

# NAVIGATING CONSTRAINTS AND UNLEASHING POTENTIAL: AN IN-DEPTH ANALYSIS OF THE CHALLENGES FACED BY YOUNG ENTREPRENEURS IN INFORMAL TRADING IN CHINHOYI, ZIMBABWE

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## Abstract

*The study's goal was to document the difficulties that young unregistered traders in Zimbabwe's Chinhoyi town confront. The lack of focus on the difficulties encountered by young informal merchants by local and national regulatory bodies served as the impetus for the study. Since this study draws on the everyday experiences of young informal traders and their navigation of the complex issues they face, we feel it broadens our knowledge of the challenges these individuals face. The study, which used a qualitative research approach and focus groups, in-depth interviews, and documentary analysis as data generation tools, discovered that young informal traders face a number of difficulties, including a lack of funding, harassment from local authorities, a lack of mentorship, and competition from more established traders. Thus, the study found and came to the conclusion that young entrepreneurs use a variety of survival techniques in this challenging environment, including borrowing money from friends and family and depending on a wide range of mentorship and coaching programs from diverse sources. The report suggests that the public and private sectors shoulder the burden of fostering these budding entrepreneurs.*

**Keywords:** Informal traders, entrepreneurs, municipality, challenges, Chinhoyi

## 1. INTRODUCTION

The main aim of this paper is to reveal the reality and everyday life of youth informal traders in the town of Chinhoyi in Zimbabwe. The research discusses coping mechanisms that these young traders use in reaching opportunities and constraints. Kabonga, Zvokumba, and Nyagadza (2021) researched in Bindura and found that the youth engaged in informal trade have to cope with risks and rise above various challenges to continue their businesses. Like most Zimbabwean towns, Chinhoyi is based on agriculture and mining. Formal business industries have since the start of the long-standing macroeconomic uncertainty in the early 2000s worsened, paving way for the emergence of small-scale informal businesses (Mupambirei & Matiza, 2021). Economic crisis from 2023 onwards hastened the phenomenon: poor global prices for commodities triggered lay-offs among agricultural and mining workers,

The central focus of this article is to accord readers a practical insight into the everyday challenges of young informal traders. The introductory section presents the background of the informal economy in Zimbabwe in general. This is followed by a step-by-step process of how the data were collected, analyzed, and presented for the findings of the study on thematic lines.

### **Informality of the Informal Sector: Context**

Since liberation for Zimbabwe, the informal sector has coexisted with the formal economy (Njaya, 2015). The sector was shunned by policymakers in the early period as being ephemeral, believing that it would shrink as formal employment increased (Nuru & Devi, 2016). Structural adjustment, however, during the 1990s sparked huge retrenchments, resulting in a shift towards informal trade (Chirisa, 2009; LEDRIZ, 2015; Mupedziswa & Gumbo, 2001). Njaya (2015, p.98) remarks that liberalization in the economy led to redundancies in the public and private sectors, which caused a rise in flea markets and cross-border trading centers, mostly by women (Chibisa, 2008).

From 2000, Zimbabwe fell into severe economic hardship, characterized by hyperinflation, shortages of foreign currency, and deteriorating formal employment (Kabonga, 2020). Initiatives such as Fast Track Land Reform further destabilized agriculture, raising unemployment (Kabonga, 2020). Throughout the period of crisis in Zimbabwe, informalization increased as foreign currency and basic commodities were transmitted via parallel markets (LEDRIZ, 2015; Tamukamoyo, 2009).

