood activities among female entrepreneurs. As a response, women have sought various ways to survive and provide for themselves and their families. The participants in the study have different occupations, and this means they were affected differently by the outbreak of COVID-19 and the subsequent lockdown measures implemented. This is in line with Bartika et al. (2020) who argued that COVID-19 disruptions did not affect all businesses equally. General demographics determined the different effects, for example, age, marital status, level of education, number of dependents, COVID-19 religious beliefs, among other factors.

4.1. Livelihood entrepreneurial ventures by women in Marondera urban
Generally, the participants indicated that women are able to generate income through various initiatives. This has become more pronounced in the context of prevailing economic conditions
where women are now more responsible for the family upkeep. This has been supported by Davis (2012) who reports that women produce most of the food that is consumed globally. From the data gathered, most participants are in the informal sector, particularly buying and selling as well as cross-border trading. The data gathered from the participants confirm the argument by Derera (2015), who postulated that most women particularly in the developing countries are concentrated in the informal sector. The obtaining environment has however been further necessitated by the general economic decline in the country since around early 2000.

Ages of respondents indicate that generally the majority of the respondents are still in the youth category of the population between 18 and 35 years range. This can be explained by the fact that this group of women is still active since most of their income generating ventures involve a lot of movement and therefore the group can easily adapt to such demands. In terms of education out of the 12 respondents, half of them do have tertiary education whilst 4 attained formal education. Only 1 attained non-formal education and the other respondent was reluctant to disclose her level of education. Given that most of these respondents are in the informal sector and that half attained tertiary education, the level of unemployment particularly among women is high in Marondera. There are many people exiting the tertiary institutions and they are not getting formal jobs since the job market is shrinking and therefore unable to accommodate these graduates.

Figure 1 shows the types of livelihoods ventures being undertaken by women in Marondera. Half of the respondents indicated that they are into buying and selling whilst about three respondents indicated that they are into stock broking. Two respondents were in the saloon business and only doing take away. This data shows that generally in Marondera the most common business is buying and selling. Most of the products being sold are second-hand goods imported from Mozambique and the COVID-19 restrictions dealt a heavy blow to the entrepreneurs whose movement was severely curtailed (See Figure 2). It is also noted that the stuff being sold is different from...
person to person. The sustainable livelihood approach helps to expose the impact of the policy environment used to regulate the operating environment among the female entrepreneurs in Marondera.

4.2. Effects of COVID-19 on female livelihoods in Marondera urban

Respondents indicated that COVID-19 regulations had far reaching negative impact on their livelihoods as female entrepreneurs operating in Marondera urban. It is in this light that the study also gathered that petty traders, medium businesses as well as established female clubs were negatively impacted by the strict regulations imposed on the economy to fight the pandemic. Respondents were of the view that demand and supply was stifled by the advent of COVID-19 in Marondera and particularly on female entrepreneurs. One respondent had this to say:

I don’t run a big business, I do stock broking so when people were no longer giving orders for items they wanted from Harare or abroad I became grounded as I was used to get a very small profit for survival. My business in actual fact is hand to mouth and any slight disturbance relegates me to object poverty like what happened in that period of total lockdown in Zimbabwe.

The immediate consequence as shown by the above respondent is that there was erosion of disposable income for women who operate on the basis of hand to mouth. This trend is however common for most survivalist projects that barely produce savings in the form of profits (Hlungwani & Sayeed, 2018). In agreement with the above, Bartika et al. (2020) argued that the coronavirus has affected the demand and sales of both big and small companies.

Further to the above, COVID-19 has had far reaching impact to the livelihoods of the female entrepreneurs in Marondera. Due to the disruption brought by COVID-19, female entrepreneurs ended up using the profits realised over the years, therefore, relegating themselves out of the business due to lack of capital injection. One of the participants commented and said,

All along I used to keep my profits which I would inject back into the business as capital when my business is low or suffering from some shocks. However, with COVID 19 it was
a different story, the lockdowns forced me spend the profits as well as disposing of the capital that was available thereby resulting in me being bankrupt and unable to bounce back.

The excerpt point to the understanding that some entrepreneurs particularly women incurred huge loss due to the COVID-19 impact as they were relegated out of the business circles due to lack of capital that was consumed domestically during the lockdowns. The statement that „….all along I used to keep profits depicts that under normal circumstances female entrepreneurs would be able to make savings for future investments, but this became very difficult due to effects of COVID-19. This was supported by Abdulkadyrova et al. (2016) who argued that, overreliance on the informal sector has rendered economies of many developing countries vulnerable to a number of shocks and stresses. This explains the situation in Zimbabwe and Marondera urban in particular where informal sector is dominating (Ndiweni et al., 2014). In a sense, sustainable livelihoods were undermined by the pandemic which was accompanied by the tight regulatory environment which manifested in lockdowns.

