THE CONTRIBUTION OF TECHNOLOGY-DRIVEN SOCIAL ENTERPRISES TO THE LIVELIHOODS OF INFORMAL FEMALE TRADERS: A CASE OF ECOCASH IN HARARE, ZIMBABWE

A report on a research study presented to

The Department of Social Work

School of Human and Community Development

Faculty of Humanities

University of the Witwatersrand

In partial fulfilment of the requirements

for the degree Master of Arts in Social Development

by

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May, 2019

DECLARATION

I, Simbarashe Moyo, declare that the work submitted is my own and that appropriate credit has been given where reference has been made to the work of others.

29 May 2019

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SIMBARASHE MOYO DATE

ACKNOWLEDGEMENTS

I wish to thank my supervisor Dr. Edmarie Pretorius for the unwavering support, motivation and guidance throughout the research project. I am also thankful to the Mandela Rhodes Foundation for assisting me financially during the course of the project. In addition, I am greatly indebted to all the women who participated in my study. I also wish to acknowledge the management of EcoCash, the Zimbabwe Chamber of Informal Economy Association (ZCIEA) and the Vendors Initiative for Social and Economic Transformation (VISET) for supporting my study as key informants. It will be lacking on my part if I fail to thank my family for being a pillar of strength as I pursued this endeavour. Special mention goes to Mr and Mrs Nyakatsari, Fadzai, Tendai, Jordan and Jayden for creating a home away from home. Over and above, I am grateful to the Almighty God for making the research project possible. Thank you all.

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ACRONYMS AND ABBREVIATIONS

CSO: Civil Society Organisation

GSM: Global System for Mobile Communications

IGO: International Governmental Organisation

OECD: Organisation for Economic Co-operation and Development

OSISA: Open Society Initiative for Southern Africa

POS: Point of Sale

PPPP: Pro-poor Public Private Partnership

SCSE: Sprott Centre for Social Enterprises

SIM: Subscriber Identity Module

SLA: Sustainable Livelihoods Approach

SME: Small to Medium Enterprise

SP: Strengths Perspective

UN: United Nations

UNCDF: United Nations Capital Development Fund

UNDP: United Nations Development Programme

VISET: Vendors Initiative for Social and Economic Transformation

ZCIEA: Zimbabwe Chamber of Informal Economy Association

ZIMSTAT: Zimbabwe National Statistics Agency

CHAPTER ONE

GENERAL ORIENTATION AND INTRODUCTION

1.1 BRIEF OVERVIEW OF THE STUDY

This chapter introduces a study that aimed to investigate the contribution of EcoCash, a technology-driven money facility, to enhance the livelihoods of informal female traders within the city of Harare in Zimbabwe. The study was, in part, motivated by the need to promote financial inclusion, poverty alleviation and socio-economic development among women in the informal economy. The research report is aligned to theory and practice within the social development discourse where it constitutes a knowledge product.

Subsequent sections describe the problem statement and rationale of the study, research question, aim and objectives of the study. The sections also describe relevance of the study to social development, provide a brief overview of the methodology and methods applied, highlight limitations of the study, explain key terms and present the organisation of the entire research report.

1.2 STATEMENT OF THE PROBLEM AND RATIONALE OF THE STUDY

The livelihoods of informal female traders in Zimbabwe are hardly realising any growth. Resultantly, the majority of these women and their families are living below the poverty datum line. According to the International Labour Organisation (ILO) (2017) 61.3% of informal female traders in Zimbabwe earn a monthly income which is far less than the Poverty Datum Line for a family of five which is pegged at US$475 per month. In addition, livelihoods of these informal female traders are financially excluded and this lowers their capacity to engage in profitable business. Regardless of the aforementioned challenges, the Government of Zimbabwe pays little to no attention to the contribution of technology-driven social enterprises like EcoCash to the livelihoods of informal female traders and socio-economic development. There is thus insufficient information on the contribution of digital social enterprises to the livelihoods of informal female traders in Zimbabwe.

In light of the above problem statement, this study sought to investigate the contribution of EcoCash, a technology-driven money facility, to enhance the livelihoods of informal female traders within the city of Harare in Zimbabwe. The findings of this study might be of benefit to the management of EcoCash in its efforts to promote financial inclusion among

Zimbabweans, especially informal female traders. Through the study findings, management of EcoCash might gain in-depth comprehension of the needs of informal female traders. This might be achieved through information on challenges that informal female traders face when using EcoCash as well as their perception on how the platform can be improved.

The study findings might also help in expanding knowledge on technology-driven social enterprises and the livelihoods of women in the informal economy. This might be useful to researchers who may intend to further explore this area in future to enhance overall socio-economic development in Zimbabwe. The findings of the study might also be beneficial to Civil Society Organisations (CSOs) like the Zimbabwe Chamber of Informal Economy Association (ZCIEA) and the Vendors Initiative for Social and Economic Transformation (VISET) which focus on social development in Zimbabwe. The CSOs might use the study findings to better inform their interventions and to advocate for policy changes which are necessary for financial inclusion, poverty alleviation and socio- economic development.

1.3 RESEARCH QUESTION

How does EcoCash contribute to the improvement of livelihoods of informal female traders in Harare, Zimbabwe?

1.4 AIM AND OBJECTIVES OF THE STUDY

The aim of this study was to investigate the contribution of EcoCash, a technology-driven money facility, to enhance the livelihoods of informal female traders in Harare, Zimbabwe.

The objectives of the study were:

- 1.4.1 To establish the services provided by EcoCash to informal female traders
- 1.4.2 To examine the role of EcoCash in transforming the livelihood assets of informal female traders
- 1.4.3 To identify any challenges experienced by informal female traders when using EcoCash
- 1.4.4 To explore the ways in which EcoCash can be improved as a tool for promoting the livelihoods of informal female traders

1.5 RELEVANCE OF THE STUDY TO SOCIAL DEVELOPMENT

The researcher undertook this study to obtain the Master of Arts in Social Development degree. As a result, this section demonstrates the close nexus between social development and the major areas of focus in this study. The areas include the informal economy, technology-driven social enterprises and livelihoods of informal female traders. The informal economy contributes to socio-economic development among the poor and unemployed especially women (ILO, 2017). Furthermore, the informal economy enhances women's quality of life and helps them to become empowered and active participants in the development of their communities (Grameen Bank, 2018). This is consistent with social development's aims of alleviating poverty, addressing inequality and reducing unemployment (Todaro & Smith, 2017).

Furthermore, in light of the concept of social investments articulated by Midgley (2014), one might argue that technology-driven social enterprises serve as a form of social investment aimed at addressing poverty, inequality and other social challenges faced by vulnerable groups including some women. One might also argue that technology-driven social enterprises, like other types of social enterprises, embody the principle of sustainability which is central to social development as a long-term solution to socio-economic challenges (Sprott Centre for Social Enterprises (SCSE), 2015). The aspect of technology which is present in this study also resonates with the multi-faceted nature of the social development concept which encompasses social, economic, environmental, political and technological dimensions among others (Midgley, 2014; Midgley & Pawar, 2017).

In addition, the study's focus on enhancing livelihoods of informal female traders resonates with social development's emphasis on building human capital, harnessing capabilities and boosting strengths of marginalised populations (Langer & Lietz, 2015; Todaro & Smith, 2017; Nahar, 2014). Furthermore, it suffices to assert that the study's orientation towards the grassroots populations coupled with consideration of the broader socio-economic environment which enables poor people's livelihoods to thrive is reflective of the multi-level and holistic nature of social development (Midgley, 2014).

1.6 BRIEF DESCRIPTION OF METHODOLOGY AND METHODS

The study adopted a qualitative approach and an exploratory case study design. It was premised on the interpretivist research paradigm. Informal female traders in Harare and key informants from the management of EcoCash, ZCIEA and VISET constituted the study population. The researcher purposively sampled 15 informal female traders for in-depth interviews, eight more informal female traders for a focus group discussion and three key informants for in-depth interviews. Research instruments for the informal female traders included a semi-structured interview guide and a focus group discussion guide. A separate semi-structured interview guide was used for key informants. The methods of data collection involved face to face in-depth interviews with informal female traders and key informants and a focus group discussion with the additional informal female traders. Findings were analysed thematically utilising an interpretive lens that was mainly based on the Sustainable Livelihoods Approach (SLA) and complemented by social development practice and theory.

1.7 LIMITATIONS OF THE STUDY

The study was limited by the fact that at the time of data collection, informal female traders had been relocated to a different part of the city of Harare owing to post-election violence which ensued presidential election disputes in Zimbabwe. The researcher addressed this limitation by seeking information about the new location of informal female traders from the management of ZCIEA and successfully met with participants afterwards.

Another elections-related limitation was the hesitation of one of the key informants to participate in the study. The key informant's organisation (VISET) was at the forefront of advocating for informal traders to be returned to their original workplaces so he felt unsafe to bring the researcher into his workspace given that they barely knew each other. The researcher addressed this limitation by suggesting to conduct the interview at a more neutral place where the key informant felt safe.

Additionally, the fact that the study was designed as a single instrumental case study focusing on informal female traders in Harare only limits the study's potential for generalisation. It is, however, critical to note that qualitative studies are fundamentally designed for in-depth exploration of phenomena rather than generalisation of findings (Creswell & Poth, 2018). Apart from that, the researcher addressed the limitation by giving sufficient details of the study processes (Chapter Three) and location (Sections 3.4 and 4.1) as a way of optimising transferability of findings.

1.8 DEFINITION OF KEY TERMS

The following key concepts are relevant to the study.

Technology-driven social enterprise: is an organisation which uses business approaches, tools, and techniques based on digital innovations to pursue socio-economic or ecological missions and create community benefit (Matriano & Khan, 2017; SCSE, 2015).

Informal economy: is defined as that part of the economy which is neither adequately sanctioned by government nor sufficiently supported by the private sector and is run by those who endeavour to make ends meet through their own initiative and enterprise (Open Society Initiative for Southern Africa (OSISA), 2015).

Livelihoods: are the capabilities, assets (including both material and social resources) and activities required for a means of living (Serrat, 2017).

Financial inclusion: is the provision of unlimited access to financial services for example payment services, credit and money transfer to people including the poor and low-income households (Munyanyi, 2014).

EcoCash: is a mobile money platform which advances financial inclusion through enabling people to perform simple financial transactions like sending and receiving money as well as accessing loans using a mobile phone (EcoCash, 2018).

Zimbabwe: is an agro-based developing nation which is located in Sub-Saharan Africa and has a population of approximately13 million citizens (FinMark Trust, 2014; Zimbabwe National Statistics Agency (ZIMSTAT), 2012).

Harare: is the capital city of Zimbabwe and has approximately 898 925 economically active people 40.5% of which are women and girls (ZIMSTAT, 2012).

Social development: is a planned and multi-faceted process of social change which is aimed at advancing the quality of life and standard of living of all people (Midgley, 2014).

Women's economic empowerment: refers to the process of increasing women's access to economic opportunities and resources like financial services while enhancing their capacity to fairly and equitably participate in, contribute to and benefit from economic activities (Organisation for Economic Co-operation and Development (OECD), 2011).

1.9 ORGANISATION OF THE RESEARCH REPORT

This research report comprises five chapters which are briefly described below.

Chapter One: provides the general orientation of the study. It offers a brief overview of the study, problem statement and rationale of the study, research question, aim and objectives of the study. It also shows the relevance of the study to the social development context, and gives a brief description of the research methodology and methods applied. The chapter also describes limitations of the study, defines key terms and delineates the organisation of the entire research report.

Chapter Two: is dedicated to literature review and theoretical framework. It describes the SLA as the theoretical framework of the study. This includes highlighting its core components, assumptions, strengths and limitations within the context of this study. The chapter also reviews relevant literature from broad and comprehensive perspectives to more specific issues including the EcoCash facility and women in the informal economy.

Chapter Three: is dedicated to the research methodology that was used in this study. It covers the research question, aim, objectives, research strategy, study population, sample and sampling procedures, research instruments, methods of data collection, methods of data analysis, trustworthiness of the study and ethical considerations.

Chapter Four: focuses on presentation and discussion of findings. Presentation of findings is done through themes and descriptions which are presented using tables and thematic maps that are placed in a qualitative narrative. Findings are discussed in light of past literature, the SLA as well as the social development practice and theory

Chapter Five: is the concluding chapter. It offers a summary of the study findings, conclusions and recommendations.

1.10 SUMMARY OF CHAPTER

From the above chapter, it is evident that the study was rooted within the social development discipline. Also, challenges faced by informal female traders for example, poverty and financial exclusion motivated the study to a considerable extent. The outcome of the study is likely to be useful to several stakeholders including the management of EcoCash and CSOs that focus on informal female traders. This is against the backdrop of limitations which were largely elections-related. The next chapter focuses on literature review and theoretical framework.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

This chapter reviews literature from past studies and introduces the theoretical framework. It starts by describing the SLA as the theoretical framework for the study. It does this by highlighting the core components, assumptions, strengths and limitations of the SLA within the context of this study. Thereafter, the chapter reviews relevant literature from broad and comprehensive perspectives to more specific issues. The subject matter reviewed includes the informal economy, social enterprises, technology-driven social enterprises and EcoCash as a technology driven social enterprise.

2.2 THEORETICAL FRAMEWORK

The study utilised the SLA as its main interpretive lens which is rooted within the Social Development discipline. The theoretical framework is, therefore, substantially complemented by Social Development practices and theory. This resonates with the fact that the study was conducted in partial fulfilment of the requirements for the MA Social Development degree.

The SLA is a tool for development work which highlights how to understand, analyse and describe the major factors that influence the livelihoods of people (Petersen & Pedersen, 2010). The development of the SLA was inspired by the work of Robert Chambers in the 1980s and further developed by Chambers and Conway among other scholars in the 1990s (Cortes, 2014).

The SLA is constituted of five major components namely vulnerability context, livelihoods assets, transforming structure and processes, livelihood strategies and livelihood outcomes (Yohannis, Waema & Hutchinson, 2017). These are illustrated in Figure 2.1 below.

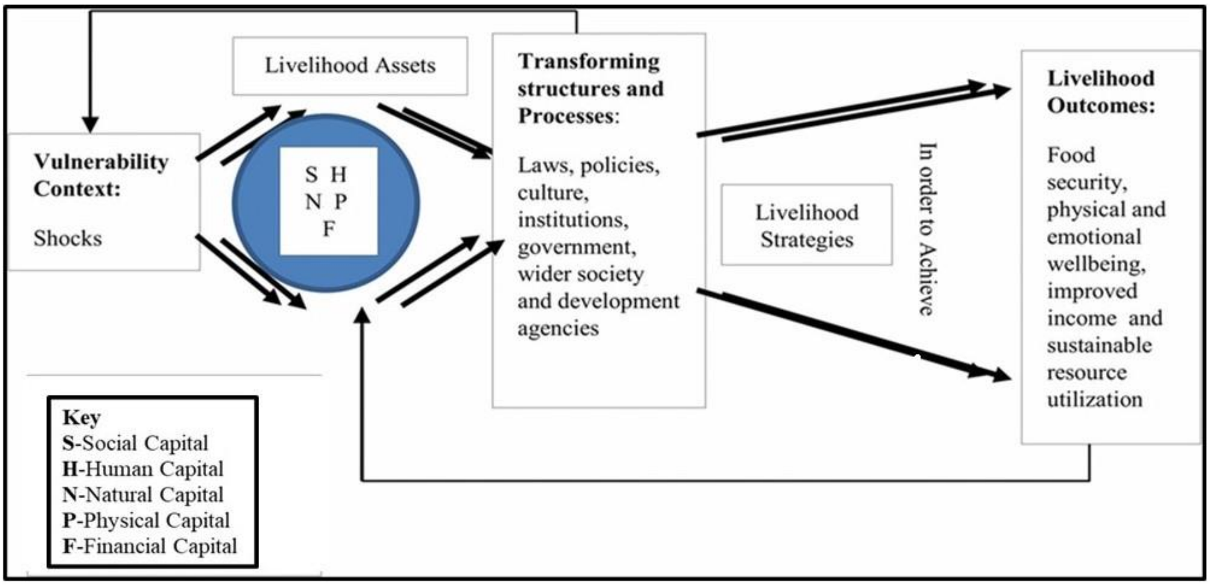

Figure 2.1: Sustainable Livelihoods Approach

Source: Yohannis, et al. (2017)

The first component on Figure 2.1 is vulnerability context. This refers to the insecurity in the well-being of people in the face of changes in their environment (Serrat, 2017; Yohannis et al., 2017). It has an external side including shocks, seasonality, and trends and an internal side of defencelessness resulting from inability to cope with external pressure (Serrat, 2017). In the context of this study examples of vulnerability include macro-economic instabilities and inability to cope with technological changes which threaten the sustainability of informal female traders' livelihoods.

The second component on Figure 2.1 is livelihood assets. This refers to a stock of resources: physical (infrastructure), natural (tangibles like land), human (skills, knowledge, health), social (family networks, formal networks) or financial (savings, credit) (Cortes, 2014). These can be obtained, developed, improved or transferred through generations (Cortes, 2014). In the context of this study examples of livelihood assets include the savings, entrepreneurial skills, mobile phones, educational attainment and social networks of informal female traders.

The third component on Figure 2.1 is transforming structures and processes. This includes the institutions, organisations and policies that frame the livelihoods of the poor, and they are found on all levels- from the household to the international level (Petersen & Pedersen, 2010). In the context of this study the structures include Government of Zimbabwe, the EcoCash Company, human services entities like the United Nations (UN) and CSOs like the

VISET and ZCIEA. Processes include the monetary policies which influence the electronic transactions of informal female traders.

The fourth component on Figure 2.1 is livelihood strategies. This refers to the way that people act in order to achieve their desired livelihood (Petersen & Pedersen, 2010). Cortes (2014) notes that accessibility of assets as well as the nature of structures and processes in a given society creates possibilities and constraints on the strategies that people can employ. In the context of this study, livelihood strategies include the different activities that are conducted by informal female traders including selling products and serving as EcoCash agents.

The fifth component on Figure 2.1 is livelihood outcomes. This refers to achievements of people's livelihood strategies for example, food security (Yohannis et al., 2017). In the context of this study the livelihood outcomes of informal female traders include income and the ability to meet family needs like food. According to Petersen and Pedersen (2010) outcomes are best described by the service users because it can be difficult for externals to understand what people are seeking and why because this is often influenced by culture, societal norms and values.

The SLA was important as an interpretive lens for this study because in addition to relevance of its core components, there is a clear connection between the study and the approach’s assumptions and strengths. This made it easy to understand EcoCash and its contribution to the livelihoods of informal female traders at asset, strategy and outcome level and in relation to the vulnerability context as well as relevant structures and processes. The following sub-sections thus focus on the key assumptions and strengths of the SLA in the context of this study. Limitations of the approach and measures employed by the researcher to address them are also included.

2.2.1 KEY ASSUMPTIONS OF THE SUSTAINABLE LIVELIHOODS APPROACH

The SLA assumes that livelihoods are sustainable when they can cope with and recover from shocks and enhance capabilities and assets while preserving the natural resource base (Serrat, 2017). Under the purview of this study, the assumption suggests that livelihoods of informal female traders can only last long in the face of vulnerability if there is sufficient focus on the women’s capabilities, assets, resilience and empowerment as well as responsible use of resources like the EcoCash facility. This axiom enabled the researcher to examine the role of EcoCash in transforming the livelihood of informal female traders and promoting the sustainability of those livelihoods against the backdrop of an acute cash crisis.

The SLA also assumes that development work is only adequate when it focuses on people (Serrat, 2017). In the context of this study this implies that EcoCash can only be considered to be enabling development if its work is somehow improving the livelihood assets, strategies and outcomes of the poor particularly women in the informal economy.

Furthermore, the SLA assumes that people are key actors in their own development and that external players are only facilitators in the process of development (Petersen & Pedersen, 2010). In the context of this study, the assumption suggests that development can only be realised if informal female traders take the lead in enhancing their own livelihoods. In addition, it suggests that the EcoCash facility is only a catalyst for the development process which is meant to assist informal female traders to enhance their livelihoods.

The SLA also assumes that interventions directed at people's livelihoods should be multilevel and holistic (Cortes, 2014). The grassroots must, therefore, nurture policies and governance and the macro-level must support the strengthening of people (Cortes, 2014, Serrat, 2017). In the context of this study, this entails that informal female traders should be viewed as important in setting the agenda for financial inclusion and socio-economic development in the public policy discourse and the technology-driven social entrepreneurship arena. On the other hand, policy makers and EcoCash service providers should do their best to create an enabling environment for the growth and sustainability of informal female traders' livelihoods.