Chinhoyi's agricultural and mining closures mirrored national trends, thrusting many into informal ventures. In response, stakeholders—including NGOs and government bodies—launched support initiatives, such as the Zimbabwe Informal Sector Association (Mid-1990s) and the Informal Industry Resources Network, which offered training and finance to informal entrepreneurs (Mupedziswa & Gumbo, 2001). Expansion of informal activity was further propelled by empowerment and indigenization policies tied to widespread layoffs (Njaya, 2015). According to the 2023 Economic Census (ZimStat, 2025), around 76% of Zimbabwe's 204,798 registered business establishments operate informally, with the wholesale and retail sector accounting for over 73% (ZimStat, 2025). Informality plays a pivotal role in the broader economy, especially amid persistently high youth unemployment and rising NEET (Not in Education, Employment, or Training) rates (ZimStat; Musarurwa, 2025).

The literature underscores a scarcity of in-depth inquiry into the everyday experiences of young informal traders, creating a gap for policymakers. This study aims to contribute to that understanding by illuminating the specific challenges and resilience strategies of young entrepreneurs navigating Zimbabwe's informal economy.

### **Literature Review**

Literature identifies several problems faced by young unregistered businesspeople that either discourage the establishment of their business or limit expansion. One of the primary challenges is perception, particularly among older clients who are more likely to doubt the ability of young traders to deliver quality commodities (Maphosa, 2022). This negative perception reduces consumer confidence and leads to declining sales. Recent studies in Zimbabwe and other sub-Saharan nations suggest that young informal traders have a tendency to operate in environments where they are undervalued or stigmatised (Chitongo, 2023).

The local authorities' attitude aggravates the problem. In Kenya, Uganda, and Zimbabwe, vending spaces continue to be stigmatized as unsafe or illegal spaces (Mupambirei & Matiza, 2021). In Zimbabwe, this is historically corroborated in the government's Operation Murambatsvina, which razed informal trading facilities and pushed thousands of vendors, particularly women and youths, onto the streets (Tibaijuka, 2005; Chikanda, 2020). These operations have a direct effect of incurring financial losses, disempowering livelihoods, and entrenching adverse attitudes against the informal sector.

Another constraint is a lack of entrepreneurial leadership and management capacity among young traders. Empirical evidence is that it is hard for informal enterprises to expand without adequate business, marketing, and finance capabilities (Matunhu & Moyo, 2021; Sibanda, 2022). Evidence in Chinhoyi illustrates that young vendors use trial-and-error approaches in business operations since they lack exposure to training in entrepreneurship.

The cost and regulatory barriers are also significant. High payment fees, bureaucratic time delays, and regulatory procedures discourage youths from registering their enterprises (Makwara & Tavuyanago, 2022). It has been shown that formalizing a business in the majority of African countries is disproportionately expensive in relation to income levels, a replay of earlier findings by Gatewood and Boko (2009) and Gombarume and Mavhundutse (2014). This regulatory "mountain" facto shuts out the lion's share of potential entrepreneurs from the formal economy.

### **Conceptualising Informal Trading**

In a general sense, informal trade is the sale and purchase of goods for insignificant margins of profit, often done outside official regulatory frameworks (Mupedziswa & Gumbo, 2001; Mhlanga, 2021). It may include consumables and non-consumables peddled on streets, walkways, open spaces, road junctions, or door-to-door levels (Chirisa, 2013; Dube, 2020). Informal traders in Zimbabwe market a range of goods from fresh fruits and vegetables and second-hand clothing to household appliances and domestic goods (Chitongo, 2023).

Some of the definitions, such as "hawkers," "peddlers," and "street vendors," are used extensively in policy literature and academic work (Matenga, 2018; Maphosa, 2022). In Chinhoyi, informal business exists in designated and undesignated areas, typically without payment of tax, and therefore a significant percentage of transactions is not reported (Chazireni & Chigonda, 2018). The informal sector includes roadside vendors, domestic businesses, cooperative vendors, and cross-border vendors (Mhlanga, 2021).

Since it is informal, the sector tends to operate in contradiction with domestic law and by-laws, with restrictions imposed on trading zones, product ranges, and operating hours (Mupambirei & Matiza, 2021). Characteristics such as small initial capital, irregular earnings, and limited access to credit still remain the norm (Sibanda, 2022). In Zimbabwe, these structural and economic constraints are compounded by long-term high unemployment and macroeconomic instability, which drive more youths into informal trade as a survival strategy (Makumbe, 2023).