Whilst the foregoing narrative is the general trend, there were some exceptions where individuals realised a boom in their business ventures. One participant indicated that she actually witnessed a sudden growth in her business due to the advent of COVID-19. This is what she said,

I know that a lot of people are crying because of how COVID 19 impacted on their livelihoods, but for me honestly speaking that was my stepping stone to success. I am into pharmaceuticals the COVID 19 resulted in higher demand for drugs and supplements which eventually doubled.

The above submission from one of the participants is evidence to the notion that there are mixed feelings with regards to the impact of COVID-19 on female livelihoods in Marondera urban. It also supports the idea that women are not a homogenous group and therefore should not be treated as victims of the pandemic. This observation is in sync with other studies which revealed that various groups were affected differently by the emergence of the COVID pandemic (IFC and We-Fi, 2020).

4.3. **Mobility and the disruption of supply chains**

As part of pandemic containment measures, there were curfews that were imposed across the country. These initiatives rendered female entrepreneurs immobile and therefore cut significant supply chains for the stocking and selling of various goods and services among the female entrepreneurs. Respondents indicated that their movement was curtailed and this inhibited them to go and deliver goods to their various clients. On the other hand, customers were unable to collect or buy whatever produce or goods they needed because they were not regarded as essential service providers, the only group that could move around going to and from work. One respondent had this to say:

Lockdown restrictions destroyed my business because as a vendor, I needed to collect vegetables and tomatoes from the market in Dombotombo, yet for one to travel, they needed to be in possession of letters from the authorities justifying their movement.

This is evidence of the debilitating effects of the pandemic on the entrepreneurial projects initiated by female entrepreneurs. Whilst some farmers got letters clearing them to move their produce to the market, transport challenges curtailed such movement. Indeed, high transport costs were a big hindrance as service providers took advantage of the pandemic to fleece the entrepreneurs of their hard-earned income. This affected the supply chains of various produce and therefore had an impact on the viability of female entrepreneurs. In agreement with the above, Musvanhiri (2020)
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argued that countries of the South had their supply chain hugely affected by the shutdown of factories in China which to a greater extent affected their profit and investment projections.

Closure of manufacturing industries is one of the key factors that derailed the supply chain during the COVID-19 pandemic-induced lockdowns in Marondera urban. High positivity rate, illness and deaths prompted many industries to close and some were forced to do so by the general rules of the lockdowns. This resulted in shortage of supply of commodities, thereby short changing female entrepreneurial livelihoods in Marondera urban. One of the participants had this to say:

“I take my orders from Turkey since I specialize in clothing and the producers and designers there produce quality products. However Europe is one of the most affected in terms of positivity and people succumbing to this respiratory disease resulting in closure of some of the key fashion producers. On top of being limited in terms of travelling, still there were no supplies to get from there due to COVID 19 restrictions.

The above excerpt indicates that the supply chain were broken to a greater extent by the presence of COVID-19 in the various communities particularly in Marondera urban. The statement “… there were no supplies” indicates that although retailers across the globe wanted to trade they could not, due to the measures put in place in supplier countries which resulted in industries being closed (Withall, 2020). This scenario had far-reaching consequences on consumer countries like Zimbabwe and particularly female entrepreneurs in Marondera urban.

Confiscation of goods at ports of entry by the law enforcement agencies were high during the COVID-19 strict lockdowns. This affected the supply chain of goods into the country in general and particularly to Marondera as well as to female entrepreneurs livelihoods. One of the participants had this to say:

As you know in Zimbabwe we depend on foreign products. Due to efforts to ensure the spread of the COVID 19 is limited, law enforcement agents ended up confiscating our orders at the ports of entries which crippled the supply chain of the products and finally having a negative impact on the general well-being of our livelihoods.

In view of the above responds by the participant, it can be argued that the closure of borders and the subsequent confiscation of products ordered abroad affected the female entrepreneurial livelihoods to a greater extent. This explains how livelihoods were reduced to curses as potential profits became losses.

4.4. Impact of COVID-19 on families’ daily survival
Like national governments which were forced into budget deficits, respondents raised the fact that they were forced to cut their budget including dietary needs due to lack of funds. Generally, the participants were of the view that poverty escalated to the extent that some women and girls resorted to unorthodox means of survival such as commercial sex in Marondera. One respondent had this to say:

Because COVID 19 made me broke like never before, I ended up engaging in commercial sex in the neighbourhood so that I could put food on the table. My two girls at University ended up hooking up with male ‘blessers’ as a source of money to finance their fees and to meet daily needs and I failed to stop this behaviour because I could not offer any help.