Another assumption of the SLA is that the process of transforming people's livelihoods should be managed as a partnership between the people and their organisations, and also between the public and the private sector (Cortes, 2014; Serrat, 2017). Such partnerships are best understood as Pro-poor Public Private Partnerships (PPPP) in the nomenclature of the social development arena (Cortes, 2014). In the context of this study the assertion suggests a tripartite social contract and shared responsibility involving the private sector (EcoCash and CSOs), Government of Zimbabwe and the informal female traders, with a focus on enhancing the traders' livelihoods. This axiom was critical in understanding the types of strategies that should be adopted in improving the utility of the EcoCash facility in the livelihoods of women within the informal economy.

The SLA also has notable strengths which made it appropriate for this study.

2.2.2 STRENGTHS OF THE SUSTAINABLE LIVELIHOODS APPROACH

According to Krantz (2001) the SLA offers a comprehensive framework for examining the socio-economic impact of programmes that address poverty and other social issues. In the context of this study, this provided a more realistic way of examining the contribution of the EcoCash facility to the livelihoods of informal female traders unlike one-dimensional criteria which focus on income or productivity only.

Another area of strength for the SLA is that it focuses on the manner in which people develop and manage their livelihood strategies to achieve specific outcomes (Petersen & Pedersen, 2010). In the context of this study this enabled the researcher to assess the extent to which informal female traders are active decision makers and not passive beneficiaries of EcoCash facility.

Also, the SLA explicitly advocates a creative tension between various levels of development and emphasises the significance of macro and micro-linkages in the pursuit of development (Serrat, 2017). In the context of this study this gave the researcher a sufficiently broad lens to examine the role of EcoCash vis-a-vis that of Government of Zimbabwe and CSOs in creating an enabling environment for the growth of informal female traders' livelihoods.

Another strength of the SLA is that it seeks to comprehend changing combinations of modes of livelihoods in a dynamic context (Serrat, 2017). This was critical for the researcher to assimilate the EcoCash-induced manifold changes in informal female traders' livelihoods including a shift from physical cash to electronic money, changes in livelihood assets as well as strategies and outcomes.

It is nevertheless, essential to note that the SLA also has limitations regardless of its multiple strengths and significant assumptions. The following sub-section thus focuses on the limitations of the SLA.

2.2.3 LIMITATIONS OF THE SUSTAINABLE LIVELIHOODS APPROACH

Serrat (2017) claims that the SLA does not pay enough attention to inequalities of power. Though this may be true in other situations, in the context of this study the researcher made sure to consider the defencelessness of most informal female traders in the face of dishonesty techno-savvy customers and the disempowering digital gender gap affecting women's livelihoods. The inequalities were sufficiently attended to owing to the approach's emphasis on human assets which in this study included levels of digital literacy among the informal female traders.

Another limitation of the SLA is that it underplays elements of the vulnerability context such as macro-economic trends (Serrat, 2017). While this had the potential of limiting the researcher's examination of the impact of economic shocks, the researcher addressed this limitation by utilising the SLA's principle of multi-level coordination. This allowed the researcher to analyse and discuss the monetary policy-induced high transaction costs and their negative implications on the electronic transactions of informal female traders.

Overall, it suffices to comment that despite the limitations of the SLA, it aptly qualified as an interpretive lens for this study because of its highly significant assumptions and strengths as shown above. Furthermore, the approach aligns with the social development context through its focus on people, empowerment, partnerships for development and participation of service users (Cortes, 2014; Petersen & Pedersen, 2010; Serrat, 2017).

The subsequent section succinctly reviews literature on the informal economy globally, regionally and within the Zimbabwean context.

2.3 THE INFORMAL ECONOMY

According to OSISA (2015) informal economy is defined as that part of the economy which is neither adequately sanctioned by government nor supported by the private sector and is run by those who endeavour to make ends meet through their own initiative and enterprise. More than 60% of the world's population earn their livelihood through the informal economy (International Labour Organisation (ILO), 2017). Globally, the informal economy provides a greater source of employment for men (63%) in comparison to women (58%) (ILO, 2017).

OSISA (2015) posits that the informal economy is the mainstay of countless poor people's livelihoods in developing nations particularly those in Africa. It also contributes significantly to employment creation and economic growth of nations in the Southern Africa region. According to OSISA (2015) the value of informal trade conducted by women in the Southern African Development Community region is approximately US$7 billion annually. On the same note, Omomia (2014) posits that in the first quarter of 2013 over 174,000 new jobs were created in Nigeria and 53 % of these jobs are attributable to the informal economy. Contrary to the global statistics on the population of women in the informal economy, ILO

(2017) argues that women in the informal economy of Zimbabwe constitute 61.3% of the citizens in this sector which is higher than that of men within the same sector.

In the context of Zimbabwe, Manjokoto and Ranga (2017) argue that most citizens especially women take part in informal economic activities like trading on the streets owing to the economic crisis in the country which has resulted in high unemployment and deindustrialisation. Though multiple studies (ILO, 2017; Omomia, 2014; OSISA, 2015) show that the informal economy is sustaining a huge population in Africa, little is known about the contribution of technology-driven social enterprises to livelihoods of informal traders especially women who are the majority in the sector. To explore this relationship, the next section considers relevant literature starting with the broad subject-matter on social enterprises and concluding with specific issues about EcoCash as a technology-driven social enterprise within the Zimbabwean context.

2.4 SOCIAL ENTERPRISES

Available literature on social enterprises emphasises the focus of these entities on creating both social and economic value in society. According to Richardson and Sappal (2017) a social enterprise is best understood as a concept of business that takes social good as an equal priority to profit-making. Doherty, Haugh and Lyon (2014) also posit that a social enterprise pursues the dual mission of achieving financial sustainability and social purpose. Furthermore, Bornstein and Davis (2010) argue that social enterprises advance innovative ways of addressing community problems like poverty, illiteracy, environmental destruction, human rights abuses, illness and corruption among others.

Contrary to the above viewpoints, Nega and Schneider (2014) claim that there is lack of substantial evidence on poverty reduction and structural change achieved through social enterprises. Be that as it may, the two scholars also concede that social enterprises foster creative solutions to problems and facilitate community building while advancing public-private partnerships (Gupta, Beninger & Ganesh, 2015).

In light of this understanding of social enterprises, the subsequent sub-section focuses on some of the major studies carried out on social enterprises at a global level.

2.4.1 SOCIAL ENTERPRISES AT A GLOBAL LEVEL

Globally, there are 210 million social entrepreneurs who are focusing on bringing solutions to the world’s social and environmental challenges (Richardson & Sappal, 2017). According to Nega and Schneider (2014) the increase in social entrepreneurship across the world is largely attributable to the Grameen Bank which was founded by Professor Muhammad Yunus in 1983. As a social enterprise that is aimed at giving micro-loans to poor people, the Grameen Bank was established in Bangladesh anchored on the values of trust and solidarity. Grameen methods are applied in projects within 58 countries, including the United States of America, Canada, France, the Netherlands and Norway.

By 2015, the bank had 2 568 branches, with 21 751 staff serving 8.81 million borrowers in 81,392 villages within Bangladesh (Grameen Bank, 2018). In addition, it collects an average of $1.5 million in weekly instalments. About 97% of its borrowers are women and over 97% of the loans are paid back, a recovery rate which is higher than ordinary banking systems (Grameen Bank, 2018). The fact that the majority of the bank's beneficiaries are women confirms the findings of a study carried out by the United Nations Economic and Social Commission for Asia and the Pacific (UN ESCAP) (2017) in Pakistan which proved that social enterprise can be used as a model for the empowerment of women.

Another example of a social enterprise which is empowering women is Rede Asta in Brazil. According to Richardson and Sappal (2017) the social enterprise offers consumers fashion products made by groups of artisans the majority of whom are women from low-income regions. It empowers the women and promotes their small businesses through training and access to market.

Though the above global literature (Grameen Bank, 2018; Richardson & Sappal, 2017; UN ESCAP, 2017) shows that social enterprises serve to enhance women's livelihoods in a considerable way, the contribution of technology-driven social enterprises which is the focus of this study is not demonstrated. It is against this backdrop that there is need for augmenting the social entrepreneurial efforts with the transformative power of technology in order to solve the most complex problems of the world (Sargent & Darkoh, 2017).

Despite the inadequacy of literature on digital enterprises in most parts of the world, there are some successful examples which have been documented in the African region. The next sub-section thus focuses on technology-driven social enterprises within the African region.

2.4.2 TECHNOLOGY-DRIVEN SOCIAL ENTERPRISES IN THE AFRICAN REGION

Social enterprises, particularly technology-driven social enterprises in Africa are relatively understudied (Doherty et al., 2014). Nonetheless, in a qualitative study aimed at exploring how social enterprises develop innovative solutions to tackle complex social challenges, Gupta et al. (2015) show the contribution of BroadReach Vantage, a digital platform. The platform leverages mobile technology for data collection, integration and dissemination as well as collaboration with public and private players in the health sector in more than 20 countries including South Africa and Zambia.

The application of mobile technology in BroadReach Vantage concurs with the argument that technology is the biggest disruptor and social equalizer in the African region as it enables poor people to access health services which are ordinarily inaccessible to low income citizens (Doherty et al., 2014). Furthermore, the fact that innovation in today's social enterprises is becoming more digital resonates with the view that the world is beginning to experience the Fourth Industrial Revolution which is characterised by numerous digital operations and features including artificial intelligence, robotics and the Internet of Things (Schwab, 2016).

In spite of its comprehensive exploration of some of the technology-driven social enterprises within Africa, the study by Gupta et al. (2015) was limited to co-founders of the organisations. Resultantly, the study did not capture the transformation on livelihoods of women including informal female traders as their voices were not represented.

Another technology-driven social enterprise within the African region is Zipline. This is a social enterprise which was established in 2016 in Rwanda as the first drone delivery operation to deliver blood and other medical supplies to 21 remote hospitals during emergency situations (Zipline, 2018). To date, instant drone delivery is ensuring that hospitals always have access to blood products, increasing the use of some blood products by nearly 175% and reducing waste and spoilage by approximately 95% (Zipline, 2018). Though literature from Zipline (2018) shows the social enterprise's impact on health and wellbeing of citizens including women in Rwanda, the contribution of this technology-driven enterprise to livelihoods of women within the informal economy is still unknown.

M-PESA is another technology-driven social enterprise that is enabling socio-economic progress within the African context (Demirguc-Kunt & Klapper, 2012; Gajjala & Tetteh, 2014; Mutsonziwa & Maposa, 2016). In a content analysis-based study on M-PESA in Kenya, Gajjala and Tetteh (2014) describe the social enterprise as a mobile money facility which allows the poor to trade airtime, borrow microfinance loans and perform basic money transfers using a cell phone. According to Gajjala and Tetteh (2014) M-PESA has become a popular alternative for cash in the Kenyan context and this inspired the origins of technology-driven social enterprises modelled as mobile money platforms in developing nations including Zimbabwe.

Despite that M-PESA has taken the centre stage in several studies (Demirguc-Kunt & Klapper 2012; Gajjala & Tetteh, 2014; Global System for Mobile Communications (GSM), 2016; Suri & Jack, 2016; United Nations Development Programme (UNDP), 2014; World Bank, 2013) there is a general inclination towards content-analysis based studies and quantitative methods while lesser attention is paid to empirical qualitative methods. Although there is nothing wrong with such a trend, it suffices to comment that more exploratory qualitative studies might help in establishing in-depth understanding of the technology-driven social enterprises and their contribution to livelihoods of women in the informal economy.

Closely related to M-PESA by virtue of being a mobile money platform is another technology-driven social enterprise called EcoCash which is based in Zimbabwe (Mutsonziwa & Maposa, 2016). In view of this nexus, the following sub-section thus focuses on EcoCash as a technology-driven social enterprise in Zimbabwe which also happens to be the focus of this study.

2.4.3 ECOCASH AS A TECHNOLOGY-DRIVEN SOCIAL ENTERPRISE IN ZIMBABWE

EcoCash is an innovative mobile payment solution that enables people to perform simple financial transactions using a mobile phone (EcoCash, 2018). The mobile money platform was launched in September 2011 as a digital solution to the problem of financial exclusion in Zimbabwe (TechZim, 2017). As a digital social enterprise, EcoCash is now the largest provider of credit in Zimbabwe with 8% of the population benefitting from its loans while banks only provide for not more than 4% of the population (United Nations Capital Development Fund (UNCDF), 2016). Mobile money credit is provided to service users based on minimum savings on the EcoCash account and credit scoring based on transaction flows through the customer's EcoCash account (UNCDF, 2016).

Considering the accessibility and affordability of the service to the general populace of Zimbabwe, Munyanyi (2014) argues that EcoCash and other mobile money transfer platforms are the direction to financial inclusion. While it has proved to be difficult for women to get access to traditional banks, cell phone technology has generally been largely adopted among women including those in the rural areas (Munyanyi, 2014).

In light of the above literature, the following sub-sub-sections explore more scholarly viewpoints about the EcoCash facility in relation to women in the informal economy guided by the objectives of this study.

2.4.3.1 The multiplicity of services offered by EcoCash to women in the informal economy

Most literature on EcoCash points to the fact that the facility offers a plethora of services to its service users who include informal female traders (EcoCash, 2018; FinMark Trust, 2014; Levin, 2013; Mutasa, 2015). The technology-driven social enterprise allows service users to transfer (send) money; pay for goods and services; pay bills such as school fees and council utility bills (water, rates); withdraw money (Cash-Out); make secure online payments; receive money from the diaspora; deposit money (Cash-In); save money; access loans and buy prepaid airtime (EcoCash, 2018; FinMark Trust, 2014).

Studies also reveal that EcoCash's domestic money transfer services also known as Person to Person transfers which include sending and receiving money are frequently utilised by most women in the informal economy and other service users (Mutsonziwa & Maposa, 2016; Suri & Jack, 2016). This helps them to avoid current alternatives such as transferring money through bus companies which is slow, inconvenient, insecure and expensive (Gajjala & Tetteh, 2014; Levin, 2013). The studies concur with the UNCDF (2016) which notes that more than 80% of Zimbabweans who make domestic transfers of monetary value use EcoCash and other mobile money platforms rather than banks.

The FinMark Trust (2014) contends that the above identified services are the bedrock of transformation within the female population which uses the EcoCash facility to trade. In light of this assertion, the next sub-sub-section reviews literature on the utility of EcoCash in the livelihoods of women within the informal economy.

2.4.3.2 The utility of EcoCash in the livelihoods of women in the informal economy

The EcoCash facility enables poor people including women in the informal economy to participate in livelihood activities which would otherwise be impossible in the absence of a technology-driven social enterprise like EcoCash (Gajjala & Tetteh, 2014; Levin, 2013; Mupfiga & Padare, 2017; Mutasa, 2015). In addition, the EcoCash facility contributes to the security of income especially for the 70% unbanked population of Zimbabwe including women in the informal economy who now own an electronic financial account because of EcoCash (Mupfiga & Padare, 2017). On a relatively similar note, Mutasa (2015) notes that the EcoCash facility enhances the traders' financial discipline by allowing them to keep money in a safe electronic wallet which leads to growth of their livelihoods. Furthermore, the security of income that entails saving money electronically builds women's self-esteem and protects them from the harassment and attacks among other risks that are associated with handling hard cash (Goodwin-Groen & Klapper, 2016).

Adding to the significance of EcoCash in the livelihoods of women in the informal economy Demirguc-Kunt and Klapper (2012) posit that technology-driven social enterprises foster remittances which boost the livelihoods of women. Connected to the issue of remittances by way of expanding revenue streams is the fact that, mobile money-related social enterprises like the EcoCash facility enable multiplication of livelihood activities among women and other service users (GSM, 2016; UNDP, 2016).

In spite of the availability of scholarly evidence which supports the utility of the EcoCash facility in the livelihoods of women within the informal economy, there are conspicuous drawbacks related to the facility and its use. The next sub-sub-section thus reviews literature on the external and internal impediments associated with the use of EcoCash among informal female traders.

2.4.3.3 External and internal impediments associated with the use of EcoCash among informal female traders

In studies about external impediments related to digitisation, Schwab (2016) and the World Bank (2018) suggest that the utility of digital facilities like EcoCash is reduced by the fact that technological innovations often cause loss of jobs and revenue streams among low income earners. Another technology-related external drawback has to do with inefficiencies of the EcoCash facility. A content-analysis-based study conducted by Goodwin-Groen and Klapper (2016) shows that poor network quality and coverage is the second highest barrier to ownership and use of mobile phones and mobile money accounts among women in 11 Sub-Saharan countries including Zimbabwe.

Available literature also points to macro-economic related external impediments. The EcoCash facility and other mobile money-related social enterprises are characterised by high costs of transaction which affect service users (Chair, 2014; Musungwini, Zhou, Zhou, Ruvinga & Gumbo, 2014). Contrary to this argument, a study conducted by Mutasa (2015) shows that female respondents perceived reduced transaction costs as a benefit of the EcoCash facility to their livelihoods.

Referring to impediments associated with the internal or personal capacity of service users, Antonio and Tuffley (2014) argue that women in the developing world have significantly lower technology participation rates than men due to low digital literacy. This confirms studies by Chair (2014), Goodwin-Groen and Klapper (2016) and the World Bank (2013) which show that low digital literacy makes it difficult for most women including those in the informal economy to fully utilise mobile money-related social enterprises like EcoCash.

In view of the drawbacks associated with EcoCash, available literature makes suggestions for improvement of the facility. The next sub-sub-section thus focuses on the multi-level approaches to improving the efficacy of EcoCash in the livelihoods of informal female traders.

2.4.3.4 Multi-level approaches to improving the efficacy of EcoCash in the livelihoods of informal female traders

At a macro-level, Goodwin-Groen and Klapper (2016) and the FinMark Trust (2014) argue that governments should create a supportive legal and tax environment for digital financial payments for the benefit of financially excluded people including women in the informal economy. Supporting the need for macro-level interventions the GSM (2016) argues that improving digital infrastructure will make technological services and digital platforms more accessible and affordable to low income earners.

At a mezzo-level, Musungwini et al. (2014) argue that EcoCash service providers should reduce tariffs in order to accommodate more people in the informal economy. A reduction in tariffs levied on transactions will help informal female traders and other players in the informal economy to realise greater revenues and profits (Musungwini et al., 2014).

At a micro-level, available literature suggests increasing the financial and skills-related capacity of informal female traders. In terms of financial capacity, Mago and Chitokwindo (2014) and Mutasa (2015) argue that if EcoCash enables the poor including informal female traders to access micro-credit that will enhance their financial inclusion and social mobility from low to middle-income status. In terms of improving the personal skills of informal female traders for better utilisation of the EcoCash facility, the FinMark Trust (2014) and Mutasa (2015) argue that technology-driven social enterprises, governments and education institutions should collaborate and promote digital and financial literacy especially among female service users in the informal sector.

In light of the reviewed scholarly vantage points, this study concluded that there is inadequate information on the contribution of technology-driven social enterprises to the livelihoods of women in the informal economy. While literature from EcoCash (2018), the FinMark Trust (2014), Gajjala and Tetteh (2014), Levin (2013), Mago and Chitokwindo (2014) and Mutasa (2015) among other scholars significantly attempts to show contributions of technology-driven social enterprises, much of it is based on quantitative research methods and content analysis. In addition, there is relatively little attention paid by researchers to women in the informal economy. In most cases they are not the primary focus of the studies despite that they constitute a significant population of traders in the informal economy (ILO, 2017). This study, therefore, sought to contribute to the filling of this information gap through a qualitative in-depth investigation on the contribution of EcoCash, a technology-driven money facility, to enhance the livelihoods of informal female traders in Harare, Zimbabwe.

2.5 SUMMARY OF CHAPTER

The above chapter effectively introduces and justifies the SLA as an appropriate theoretical framework of this study regardless of the approach's existing limitations. The fact that the SLA is complemented by social development theory and practice reinforces the study's orientation to the social development discipline. Furthermore, the literature review in this chapter exposes the reality that technology-driven social enterprises and women in the informal economy are relatively understudied which makes this study key in filling the information gap. The next chapter focuses on the research methodology used to conduct the study.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter details the research question, aim, objectives, research strategy, study population, sample and sampling procedures, research instruments and methods of data collection applied during the study. It also covers methods of data analysis, trustworthiness of the study and ethical considerations.