## **THE RESEARCH SITE AND METHODOLOGICAL DELINEATIONS**

### **Study Context**

The research was carried out in Chinhoyi, Mashonaland West Province, Zimbabwe, an area that is dominated by gold and nickel mining, which drives the local economy and sets the platform for youth informal trade (Muzvidziwa, 2022). Informal markets—in the guise of community-based stalls and night bazaars—are vital in addressing residents' needs in this context (AP News, 2024).

### **Youth Informal Sector in Zimbabwe**

National data attests to the prevalence of the informal sector: 76.1% of business undertakings are conducted informally, and retail and wholesale top with over a 73% of the economic contribution (ZimStat, 2025). Out of employment, as of Q3 2024, informal non-agricultural employment made up 43.6% of total employment, and informal jobs maintained the livelihoods of more than 80% of the Zimbabwean population (Sunday Mail, 2025; ILO–UNESCO, 2024).

Among youth in particular, UNICEF reports that around 84% are in informal employment because of limited formal work opportunities (UNICEF, 2022). This is supported in qualitative literature: a British Council report discusses that nearly half of working young people do so informally, doing "hustling" since the formal economy doesn't have available support and opportunity (British Council, 2023).

### **Qualitative Framework and Narrative Inquiry**

The study applies narrative inquiry to uncover how young people construct and interpret their lives in off-the-books trade. The power of this approach is to generate rich, story-telling understandings of the socio-economic lives of youth traders (Clandinin & Connelly, 2000; Riessman, 2008). Most recent studies highlight the importance of an integration of multimodal storytelling, digital tools, and Dynamic Narrative Inquiry, focused on how narrative influence's identity and agency among marginalized youth (Anderson & Holloway, 2023; Barkhuizen, Benson & Chik, 2024; Daiute, 2021). For enhanced validity and depth, the study utilized methodological triangulation, combining in-depth interviews, focus group discussions held in community marketplaces, and document analysis. This technique lies at the core of recognizing converging and diverging perspectives (Aspers & Corte, 2019).

Farquhar, Michels & Robson (2020) expand upon this by suggesting triangulation which facilitates convergence and divergence as a way of revealing underlying patterns. More recently, the Qualitative Triangulation Framework (QTF) likewise enables researchers to pinpoint tensions and reflexivity in interpretation (Kelly et al., 2022).

### **Sampling and Participant Engagement**

Under the purposive sampling design (Etikan, Musa & Alkassim, 2016), the researchers selected 30 youth informal traders drawn from community activities across Chinhoyi because there were no formal records. These sampling designs have been established to be utilized in researches of hidden or undocumented communities across urban Zimbabwe (Mabasa, 2023; Maree, 2022).

## PRESENTATION AND DISCUSSION OF FINDINGS

### Challenges faced by young entrepreneurs in informal trading

**Lack of capital.** Among the many issues that young unregistered business owners in Chinhoyi Town face, capital was mentioned most frequently. Every time they spoke, research participants brought up this topic first. Young entrepreneurs lack capital, according to a consensus with other experts (Chimucheka, 2012; Edoho, 2015; Fatoki and Garwe, 2010; Nuru and Devi, 2016; Nyanga, 2013; Tinarwo, 2016). Two unofficial cell phone vendors on the streets of Chinhoyi town said the following:



*I do not have enough money to grow my business. I aim to sell high end and top of the range smartphones but currently I do not have money to purchase those phones for resell. My desire is to increase the range of the products that I sell but the problem is that I do not have enough money to diversify the products that I sell.*

This result supports the claim made by Chimucheka (2012) that young entrepreneurs have restricted access to finance. An additional investigation into this issue showed that, in the setting of scarce resources, the sources of finance for young informal merchants were their personal savings and, sporadically, presents and loans from friends. Since they need collateral security, which informal traders are unable to provide, banks and other financial institutions in

Zimbabwe are reluctant to lend to them. Additionally, Edoho (2015) found that banks need ludicrous collateral from young business owners before to offering investment loans.