These risky behaviours also worsened the prevalence and spread of the diseases such that pandemics remain a reality in the neighbourhoods. This can be explained by the fact that when people agree to sleep with each other, there will be no time for COVID-19 tests and this means there is a possibility of spreading the pandemic to the other unsuspecting partner. This act of desperation has been witnessed before in countries affected by similar pandemics, for example, during the Ebola pandemic, 88% of adults faced acute poverty which led some girls to resort to risk
behaviour such as prostitution in order to sustain their families (Plan International, 2020c). In a sense, poverty and pandemics have become highly intertwined in many communities.

Family livelihoods were hugely affected to the extent that some female-headed families ended up surviving on one meal per day. Due to the continued restriction in movement which affected most of the informal sector participants, it became difficult to get a decent meal. Therefore, female entrepreneurs were significantly impoverished and their capacity to provide food to their families was compromised. One of the participants had this to say:

The situation worsened to the extent that I had to ration the little available food so that I and my three kids would only eat at night because I was no longer able to secure funds to sustain the family due to the limited movement and its effect on the informal sector which I survive on.

From the above, except it can be conceived that livelihoods of women in Marondera urban worsened to the extent of families sleeping on an empty stomach. This situation has the potential of impacting negatively on people who were suffering from other diseases which require proper nutrition. As postulated by Mavhinga (2020), some of the strategies used to combat the spread of COVID-19 were an infringement of human rights. Access to food is basic human right which was now being denied to some people within the communities. This implies that the livelihoods became unsustainable and the livelihood strategies by female entrepreneurs could not cushion them from the negative impact of the pandemic.

4.5. Poverty level among female entrepreneurs

Poverty levels among female entrepreneurs in Marondera deteriorated to unprecedented levels as COVID-19 wreaked havoc in the city. Due to the effects of strong restrictions on the movement of people which subsequently affected the restocking process, incomes were eroded. Evidence from respondents indicated that they ended up failing to settle monthly bills like water charges from the council thereby leaving them heavily trapped in debts. Poverty levels increased to the extent that some families were going to sleep on an empty stomach whilst keeping children at school virtually became a nightmare as there was no source of income to fund the initiative. One respondent had this to say:

Due to escalation of poverty by each day due to the impact of COVID 19, I ended up failing to settle my monthly obligations such as water bills and I still owe council to this day. As a family we ended up sleeping on empty stomachs due to the high costs of food. My daily struggle was further worsened by the need for my four children to attend their lessons virtually yet the internet data and fees were beyond my reach.

The above feedback depicts an extreme level of poverty which female entrepreneurs were subjected to by the pandemic and the effects of the regulations which were introduced to combat the spread of the pandemic. The government of Zimbabwe came up with poverty alleviation strategies such as provision of food and cash transfers. However, the assistance was paltry and could hardly reach the majority of citizens and particularly women who were previously known to be entrepreneurs and breadwinners. This evidence is in line with (Wahome, 2020) who postulated that in Kenya about 75% of female workers in the horticulture sector ended up with their contracts being terminated. This explains how female breadwinners’ livelihoods and fortunes were suddenly turned into a desperate situation.

Poverty escalated to the extent that families were no longer able to cater for their routine medical supplies in general and particularly from families with female breadwinners whose livelihoods were hugely affected by the COVID-19 pandemic. Some families could not afford even the COVID-19-related supplements. One of the participants had this to say,
Due to the increased poverty levels emanating from the lockdowns and restrictions towards combating COVID-19, as a single mother my project of hairdressing was hugely affected as clients were no longer able to come to get services. As a result, I failed to purchase my mother’s monthly supply of medication as well as COVID-19 related medication like Zinc and Vitamin C which put my family at a health scary.

The above comment depicts a dire situation where some people particularly women whose projects were highly affected by the effect of COVID-19 could not afford a basic monthly obligation like medical supplies. It is also evident that some could not afford the recommended food supplements to improve immunity against COVID-19, a situation that would expose the people to this respiratory ailment. As emphasized by Mavhinga (2020), some of the strategies to combat the spread of COVID-19 violated human rights, which can be related to this situation where the right to medication was now being denied. Inability to raise income by individuals who depended on self-help income generating projects deprived them funds to purchase personal medication. This situation was worsened by the fact that the government of Zimbabwe does not fund adult medication.