3.2 RESEARCH QUESTION, AIM AND OBJECTIVES

The research question for this study was as follows:

How does EcoCash contribute to the improvement of livelihoods of informal female traders in Harare, Zimbabwe?

Guided by the above research question, the study aimed to investigate the contribution of EcoCash, a technology-driven money facility, to enhance the livelihoods of informal female traders in Harare, Zimbabwe.

The aim of the study was achieved through the following objectives.

3.2.1 To establish the services provided by EcoCash to informal female traders

3.2.2 To examine the role of EcoCash in transforming the livelihood assets of informal female traders

3.2.3 To identify any challenges experienced by informal female traders when using EcoCash

3.2.4 To explore the ways in which EcoCash can be improved as a tool for promoting the livelihoods of informal female traders

3.3 RESEARCH STRATEGY

The study utilised a qualitative approach to research. This is an approach which allows the researcher to examine participants' experiences in detail through use of specific research methods like in-depth interviews and focus group discussions (Hennink, Hutter & Bailey, 2011). The qualitative approach is premised on the interpretive paradigm which is a set of theories that attempt to uncover the participants' reality (ontology) based on their own terms, values and description of subjective experiences (epistemology) (Carey, 2013; De Vos, Strydom, Schulze & Patel, 2011; Rubin & Babbie, 2016). The above-mentioned theoretical underpinnings of the qualitative approach allowed the researcher to determine the contribution of EcoCash to the livelihoods of informal female traders based on the personal views and experiences of participants. The approach was also significant in enabling informal female traders and key informants to have sufficient control over their contributions and the research process in general which was important for exploring peculiar information about EcoCash.

Consistent with the above-described qualitative approach to research, this study employed an exploratory case study design. The design entails exploration of a real-life, contemporary bounded system through detailed in-depth data collection involving multiple sources of information reported as case descriptions and case themes (Creswell & Poth, 2018; Royse, 2016). The specific type of the exploratory case study that was used is the single instrumental case study. This entails focusing on one specific issue within a bounded case that best illustrates a phenomenon (Creswell & Poth, 2018). In the context of this study, the design entailed focusing on study participants within Harare city as the single case study. This was important as it allowed the researcher to be adequately immersed in the livelihoods of selected informal female traders while obtaining patterns in their experiences with EcoCash and close acquaintance with their lives. This concurs with Fouché and Schurink (2011) who posit that the strategic value of the case study design lies in its ability to draw attention to specific issues within a small group of people.

In light of the above-described approach and design it suffices to posit that one of the advantages of the research strategy adopted is that it is suitable for situations where there is limited literature about a phenomenon from an inside perspective (Royse, 2016). In the context of this study much of the literature on technology-driven social enterprises and informal female traders was based on quantitative research as well as analysis of secondary data which needs more explanation (Carey, 2013). Furthermore, informal female traders were not the primary participants in most of the past studies. The research strategy was therefore, valuable because it allowed the researcher to gain a deeper understanding of EcoCash as a technology-driven social enterprise by directly harnessing the voices of informal female traders.

Another advantage of the research strategy employed is that it allows the researcher to study participants in their natural environment (Mtetwa, 2015). In this study the natural environment included the workplaces of informal female traders. This was important for the researcher to gain the subjective views of informal female traders and rich descriptions of the EcoCash facility in relation to the livelihood activities of the traders. The strategy thus reinforced the subjective nature of reality and the need for social research to be rooted in an empathetic understanding or *Verstehen* of service users' everyday lived experiences as espoused by the interpretive paradigm (De Vos et al., 2011).

On the other hand, the qualitative approach and case study design described above are criticised because they have limited room for generalisation of findings (Carey, 2013; Yin, 2014). In the context of this study this implies that the information gathered on EcoCash and informal female traders is not quantitatively representative of the entire population of women in the informal economy of Zimbabwe. The research strategy was, nevertheless, appropriate for this study because its exploratory nature helped in creating room for potential confirmatory studies that are quantitative in nature given that technology-driven social enterprises are relatively understudied.

3.4 POPULATION, SAMPLE AND SAMPLING PROCEDURES

According to Royse (2016) study population refers to all the individuals that the researcher intends to learn about. In the context of this study, the population was composed of informal female traders within the city of Harare in Zimbabwe. According to the ZCIEA (2018) there are 12 000 informal female traders in Harare who make up 60% of the 20 000 informal traders in the city. Choosing the study population from Harare was appropriate because the place is the capital city of Zimbabwe and it has the largest number of informal female traders compared to other areas in Zimbabwe (ZCIEA, 2018).

Sampling refers to the process of selecting a smaller group of the population which the researcher intends to learn about (Walliman, 2016). In this study, purposive sampling was utilised to select 23 informal female traders who took part in the study. Purposive sampling is a type of non-probability sampling technique that strategically selects information-rich participants to investigate (Creswell & Clark, 2017; Patton, 2015). The technique was appropriate for this study as it allowed the researcher to collect relevant information by engaging participants who had sufficient knowledge and experience with the EcoCash facility. This concurs with Carey (2013) who argues that purposive sampling guarantees the relevance of findings.

According to Strydom and Delport (2011), criteria for selection of research participants is of cardinal importance when using the purposive sampling technique. This study, therefore, utilised the sampling criteria outlined below to select informal female traders:

- Participants should be informal female traders who have been operating in the city of Harare for three years and more
- Participants should be registered members of the ZCIEA
- Participants should have used the EcoCash mobile money platform for three years or more

The researcher obtained information on potential participants and the location of their workspaces from the ZCIEA. ZCIEA keeps a register and basic business information of informal female traders. The information assisted the researcher to easily identify and accurately sample participants who met the sampling criteria outlined above. This saved the researcher’s time and effort which created more room for in-depth data collection. Furthermore, it is critical to comment that out of the informal female traders who met the above-outlined criteria, the researcher focused on those who were available to take part in the study during the data collection period.

In addition to sampling informal female traders, the researcher purposively sampled three key informants. Rubin and Babbie (2016) define key informants as individuals who are presumed to have special knowledge about the target population’s needs and current gaps in service delivery. In the context of this study, expert knowledge was obtained from the EcoCash management, the National Executive Committees of the ZCIEA and VISET who comprised the key informants. Consistent with the sentiments of Strydom and Delport (2011) on the need for pre-selected parameters in sampling participants, the study utilised the criteria below to purposively sample key informants.

- Key informants should have been based in Harare for three years and more
- Key informants should be knowledgeable about the EcoCash mobile money facility
- Key informants’ work should have been directly or indirectly involved with informal female traders in Harare for three years or more

All three key informants who took part in the study confirmed their availability to participate during the data collection period which set them apart from other potential interviewees who equally met the selection criteria.

3.5 RESEARCH INSTRUMENTS

Research instruments refer to tools that are used for gathering data or measuring a phenomenon that is under investigation (Royse, 2016). In the context of this study the researcher utilised a semi-structured interview guide as a data collection tool during the in-depth interviews with 15 informal female traders *(see Appendix E)*. Hennink et al. (2011) define an interview guide as a list of open-ended questions that are used by the researcher mainly as a memory aide during the interview.

In line with the views of Carey (2013) the guide allowed the researcher to ask planned and additional probing questions which arose from informal female traders' responses. The instrument was thus vital for the researcher to seek clarity on emerging issues about the EcoCash facility. The tool was also appropriate for this study because it allowed the researcher to sufficiently direct the interview process while allowing informal female traders to give comprehensive answers. In addition, the fact that the semi-structured interview guide was based on research objectives enabled the researcher to systematically explore the contribution of EcoCash to livelihoods of informal female traders without wasting time on unrelated issues. Relatedly, Ary, Jacobs, Sorensen-Irvine, and Walker (2019) as well as Patton (2015) posit that an interview guide makes the data collection process more systematic and comprehensive while allowing individual perspectives and experiences to emerge.

Additionally, the researcher utilised a discussion guide as a data collection instrument during the Focus Group Discussion with eight informal female traders *(see Appendix G).* A discussion guide is a series of topics or questions used by the researcher to keep the discussion focused on the research topic (Hennink et al., 2011). The instrument was appropriate for this study because it contained open-ended questions which allowed the researcher to adequately direct the discussion while exploring and probing the subject matter of EcoCash in depth. On the same note, Ary et al. (2019) as well as Janice (2008) argue that research instruments which contain open-ended questions enable the researcher to gain comprehensive, factual and accurate information from the study participants.

A semi-structured interview guide (described above) was also used to conduct in-depth interviews with key informants *(see Appendix F)*. This was important because it enabled the researcher to gain key informants' detailed expert views on the contribution of EcoCash towards the livelihoods of informal female traders while providing adequate direction to the interview process. This is consistent with the views of Royse (2016) who compliments the flexibility of the tool in guiding the interview process.

Central to all the research instruments applied in this study is the use of open-ended questions in exploring the contribution of EcoCash to the livelihoods of informal female traders. Although open-ended questions give the instruments exploratory power as discussed above, Walliman (2016) argues that the questions may push the study out of scope because they permit freedom of expression. In the context of this study the researcher addressed this potential drawback by skilfully directing the study process using follow up questions and probes where appropriate. This concurs with the assertion that the researcher is also an instrument in qualitative studies (Pezalla, Pettigrew & Miller-Day, 2012).

3.5.1 PRETESTING THE RESEARCH INSTRUMENTS

Pretesting refers to the process of administering a research instrument to a small group of participants from the intended study population in a manner that reflects the actual data collection process (Barker, 2014; Grinnell & Unrau, 2018). In the context of this study the researcher pre-tested the semi-structured in-depth interview guides that were used for interviewing both the informal female traders and the key informants. There was no need for pre-testing the focus group discussion guide. The researcher selected two informal female traders in the city of Harare to participate in the pre-test for the semi-structured interview guide. A senior manager at EcoCash also participated in the pre-test for the semi-structured interview guide that was designed for key informants. In line with the views of Rubin and Babbie (2017) the researcher made sure that individuals who participated in the pre-test would not take part in the main study and this was essential for preserving the integrity of the main study findings.

After the pre-test, the researcher reviewed the collected data and found that it was sufficiently fulfilling research objectives hence there was no need to adjust the data collection tools. The researcher made sure that information collected during the pre-test was excluded from the actual study findings by isolating it in a different storage device.

Pretesting research instruments was important for this study because it allowed the researcher to confirm the relevance of the interview guides to the Zimbabwean context particularly the informal female traders based in Harare as well as the key informants. Through the process, the researcher managed to check if participants had any difficulties in comprehending the open-ended questions. This concurs with Neuman (2014) as well as

Strydom (2011a) who argue that the wording and layout of the research instruments should be aligned to the target population and the context in which the tools will be administered. Furthermore, pretesting was essential for the researcher to assess the comprehensiveness of the interview guides in eliciting responses from informal female traders and key informants. This concurs with Cohen, Manion and Morrison (2018) who postulate that pretesting measures the completeness of research instruments before they are administered.

3.6 RESEARCH METHODOLOGY

This section focuses on the methods of data collection and methods of data analysis that were applied in this study.

3.6.1 METHODS OF DATA COLLECTION

Methods of data collection are the techniques that the researcher applies in order to gather information relating to the phenomenon under investigation (Carey, 2013). In the context of this study, face to face in-depth interviews were used to gather data from individual informal female traders as well as individual key informants. An in-depth interview is a one- on-one method of data collection that involves discussion of specific topics by the researcher and a participant (Hennink et al., 2011).

In total, the researcher conducted 21 interview sessions including the pre-test interviews. Each interview session including preliminary procedures lasted approximately 40 minutes to an hour on average. The researcher began by introducing the study and its purpose using a participant information sheet *(see Appendices A and B).* In addition, the participants were informed about the procedures and conditions that guided the interview process including audio-tapping. The process of audio-tapping was important because it allowed the researcher to focus more on communicating with the interviewees and obtaining an accurate record of the participants' opinions in line with the views of Rubin and Rubin (2012) on audio-tapping.

Interviews for informal female traders were conducted at their workspaces in Harare while interviews for the key informants from EcoCash and ZCIEA were conducted at the key informants' offices. This concurs with the view that qualitative research is concerned with naturalistic exploration rather than controlled measurement of participants' reality (Fouché & Schurink, 2011). The researcher was flexible enough to conduct the interview of the third key informant from VISET away from his offices at a location where he felt secure and comfortable to participate in the study.

In line with the sentiments of Marshall and Rossman (2016) face to face interviews were appropriate for this study because they enabled the researcher to make immediate follow ups and probes whenever informal female traders and key informants presented information that needed further clarification. This allowed the researcher to gather relevant and detailed information on EcoCash. In addition, face to face interviews were appropriate for this study because they enabled the researcher to pay attention to both verbal and non-verbal communication of participants consistent with the views of Hennink et al. (2011) on advantages of interviews. This was critical in establishing in-depth understanding of the contribution of EcoCash to the livelihoods of informal female traders as verbal responses of informal female traders and key informants were complemented by non-verbal cues.

It is, nonetheless, critical to note that face to face interviews are relatively time-consuming and they may require the researcher to move from one participant to another (Roller & Lavrakas, 2015). In the context of this study this challenge had the potential of limiting the researcher to a few informal female traders and key informants against the study plan. The researcher prevented the potential compromise by allocating enough time to the data collection process with extra days included as a contingency plan.

In addition to in-depth interviews the study also utilised a focus group discussion to collect data from informal female traders. According to Flick (2019) a focus group discussion is an interactive session between five to 12 pre-selected participants who are prompted to discuss specific issues by the researcher. The group was made up of eight informal female traders and the discussion lasted for one hour and 14 minutes. The researcher began by introducing the study and its purpose. In consonance with the views of Krueger and Casey (2014) the researcher also shared the procedures and conditions that were to be followed by informal female traders during the discussion. In addition, the discussion was audio-taped to ensure accuracy of recordings and uninterrupted interaction between the researcher and the informal female traders in line with the views of Walliman (2016) on the significance of audio-taping.

A focus group discussion was appropriate for this study because it allowed the researcher to monitor and appropriately respond to the verbal and non-verbal cues of the informal female traders in line with the sentiments of Hennink et al. (2011) on the advantages of focus group discussions. In addition, a focus group discussion was suitable because it created a conducive environment for informal female traders to generate ideas on how to improve the

EcoCash facility in line with the study objectives. This concurs with the assertion that focus group discussions stimulate spontaneous exchanges of ideas (Greeff, 2011).

On another note Greeff (2011) notes that some participants may be inhibited by more active participants within a focus group discussion. In this study the researcher prevented such a situation by tactfully and subtly promoting equal participation among informal female traders. This resonates with Denscombe (2014) who asserts that the researcher should not exert extreme control on participants when moderating a focus group discussion.

The entire data collection process inclusive of interviews and focus group discussion took place over a period of three weeks. The researcher conducted at most two interviews per day and conducted the focus group discussion on a separate day from the interviews. The process started with in-depth interviews for informal female traders followed by the focus group discussion. In-depth interviews with key informants concluded the data collection process.

3.6.2 METHODS OF DATA ANALYSIS

Data analysis in qualitative studies is a process of creatively and conceptually generating understanding, explanation and meaning of research findings in relation to a specific context like social development (Carey, 2013). This study employed thematic analysis to analyse findings. The method involves identifying, analysing and reporting important patterns across the data set (Creswell & Poth, 2018). In the context of this study the researcher's data set included information provided by informal female traders and key informants during the interviews and focus group discussion.

According to Braun and Clarke (2006) one of the advantages of thematic analysis is that it is flexible and thus suitable to use with different theoretical frameworks. This was important for this study as it allowed the researcher to effectively apply the SLA as an interpretive lens in the process of analysing findings. The method is also useful for producing qualitative analyses meant for informing policy development (Braun & Clarke, 2006). In the context of this study, applying thematic analysis thus enabled the researcher to consider the relevance of study findings to the macro-economic policies that influence EcoCash and livelihoods of informal female traders in Harare.

The significance of thematic analysis to this study was against the backdrop that the method has limited interpretive power beyond simple descriptions if it is applied without a supporting theoretical framework (Braun & Clarke, 2006). The researcher addressed this drawback by incorporating the SLA in the study's interpretive lens in order to compliment thematic analysis and reinforce the study's analytic claims.

The following phases of thematic analysis were applied in analysing study findings. Consistent with the views of Gibbs (2018) it is important to note that though the guideline below is presented in a linear format the activities were conducted in circles with occasional overlaps because of the spiral nature of thematic analysis.

3.6.2.1 Organising data

This stage is about arranging data for analysis (Creswell & Creswell, 2018). In this study it involved transcribing audiotaped data as well as confirming the accuracy of the transcripts against the original audio recordings and this was critical for ensuring authenticity. This concurs with Braun and Clarke (2006) as well as Rubin and Rubin (2012) who contend that transcripts should retain the original nature of the verbal account given by participants.

Organising data was also important for the researcher to start familiarising with information collected from informal female traders and key informants. Relatedly, Bryman (2015) acknowledges the role of transcribing data in raising the researcher's awareness of findings during the phase of organising data.

3.6.2.2 Reading through all data

According to Schurink, Fouché and De Vos (2011) this stage entails reading through transcripts in their entirety for several times in order to gain a general sense of the information at hand as well as reflecting on the overall meaning of collected data. In this study the researcher read through all the organised data for seven times before proceeding to the next phase.

Reading through data was important for the researcher to get immersed in the details of EoCash and its contribution to the livelihoods of informal female traders. The researcher also repeated this process at a later stage to ensure that the data extracts within the final report were representative of the entire data set. This concurs with the view that the process of thematic analysis is spiral (Creswell & Poth, 2018).

3.6.2.3 Coding of data

Coding is the process of identifying and categorising the most elementary segments of raw data that can be assessed in a meaningful way regarding the subject matter (Braun & Clarke, 2006). In the context of this study the process of coding was done manually. It involved categorising findings from interviews and focus group discussion with informal female traders and key informants on the basis of research objectives. This resonates with the concept of structural coding where research questions or objectives are utilised to create a coding scheme in the initial categorisation of findings (Patton 2015). The researcher distinguished the categories using different colours.

Thereafter, the researcher broke down the colour-coded data into discrete parts which were closely examined for recurring issues and unique codes. This concurs with the concept of open coding which entails thorough examination, conceptualisation, comparison and grouping of data (Royse, 2016; Schurink et al., 2011). At this level similar phenomena were labelled using key words.

The phase of coding data was important for this study because it enabled the researcher to reduce large amounts of raw information on EcoCash and informal female traders into manageable units.

3.6.2.4 Development of themes and descriptions

Developing themes and descriptions involves sorting the related codes into themes and collating the relevant coded data extracts within the identified themes (Braun & Clarke, 2006; Carey, 2013). According to Creswell and Creswell (2018) themes are categories which display multiple perspectives from participants and are supported by specific words or evidence from the study. Descriptions involve detailed rendering of information about people or events in a setting. (Creswell & Creswell, 2018). In the context of this study, this stage involved creation of themes, sub-themes and descriptions based on information that was supplied by informal female traders and key informants. The researcher put together candidate themes, named and refined them based on whether they constituted a coherent pattern or not. In agreement with the views of Braun and Clarke (2006) the researcher also reviewed the alignment of established themes to the coded extracts and the entire data set.

This phase was important because it allowed the researcher to determine the essence of each identified pattern and make the scope of the findings on EcoCash immediately clear.

3.6.2.5 Interrelating themes and descriptions

This phase involves presentation of themes and descriptions using text, tabular and figure forms (Babbie, 2016; Creswell & Creswell, 2018; Schurink et al., 2011). In this study the researcher formulated tables and thematic maps which were placed in a qualitative narrative. The researcher also established complex theme connections based on findings gathered from informal female traders and key informants. In line with the sentiments of Braun and Clarke (2006) as well as Warren and Karner (2015) the researcher also consolidated direct quotations from informal female traders and the key informants as a means of compellingly illustrating the study's arguments in the analytic narrative.

This phase was significant because it enabled the researcher to relate the complex findings on EcoCash and its contribution to the livelihoods of informal female traders in a logical, interconnected, vivid, substantial and succinct manner.

3.6.2.6 Interpreting the meaning of themes and descriptions

This stage is about forming broad opinions and making sense of presented themes and descriptions using the relevant theoretical framework and reviewed literature (Creswell & Creswell, 2018; Schurink et al., 2011). In the context of this study the researcher utilised the SLA and past studies as the main interpretive lens to analyse the themes and descriptions. This was complemented by the social development theory and practice which is the broad discipline within which the study took place.