Because young informal merchants typically do not fulfill the basic standards for borrowers and frequently lack independent property rights, banks are hesitant to lend to them because they do not have collateral. "At the bank, they asked me whether I have a house or car before they can extend a loan to me," stated a young, female merchant who saw this. Since I'm just eighteen, where would I obtain that?

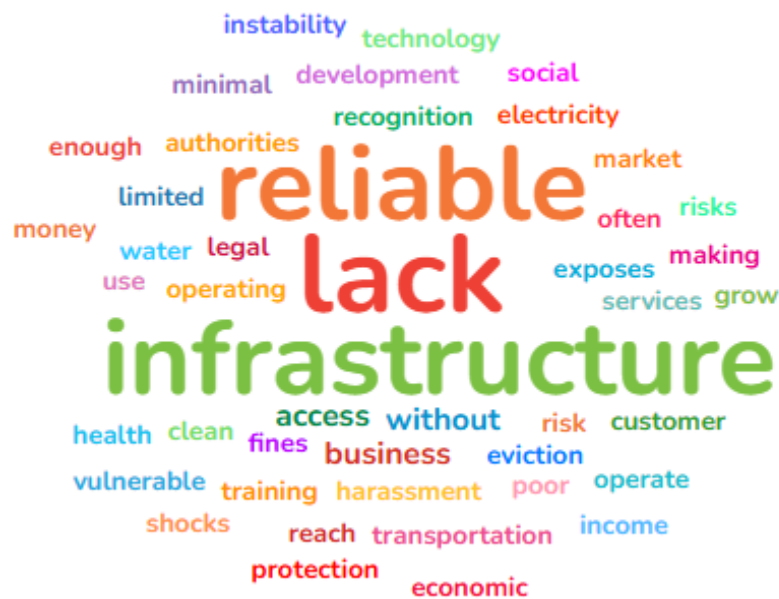
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We also found out the young entrepreneurs believe the banks are unable to assist them because they are sceptical that they will not efficiently utilise the loans extended and expend the loan on non-business matters such as lavish partying and fashion. As it is beyond of the scope of our study, we could not establish from banks why they rarely extend support to young informal traders.

Like with formal trade, sustained informal commerce also needs funding from commercial banks, credit bureaus, microfinance organizations, and other financial institutions. According to our interview, a lot of informal traders are afraid to approach financial institutions since they've had bad experiences with them in the past. The unnecessary paperwork that finally produces nothing is a part of the bad experience. Some of our respondents had low educational backgrounds, so they were scared by the paperwork, which is typically written in financial jargon that is hard even for the most educated people in the community to understand.

The bulk of the entrepreneurs, according to the interviewees, sold their goods in public areas and on the streets, and their main complaint was that they lacked a physical facility to operate their businesses from. Not only were the market booths that the town government had allocated insufficient, but they were also hard to get. To secure a market booth, one needed considerable political capital, which the young people did not have, as we discovered. One common observation regarding infrastructure that study participants provided to us was as follows:





*The only thing that we want is a decent place to sell our products. We are tired of selling our wares in streets and open spaces. We are not only exposed to the vagaries of the weather here in Chinhoyi but always doing cat and mouse with the municipality police.*

This was consistent with the findings of Chibisa's (2008) study conducted in Mutare, which also showed that the city's informal traders lacked infrastructure. According to the traders in Chibisa's (2008) study, the absence of power, defined trading bays, water, and restrooms made it difficult for them to do their jobs. Similar problems were seen in the Chinhoyi research, where living in open areas and on street corners and store verandas exposed them to wind, rain, and sun, hence reducing the quality of their items via natural deterioration. There have been instances where bystanders have tramped on their wares, causing young street vendors to suffer losses. A young male informal trader experienced this:





*I sell my tomatoes near that big supermarket, so on this day there were people queuing for mealie meal and an old man accidentally pushed a makeshift stall I had put and all my tomatoes were scattered and people ended up trampling on them and I incurred a huge loss. I am yet to fully recover from that loss.*

It was discovered that teenage unregistered vendors lacked the social skills necessary to handle situations in which a bystander tramped on their goods. In other research, seasoned vendors conversed with bystanders and received payment. Young informal merchants lose money with no way to recover their losses if they lack these engagement abilities. Dealing with property owners who claim that the young unregistered vendors impinge upon their business in one way or another has led to confrontations when they trade close to existing business units and on store verandas. The young unofficial vendors were frequently threatened by the store owners, who also occasionally had them detained by the police. Interviews revealed that established companies would collude with security personnel to drive away the younger unregistered vendors. Secret money transactions between large corporations and security personnel have been documented, as the section that follows demonstrates. As a result, teenage informal dealers and security personnel had a "cat and mouse" relationship that was typified by running fights. Therefore, we contend that the microbusiness politics surrounding

the admission of young street vendors into town areas revealed the monopoly capital's manipulations against susceptible and emerging street-based enterprises. Thus, it continued to be a daily uphill struggle for young unregistered vendors to negotiate and navigate their admission into areas governed by well-established, formalized firms.

Young informal traders in Chinhoyi Town suffer a number of difficulties, one of which is their frequent cat and mouse escapades with the law enforcement agents, especially when the municipal police abuse them. The respondents stated that they frequently experienced a tense interaction with the local police, which included arrests, having their belongings detained, and having them auctioned off. Although established business units were not susceptible to these issues, all informal street vendors were. According to a research participant:



*The municipal police always hail obscenities at us and threatening us with arrests for selling our wares in the streets. But we do not have an option, there are no jobs in the country thus we survive by selling our wares in the street.*

The teenage unofficial vendors were said to have objected to the municipal police's alleged heavy-handedness in making arrests. Therefore, we contend in this essay that the actions of municipal police contribute to the state of anomie, which is defined as the absence of standards

governing human behavior, as identified by the classical sociologist Emile Durkheim (1858–1917). According to Olsen (1965), the behavior of municipal police is indicative of a social order that is collapsing and is marked by conflict between social groups due to unachieved objectives. Thus, in Chinhoyi, a youthful businessperson stated:

*Two weeks ago I was arrested by the police for selling second hand phones along Main Street, the experience was nasty and unforgettable. The municipal police grabbed me by my belt, dragged me for 10 meters and I was bungled into the municipal vehicle. This was very inhuman behaviour.*

According to the Matenga (2018: 49) research conducted in Masvingo, "street vendors were rounded up by municipal police and subjected to similar harassment given to thieves, robbers, and sex workers," demonstrating the significant cooperation between the two law enforcement agencies. Fundi et al. (2015) expressed similar opinions when they hypothesized that municipal officials, who beat, harass, and seize items without notice, are a key cause of fear for informal traders. The overbearing tactics of the municipal police have led to ongoing conflicts between young unofficial vendors and the police. We saw that the ongoing conflicts disrupted business as usual.

It has come to light that certain male municipal police officers have been known to solicit payments from unlicensed vendors in return for young female entrepreneurs' non-arrest and sexual favours. A young woman said as much:

*I pay US\$3 per week to a certain municipal police officer to get protection from arrest. Although I have not done it yet but I know of cases where my colleagues provide sexual services to municipal officers in exchange of protection. Our options are limited.*

There is a dearth of literature on informal trade that discusses cases of transactional sex, but research indicates that it is common in areas of war and conflict when the military exploits women by exchanging food and safety for sex. We identified the presence of transactional sex as indicative of an anomic circumstance through a focus group discussion. Adjibolosoo (2013) reinterprets Emile Durkheim's concept of anomie and refers to it as a condition of severe human factor degradation, when society loses its moral leadership-providers, organizations, and individuals. We were able to interact with specific participants through FGDs, even if they were not the ideal method to provide evidence on such delicate topics and private information about claims of abuse of women by local authorities, some of whom even held political

positions in the governing party. Those who dared to speak up about this topic in spite of their worries did so with knowledge that added fresh perspectives and trends to the research. Therefore, we proved that governing party-affiliated municipal police personnel would mistreat women more than others, knowing full well that they would be "insulated" from punishment.

Literature has long shown the necessity of mentorship and assistance for young people's enterprises to succeed (Tinarwo, 2016). We found that research participants in Chinhoyi town not only lacked business mentorship, training, and assistance, but also lacked the desire for it. The young unregistered vendors listed a number of company functions, such as bookkeeping, customer service, advertising, and financial management, that they believed needed guidance and assistance. In this study, we found that most of the young unlicensed vendors in the research area had lower levels of education, with fewer holding postsecondary degrees. Most people with only a high school diploma or less found it difficult to adjust to the changing corporate climate that called for creativity and flexibility. During the interview process, one of them stated that "you need mentoring and support from individuals and institutions for any business to grow." In my own experience, I struggle with money management. Since my funds are out of order, I would like to increase my capability there.

The study reveals that young informal merchants maintain inadequate records. The young unregistered vendors failed to maintain enough documentation of their daily sales, purchases, and inventory. It was challenging to determine whether they were breaking even or turning a profit without this crucial information. The illegal nature of their operations discouraged corporate America, non-governmental organizations, and even the government from supporting them, in contrast to other industries where training and assistance are offered. However, depending on individual effort, some tertiary level might provide training services.

Like in other parts of Zimbabwe, Chinhoyi's young informal merchants operate within the larger structural economic issues that have a significant impact on the informal economy. Zimbabwe has been dealing with enormous economic difficulties since the year 2000. These difficulties include deindustrialization, poor rates of economic growth, unemployment, inflation, and poverty. The present government's strict budgetary policies, which are summed up in the phrase "Austerity for Prosperity," have made the underlying economic issues worse and led to an increase in the rate of poverty. The majority of people living in Chinhoyi have

little discretionary income as a result of the economic issues. Little business is generated for young informal traders by this. Given the broad economic issues facing the nation, it was not surprise that a sizable portion of the young informal merchants complained of having a difficult time with their businesses. Informal trading is vulnerable to macroeconomic trends. The following phrases were common during the in-depth interviews and FGD: '*zvinhu zvakaoma, vanhu havasisina mari, nyika yashata mukoma* (Things are difficult, generally people lack disposable income because the economy is compressed and in bad state my brother)'.

When one research participant explained how the situation of the Zimbabwean economy affected their company's day-to-day operations, the participant's response was, "People are affected by the poor state our economy." The shortage of disposable wealth among people eventually affects our company. If all settles down quickly, business will pick up. The macroeconomic structural problems faced by young entrepreneurs in Zimbabwe are consistent with the findings of Chimucheka's (2012) study. Evidence from Chinhoyi indicated that young informal merchants faced extremely challenging conditions, which was consistent with findings made by Mupedziswa and Gumbo (2001) that some finally gave up on informal trading because it was not profitable and was hampered by financial difficulties.

Though macroeconomic issues affect a wide range of traders, including young informal traders, our analysis revealed that the issue was the young informal traders' incapacity to handle the exceptional economic challenges confronting the nation. Some of them were inexperienced in business, so they had no idea how to handle the severe financial difficulties they were facing.

### **Strategies for survival: Dancing on the same spot**

Among the key conclusions of the study was the common opinion that young entrepreneurs involved in unofficial trading encountered several difficulties, such as a dearth of guidance and assistance. The study's findings highlighted the fact that young entrepreneurs exercised agency in addressing a variety of obstacles. A significant finding indicated that peer-to-peer mentorship and self-sufficiency were essential components of "on the job training." We discovered that young informal merchants could maintain themselves since there was less dependence on more seasoned traders. One of the interviewees had this to say:



*When business becomes tough I get assistance from other young informal traders, they are generally receptive to my problems than the established informal traders. The training and mentoring is an ongoing process every day as we share notes, support each other and compete at the same time.*

According to the Chinhoyi research, young entrepreneurs used online resources to get advice on how to get beyond the many challenges they faced in informal commerce, in addition to getting advice and support from their peers. Every interviewee had a smartphone that they used to access the internet, even though they did not always have a connection. Those who were more organized did their business online, notably for items they wanted from other nations, even though less than 5% of those questioned used this service.

### **Informal savings to raise capital**

As this post has already shown, one of the biggest obstacles to young informal merchants growing their businesses is a lack of finance. In order to combat this, young unofficial traders use a variety of strategies for conserving money and obtaining seed money for startup and recapitalization. Occasionally, the little earnings from unofficial trade were put into unofficial lending programs and savings clubs, including internal savings accounts, to increase the amount invested. One of the respondents speaking on capital raising said:



*To raise money for my business, I am participating in an Internal Savings and Lending Scheme popularly known as 'mukando' and coordinated by a local finance house. The share out we got at the end of the saving cycle was significant for making our small business grow as we transacted in United States Dollars to beat the hyper-inflationary environment.*

While we disagreed with some of the basics of Matenga's (2018) research, our results supported parts of his findings about the use of rotational savings to raise capital for company expansion. Given the challenges they had in obtaining financial backing from financial institutions, many young informal merchants used the "mukando" funding method, even if the study's findings suggested that not everyone was into these ventures. In addition to these channels, young unofficial vendors disclosed that they had borrowed small sums of money from friends, family, and coworkers for their ventures. The results refuted the findings of Nyanga's (2013) study, which found that capital from family was the primary source of funding for informal trade enterprises. According to our research, family members are not highly valued as a source of funding for unofficial businesses. Young business owners contended that receiving funding from family members could only benefit a select few who had close relatives living abroad. A study conducted in Ghana by Boateng et al. (2014) found that friends and family were reluctant to contribute to the risky start-up ventures of unofficial entrepreneurs.



### Use of social capital

As previously mentioned, young unregistered vendors, particularly women, were subjected to mistreatment by city police, who would occasionally rob them of their hard-earned money and even assault them sexually. Some of the informal merchants responded to this by handling and combating some kinds of abuse by law enforcement officials through the use of social capital. The usage of social media by local police resulted in a decrease in abuse and manipulation. Participants in the research who were questioned emphasized that social networks had a significant role in informing young unofficial vendors in Chinhoyi town about impending police raids, prompting them to conceal their goods. Therefore, in order to engage in informal commerce in Chinhoyi, one had to establish and maintain social networks and contacts that facilitated their business. In other research, social capital was found to be crucial for the survival and expansion of all firms, but especially for unofficial enterprises. For instance, Mupedziswa and Gumbo (2001: 36) said that informal traders in Harare, the capital of Zimbabwe, were reliant on one another, particularly when it came to recommending clients to one another for goods and services. Consequently, we contend that the young informal merchants were increasingly intimate with one another as a result of their informal companies. The study findings also showed that young informal traders belonged to WhatsApp smart phone groups in which they not only shared business deals but social aspects too, for instance alerting each other of opportunities and dangers. Here there is leveraging on technology to deal with dangers of street trading in Chinhoyi town.

### Prisoners of hope

The results of the study conducted in Chinhoyi town showed that young informal merchants experienced optimism in the face of an environment that appeared to be devoid of hope. Thus, we came to the conclusion that despite the many difficulties they encounter related to both the micro- and macroeconomics, young informal traders are "prisoners of hope" since this is what keeps them continuing. The majority of young entrepreneurs carry on with their unofficial ventures in the hopes that their financial situation would improve. The young informal traders all felt that things may become better in the future.

*Despite the challenges I am facing, I am resolute to continue with my business and hopefully the economy will improve for the better. I am hopeful but choice less. What else can I do to eke a living in this environment?*

We contend that the young people were hopeless and had their hopes fixed on the prospect of an improvement in the state of the economy. The idea that things will become better in the future was encapsulated in the phrase "prisoners of hope." Our results support the contention made by Chirisa (2013) that having a "positive mind" enabled entrepreneurs to overcome current obstacles. But our case goes beyond Chirisa (2013) in that this was not only optimistic but also expressed pessimism about the future, which is why we refer to them as "prisoners of hope." It's said that when individuals lose hope, they stop caring about the future and let it decide their fate.

### **Diversity of coping mechanisms**

The Chinhoyi town study site's navigation reveals that young unregistered vendors used to dishonest methods in order to survive the challenging commercial climate. Corroborating information was obtained from key sources in the local municipality and central government offices, indicating that a portion of the youth informal merchants were involved in the sale of stolen products at a lower cost than those sold in the legal sector. Many people were drawn to this, particularly those looking to purchase inexpensive used smartphones. Through underworld ties and criminal networks, the stolen goods may even originate from outside of Chinhoyi town. Our study on this topic was dependent on key informants as the young unofficial dealers would not provide reliable information. Young unofficial vendors would entice prospective clients by offering wiggle space on rates in a market overflowing with identical products.

In addition, elder consumers lost faith in the entrepreneurial endeavors of young people since they were accused of creating or dealing in "substandard" items. Young people engaged in informal trading also hid their products in covert locations with drainage holes as coping methods for the harsh environment created by police raids. Compared to their elder fellow informal dealers, their youthful zeal made it easy for them to do this. An further coping strategy we saw was their modifying their business schedule. According to our observations, the younger informal vendors became more active in the marketplace after 5 p.m., when regular business hours ended. By now, it was getting close to nightfall, and local law enforcement would have finished for the day.

## **Conclusion and recommendations**

The study's foundation was an examination of the difficulties encountered by young informal merchants in Zimbabwe's tiny town of Chinhoyi, as well as their coping mechanisms, using a qualitative methodology. According to the methodological and epistemological interactions, young traders in a small town faced several obstacles that hampered the profitability and expansion of their enterprises. Young informal traders used a variety of survival strategies, such as depending on informal sources of capital like saving groups, peer-to-peer mentoring, online coaching, and social capital to "beat" the systems and survive the harsh environment, in order to "survive" the lack of capital and other difficulties, such as harassment by municipal authorities. According to the report, this "prison of hope" mentality kept young informal traders alive in the face of crippling obstacles. As a result, the research makes many suggestions in light of the significance of informal trade to both the Chinhoyi economy and the national economy as a whole.

Formal financial support to young informal traders is of paramount importance. Currently, young informal traders are reliant on informal sources to raise capital. Financial institutions should develop financial products tailor-made for young people in informal trading. These financial products should do away with the borrowing requirements such as collateral security. It is evident that most of the young informal traders lack the collateral required by formal financial institutions. The government should also provide financial support to the young informal traders.

The local authority has an important role to play in sustaining and driving informal trading. There are many ways that the local authority can achieve this. For the available council infrastructure, the council or local authority can adopt a quota system in allocation of infrastructure particularly vending stalls or market stalls. This will enable the young informal traders to have access to proper trading infrastructure.

The young entrepreneurs should not be viewed as victims of abusive municipal police officials as if the young informal traders lack agency. The young informal traders are encouraged to use available mechanisms to report the corrupt municipal police officers that fleece them of their hard-earned cash as well as reporting sexual exploitation by some municipal police officials.

any non-state actors such as NGOs, civil society organisations, universities and colleges are encouraged to mentor and support the young informal traders as they contend with the difficulties that come with running a business.

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