4.6. Areas that need improvement in the event of similar pandemic

Respondents were of the view that the complete shutdown was extreme and people could have just put on the masks, sanitize and maintain social distance whilst continuing with their day-to-day activities. However, few participants were of the view that the lockdown was a necessary evil given the number of people who were succumbing to the respiratory disease. They were all in agreement that government should also provide grants and basic food supplies for the people. Respondents concurred that priority should be given to the elderly, widowed and child-headed families in dire need of support from the government. Female entrepreneurs should also get preferential treatment in such circumstances since their livelihoods are affected by gender biases compared to their male counterparts. One respondent had this to say:

As women we should have been allowed to operate our businesses during the total lockdown period. This is because as women we could not challenge the law enforcement agents on our way to open our shops even for a single client as most of the men were doing. These regulations in the future should consider such male-female differences given that our male counterparts were not affected as much as women entrepreneurs.

This feedback from a respondent emphasizes the need to be gender sensitive in the crafting of policies and regulations since men have got physical advantage over women. This was confirmed by Amsa and Admassie (2008) who argued that there was a huge presence of gender challenges in the formation and operation of female business. Women in an effort to negotiate their case can end up being subjected to abuse compared to their male counterparts.

Provision of social grants to female entrepreneurs so that they support their livelihoods during pandemics remains a key factor that should be considered in future. This fits well in the sustainable livelihood approach which calls for policy interventions from various stakeholders to enhance livelihood outcomes for vulnerable people. These grants help in capacitating women during and after the pandemic of this nature. Indeed, there will be need to build new stock after the wave of the pandemic. One of the participants had this to say:

The challenge I realized with us women in this experience of strict lockdowns is that we become so vulnerable compared to our male counterparts. I suggest that we are treated differently in case of similar experiences of this nature by way of affording us provisions such as grants. These provisions will go a long way in seeing us though the pandemic and also giving us start-up capital in the aftermath of the disaster.

The above comment indicates that female entrepreneurs in Marondera are of the view that they were disproportionately affected by COVID-19 compared with their male counterparts. In view of the above, they are of the opinion that social grants can be a panacea to the problem as they can
bridge the gap of poverty and vulnerability created by the pandemic. In support of the above, Harris (2020) argued that the COVID-19 regulations were supposed to be proportionate and reasonable, a situation far from the reality experienced by the community members.

5. Conclusions
One of the main findings of the study is the level of the social implication of COVID-19 on the livelihoods of female entrepreneurs in Marondera Urban. Female entrepreneurs in Marondera urban endured a gruelling dark patch in their life as they negotiated life through the effects of the pandemic which frustrated all their endeavours relegating them to object poverty. Children resorting to prostitution, failing to cater for health needs and school dropouts are some of the major social implications that emanated from the impact of COVID-19 on female entrepreneurs in Marondera urban.

Economically, the imposed lockdown restrictions compromised the ease of doing business for urban dwellers. Whilst it was prudent to institute lockdown restrictions in order to fight the scourge of COVID-19, the blanket measures introduced destroyed the livelihood base especially amongst female entrepreneurs. Interviewees from the high-density suburbs of Dombotombo, Nyameni and Cherutombo concur that petty trading in vegetables, hair salons, food take always among other female-dominated entrepreneurial ventures were disrupted so much that returning to the business will be difficult if not impossible. Incomes were eroded and start-up capital was devoured by the family immediate needs such as paying for online lessons, buying COVID-19 remedies and food. This meant the families had to forgo other basic amenities which were becoming unaffordable due the limited income base.

The Sustainable Livelihoods Approach (SLA), which helps to understand and analyse the livelihoods of the poor (Hlungwani & Sayeed, 2018; Serat, 2017), contributed to the understanding of the phenomena under study as women are among the vulnerable groups in the developing world. Communities characterised by poverty were subjected to stifling lockdown restrictions as policymakers sought to balance the challenge of the disease outbreak and the socio-economic survival of the citizens. Further to the above, the SLA helped to tease out the interplay of livelihood activities, various capitals and the intermediate policies which regulate the operations in the pandemic situation.

The major limitation of the study has been that it is a qualitative survey which may fail to reflect certain experiences from individuals who were not involved in the study. There is also a possibility that some participants could have concealed some of their experiences regarding the pandemic and the ultimate impact on their livelihoods. Future studies can therefore focus on the capacity-building mechanism and resilience building in the face of shocks and pandemics among the vulnerable groups. The study however foregrounds the argument that there is need to implement sensitive and realistic measures which promote both the health expectations and survival of the informal sector businesses. Such a balance was largely ignored in the lockdown regulations in Zimbabwe.

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