This phase was vital because it allowed the researcher to reveal the extent to which the findings confirm the assumptions of the SLA and the results of past studies which focused on technology-driven social enterprises. Conforming to the views of Braun and Clarke (2006) as well as Carey (2013) this stage was also important because it pushed the study's thematic account from a mere descriptive level to a substantially argumentative level. In addition, the stage revealed the study's analytic claims as well as clear implications of findings on EcoCash services and socio-economic policies.

3.7 TRUSTWORTHINESS OF THE STUDY

Trustworthiness refers to the rigor and accountability in the qualitative research process which is premised on the need for conducting research fairly and ethically as well as producing results that accurately represent the experiences of participants (Padgett, 2016). The researcher employed different strategies to ensure the trustworthiness of the study. The strategies fall under the four constructs of trustworthiness identified as credibility, transferability, dependability and confirmability (Schurink et al., 2011; Shenton, 2004). The constructs are explained below together with the respective strategies that the researcher employed to fulfil each construct of trustworthiness.

3.7.1 CREDIBILITY

The element of credibility refers to internal consistency or the extent to which study findings are congruent with reality (Lietz & Zayas, 2010; Morrow, 2005; Shenton, 2004). It entails the researcher's efforts to give the readers the confidence that the research process was rigorous and that it accurately recorded the phenomenon under investigation (Schurink et al., 2011). This study ensured credibility of findings through triangulation. Triangulation involves use of different methods of data collection and sources to check the integrity of inferences drawn from data (Carey, 2013; Padgett, 2016). In the context of this study the researcher used in-depths interviews and focus group discussion as the different methods of data collection. In addition, the researcher collected data from different sources particularly informal female traders who were the service users of EcoCash and key informants who included a service provider of EcoCash as well as National Executive Committee members of ZCIEA and VISET.

Triangulation was important as a way of promoting credibility because it protected this study against the threat of participant bias whereby some informal female traders or key informants could possibly try to offer answers which they believe are favourable to the researcher at the expense of reality (Padgett, 2016).

3.7.2 TRANSFERABILITY

Transferability refers to the extent to which findings of the study can be applied to other situations considering that the study is an example within a broader group despite its peculiarity (Gasson, 2004; Schurink et al., 2011). The researcher enhanced transferability of study findings by providing adequate information on the context within which the study occurred. This entailed describing city of Harare as the study location; stating the number of informal female traders and the key informants who participated in the study and the criteria used in choosing all the participants *(see sections 3.4 and 4.1).* The researcher also provided a detailed demographic profile of the informal female traders who took part in the study *(see section (4.2).* This resonates with Lietz and Zayas (2010) as well as Morrow (2005) who emphasise the need for adequately describing the study context and participants when fostering transferability. In addition, the researcher promoted transferability through specifying the number and length of data collection sessions and the duration of the entire data collection process *(see sub-section 3.6.1*).

Describing boundaries or context when fulfilling the transferability construct was appropriate for this study because it enhanced the accessibility of relevant parameters which may be used by future researchers who may intend to conduct another study in a context which is relatively similar (Marshall & Rossman, 2016; Shenton, 2004).

3.7.3 DEPENDABILITY

Dependability refers to the extent to which research procedures are documented in a way that allows people who are outside the project to follow and critique the research process (Padgett, 2016). On the same note Morrow (2005) states that the research process should be explicit and repeatable as much as possible. In the context of this study the researcher demonstrated the dependability of the research process by describing the qualitative approach and the case study research design including how they were applied *(see section 3.3).* The researcher also revealed the operational details of data gathering and analysis see *(sub sections 3.61 and 3.6.2).* This concurs with Schurink et al. (2011) who assert that dependability is premised on how well documented and logical the research process is.

Keeping such an audit trail or a detailed chronology of research activities was appropriate as a strategy for ensuring dependability in this study because it created room for readers to assess the effectiveness of processes carried out by the researcher (Lietz & Zayas, 2010; Morrow, 2005).

3.7.4 CONFIRMABILITY

Confirmability refers to the ability of others to corroborate the findings of a study (Lietz & Zayas, 2010; Schurink et al., 2011). Central to the concept of confirmability is the need for study findings to be based on the experiences and ideas expressed by study participants rather than the preferences of the researcher (Gasson, 2004; Shenton, 2004). In the context of this study the researcher ensured confirmability by submitting transcripts and a copy of the completed study report to the research supervisor for corroboration. The researcher also submitted a copy of the study report to an external auditor for external assessment of the study process. This concurs with the views of Creswell and Creswell (2018) as well as Babbie and Mouton (2001) who argue that assigning auditors when fulfilling the confirmability construct is critical because the auditors check the accuracy of transcription, alignment of research objectives to the study and level of data analysis and interpretation.

In the context of this study the auditing process was essential because it lowered the threat of researcher bias whereby the researcher could possibly try to distort the views of informal female traders and key informants in order to suit pre-conceived conclusions (Padgett, 2016).

3.8 ETHICAL CONSIDERATIONS

Ethics are principles and codes of moral behaviour that guide the researcher during the study process (Hart, 2005). This concurs with the views of Rubin and Babbie (2016) who posit that ethics have to do with morality and matters of right and wrong within social research. In this study the researcher was guided by the following principles: Voluntary participation, informed consent, anonymity and confidentiality.

Upholding ethics in this study was important because it promoted active participation of informal female traders and key informants in the study. It also helped the researcher to earn the participants' trust. Participants also felt free to disclose sensitive information during the study owing to the ethical considerations. This aligns with the views of Resnik and Elliot (2016) who assert that upholding ethical principles fosters trust and cordial relations between the researcher and study participants. The above-stated ethical principles are further explained below.

3.8.1 VOLUNTARY PARTICIPATION

Voluntary participation refers to the participant's right to exercise free will in deciding whether to take part in the study or not (Hogan, 2008). The researcher enabled voluntary participation of informal female traders and key informants by making sure that they chose to participate freely without threats or coercion and without exposure to undue influence or immoral benefits. This resonates with the sentiments of Strydom (2011b) who argues that no one should be forced to participate in a study. The researcher also provided both informal female traders and key informants with information sheets *(see Appendices A and B)* which allowed them to have full knowledge of what the study involved. In addition, the researcher made it clear that the participants were free to withdraw from the study at any point without facing any penalty.

3.8.2 INFORMED CONSENT

Informed consent refers to the process through which research participants gain understanding of the procedures, risks and benefits that may be affiliated to participation in the study (Losch, 2008; Royse, 2016; Strydom, 2011b). In addition, Hugman (2013) notes that the researcher should fully disclose all the factors which may be of interest to the participant when making the decision about participation.

To uphold informed consent in this study the researcher sufficiently explained the purpose of the study, indicated the estimated time required to complete the interviews or discussion and described what participants were expected to do during the study. The researcher also alerted the participants that there were no indirect risks or material benefits for participants or other people as a result of the study. Furthermore, contact details of the researcher and the supervisor were offered for further clarification in the event of doubt. Participants were also invited to sign consent forms *(see Appendices C and D)* to show that they were participating in the study with adequate understanding of its nature and also to agree to the audio-tapping of the interviews and discussions. This concurs with Rubin and Babbie (2016) who emphasise the need for consent forms in the process of seeking participants' informed consent. Where one informal female trader was not comfortable to sign consent forms the researcher obtained informed consent verbally.

3.8.3 CONFIDENTIALITY

Confidentiality refers to the protection of information provided by study participants (Carey, 2013; Kennedy, 2008). Royse (2016) notes that participants only supply potentially sensitive information to the researcher with the understanding that it will be kept confidential. The researcher upheld confidentiality through keeping the voice recordings of participants on a password-protected computer. In addition, the researcher kept transcripts under lock and key. The transcripts were only shared with the researcher's supervisor for purposes corroboration on the basis of shared confidentiality. The researcher also conducted a group contracting session before the focus group discussion started and included confidentiality as one of the principles that informal female traders had to uphold in order to maintain privacy at a group level.

In line with the views of Baez (2002) upholding confidentiality in this study was important because it enabled the researcher to protect the privacy of research participants and maintain the integrity of the study.

3.8.4 ANONYMITY

Anonymity refers to the de-identification of study participants so that when the research report is made publicly available it will not be containing information that reveals the exact identity of the participants (Kennedy, 2008). In this study the researcher upheld anonymity by using pseudo-names like Participant 1 and Key Informant 2 instead of using the actual names of the informal female traders and key informants when reporting the findings. This resonates with the sentiments of Seidman (2013) who argues that every participant has a right to privacy.

3.9 SUMMARY OF CHAPTER

From the above chapter, the qualitative research approach and case study design stood out as the appropriate research strategy for this study as they allowed the researcher to explore in-depth the contribution of EcoCash to the livelihoods of informal female traders. Among other techniques, triangulation proved to be a significant way of ensuring trustworthiness of the study findings. In addition, the chapter shows that researcher was ethics-compliant throughout the research process. The subsequent chapter focuses on presentation and discussion of findings.

CHAPTER FOUR

PRESENTATION AND DICUSSION OF FINDINGS

4.1 INTRODUCTION

This chapter focuses on presentation, interpretation and discussion of findings from the in-depth interviews and focus group discussion. It begins with a table showing the profiles of the informal female traders who took part in the study. This is followed by an overview of the main themes, sub-themes and sub-sub-themes which are also displayed in tabular format. The themes are further unpacked through an integrated qualitative narrative of findings which is composed of descriptions and thematic maps. The discussion makes reference to past studies and it is rooted on the SLA which is complemented by social development practice and theory. Below is a brief description of the setting where the data presented in this chapter was collected.

It should be noted that this study transpired in a setting (Zimbabwe) which has a long history of macro-economic instability coupled with lack of cash in the economy and these are the conditions which somewhat gave birth to EcoCash as a tool for financial inclusion (Levin, 2013). At the time of data collection, the Government of Zimbabwe had adopted austerity measures in a bid to address the national budget deficits and this triggered a severe cash crisis.

Furthermore, it should be noted that the city of Harare (capital city of Zimbabwe), where the study took place, is a hotbed of politics and post-election violence. This resulted in informal female traders being internally displaced but it did not negatively affect the research process. The following section focuses on the profile of informal female traders who participated in the study.

4.2 PROFILE OF INFORMAL FEMALE TRADERS

This section describes the demographic information of the 23 informal female traders who participated in the study as shown in Table 4.1 below.

Table 4.1: Profile of informal female traders (N=23)

Demographic Factor	Sub-Category	No.
Age of informal female trader	20 to 29 years	5
	30 to 39 years	6
	40 to 49 years	9
	50 to 59 years	3
Level of Education	Form 2	1
	Form 3	4
	Form 4	18
Type of Livelihood activity	Selling vegetables only	9
	Selling snacks only	7
	Selling a combination of snacks and vegetables	5
	Selling flowers	2
Marital status	Single	2
	Married	17
	Divorced	1
	Widowed	2
Number of children	1 child	3
	2 children	5
	3 children	4
	4 children	7
	5 children	4

Table 4.1 shows that the majority of informal female traders were 49 years of age and below while only a few were 50 years old and above. This concurs with the findings of a study conducted by Mutasa (2015) which found that most women who make up the labour-endowed population of Zimbabwe are the early adopters of technological interventions like EcoCash because they need to send back remittances to their families.

In addition, Table 4.1 shows that all the participants reached secondary level of education and the majority reached Form Four. This is the level of education associated with higher probability of risk-taking in livelihood activities as well as acceptance of new technologies in the context of Zimbabwe (Mutasa, 2015).

Table 4.1 also shows that selling vegetables only was the most common type of livelihood activity followed by selling snacks only then selling a combination of snacks and vegetables and lastly, selling flowers. The popularity of selling vegetables may be attributed to the agro-based nature of Zimbabwe's Economy. According to the FinMark Trust (2014) one in every two Zimbabwean adults claims farming as a direct or indirect source of income with 36% claiming it to be their main source of income. Most people are either part of the actual farming or just the supply chain (FinMark Trust, 2014).

Furthermore, Table 4.1 reveals that the majority of the informal female traders were married while two were widowed, two more were single and only one was divorced. All the women had children and the highest number of children per woman was five. Findings on both the marital status and the number of children of the informal female traders show the importance of family to livelihood strategies in the Zimbabwean context. Family is a source of labour and material or financial resources which are important for a sustainable flow of capital and division of labour (Mutasa, 2015).

All the demographic factors considered above are of paramount importance in decision-making processes related to empowerment of the informal female traders as well as refinement of the EcoCash facility to suit the specific backgrounds and needs of women in the informal economy. It therefore, suffices to comment that such demographic information is critical in developing strategies for harnessing the demographic dividend embodied in the labour-endowed population of informal female traders and the families that form an important part of their livelihoods. Considering such information in designing and implementing social development programmes is reflective of the principle of people-centred programming embodied in the SLA (Cortes, 2014). Nonetheless, the demographic information in this study may only be utilised at a small scale considering that the number of participants is not representative of the greater population of informal female traders in a quantitative manner. Quantitative researchers might, however, use the information as a starting point in carrying out confirmatory studies.

Table 4.2 gives an overview of the main themes, sub-themes and sub-sub-themes that emerged from the findings of this study.

Table 4.2: Main themes, sub themes and sub-sub-themes

Main themes	Sub-themes	Sub-sub-themes
The services provided by EcoCash	Receiving money Sending money Saving Money Making payments Cash withdrawals	
The role of EcoCash in transforming livelihoods of informal female traders	Building the capacity to trade in a cash-strapped economy Strengthening the security of income Improving the capacity to save income Multiplying livelihood strategies Enhancing the capacity to receive external support Boosting convenience in traders' livelihood activities	
Challenges of using EcoCash	High cost of transacting Poor network coverage Low levels of digital literacy	
Ways of improving EcoCash	Stabilising transaction costs	Lobbying for pro-poor policies Strict regulation of EcoCash Tariffs
	Enhancing access to sound digital infrastructure Establishing a more accessible micro-loan facility Training on digital and financial literacy	

The main themes, sub-themes and sub-sub-themes displayed in Table 4.2 are based on triangulated data from three sources namely: focus group discussion, interviews with informal female traders and interviews with key informants. All the themes are explored and discussed in detail with the aid of thematic maps in the subsequent qualitative narrative.

4.3 THE SERVICES PROVIDED BY ECOCASH

Participants described the EcoCash facility as a multi-purpose tool which offers them several services in the execution of their livelihood strategies. The services are displayed in Figure 4.1.

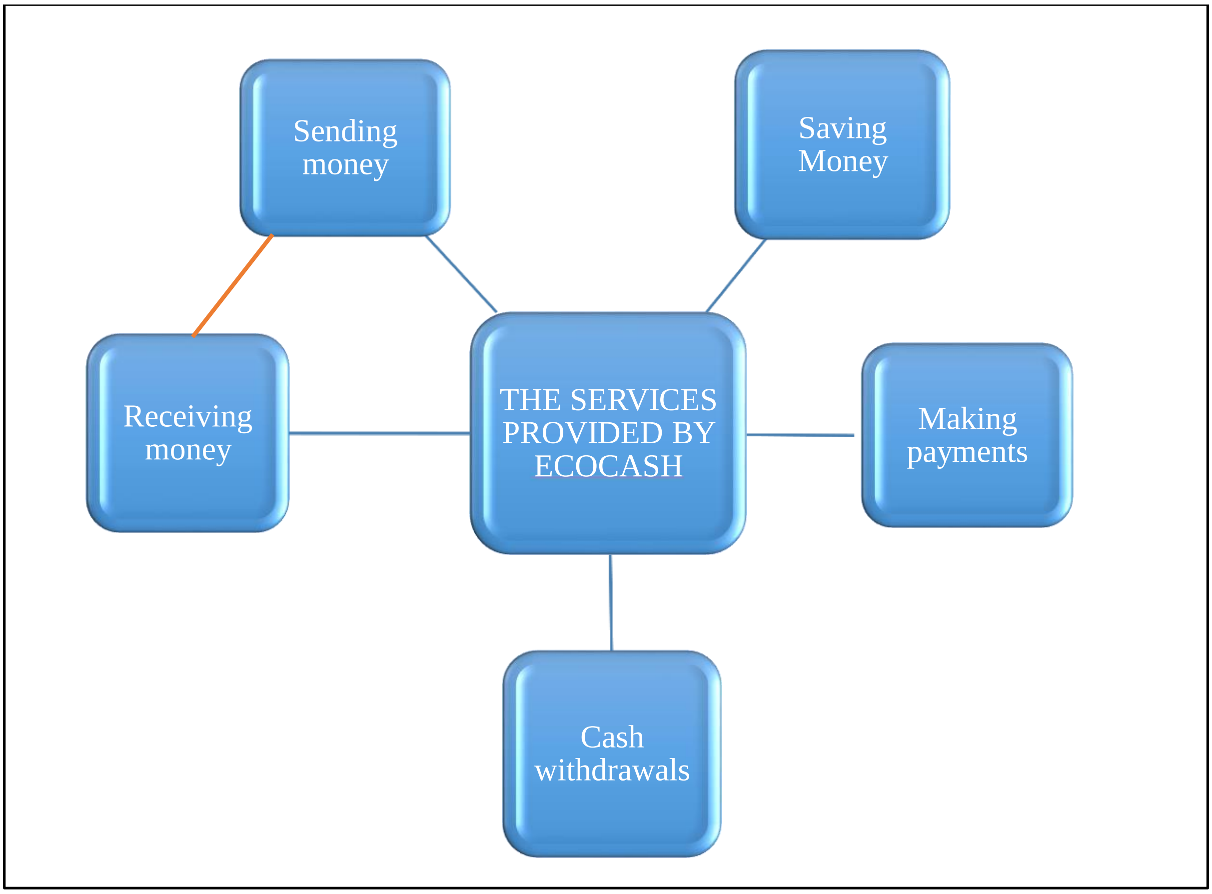

Figure 4.1: The services provided by EcoCash

Figure 4.1 shows that the EcoCash facility offers the informal female traders five services namely receiving money, sending money, saving money, making payments and performing cash withdrawals. These are further explored below.

4.3.1 RECEIVING MONEY

Figure 4.1 shows that informal female traders use the EcoCash facility to receive money from their customers and relatives. For the informal female trader to receive money she has to give her cell phone number to the prospective sender. Both the sender and the trader instantly receive confirmation messages on their mobile phones once the transaction is complete. Participants also reported that the money that they receive through EcoCash is either a form of payment or support for their livelihood activities and the process takes less than 2 minutes. Commenting on this service, Participant 7 explained:

I also use EcoCash to receive payments from customers who buy flowers from me because they prefer to use it. It takes less than 2 minutes.

This concurs with findings from the focus group discussion where one of the participants remarked:

EcoCash also allows us to receive money from our customers and relatives.

In addition to receiving money from customers and relatives, key informants also noted that informal female traders receive money from human service agencies using the EcoCash facility. Key Informant 3 stated:

As EcoCash we have partnerships with the United Nations and a number of Non-Governmental Organisations who use our platform to disburse funds to the informal female traders.

The findings confirm the results of a case study conducted by Mutsonziwa and Maposa (2016) which shows that women in the informal economy depend on EcoCash when receiving electronic payments. On the same note, the GSM (2016) classifies the service of receiving money under the Person to Person transfer function of the EcoCash facility. The Person to Person transfer function entails one's ability to receive or send money electronically to another person who is registered on a mobile money facility (GSM, 2016).

Based on the findings, the study contends that the EcoCash service of receiving money expands informal female traders' opportunities to earn from their livelihoods. The study also contends that the service makes the livelihoods of informal female traders more bankable by virtue of being on the same electronic platform with potential donors and customers. This concurs with social development's emphasis on boosting human agency and enabling people to make use of socio-economic opportunities (Todaro & Smith, 2017). The insights also resonate with the SLA's principle of dynamism and long-term flexibility which states that livelihood strategies should be responsive to the external environment in this case, the payment preferences of potential donors and customers (Serrat, 2017). The findings are therefore, significant in the social development context because they demonstrate the potential of technology-driven social enterprises to empower marginalised women through enhancing socio-economic opportunities.

It should, however, be noted that though the findings show that the traders can receive money in a short space of time, they do not reveal whether the amount that can be received is limited or not. It may be critical to further explore this area in a bid to show, in financial terms, the extent to which the EcoCash facility can accommodate the growth of informal female traders' livelihoods or support from human service agencies.

As illustrated in Figure 4.1, the service of receiving money is linked to that of sending money. This is because both services may be classified under the Person to Person transfer function of the EcoCash facility (GSM, 2016; Mutsonziwa & Maposa, 2016; Suri & Jack, 2016). The following sub-theme thus focuses on the function of sending money as one of the services offered by EcoCash to the informal female traders.

4.3.2 SENDING MONEY

Figure 4.1 shows that the EcoCash facility also allows informal female traders to send money. Participants reported that, through the facility, they are able to send money to people in their social networks for example, fellow-traders, relatives and friends. Each informal female trader is able to send money using her mobile phone at any time of the day and from any place. To be able to send money a trader needs the cell phone number of the prospective recipient. Confirmation messages are received upon completion of the transaction. Commenting on this service Participant 13 said:

EcoCash is a digital facility that allows me to send money to someone even people who are in the rural areas.

This confirms findings from the focus group discussion where one participant contended:

EcoCash is an electronic facility that allows us to send money or airtime to one another which is helpful to our livelihoods as women.

On the same note, Key Informant 3 commented:

It allows our service users to perform simple financial transactions like sending money to loved ones who can in turn support them in times of need.

The findings resonate with the study conducted by Suri and Jack (2016) which shows that women in the informal economy of Kenya make use of M-PESA, an EcoCash-like technology-driven social enterprise, to transfer money. The findings also confirm the sentiments of Mutsonziwa and Maposa (2016) who posit that women in the informal economy and other service users of EcoCash utilise the facility to send money to their loved ones.

This study contends that by enabling informal female traders to send money to their loved ones, the EcoCash facility somewhat allows the women to foster reciprocal relations with their social networks. Arguably, this may enable their own livelihoods to rely on external support in times of economic shocks. This viewpoint concurs with the SLA which considers sustainability of livelihoods to be an outcome of reciprocity within communities based on trust and derived from social ties (Serrat, 2017).

The findings are important to the social development field because they suggest that EcoCash can be used by informal female traders to invest in their traditional safety nets which include fellow traders, friends and family members for the sustainability of their livelihoods. This concurs with Plagerson and Patel (2017) who acknowledge the potential of social networks in promoting the wellbeing of marginalised populations on the basis of mutual support. Notwithstanding, the findings do not show whether by sending money to loved ones through EcoCash informal female traders are guaranteed of reciprocity or not. It may be necessary to further explore the service of sending money to see if it gives room for establishing a formal mutual support system which protects the livelihoods of women in the informal economy.

Suffice it to comment that when one is able to send and receive money, the next logical question could be on whether they can save the money or not. The following sub-theme thus focuses on saving money as another service that is offered by EcoCash to informal female traders.

4.3.3 SAVING MONEY

Figure 4.1 shows that informal female traders also use EcoCash to save their income. The study found that informal female traders treat the EcoCash facility as an electronic wallet where they deposit their money and keep it until the need to spend it arises. Each informal female trader can save as little as one dollar using the EcoCash platform. Also, the service allows informal female traders to earn interest of at least 4% annually for their savings without being compelled to adhere to mandatory monthly deposits or keep a minimum balance. When asked to describe the service, Participant 3 said:

I consider EcoCash to be an account for keeping money using a cell phone. I am not charged for keeping my money.

On the same note, another participant from the focus group discussion reported:

In addition, EcoCash enables us to save the money that we earn from our livelihood activities. Even a dollar.

In agreement with informal female traders, Key Informant 3 mentioned:

Informal female traders are also able to save money and earn a minimum interest of 4% per annum.

The findings concur with the results of a survey conducted by the FinMark Trust (2014) which show that the EcoCash facility allows informal female traders to own a savings account and earn interest with as little as one United States Dollar. This is because the facility is designed to appeal to the informal business sector that is typically not served by conventional banks because of low profitability (Mutsonziwa & Maposa, 2016). On the same note, Suri and Jack (2016) assert that the EcoCash facility offers its service users, including informal female traders, basic financial services such as the ability to safely store money in an electronic account.

This study contends that by giving informal female traders a platform to save money freely and earn interest in the process, the EcoCash facility proves to be a tool for financial inclusion. Furthermore, the findings are significant to the social development context because they demonstrate that with technology-driven social enterprises like EcoCash it is possible for marginalised populations to access critical services within the mainstream economy. This concurs with social development's clarion call to leave no one behind (Midgley & Pawar, 2017). In addition, one might argue that having access to an affordable savings account somewhat accords informal female traders an opportunity to become dignified participants in a usually exclusive financial world. The service of saving money thus resonates with the SLA's emphasis on linking grassroots populations to the macro socio-economic environment (Cortes, 2014).

It is worth noting that there is a significant overlap between the sub-theme of saving money and the sub-themes of strengthening the security of income as well as improving the capacity to save income which are discussed later under theme 4.4 The two sub-themes are based on the above discussed function of saving money.

This study contends that though saving money may be critical for informal female traders to preserve the financial value of their labour, the ability to convert that value into consumables for sustenance of life is equally important. The following sub-theme thus focuses on making payments as another service that is offered to informal female traders by the EcoCash facility.

4.3.4 MAKING PAYMENTS

Figure 4.1 shows that informal female traders also use the EcoCash facility to make payments. Participants reported that, as part of its services, EcoCash allows them to pay for goods and services including airtime, stock for business as well as utility bills. Payments are performed using a mobile phone and directed to a registered EcoCash account of the service provider or shop. Describing this service, Participant 5 remarked:

The facility is also useful for me to buy basic commodities like cooking oil from shops and to purchase stock for reselling from places like Mbare marketplace.

In addition to paying for goods at shops, participants at the focus group discussion commented on how they are able to pay for services. One of them stated:

I also use it to buy airtime for calling and data bundles for my WhatsApp. Also, when I need to pay for electricity supply, I use EcoCash.

On the same note, Key Informant 1 asserted:

EcoCash is also useful for traders to pay bills to service providers like parastatals which regulate supply of water and electricity.

The findings resonate with the sentiments of the GSM (2016) which demonstrate the importance of technology-driven social enterprises like EcoCash and M-PESA in paying for day-to-day services and products including utility bills, bread and transport. In the same vein, Mutasa (2015) posits that the EcoCash facility offers women in the informal economy the option to pay for commodities using either cash or electronic money.

This study contends that the service of making payments shows how integrated and holistic the EcoCash facility is because informal female traders can access a host of goods and services through it. It can thus be argued that within the social development context a technology-driven social enterprise like EcoCash can be a gateway to prosperity of the poor in places where cash shortages may limit their access to basic commodities. This resonates with the call for social development interventions which help people to meet basic needs as way of addressing absolute poverty (Todaro & Smith, 2017). It also concurs with the SLA’s focus on processes that help to address or prevent poverty (Cortes, 2014; Serrat, 2017).

Be that as it may, apart from showing that informal female traders can use the EcoCash facility to pay for basic commodities when they do not have cash, the findings do not reflect an increase in the amount or quality of basic commodities that the women can access using EcoCash. One might therefore, argue that while the service of making payments might prevent informal female traders from deprivation associated with lack of hard cash, it does not necessarily enable them to afford more commodities than they would with hard cash.

It is vital to note that the EcoCash service of making payments is directly linked to the sub-theme of building the capacity to trade in a cash-strapped economy and that of boosting convenience in traders' activities which are discussed under theme 4.4. The two sub-themes are partially a result of the above-discussed function.

This study argues that despite the importance of the service of making payments electronically, informal female traders sometimes require hard cash. The following sub-theme thus focuses on cash withdrawals as another service that is offered by EcoCash to women in the informal economy.

4.3.5 CASH WITHDRAWALS

Figure 4.1 shows that the EcoCash facility enables informal female traders to withdraw cash. Participants reported that they are able to withdraw cash from their EcoCash accounts at EcoCash shops, agent outlets, petrol stations, distributors, supermarkets, registered Small to Medium Enterprises (SME) and micro-finance institutions. Participants also reported that this service is only accessible when one has both a mobile phone and a national identity card or any other recognised identity document at the point of withdrawal. Commenting about this service, Participant 6 said:

In my business I use EcoCash to receive money from customers as well as to withdraw it as cash at different shops when I need it.

This concurs with comments from Key Informant 3 who indicated:

Informal female traders are also able to withdraw their money at EcoCash agent outlets and shops when they need cash.

The findings concur with the study conducted by Mutasa (2015) which claims that more than 57% of women in the informal economy utilise the cash withdrawal services of the EcoCash facility. On the same note, Levin (2013) posits that the ability of EcoCash service users including women in the informal economy to withdraw cash is made possible by the availability of more than 10 000 EcoCash agents across Zimbabwe.

This study opines that the findings are significant because they demonstrate the flexibility of the EcoCash facility in allowing informal female traders to access either cash or electronic money depending on their needs. This resonates with the need for social development interventions to enhance service users' freedoms in this case the freedom of choice (Todaro & Smith 2017). The fact that the EcoCash service of withdrawing cash increases informal female traders' options also resonates with the SLA's assertion that the substantial reduction in poverty requires respect for the liberty and choice of the people (Cortes, 2014). It is however, critical to note that utilisation of the agent system in the administration of cash withdrawal services also subjects informal female traders to economic manipulation as will be discussed under theme 4.5.

Having discussed the multiple services offered by EcoCash, it is now critical to examine the extent to which such services transform the livelihoods of informal female traders. The next theme thus focuses on the role of EcoCash in transforming livelihoods of informal female traders.

4.4 THE ROLE OF ECOCASH IN TRANSFORMING LIVELIHOODS

Informal female traders reported that EcoCash is instrumental in transforming their livelihoods. The roles played by the EcoCash facility are displayed in Figure 4.2.

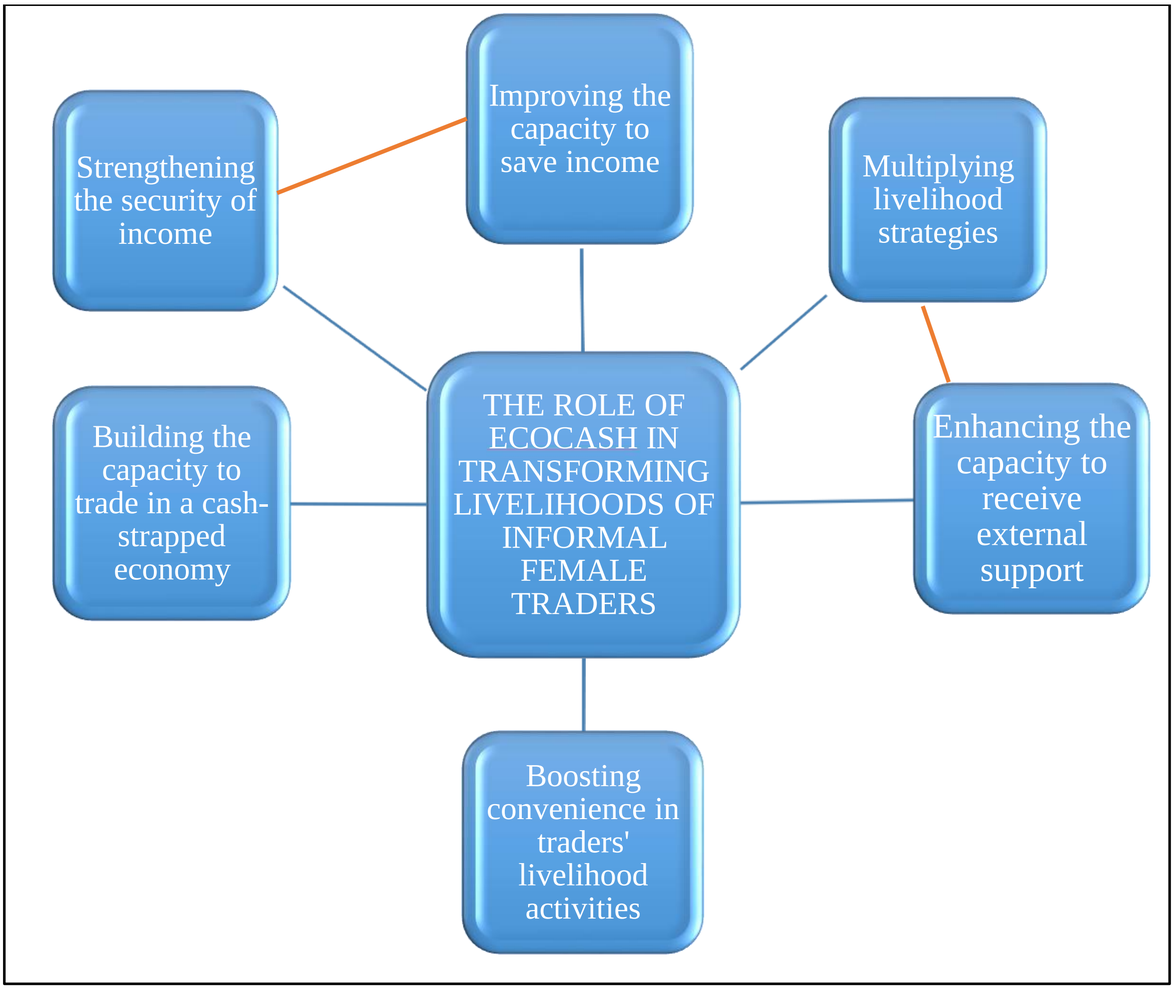

Figure 4.2: The role of EcoCash in transforming livelihoods

Figure 4.2 shows that the role of EcoCash in transforming the livelihoods of informal female traders includes: building the capacity to trade in a cash-strapped economy, strengthening the security of income and improving traders' capacity to save income. The facility's role also involves multiplying livelihood strategies of traders, enhancing the capacity of traders to receive external support and boosting convenience in traders' livelihood activities. The different roles are further explored below.

4.4.1 BUILDING THE CAPACITY TO TRADE IN A CASH-STRAPPED ECONOMY

Figure 4.2 shows that the EcoCash facility enhances the capacity of informal female traders to buy and sell goods and services in a cash-strapped economy. In a business environment where cash is scarce, participants viewed the EcoCash facility as a tool that enables their livelihood strategies to persist. Participants reported that the EcoCash facility fills the void that is created by limited access to the formal banking sector and the insufficiency of cash in Zimbabwe. Describing how EcoCash is enabling her to continue selling vegetables to her customers, Participant 8 commented:

When customers are not able to buy from me using cash, I ask them to make their payments through EcoCash. Owing to the cash crisis in Zimbabwe, most of my customers prefer to buy using EcoCash.

This concurs with the views of informal female traders who participated at the focus group discussion. One of them explained:

Nowadays cash is very scarce in Zimbabwe so our customers pay for the goods that they buy from us using EcoCash.

On the same note, Key Informant 1 said:

It makes it easy for them to buy stock and reach more customers at a time when the country is going through a serious cash crisis.

The findings resonate with the sentiments of Levin (2013) who argues that the EcoCash facility addresses the financial crisis by replacing hard cash in the retail environment with electronic money which allows traders to transact with customers. Similarly, Gajjala and Tetteh (2014) argue that EcoCash allows poor people including women in the informal economy to participate in livelihood activities which would otherwise be impossible in the absence of such a technology-driven social enterprise.

The findings are important because they demonstrate the significance of technology-driven social enterprises as empowerment tools which build the capacity of marginalised populations to meaningfully participate in the broader economic trajectory. This affirms the study conducted by Mutasa (2015) where 83.3% of women in the informal economy reported that the EcoCash facility boosts their self-esteem and enables them to participate in livelihood activities which would otherwise be dominated by men alone. The fact that EcoCash is boosting the chances for women to participate in the mainstream economy resonates with the social development principle of active participation of service users in development processes (Midgley & Pawar, 2017).

Of equal significance in these findings is the notion of EcoCash as a source of resilience for women in the informal economy. Findings reveal the efficacy of the EcoCash facility in sustaining the livelihood strategies of informal female traders in the face of economic shocks like the financial crisis in Zimbabwe. In the social development context, technology-driven social enterprises may therefore, be viewed as transformational tools that can help women in the informal economy to adapt their business models to changing economic situations.

Viewed under the purview of the SLA, the findings show that the EcoCash facility plays a significant role by enhancing the adaptation skills of informal female traders which can be considered as an improvement in their human livelihood assets (Serrat, 2017). In addition, one may argue that by improving the capacity of women in the informal economy to trade in a cash-strapped environment the EcoCash facility proffers the process of buying and selling stock. From the vantage point of the SLA, this can be considered as an improvement in the utility of financial livelihood assets of the informal female traders particularly stock (Serrat, 2017). In furtherance of the above, the shift from cash-based to electronic-based transactions is arguably a notable form of transformation to the livelihood strategies of informal female traders. In other words, the EcoCash facility has significantly transformed women's means of turning their livelihood assets (stock) into livelihood outcomes (more income) (Cortes, 2014).

This study posits that while the ability to trade and gain more income might be important, the security of that income is equally vital. The following sub-theme thus focuses on how the EcoCash facility strengthens the security of informal female traders' income as one of its roles in transforming their livelihoods.

4.4.2 STRENGTHENING THE SECURITY OF INCOME

Figure 4.2 shows that the EcoCash facility transforms the livelihoods of informal female traders by improving the security of their income. Participants reported that before the introduction of EcoCash they had no form of electronic account for depositing money. As a result, they moved around with cash and stored some of the cash in their homes. Their money was thus susceptible to theft and destruction by fire among other hazards. Also, participants reported that their income is more secure when deposited in EcoCash because the electronic account is password-protected. Describing how the EcoCash facility improved the security of her income after the ordeal of losing cash, Participant 6 narrated:

On the second incident I lost money while I was travelling from home to town for daily business activities. It was more than $120. As a result of the two incidents, I looked for a SIM card and registered for EcoCash services. Ever since that time I have not lost any money.

In line with the above findings, one of the informal female traders at the focus group discussion commented:

Nowadays, money is safer as long as it is in the EcoCash account because even if the cell phone is stolen or burnt the money is not lost at all. Even if a thief steals my phone the chances of unlocking my account are very slim.

The above comments concur with the sentiments of Key informant 2 who posited:

It stands as a secure way of keeping money unlike moving around with hard cash which can be stolen at any point.

The findings concur with the sentiments of Mupfiga and Padare (2017) who posit that the EcoCash facility contributes to the security of income especially for the 70% unbanked population of Zimbabwe including women in the informal economy. In the same vein, Goodwin-Groen and Klapper (2016) argue that technology-driven social enterprises like the EcoCash facility protect women in the informal economy from theft and harassment which is often associated with handling hard cash.

The findings are critical because they prove that the EcoCash facility can be utilised to prevent unexpected loss of finances in the livelihood activities of low-income earners like informal female traders. In light of this role, the EcoCash facility arguably hedges informal female traders against the risk of plummeting further into poverty. One may thus be justified to comment that technology-driven social enterprises like the EcoCash facility somewhat, align with the social development goal of alleviating poverty (Midgley & Pawar 2017). Be that as it may, it should be noted that enhancing security of income alone does not automatically result in poverty reduction though it can be an essential ingredient of the process as demonstrated by the findings.

From the standpoint of the SLA, strengthening the security of income is a crucial step in transforming the livelihoods of informal female traders because it fortifies their financial livelihood assets (Cortes, 2014). In other words, the EcoCash facility is instrumental in lowering the vulnerability of informal female traders and their financial assets to external threats considering that it makes it hard for thieves to target them. One may also argue that better security of financial assets creates room for informal female traders to effectively and efficiently decide on how to utilise their financial resources without fear of sudden losses.

As illustrated in Figure 4.2, the sub-theme of strengthening security of income is closely related to that of improving the capacity to save income because both sub-themes depend on the availability of an electronic account where informal female traders can store money. The next sub-theme thus discusses improving the capacity to save income as one of the roles of EcoCash in transforming the livelihoods of informal female traders.

4.4.3 IMPROVING THE CAPACITY TO SAVE INCOME

Figure 4.2 illustrates that the EcoCash facility also transforms the livelihoods of informal female traders by enhancing their capacity to save income. Participants reported that the facility makes it easier for them to save income given that they do not have access to conventional banking services. Keeping money in an electronic account helps informal female traders to reduce impulsive buying and to build sufficient capital for expanding livelihood strategies as well as cushioning their livelihoods in times of emergencies. Commenting on how the EcoCash facility helps her to save income, Participant 4 said:

EcoCash also helps me to save my money. It operates like my savings account. Sometimes I can keep about $20 in my EcoCash account and I make sure not to spend it unnecessarily.

On the same note, one of the participants at the focus group discussion asserted:

When my business is faced with financial challenges, I address them using my EcoCash savings. I also make use of the savings to expand the business.

In addition to the sentiments of the informal female traders, key informants commented on how the EcoCash facility is enabling women to save money at a group level for the success of their livelihood strategies. Key informant 3 attested:

So, I can say that EcoCash is encouraging a culture of saving among informal female traders. They can reinvest the funds into their businesses and enable growth. It is transparent because all members can monitor the transactions and check the balance of their group account.

The findings resonate with the sentiments of Goodwin-Groen and Klapper (2016) who argue that most women in the informal economy utilise facilities like EcoCash to transform their livelihoods by saving money and reinvesting it regardless of the urge to spend recklessly. The findings also concur with the study by Mutasa (2015) which shows that the EcoCash facility transforms the livelihoods of women in the informal economy by enhancing their financial discipline which leads to growth of livelihoods.

This study contends that the findings are important because they demonstrate the significance of technology-driven social enterprises like EcoCash in fostering financial inclusion, inclusive economic growth and shared prosperity. This aligns with the axioms of social development which require organisational and institutional interventions like social enterprises to be harmonised with mainstream economic activities (Midgley, 2014). In the nomenclature of Midgley (2014), the EcoCash facility may, therefore, be regarded as a social investment which is economically productive and socially progressive at the same time.

Viewed through the lens of the SLA, the findings show that the EcoCash facility is transforming the livelihoods of informal female traders by increasing their financial assets particularly savings (Serrat, 2017). The ability to reinvest into livelihoods as a result of improved capacity to save income demonstrates the utility of EcoCash in expanding the livelihood strategies of informal female traders. One may be justified to argue that an expanded livelihood strategy ultimately increases the chances of women in the informal economy to raise their income and improve their quality of life and standard of living. On the other hand, it is crucial to note that the potential of an expanded livelihood to generate more income is not guaranteed though it is most probable. Other factors including human assets like entrepreneurial skills and positive attitude should be considered in the process of improving income.

Closely related to the expansion of livelihood strategies which is based on EcoCash savings is the multiplication of livelihood strategies. The next sub-theme therefore, focuses on multiplying livelihood strategies as one of the roles of the EcoCash facility in transforming livelihoods of informal female traders.

4.4.4 MULTIPLYING LIVELIHOOD STRATEGIES

Figure 4.2 shows that the EcoCash facility is also instrumental in transforming the livelihoods of informal female traders through multiplying the traders' livelihood strategies. In this study the idea of multiplying livelihood strategies was peculiar to key informants who commended how the EcoCash facility was enabling informal female traders to operate as EcoCash agents and EcoCash independent contractors in addition to their traditional activities. While EcoCash agents are mainly responsible for administration of cash deposits and cash withdrawals, EcoCash independent contractors mainly focus on registering more service users as well as selling products like Subscriber Identity Module (SIM) cards. Both livelihood strategies increase the revenue streams of informal female traders. Commenting on how the EcoCash facility multiplies the livelihood strategies of informal female traders, Key informant 3 explained:

We also have some informal female traders whom we call independent contractors. These are women who sell our products. They register new customers and get paid on commission. Some informal female traders also become our EcoCash agents. In other words, we use the EcoCash platform to increase their revenue streams and supplement the income that they get from their existing livelihoods.

The findings resonate with the sentiments of the GSM (2016) which posits that technology-driven social enterprises in Sub-Saharan Africa including EcoCash have paid out 47% of their revenues as commission to agents. The commissions amounted to over US$ 400 million in 2016 (GSM, 2016). On the same note, the UNDP (2016) argues that mobile money-related social enterprises like the EcoCash facility enable multiplication of livelihood activities among women and other service users.

Contrary to the above findings and the supporting literature thereof, Key informant 2 blamed the EcoCash facility for the loss of livelihoods among some of the informal female traders. He claimed:

Some of them used to sell recharge cards for airtime and this revenue stream has been affected by the introduction of airtime services on the EcoCash platform.

The contrary evidence aligns with the long-standing narrative of technology-induced labour substitution (Schwab, 2016). While introduction of digital platforms like the EcoCash facility creates new opportunities and transforms livelihoods in positive ways, digitisation also affects the labour market frontiers and causes loss of jobs and livelihood activities (Schwab, 2016; World Bank, 2018).

In light of the above dichotomy, this study argues that the findings are significant in two ways. On one hand, the findings demonstrate that technology-driven social enterprises like EcoCash have the capacity to create employment opportunities through multiplication of livelihoods in the informal sector. This is important because employment creation is a key driver and indicator of socio-economic development (Todaro & Smith, 2017). In addition, the multiplication of livelihood activities and the consequent improvement in the revenue streams of informal female traders resonates with the idea of incremental change and progress which is central to the social development discourse (Midgley, 2014). One may thus be justified to argue that investing in technology-driven social enterprises should be prioritised in national policies because the enterprises can bring the much-needed transformation and economic opportunities for citizens especially women.

On another note, the adoption of technology at the expense of some livelihood strategies arguably slows down progress on the socio-economic end. The contrary evidence presented above is thus crucial as it shows the need for backstop measures in the implementation of technology-driven social enterprises like EcoCash. One may be justified to call for extensive human capital development strategies that are implemented parallel to technology-driven social entrepreneurship programmes. This might allow women in the informal economy to optimise the benefits of technology-driven social enterprises while minimising the possibility of endemic unemployment and loss of livelihoods.

From the vantage point of the SLA the findings confirm the notion that multiplication of livelihood strategies is one of the reliable ways of optimising livelihood outcomes (Serrat, 2017). In this context, establishing an EcoCash agent network helps to increase the income of women in the informal economy which is a significant livelihood outcome of an economic nature. Notwithstanding, the loss of livelihoods due to the introduction of technology-driven social enterprises specifically the EcoCash facility, exposes the vulnerability of informal female traders' livelihoods to critical technological trends. It can thus be argued that the principle of sustainability which is enshrined in the SLA is somewhat compromised by the EcoCash facility and this carries connotations of considerable negative transformation of informal female traders' livelihoods (Serrat, 2017).

Figure 4.2 shows that the sub-theme of multiplying livelihood strategies is relatively connected to that of enhancing the capacity to receive external support because both have undertones of increased revenue streams. The following sub-theme thus focuses on enhancing the capacity to receive external support as one of the roles of EcoCash in transforming livelihoods of informal female traders.

4.4.5 ENHANCING THE CAPACITY TO RECEIVE EXTERNAL SUPPORT

Figure 4.2 shows that the EcoCash facility also helps to transform the livelihoods of informal female traders by enhancing the traders' capacity to receive external support. Participants reported that they receive money transfers from relatives through the EcoCash facility and this helps them to sustain their livelihood strategies in times of need. They also commended the EcoCash facility particularly the function of buying airtime digitally because it makes it easier for them to communicate with fellow traders when they need assistance during livelihood activities. Commenting on how EcoCash enables her to tap into her social networks for the success of her livelihood strategy, Participant 11 commented:

EcoCash also helps me to receive money from relatives who support my livelihood activity. It also enables me to buy airtime which is important for me to communicate with other informal traders for transportation of my goods when the day is over.

This concurs with comments from the focus group discussion where one of the participants remarked:

We also use the airtime from EcoCash to communicate with each other as fellow traders because the environment is highly unpredictable so we depend on each other for information on where to get products at low cost.

Key informants reinforced the idea of EcoCash as a tool that enhances the capacity of traders to receive external support by relating that informal female traders are supported by human service agencies through the facility. Key informant 3 reported:

Some of the traders get support from the United Nations through our facility so that they start or strengthen income generating projects.

The findings resonate with the sentiments of Goodwin-Groen and Klapper (2016) who argue that technology-driven social enterprises like EcoCash help women in the informal economy to gain quick and easy access to social networks during negative income shocks. Similarly, Demirguc-Kunt and Klapper (2012) posit that technology-driven social enterprises foster remittances which boost the livelihoods of women in the informal economy and other service users.

The findings are important because they demonstrate the effectiveness of technology-driven social enterprises, in this case, the EcoCash facility in harnessing social networks for the betterment of informal female traders' livelihoods. One might be justified to comment that by enhancing the capacity of informal female traders to receive external support the EcoCash facility aligns itself to the Strengths Perspective (SP). This is an approach synonymous within the social development context which assumes that the social environment of service users is resourceful and thus imperative in the enhancement of their livelihoods (Langer & Lietz, 2015). One might also argue that by enabling informal female traders to tap into their social networks, the EcoCash facility enhances the sustainability of the women's livelihoods as they become capable of attracting locally available resources in times of need.

From the viewpoint of the SLA, the findings demonstrate the effectiveness of the EcoCash facility in turning the social assets of the informal female traders into value. Also, by enabling the participation of different players including human service agencies and relatives in the growth of informal female traders' livelihoods, the EcoCash facility aligns itself to the principle of PPPPs which minimises the risk of domination of informal female traders' livelihoods by one stakeholder at the expense of sustainability (Cortes, 2014).

Considerably salient in the above discussed sub-themes is the convenience that EcoCash brings to the informal female traders. The next sub-theme therefore, focuses on boosting convenience in traders' activities as one of the roles of EcoCash in transforming the livelihoods of informal female traders.

4.4.6 BOOSTING CONVENIENCE IN TRADERS' LIVELIHOOD ACTIVITIES

Figure 4.2 shows that the EcoCash facility was also instrumental in transforming the livelihoods of informal female traders by boosting convenience in the traders' livelihood activities. Participants reported that EcoCash enables them to conduct their livelihood activities and fulfil family responsibilities concurrently. The ability to perform financial transactions like paying for services and transferring money instantly using a mobile phone is enabling informal female traders to reduce daily costs and save time which is important for the success of their livelihood activities. Commenting on how the EcoCash facility boosts convenience in her own case, Participant 1 recounted:

EcoCash also enables me to pay rentals to my landlord without travelling to where he is. This allows me to save money which I would otherwise spend on transport costs. Also, if I run out of electricity at night, I simply use EcoCash to purchase electricity tokens. When my mother or child falls sick while I am away, I can simply send money through EcoCash instantly so that medication is purchased.

These sentiments concur with the comments made by one of the participants at the focus group discussion. She reflected:

Also, there is no more need for us to send money using bus drivers which was not only costly but risky. We now send the money while we are seated on our workstations and trading with our customers.

On a similar note, Key informant 3 commented:

Informal female traders are now able to buy airtime individually using their mobile phones because of the EcoCash facility. This reduces down time. They no longer need to leave their workplaces in search for airtime recharge cards when they want to conduct business communication.

The findings concur with the sentiments of Levin (2013) who argues that the EcoCash facility enables service users including informal female traders to perform electronic transactions from any place. This helps them to avoid current alternatives such as transferring money through bus companies which is slow, inconvenient, insecure and expensive (Levin, 2013). On the same note, Gajjala and Tetteh (2014) posit that the mundane tasks of bill payments and financial transactions are speeded up and made easier through the push of a button owing to technology-driven social enterprises like EcoCash.

The findings of this study are significant because they demonstrate the transformational power of technology-driven social enterprises by showing how the EcoCash facility improved the business model of informal female traders. One may be justified to argue that the role of EcoCash in saving the traders' time and financial resources demonstrates the human-centred nature of technology-driven social enterprises. This concurs with the emphasis placed on responding to people's needs when planning and implementing social development interventions (Midgley, 2014). Furthermore, implicit in the findings is the critical function of EcoCash in facilitating the fulfilment of basic needs of informal female traders at family level owing to the convenient nature of the facility. This concurs with social development's focus on addressing poverty (Midgley & Pawar, 2017).

From the vantage point of the SLA, the findings show how the EcoCash facility aligns with the principle of people-centred interventions (Cortes, 2014). This is evident in the frugal nature of the livelihood strategies following the introduction of the EcoCash facility. One might argue that by enabling informal female traders to do more work with less resources, the EcoCash facility creates room for the traders to save income and reinvest into their livelihoods as a way of breaking the cycle of poverty.

In spite of the considerable role of the EcoCash facility in transforming the livelihoods of women in the informal economy, there are problems associated with use of the facility. The next theme thus focuses on some of the challenges faced by informal female traders when using the EcoCash facility.

4.5 CHALLENGES OF USING ECOCASH

Participants reported that there are challenges associated with using the EcoCash facility. The challenges are displayed in Figure 4.3.

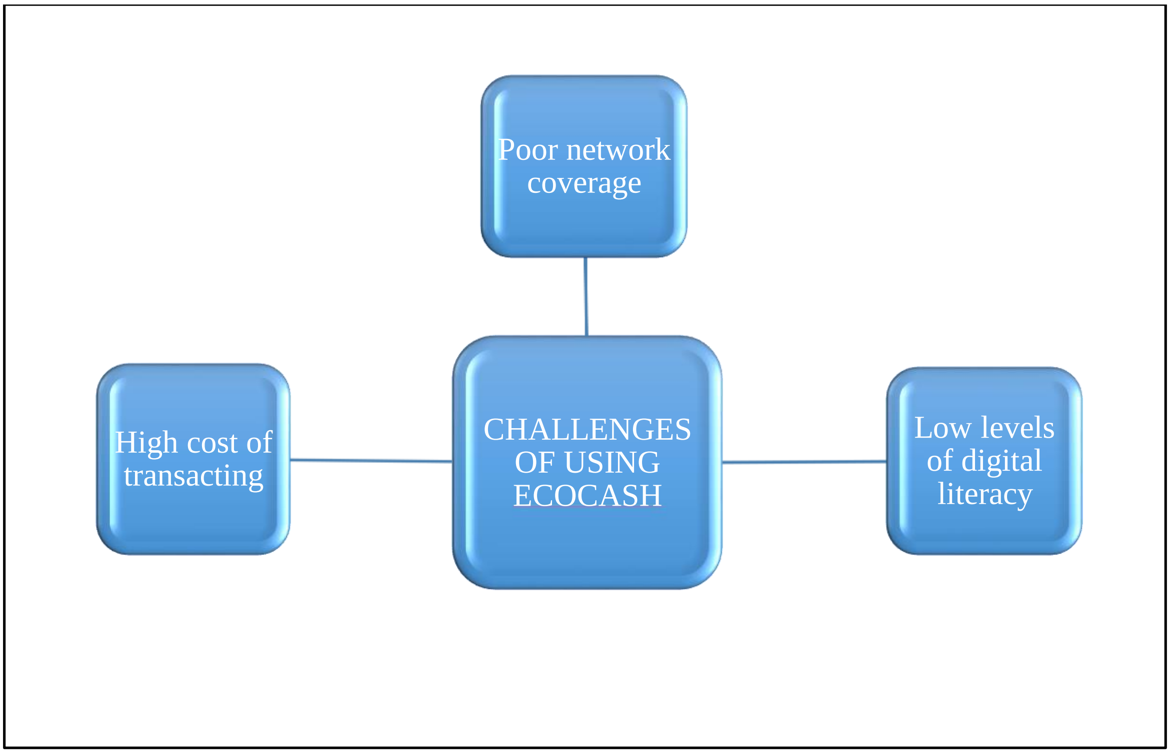

Figure 2.3: Challenges of using EcoCash

Figure 4.3 shows that the challenges faced by informal female traders when using the EcoCash facility include high cost of transacting, poor network coverage and low levels of digital literacy among the informal female traders. These are described and discussed below.

4.5.1 HIGH COST OF TRANSACTING

Figure 4.3 shows that high cost of transacting on EcoCash is one of the challenges affecting informal female traders. Participants reported that the high cost is a culmination of the unofficial EcoCash tariffs levied by some of the EcoCash agents coupled with the government's financial transaction tax pegged at 2% for every dollar transferred electronically. Owing to the high cost of transacting, informal female traders find it difficult to agree with their customers and suppliers on the price of goods and services and this slows down the rate at which they trade. The challenge also results in multi-tier pricing for the same commodity which scares customers away. Commenting on the high cost of transacting, Participant 15 complained:

The biggest challenge that I face when using EcoCash in my business is that of high tariffs as well as the recently introduced government taxes. Some of the EcoCash agents are charging me 25% of the amount that I intend to withdraw.

On the same note, one of the participants at the focus group discussion reported:

When I require $20 cash from EcoCash agents they instruct me to send a total of $24 because of the unofficial tariffs.

In addition to the sentiments of the informal female traders, Key informant 1 commented:

They are being charged by EcoCash service providers as service users through the tariffs and they are being taxed by government through the 2% transactional taxes.

The findings concur with the viewpoint of Musungwini et al. (2014) who posit that the EcoCash facility and other mobile money-related social enterprises are characterised by high cost of transaction which affects service users. On the same note, Chair (2014) argues that high cost of transacting also affects the pricing of airtime in some instances. Contrary to these arguments, and therefore, the above findings, a study conducted by Mutasa (2015) shows that respondents perceived reduced transaction cost as a benefit of the EcoCash facility to their livelihoods. All factors being constant, it is justifiable to comment that the divergent opinion of Mutasa (2015) might be a result of the different time during which that study was conducted.

The findings of this study are important because they demonstrate the negative impact of a faulty macro-economic environment on the success of technology-driven social enterprises as well as women in the informal economy. The fact that participants alluded to the monetary policy of Zimbabwe as a hindrance to the progress of livelihoods shows the inter-dependency between social progress and economic factors. This aligns with the multi-faceted nature of social development which emphasises the importance of social, economic, political and environmental factors among others in the pursuit of development (Midgley, 2014). The high tariffs attributed to the EcoCash agents also carry undertones of negative macro-economic pressure.

From the standpoint of the SLA, the findings somewhat demonstrate an incongruent relationship between the micro and macro levels of development. According to Cortes (2014) the micro-level should nurture policies and governance while macro-level should support the strengthening of people. Based on the findings, one might argue that the circumstances obtaining in Zimbabwe's macro-economic environment stifle the growth of informal female traders' livelihoods. Their financial livelihood assets are vulnerable to economic shocks in the form of high transactional costs. The utility of technology-driven social enterprises like EcoCash in optimising socio-economic value of women in the informal economy is, therefore, largely compromised.

In addition to high cost of transacting, another external challenge faced by informal female traders when using the EcoCash facility is poor network coverage. This is discussed under the subsequent sub-theme.

4.5.2 POOR NETWORK COVERAGE

Figure 4.3 shows that poor network coverage is another challenge that informal female traders experience when using the EcoCash facility. Participants reported that the EcoCash facility depends on the availability of stable mobile telephone network for it to function. Poor network coverage thus results in failed transactions when customers try to buy from informal female traders and when the traders try to withdraw cash. Commenting on poor network coverage as a challenge, Participant 9 narrated:

For example, when network coverage is poor it makes it very difficult for my customers to buy from me. Also, when there is need for me to withdraw cash in order to buy from some of the suppliers who accept cash only, I may fail because of poor network coverage.

Participants from the focus group discussion also lamented the negative impact of poor network coverage on their livelihood activities. One of them recounted:

There are days when there is poor network and this slows down our business activities because customers fail to buy from us using the EcoCash facility.

On the same note, Key informant 1 related:

Sometimes informal female traders face the challenge of poor network coverage when they transact using EcoCash. This makes it difficult for some customers to buy from them.

The findings resonate with the sentiments of a content-analysis-based study conducted by Goodwin-Groen and Klapper (2016). The study shows that poor network quality and coverage is the second highest barrier to ownership and use of mobile phones and mobile money accounts among women in 11 Sub-Saharan countries including Zimbabwe.

The findings of this study are significant because they reveal underlying digital infrastructural inadequacies in African countries including Zimbabwe. Based on the findings, one may be justified to comment that apart from a sound business model, technology-driven social enterprises like EcoCash depend on the availability and functionality of digital infrastructure for them to serve their purpose. The fact that poor network coverage is hindering the success of informal female traders in their livelihoods somewhat reinforces the eclectic nature of social development as a process which encompasses and depends on a multiplicity of factors including technology (Nahar, 2014).

From the vantage point of the SLA, the findings show that sustainability of informal female traders' livelihoods may also be affected by their vulnerability to technological setbacks like poor network coverage. This concurs with the sentiments of Serrat (2017) who describes the vulnerability context as including but not limited to technological uncertainties.

Apart from external challenges like poor network coverage, informal female traders are also vulnerable to partly internal limitations. The following sub-theme thus focuses on low levels of digital literacy as a relatively internal challenge affecting informal female traders as they use the EcoCash facility.

4.5.3 LOW LEVELS OF DIGITAL LITERACY

Figure 4.3 shows that low levels of digital literacy among the informal female traders somewhat affect their ability to utilise the EcoCash facility when executing livelihood activities. Participants reported that low levels of digital literacy make them susceptible to dishonest customers who cheat them during transactions. The challenge also limits the traders' ability to fully exploit the services of the EcoCash facility. Commenting on the challenge of low digital literacy levels, Participant 12 reflected:

It is also possible for some customers to cheat us as women when we are selling our products. When I started to use the EcoCash facility some customers would lie that they have sent money to my account.

One of the participants at the focus group discussion concurred with the above sentiments when she observed:

It seems that as women we tend to lag behind when it comes to the use of technological tools and some youth tend to take advantage of us and steal from us.

In agreement with the comments made by informal female traders, Key informant 3 affirmed:

One of the challenges that most informal female traders face when using the EcoCash facility is low literacy levels. This is mainly because in the past the education system was biased towards male counterparts so some of the informal female traders have challenges in operating our mobile money facility.

The findings concur with a study conducted by Antonio and Tuffley (2014) which shows that women in the developing world have significantly lower technology participation rates than men. This is due to entrenched socio-cultural attitudes about the role of women in society (Antonio & Tuffley, 2014). More so, the findings confirm the claims that women with lower levels of education often find it difficult to perform more complex digital functions on their mobile phones (Chair, 2014; Goodwin-Groen & Klapper 2016; World Bank, 2013). Whereas the education level of informal female traders who participated in this study is considerable it may not enable them to perform some of the complex functions related to EcoCash.

The findings are significant because they are reflective of the digital gender gap that characterises developing countries including Zimbabwe. Based on the findings, one may be justified to comment that though insufficient digital literacy manifests at individual level it is considerably a result of skewed education policies and societal norms which undergird patriarchal communities. Also, the problem of low digital literacy and its negative impact on the utilisation of livelihood-enhancing technologies like EcoCash shows the centrality of human capabilities in the process of development (Todaro & Smith, 2017).

Viewed under the purview of the SLA, the findings demonstrate that poor human assets among women in the informal economy may slow down progress in their livelihoods (Cortes, 2014). Furthermore, the findings show that sustainability of informal female traders' livelihoods may be affected by processes particularly gender-biased education policies and cultural values which look down upon women (Serrat, 2017). This is particularly relevant where informal female traders were historically disadvantaged by the education system. In light of these insights, one might therefore argue that whereas technology-driven social enterprises like EcoCash can optimise livelihood outcomes they may also unintentionally aggravate inequalities especially if the intended beneficiaries are not digitally skilled enough.

In light of the challenges faced by informal female traders when using the EcoCash facility, there are a plethora of strategies that can be employed to minimise their vulnerability and optimise the benefits that they gain from the facility. The subsequent theme thus focuses on ways of improving EcoCash.

4.6 WAYS OF IMPROVING ECOCASH

The study found that there are multiple ways in which the EcoCash facility can be improved as a tool for promoting the livelihoods of informal female traders. The suggestions for improvement are displayed in Figure 4.4.

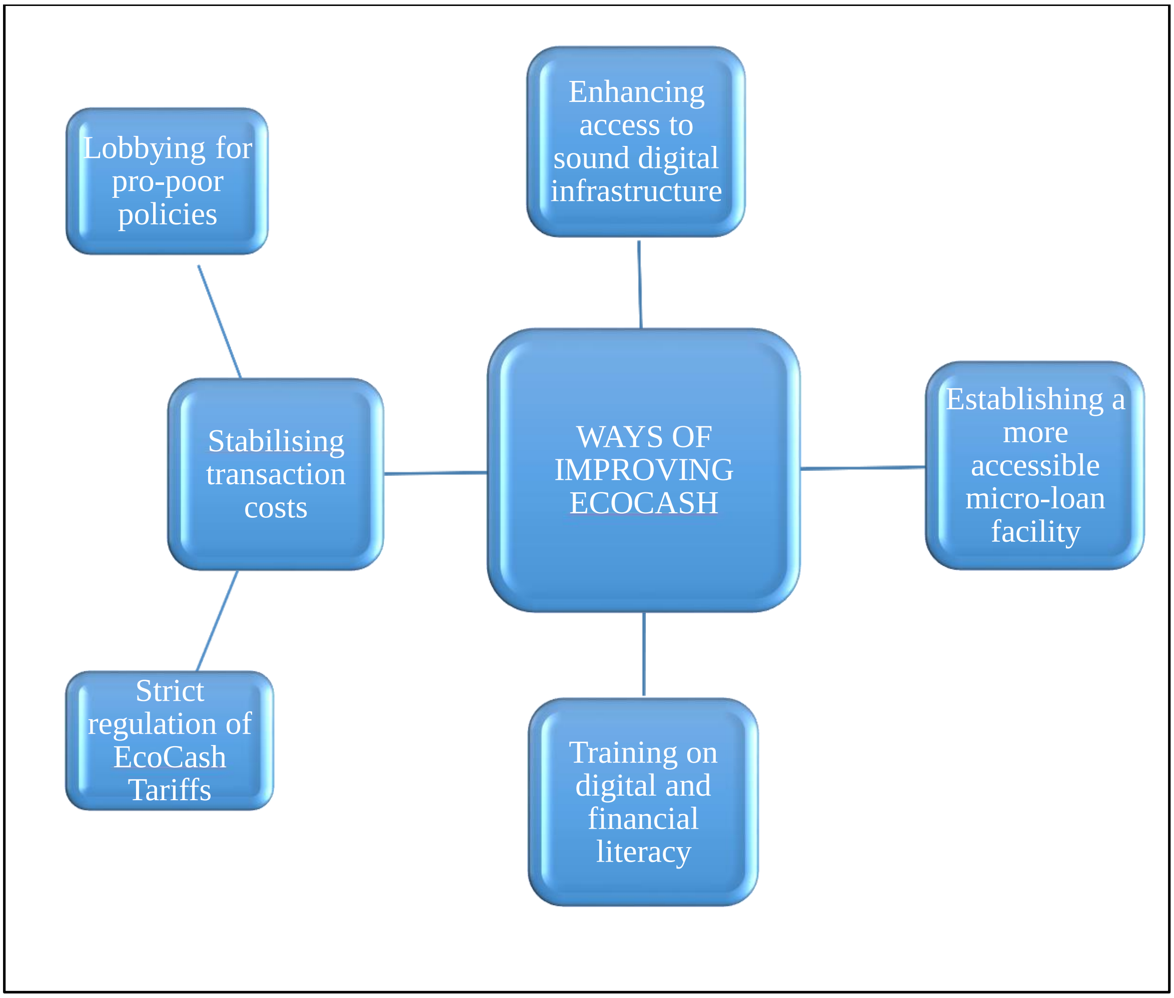

Figure 4.4: Ways of improving EcoCash

Figure 4.4 shows that the EcoCash facility can be improved by stabilising transaction costs through strict regulation of EcoCash tariffs and lobbying for pro-poor policies. It can also be improved by establishing a more accessible micro-loan facility, enhancing access to digital infrastructure and training service users on digital and financial literacy. These strategies are described and discussed below.

4.6.1 STABILISING TRANSACTION COSTS

Figure 4.4 shows that stabilising the cost of transacting on EcoCash is one of the ways in which the EcoCash facility might be improved. This might help informal female traders to increase their customer base and trade at a faster pace. As displayed in Figure 4.4, there are essentially two ways of stabilising the transaction costs namely: lobbying for pro-poor policies and strict regulation of EcoCash tariffs. The two strategies are further explored below.

4.6.1.1 Lobbying for pro-poor policies

Informal female traders suggested that the service providers of EcoCash should help them to advocate for pro-poor policies. This entails removing the financial transaction tax which is raising the cost of transacting on the EcoCash facility. Participant 13 suggested:

If possible, EcoCash service providers should help us in lobbying government to remove or lower the taxes that were recently introduced.

On the same note, Key informant 2 proposed:

The EcoCash service providers should however, advocate for pro-poor policies so that the informal female traders are not heavily taxed.

The findings resonate with the sentiments of Goodwin-Groen and Klapper (2016) who argue that governments should create a supportive legal and tax environment for digital financial payments for the benefit of financially excluded people. On the same note, the FinMark Trust (2014) also calls for an enabling policy environment for service users of the EcoCash facility to realise optimum benefits.

The findings are significant to the social development context because they demonstrate the need for policy-makers to deliberately focus on poor people when formulating and implementing policies. One may be justified to argue that government policies which do not protect or promote poor people are less relevant to the development process even if they boost a nation’s economic progress. This concurs with Todaro and Smith (2017) who assert that development is not development until it addresses the problems of poverty, inequality and unemployment. Pro-poor policies might enable technology-driven social enterprises like the EcoCash facility to achieve the goal of financial inclusion and ultimately, poverty alleviation among informal female traders and the greater populace of EcoCash service users.

Viewed from the standpoint of the SLA, the findings align with the principle of people-centred interventions. It entails that policies and programmes should focus on the substantial reduction of poverty in order to sustain livelihoods of the poor including women in the informal economy (Cortes, 2014). Furthermore, the proposed shift in government policies resonates with the SLA's component which emphasises the centrality of transforming structures and process as external determinants of the sustainability of informal female traders' livelihoods (Waema & Hutchinson, 2017). In the context of this study, it therefore suffices to argue that, pro-poor policies may help informal female traders to transact on the EcoCash platform at a reasonable cost which is a prerequisite for the profitability of their livelihood strategies and their ultimate prosperity.

As shown on Figure 4.4, stabilising cost of transacting also involves strict regulation of EcoCash tariffs. The next sub-sub-theme thus focuses on strict regulation of EcoCash tariffs as a method of stabilising transaction costs which might be employed at organisational level.

4.6.1.2 Strict regulation of EcoCash Tariffs

Participants suggested that EcoCash service providers should put in place regulatory measures in order to control the high unofficial tariffs imposed by some EcoCash agents on service users including informal female traders. Participants hoped that this would alleviate the abuse of the facility in the black market. Commenting on this measure, Participant 10 indicated:

I wish EcoCash management could help in addressing the abnormal unofficial tariffs that are being pegged by some EcoCash agents. They should either put stiff regulations in place or get rid of the opportunistic agents completely.

On the same note, one of the participants at the focus group discussion advocated:

I think that this problem can be solved if EcoCash service providers make sure that their official shops have cash at hand all the time so that we are not taken advantage of by some of their agents.

All the suggestions made by the informal female traders concur with the sentiments of Key informant 1 who argued:

EcoCash service providers should help in regulating use of the EcoCash platform in such a way that people do not abuse it.

The findings confirm the sentiments of Musungwini et al. (2014) who argue that EcoCash service providers should reduce tariffs in order to accommodate more people in the informal economy. On the same note, Goodwin-Groen and Klapper (2016) posit that maintaining a proportional risk-based approach to price regulation will ensure that the services offered by technology-driven social enterprises like EcoCash continue to reach low-income earners including women in the informal economy.

The findings are significant to the social development context because they demonstrate the importance of the private sector in creating an enabling environment for livelihoods of informal female traders to be sustainable. In other words, the service providers of the EcoCash facility also have a responsibility of complementing government in creating a conducive environment for their technology-driven social enterprise to deliver the intended value to the informal female traders. This concurs with the social development principle of PPPPs which promotes the active participation of private entities in the creation of an environment which enables sustainability of poor people's livelihoods (Cortes, 2014; Schwab, 2016).

From the viewpoint of the SLA, the findings resonate with the need for organisations that constitute the transforming structures to take deliberate action towards improving livelihoods of informal female traders (Petersen & Pedersen, 2010). In the context of this study this entails that the EcoCash service providers should strengthen their organisational policies and deliberately curb the problem of unofficial tariffs. This will hopefully lower transaction costs for informal female traders and enable their livelihoods to grow. This study however, contends that it might be difficult for the EcoCash service providers to strictly regulate their tariffs if Government of Zimbabwe does not put in place pro-poor policies. Public-private cooperation is therefore key to the success of any regulatory measures at organisational and government level.

One may be justified to argue that an enabling macro-economic environment may not achieve much in improving the EcoCash facility for the betterment of informal female traders' livelihoods without accessible digital infrastructure. The next sub-theme thus discusses enhancing access to sound digital infrastructure as another way of improving EcoCash's role in promoting the livelihoods of informal female traders.

4.6.2 ENHANCING ACCESS TO SOUND DIGITAL INFRASTRUCTURE

Figure 4.4 shows that the EcoCash facility could also be improved by enhancing access to sound digital infrastructure. Participants suggested that the EcoCash service providers should make biller codes, Point of Sale (POS) machines, mobile telephone network and public charging stations more accessible to informal female traders. Participants were of the view that such digital infrastructure could lower the cost of transacting on EcoCash, increase the customer base of traders and enhance their capacity to perform financial transactions.

Commenting specifically on the issue of public charging stations Participant 2 hinted:

EcoCash service providers may also assist by installing units for charging cell phones which can be used by the public.

This was augmented by Participant 8 who called for improvements in network. She posited:

EcoCash service providers can only address the network challenge by making sure that their boosters are working properly all the time so that network coverage is sufficient. This will enable me to trade at all times.

Participant 12 also concurred with the need for enhancing access to digital infrastructure when she reflected:

If I had a biller code that would probably make it easier for me because I would just tell customers to pay according to normal prices.

The call for improvements in access to sound digital infrastructure was reiterated by participants at the focus group discussion as well as key informants. The findings are in consonance with the sentiments of the GSM (2016) which argues that improving access to digital infrastructure will make technological services and digital platforms like the EcoCash facility more accessible and affordable to low income earners including women in the informal economy.

The findings are crucial because they demonstrate the centrality of digital infrastructure in enhancing the services of technology-driven social enterprises. One may be justified to comment that establishing appropriate digital infrastructure is a precondition for uninterrupted EcoCash services. The emphasis on improving digital infrastructure resonates with Todaro and Smith (2017) who posit that development requires infrastructural changes to be put in place. Enhancing access to digital infrastructure might have a positive impact on the livelihoods of informal female traders considering that EcoCash forms the backbone of their transactions with customers. Furthermore, enhanced access to digital infrastructure may help to bridge the digital divide that is affecting informal female traders as they will be having the right tools at their disposal. On the contrary, Duncombe (2012) argues that investment in digital infrastructure is likely to widen rather than bridge the digital gap which might further marginalise the poor including women in the informal economy. The process therefore needs to be systematic and based on preferences and knowledge levels of service users.

From the standpoint of the SLA, the process of improving digital infrastructure may be viewed as an investment in physical livelihood assets (Serrat, 2017). The approach posits that such an investment should be coordinated by government so that the physical assets become public goods which are not restricted to a privileged few (Cortes, 2014). In the context of this study, this implies that network boosters and public charging stations should be operated as public goods. While this may benefit more women in the informal economy, it is critical to note that the strategy may deter investors from the private sector including service providers of the EcoCash facility. Notwithstanding, this study suggests the creation of innovative financial models which optimise collaboration of governments, civil society and the business sector in funding the development of sound digital infrastructure.

In addition to infrastructural investments, financial investment is an indispensable ingredient in the development process (Todaro & Smith, 2017). The following sub-theme thus focuses on the strategy of establishing a more accessible micro-loan facility as one of the ways of improving EcoCash as a tool for promoting livelihoods of informal female traders.

4.6.3 ESTABLISHING A MORE ACCESSIBLE MICRO-LOAN FACILITY

Figure 4.4 shows that the EcoCash facility could be improved by establishing a more accessible micro-loan facility. Participants reported that micro-credit could help them to expand their livelihood strategies and protect them from unforeseen economic shocks. It was suggested that the micro-loans should be easily accessible to the informal female traders unlike the conventional bank loans which tend to exclude most low-income earners.

Commenting on the establishment of accessible micro-loans as a way of enhancing the EcoCash facility, Participant 14 opined:

I think that EcoCash management should help us to access micro-loans on terms and conditions that suit us as informal female traders.

On the same note, one of the participants at the focus group discussion postulated:

I suggest that EcoCash service providers should help us with micro-loan facilities because sometimes we run short of money to purchase products. We can repay the loans gradually.

This resonates with the sentiments of Key informant 2 who declared:

This is important because sometimes the informal female traders are overwhelmed by responsibilities especially around month end to the extent that they may compromise their capital. Credit facilities will help to cushion their livelihood activities.

The findings support the sentiments of Mago and Chitokwindo (2014) who argue that providing the poor with access to credit enhances their social mobility from low to middle-income status. Highlighting the need to make loan facilities more accessible, Mutasa (2015) notes that socio-economic factors such as collateral security contribute to the financial exclusion of the poor especially women.

In light of the findings it is justifiable to comment that a more accessible micro-loan facility for informal female traders will have both a supportive and protective function on their livelihoods. This study contends that the loan might make informal female traders more resilient in the face of economic shocks while it facilitates growth of livelihood strategies during stable periods. However, a micro-loan facility which targets informal female traders alone might violate the principle of universalistic interventions which calls for inclusion of the whole population in development interventions (Midgley, 2014). Be that as it may, such targeting may be justified as positive discrimination as it takes care of marginalised groups in this case, the informal female traders (Midgley, 2014).

From the vantage point of the SLA, it is justifiable to argue that establishing a micro-loan facility might strengthen the financial livelihood assets of informal female traders (Serrat, 2017). This is important for lessening the vulnerability of informal female traders' livelihoods to seasonal trends like droughts especially in the case of informal female traders whose livelihood strategies are somehow linked to agricultural output. Nonetheless, there is need for the EcoCash service providers to establish practical ways of ensuring loan repayments especially in light of limited collateral security among women in the informal economy.

Though establishing an accessible micro-loan facility may be critical in improving the effectiveness of the EcoCash facility in meeting the needs of informal female traders, the strategy may fail in the absence of adequate digital and financial literacy skills. The next sub-theme thus focuses on the strategy of training informal female traders on digital and financial literacy skills as a way of improving the efficacy of the EcoCash facility in meeting informal female traders' needs.

4.6.4 TRAINING ON DIGITAL AND FINANCIAL LITERACY

Figure 4.4 shows that training on digital and financial literacy might help informal female traders to benefit more from the EcoCash facility. Participants considered such training to be both a panacea to low digital literacy among informal female traders and a precondition to optimum utilisation of the EcoCash facility. Commenting on the issue of digital illiteracy Participant 12 asserted:

EcoCash service providers should address this challenge by building our capacity to use the EcoCash facility effectively and efficiently in order to prevent challenges like these.

On the same note, one participant at the focus group discussion suggested:

I recommend that EcoCash service providers should educate us on financial literacy and the EcoCash facility itself. Conducting refresher courses where necessary. This will allow us to use the facility more effectively without losing money due to simple technical errors.

The above sentiments concur with the views of Key informant 3 who argued:

This problem can be addressed through enhancing the promotional activities and visual aids that assist people whose literacy levels are low. We also have foot soldiers or brand ambassadors who move around to educate EcoCash service users on how best to use EcoCash. We also hold forums and workshops for different groups. Informal female traders can benefit from these.

The findings resonate with the sentiments of Mutasa (2015) who posits that technology-driven social enterprises, governments and education institutions should collaborate and promote digital literacy especially among women in the informal economy. The findings also support the study conducted by the FinMark Trust (2014) which shows that financial literacy and customer education enable EcoCash service users including women in the informal economy to adequately realise the value of financial services offered by EcoCash.

The findings are significant because they reveal the importance of substantial human capital in the pursuit of sustainable livelihoods. Based on the findings, it suffices to comment that if the EcoCash service providers adequately invest in financial and digital literacy of women in the informal economy it might advance financial inclusion in a more substantial way. In the context of social development, the findings underscore the centrality of human capabilities as the most critical resource in the development of any society (Todaro & Smith, 2017).

From the standpoint of the SLA, investing in the digital and financial literacy of informal female traders might facilitate awareness of their rights including property rights that apply to their livelihoods (Cortes, 2014). The training might also enhance the human livelihood assets particularly skills-set, knowledge, capacity to adapt and positive attitude of informal female traders which is critical for the sustainability of their livelihoods and utilisation of other assets including financial, physical and social livelihood assets. (Serrat, 2017). Arguably, training on digital and financial literacy is one of the most invaluable social investments that technology-driven social enterprises, including EcoCash, can ever make towards sustaining livelihoods of informal female traders in the wake of a highly disruptive technological revolution.

4.7 SUMMARY OF CHAPTER

The above chapter shows that the livelihoods of informal female traders in Harare are agro-based to a larger extent. Also, the women utilise EcoCash services in their livelihood activities, for example, sending and receiving money. The EcoCash mobile money facility emerges as a significant tool in the transformation of the livelihoods of informal female traders regardless of challenges like low digital literacy. Furthermore, the findings show that there is room for EcoCash to be improved as a technology-driven social enterprise which is vital for informal female traders. The next chapter focuses on main findings, conclusions and recommendations.

CHAPTER FIVE
MAIN FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This is the closing chapter of a study which set out to investigate the contribution of EcoCash, a technology-driven money facility, to enhance the livelihoods of informal female traders in Harare, Zimbabwe. The achievement of this aim was guided by the following research question:

- How does EcoCash contribute to the improvement of livelihoods of informal female traders in Harare, Zimbabwe?

The researcher fulfilled the aim of the study through the following objectives:

- To establish the services provided by EcoCash to informal female traders
- To examine the role of EcoCash in transforming the livelihood assets of informal female traders
- To identify any challenges experienced by informal female traders when using EcoCash
- To explore the ways in which EcoCash can be improved as a tool for promoting the livelihoods of informal female traders

The above stated objectives were fulfilled through an empirical qualitative study which was designed as an exploratory case study. This included in-depth interviews with 15 informal female traders and three key informants as well as a focus group discussion with eight informal female traders. This chapter summarises the main findings of the study and the respective conclusions which are organised according to research objectives. The chapter also gives recommendations that are premised on the study findings and conclusions.

5.2 MAIN FINDINGS AND CONCLUSIONS

Objective 1: To establish the services provided by EcoCash to informal female traders.

The main findings on this objective were as follows:

- **Finding 1:** EcoCash enables informal female traders to receive money. The service involves accepting electronic payments from customers as well as transfers from relatives and human service agencies.

- **Finding 2:** EcoCash offers informal female traders the service of sending money. The service includes transferring money to friends, family members and fellow-traders.
- **Finding 3:** EcoCash provides the service of saving money to informal female traders. This involves storing a minimum of one United States Dollar in an electronic account and earning interest of four per cent annually in the process.
- **Finding 4:** EcoCash allows informal female traders to make payments. The service involves settling utility bills as well as paying suppliers and local stores for stock and airtime electronically.
- **Finding 5:** EcoCash provides cash withdrawal services to informal female traders. This includes obtaining cash from shops, agent outlets and petrol stations, among other retail outlets.

In view of the above findings on objective 1, the study made the following conclusion:

- **Conclusion:** The multiplicity of EcoCash services makes it possible for informal female traders to actively participate and be financially included in the broader economic context of Zimbabwe. In addition, the fact that EcoCash offers services that can be accessed by both low-income earners like informal female traders and high-income earners including shop owners and human services agencies demonstrates the universalistic nature of EcoCash as a technology-driven social enterprise.

Objective 2: To examine the role of EcoCash in transforming the livelihood assets of informal female traders.

The major findings on this objective were as follows:

- **Finding 1:** EcoCash is instrumental in building informal female traders' capacity to trade in a cash-strapped economy through changing their livelihood strategy from being cash-based to electronic money-based. Despite the cash shortages in Zimbabwe, informal female traders are able to buy stock from their suppliers and sell to their customers using the EcoCash facility. This enables them to turn their stock and human assets particularly entrepreneurial skills into value.

- **Finding 2:** EcoCash's role includes strengthening the security of informal female traders' income by enabling them to safeguard their money through an electronic wallet which is pass-code protected and neither susceptible to theft nor destruction by fire. This reduces informal female traders' risk of losing financial assets.
- **Finding 3:** EcoCash improves the capacity of informal female traders to save income by enabling them to own an electronic savings account given that their access to banks is limited. The savings account allows informal female traders to preserve their monetary gains and earn interest in the process thereby increasing their financial assets.
- **Finding 4:** EcoCash multiplies livelihood strategies of informal female traders by giving them opportunities to serve as independent contractors and agents for EcoCash service providers. This allows them to increase their livelihood outcomes particularly income.
- **Finding 5:** EcoCash's role involves enhancing the capacity of informal female traders to receive external support for their livelihoods from social networks which promotes resilience and sustainability of livelihood strategies in difficult times. The facility thus allows informal female traders to turn their social assets into economic value.
- **Finding 6:** EcoCash boosts convenience in the execution of informal female traders' livelihood activities. This allows them to save time and reduce costs thereby enabling them to commit more effort and resources towards their livelihood strategies.

In light of the findings under objective 2 the study made the following conclusion:

- **Conclusion:** EcoCash contributes to the improvement of informal female traders' livelihoods to a greater extent. It does this through boosting the women's livelihood assets and converting those assets into value as well as improving and multiplying the women's livelihood strategies. The contribution of EcoCash to livelihood outcomes is, however, still limited to increase in income and general access to basic commodities. This study contends that though there is potential for improvement, the facility is yet to significantly transform the standard of living and quality of life of informal female traders. The limitation at livelihood outcomes level can be attributed to a plethora of factors including a less favourable macro-economic environment.

Objective 3: To identify any challenges experienced by informal female traders when using EcoCash

The main findings under this objective are outlined below.

- **Finding 1:** Informal female traders are affected by high costs of transacting when they use EcoCash. The challenge is caused by unofficial tariffs that are levied by EcoCash agents as well as the transactional taxes levied by government. The problem of high transaction costs reduces the financial assets of informal female traders and lowers the profitability and growth of their livelihood strategies.
- **Finding 2:** Poor network coverage is one of the impediments faced by informal female traders when using EcoCash. The problem is caused by a general lack of sound digital infrastructure. In addition, poor network coverage disrupts the financial transactions of informal female traders thereby reducing their ability to buy from suppliers and sell to customers.
- **Finding 3:** Informal female traders are limited by their relatively low levels of digital literacy when they use EcoCash. This challenge mainly results from skewed educational policies and patriarchal cultures which prejudice against women in society. Furthermore, low digital literacy makes it difficult for informal female traders to fully utilise the services of EcoCash. It also makes the women vulnerable to dishonesty customers who can cheat them.

With due consideration of the above findings the study made the following conclusion.

- **Conclusion:** The challenges faced by informal female traders when using EcoCash emanate from a multifaceted background of macro-economic, infrastructural and cultural conditions. In addition, the challenges threaten the sustainability and viability of informal female traders' livelihoods.

Objective 4: To explore the ways in which EcoCash can be improved as a tool for promoting the livelihoods of informal female traders.

The major findings on this objective were as follows:

- **Finding 1:** Stabilising transaction costs incurred by informal female traders when using EcoCash is one way in which the facility can be improved. Findings show that the transaction costs might be stabilised by lobbying for pro-poor policies which do not impose taxes on low income earners like informal female traders. Transaction costs can also be stabilised by strictly regulating EcoCash tariffs and curbing the manipulation of informal female traders by EcoCash agents who peg unofficial tariffs. Stabilising transaction costs might help informal female traders to increase their financial assets particularly, savings and boost their livelihood outcomes especially income.
- **Finding 2:** EcoCash services may also be improved by increasing the accessibility of appropriate digital infrastructure to informal female traders. Such infrastructure includes network boosters and POS machines. This strategy might improve the profitability of informal female traders' livelihood activities as it lowers network outage and promotes uninterrupted financial transactions.
- **Finding 3:** EcoCash may be improved by establishing a more accessible EcoCash-based micro-loan facility. Findings show that this strategy might enable informal female traders to expand their livelihood strategies and reduce their vulnerability to economic shocks.
- **Finding 4:** Training informal female traders on digital and financial literacy might help to improve the utility of the EcoCash facility. Findings show that by up-skilling service users, the relevance of EcoCash may be enhanced indirectly thereby enabling its full utilisation while reducing vulnerability of informal female traders to technological trends concurrently.

In light of the main findings on objective 4, the study made the following conclusion:

- **Conclusion:** Improving the EcoCash facility for the success of informal female traders' livelihoods will require multi-dimensional measures including a shift towards pro-poor policies and a robust regulatory framework for digital economic activities. It will also require investment in sound digital infrastructure and capacity building for informal female traders at a financial and skills level.

5.3 RECOMMENDATIONS

In light of the above main findings and respective conclusions, the study makes the following recommendations:

- **Advocate for pro-poor policies**
    - The study recommends effective advocacy for economic policies which are favourable to the livelihoods of informal female traders especially with regards to taxes. This might be spearheaded by CSOs like ZCIEA and VISET in collaboration with the service providers of EcoCash, the UN and the informal female traders. The recommendation is based on findings which show that high costs of transacting on EcoCash incurred by informal female traders are fairly attributable to macro-economic policies that were formulated by the Government of Zimbabwe. Evidence-based advocacy might entail informing the Government of Zimbabwe about the significance of EcoCash as a technology-driven social enterprise and how pro-poor macro-economic policies might enhance both the platform and the livelihoods of informal female traders.

- **Regulate EcoCash tariffs and activities of EcoCash agents effectively**
    - The study recommends the establishment of strict regulations to govern the tariff system and activities of EcoCash agents as a way of protecting informal female traders. This might be implemented by the service providers of EcoCash. The recommendation is based on study findings which show that the high costs of transaction faced by informal female traders are partly caused by unofficial tariffs pegged by EcoCash agents.

- **Establish more dependable and accessible digital infrastructure**
    - The study recommends creation of dependable digital infrastructure which is accessible to informal female traders. This might be spearheaded by the service providers of EcoCash through innovative financial models based on Pro-poor Public Private Partnerships. This recommendation resonates with findings which show that challenges like poor network coverage which disturb financial transactions of informal female traders emanate from infrastructural inadequacies.

- **Create a more accessible micro-loan facility**
    - The study also recommends creation of a micro-loan facility which is accessible to informal female traders. This might also be done by the service providers of

EcoCash. The recommendation is based on findings which show that a micro-loan facility dedicated to informal female traders might promote the growth of their livelihood strategies and protect them from economic shocks.

- **Promote the digital and financial literacy skills of informal female traders**
    - The study also recommends the training of informal female traders on digital and financial literacy skills. This might be spearheaded by the service providers of EcoCash. This recommendation is based on findings which show that digital and financial literacy skills might enable informal female traders to fully utilise the services of EcoCash and reduce their vulnerability to technological trends.

5.3.1 SUGGESTIONS FOR FUTURE RESEARCH

In view of the issues that emerged from the findings and the conclusions thereof, the study recommends future studies to:

- Assess the contribution of Pro-poor Public Private Partnerships to the sustainability of technology-driven social enterprises

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SOCIAL WORK
THE SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT (SHCD)

Private Bag 3, Wits, 2050 • Tel: 011 717 4472 • Fax: 011 717 4473 • E-mail: socialwork.SHCD@wits.ac.za

PARTICIPANT INFORMATION SHEET FOR INFORMAL FEMALE TRADERS

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

Good day,

My name is Simbarashe Moyo. I am a registered post graduate student studying for MA in the field of Social Development at the University of the Witwatersrand in South Africa. In partial fulfilment of the requirements for the degree, I am conducting research regarding the contribution of technology-driven social enterprises (particularly EcoCash) to the livelihoods of informal female traders. It is hoped that the study will contribute to the enhancement of financial inclusion among informal female traders through EcoCash. It is also hoped that the study will contribute to the expansion of knowledge on technology-driven social enterprises and informal female traders. This may inform future social development studies and practice by researchers and Civil Society Organisations respectively.

As an informal female trader who has been using EcoCash for three or more years you are ideally positioned to contribute to my research. I therefore, wish to invite you to participate in my study. If you accept my invitation your participation would be entirely voluntary and you are free to withdraw at any time without penalty. You may also choose not to answer questions that you feel uncomfortable answering. There are no consequences or personal benefits of participating in this study. If you agree to participate, I will arrange to interview you or engage in a discussion with you at a place and time that is suitable for you. The interview/discussion will last approximately one hour. If you choose to participate, I will ask for your permission to tape-record the interview/discussion. No-one other than the researcher and the supervisor will have access to the recording. The recording will be stored in a password protected computer. The audio recording of the interview/discussion will be kept for two years following any publication or for six years if no publications emanate from the study. The transcript of recording (without any identifying information directly linked to you) will be stored permanently under lock and key. It may be used for future studies.

Please be assured that your name and personal details will be kept confidential and no identifying information will be included in the final research report. The results of the research may also be used for academic purposes including books, journal and conference proceedings. Summary of findings will be made available to participants on request.

Please contact me on +27 74 140 5035 or 1688725@students.wits.ac.za or my supervisor, Dr. Edmarie Pretorius on Edmarie.Pretorius@wits.ac.za or +27 11 7174 476 if you have any questions regarding my study. We shall answer them to the best of our ability. If you have any complaints about the study please contact the Human Research Ethics Committee (Non-Medical) Administrator: Ms Shaun Shoeman on Shaun.Schoeman@wits.ac.za or +27 11 717-1408.

Thank you for taking your time to consider participating in the study.

Yours sincerely,

Simbarashe Moyo

Appendix B

SOCIAL WORK

THE SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT (SHCD)

Private Bag 3, Wits, 2050 • Tel: 011 717 4472 • Fax: 011 717 4473 • E-mail: socialwork.SHCD@wits.ac.za

PARTICIPANT INFORMATION SHEET FOR KEY INFORMANTS

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

Good day,

My name is Simbarashe Moyo. I am a registered post graduate student studying for MA in the field of Social Development at the University of the Witwatersrand in South Africa. In partial fulfilment of the requirements for the degree, I am conducting research regarding the contribution of technology-driven social enterprises (particularly EcoCash) to the livelihoods of informal female traders. It is hoped that the study will contribute to the enhancement of financial inclusion among informal female traders through EcoCash. It is also hoped that the study will contribute to the expansion of knowledge on technology-driven social enterprises and informal female traders. This may inform future social development studies and practice by researchers and Civil Society Organisations respectively.

As someone who is knowledgeable about the EcoCash mobile money facility and has been directly or indirectly involved with informal female traders for the past three or more years you are ideally positioned to contribute to my research. I therefore, wish to invite you to participate in my study. If you accept my invitation your participation would be entirely voluntary and you are free to withdraw at any time without penalty. You may also choose not to answer questions that you feel uncomfortable answering. There are no consequences or personal benefits of participating in this study. If you agree to participate, I will arrange to interview you at a place and time that is suitable for you. The interview will last approximately one hour. If you choose to participate, I will ask for your permission to tape-record the interview. No-one other than the researcher and the supervisor will have access to the recording. The recording will be stored in a password protected computer. The audio recording of the interview will be kept for two years following any publication or for six years if no publications emanate from the study. The transcript of recording (without any identifying information directly linked to you) will be stored permanently under lock and key. It may be used for future studies.

Please be assured that your name and personal details will be kept confidential and no identifying information will be included in the final research report. The results of the research may also be used for academic purposes including books, journal and conference proceedings. Summary of findings will be made available to participants on request.

Please contact me on +27 74 140 5035 or 1688725@students.wits.ac.za or my supervisor, Dr. Edmarie Pretorius on Edmarie.Pretorius@wits.ac.za or +27 11 7174 476 if you have any questions regarding my study. We shall answer them to the best of our ability. If you have any complaints about the study please contact the Human Research Ethics Committee (Non-Medical) Administrator: Ms Shaun Shoeman on Shaun.Schoeman@wits.ac.za or +27 11 717-1408.

Thank you for taking your time to consider participating in the study.

Yours sincerely,

Simbarashe Moyo

Appendix C

CONSENT FORM FOR PARTICIPATION IN THE STUDY

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

I hereby consent to participate in the study. The purpose and procedures of the study have been explained to me.

I understand that:

- My participation in this study is voluntary and I may withdraw from the study without being disadvantaged in any way.
- I may choose not to answer any specific questions asked if I do not wish to do so.
- There are no foreseeable benefits or particular risks associated with participation in the study
- My identity will be kept strictly confidential and any information that may identify me will be removed from the interview transcript
- A copy of my interview/discussion transcript without any identifying information will be stored permanently under lock and key and may be used for future research
- I understand that my responses will be used in the write up of the research report and may be presented in conferences, book chapters and journal articles.

Name: ____________________________________

Date: ____________________________________

Signature: ____________________________________

Appendix D

CONSENT FORM FOR AUDIO-TAPING OF THE INTERVIEW/ DISCUSSION

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

I hereby consent to tape-recording of the interview or discussion.

I understand that:

- The recording will be stored in a password protected computer with restricted access to the researcher and the research supervisor
- The recording will be transcribed and any information that could identify me will be removed
- When the data analysis and write up of the research study is complete the audio recording of the interview/discussion will be kept for two years following any publication or for six years if no publications emanate from the study
- The transcript of recording (without any identifying information directly linked to me) will be stored permanently under lock and key. It may be used for future studies.
- Direct quotes from my interview/discussion without any information that could identify me may be cited in the research report or other write ups of the research.

Name: ________________________________

Date: ________________________________

Signature: ________________________________

Appendix E

INTERVIEW GUIDE FOR INFORMAL FEMALE TRADERS

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

Introduction

- Welcoming of participant and introductions
- Explaining the purpose of the interview
- Seeking participant's consent

Demographic information

Age	Education status	Marital status	Number of Children	Type of Livelihood Activity

Questions

1. How would you describe your livelihood activity?
2. What is your understanding of EcoCash?
3. How would you describe the services that EcoCash offers you?
4. In what ways does EcoCash contribute to your livelihood activity?
5. How would you describe the changes brought to your quality of life and standard of living by EcoCash if there are any?
6. What are the challenges associated with using EcoCash in your livelihood activity if there are any?
7. If there are challenges associated with EcoCash what solutions would you suggest for the challenges?
8. When thinking about EcoCash, what do you think are areas that need to be improved and explain why?

Closing remarks

May I take this opportunity to thank you for allowing me to talk to you despite other commitments you have.

Appendix F

INTERVIEW GUIDE FOR KEY INFORMANTS

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

Introduction

- Welcoming of key informant and introductions
- Explaining the purpose of the interview
- Seeking key informant's consent

Questions

1. What is your understanding of EcoCash?
2. How would you describe the services that EcoCash offers to informal female traders in Harare?
3. In your view, how does EcoCash contribute to the livelihood activities of informal female traders?
4. In your opinion, what are the challenges that informal female traders might face when using EcoCash in their livelihood activities, if any?
5. If EcoCash was your business, what would you do differently to address the challenges that informal female traders face when using EcoCash?
6. What areas about EcoCash would you think need improvement and why?

Closing remarks

May I take this opportunity to thank you for allowing me to talk to you despite other commitments you have.

Appendix G

FOCUS GROUP DISCUSSION GUIDE

Title of the study: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: a case of EcoCash in Harare, Zimbabwe.

Introduction

- Welcoming of participants and introductions
- Explaining the purpose of the discussion
- Seeking participants' consent
- Group contacting

Questions

1. How would you describe EcoCash and the services that it offers you?
2. In what ways does EcoCash contribute to your livelihood activity?
3. If there are any changes that EcoCash has brought to your livelihoods, how would you describe them?
4. What are the challenges that you encounter when using EcoCash in livelihood activities, if any?
5. What would you recommend the management of EcoCash to do in order to address the challenges faced when using EcoCash?
6. When thinking about EcoCash, what do you think are areas that need to be improved and explain why?

Closing remarks

May I take this opportunity to thank you for allowing me to talk to you despite other commitments you have.

Appendix H

BUDGET

ITEM	COST (Rand)	Source of funds
Food and accommodation during 2 weeks of data collection	5 700	Mandela Rhodes Foundation (MRF) research grant
Return ticket (South Africa to Zimbabwe)	5 000	MRF research grant
International and local phone calls	500	MRF Personal Allowance
Audio Recorder	1 300	MRF Research grant
Printing	500	MRF Personal Allowance
TOTAL	13 000	

Appendix I

ETHICS CLEARANCE CERTIFICATE

SOCIAL WORK

THE SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT (SHCD)

DEPARTMENTAL HUMAN RESEARCH ETHICS COMMITTEE (SOCIAL WORK) CLEARANCE CERTIFICATE

PROTOCOL NUMBER: SW/18/07/59

PROJECT TITLE: The contribution of technology-driven social enterprises to the livelihoods of informal female traders: A case of EcoCash in Harare, Zimbabwe

RESEARCHER/S: S Moyo (1688725)

SCHOOL/DEPARTMENT: SHCD Social Work

DATE CONSIDERED: 13 September 2018

DECISION OF THE COMMITTEE: Approved

EXPIRY DATE: 30 November 2019

DATE: 01 October 2018 **CHAIRPERSON: Dr E Pretorius**

Cc: Supervisor: Dr E Pretorius

DECLARATION OF RESEARCHER(S)

To be completed in **DUPLICATE** and **ONE COPY** returned to the Administrative Assistant, Room 8, Department of Social Work, Umthombo Building Basement.

I/We fully understand the conditions under which I am/we are authorised to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the committee. **For Masters and PhD an annual progress report is required.**

SIGNATURE

05 / OCT / 2018

DATE

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES