

Building Universal and Sustainable Social Protection Mechanisms for Informal Economy Workers in Zambia

**SOCIAL PROTECTION AND COVID-19: IMPACTS ON
INFORMAL ECONOMY WORKERS IN RURAL AND
URBAN ZAMBIA**

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EBERT 
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Zambia Office

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SOCIAL PROTECTION AND COVID-19: IMPACTS ON INFORMAL ECONOMY WORKERS IN RURAL AND URBAN ZAMBIA

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Above all, we are so grateful to the Living God Almighty for the protection, good body health and wisdom which He accorded unto us throughout this study. It was not an easy task to condense the huge volumes of qualitative data collected into meaningful form, but with the help of God, it was possible. We are thankful indeed God and we ask you to continue blessing us with more opportunities that we enable us to generate scientific knowledge that can be used to address problems faced by the people created in your image!

EXECUTIVE SUMMARY

This study titled: Social Protection and Covid-19: Impacts on Informal Economy Workers in Rural and Urban Zambia was undertaken in order to explore the impacts of Covid-19 pandemic on different categories of informal economy workers in rural and urban Zambia and the associated implications for social protection for informal economy workers. That was motivated by the fact that despite Covid-19 pandemic having affected Zambia little was known about its impacts on different categories of informal economy workers in rural and urban Zambia and the implications for their social protection. This study was meant to fill these gaps in scientific knowledge and to inform policy and practice in Zambia on how to mitigate the impacts of Covid-19 on informal economy workers.

Aims and objectives of the study: The aims of this study was to establish the impacts of Covid-19 on informal economy workers in rural and urban districts of Zambia and document their social protection needs that needed urgent attention of the Government of Zambia in order to mitigate the negative impacts of Covid-19 on informal economy workers. The specific objectives of the study were as follows:

1. To establish the impacts of Covid-19 on informal economy workers in rural and urban Zambia.
2. To establish the categories of informal sector workers that were worst affected by Covid-19 in rural and urban Zambia and the underlying reasons for that
3. Given that men and women absorbed economic and social shocks differently, this study also explored the gender impacts of Covid-19 on informal economy workers in rural and urban Zambia.
4. To establish the forms of emergency Covid-19 social protection that informal economy workers were receiving from the Government of Zambia
5. To evaluate how the emergency response social protection stimulus packages introduced by the Government of Zambia had benefited the informal economy actors in rural and urban Zambia
6. To establish the forms of social protection needed by different categories of informal sector workers in rural and urban Zambia

7. To generate policy and programmatic insights for the Government of Zambia and her development partners on how to mitigate the effects of Covid -19 on the different categories of informal economy workers in rural and urban Zambia
8. To generate policy and programmatic insights for the Government of Zambia and her development partners on how to build and sustain social protection mechanisms for the different categories of informal economy workers in rural and urban Zambia
9. To generate evidence-based scientific knowledge that would enable us to write the book titled: **Covid-19 Impacts: Building Universal and Sustainable Social Protection Mechanisms for Informal Economy Workers in Zambia**

Methodology: This study was qualitative in nature. This is because we wanted to go deeper into the issues under investigation. To be more precise, hermeneutical phenomenology was employed in this study. Phenomenological studies describe the meaning for several individuals of their lived experiences of a phenomenon. Phenomenologists focus on describing what all participants have in common as they experience a phenomenon (that was, universally experienced effects brought about by Covid-19 pandemic on informal economy workers in Zambia and its implications for social protection). Systematic desk review and physical one-on-one in-depth qualitative interviews (IDIs) and Focus Group Discussions (FDGs) were conducted. In total 41 interviews were conducted. This involved 36 one-on-one in-depth interviews and 5 FDGs. Data was collected from the districts of Zambia namely: Lusaka, Kitwe District, Kabwe, Livingstone, Nakonde, and Solwezi. At the time of this study September to October, 2020, these were among the districts that recorded more cases of Covid-19 and more informal economy workers. The informants were associations of informal economy workers and government officers who worked with informal economy workers. The associations of the informal economy workers that participated in the study were: Alliance for Zambia Informal Economy Associations (AZIEA), Cross Borders Association of Zambia, Mobile Money Booth Operators Association of Zambia, Association of Vendors and Marketeers (AVEMA), Mobile Phone Accessories Association, Representative of the lodges that were closed because some of staff and clients tested positive to Covid-19, Association for Hospitality and Hotels Catering; Public Transport and Taxi Drivers Association; National Association for Small and Medium Scale Contractors (NAMSSC), Cross Borders Association of Zambia; District Markets Associations; Zambia Congress of Trade Union (ZCTU); Older Persons Associations; Zambia Federation of the Blind Zambia Federation of the Disabled; Representative of the

Artists; Customs and Clearing Agents Committee; Cooperatives for small scale farmers; Traditional Markets Association; Curios Association; and Government District and Provincial Officers. Data was analyzed using hermeneutical phenomenology research approach to data analysis. This approach involved dynamic interplay among the data that were collected through content and thematic analyses as well as elements of grounded theory.

Validation of findings of the study by the informants: Findings of this study was verified and certified to be correct by some of the informants. That was because some participant's despite being invited to the validation meeting, they did not turn up. The reasons for not turning up were not given. Verification meeting was held in Lusaka on 18th February, 2021. However, due to the second wave of Covid-19 which hit Zambia from December, 2020 and was on high pick up to the date of verifying the study findings (18th February, 2021), as many cases of Covid-19 were recorded on daily basis with more deaths than the first wave of Covid-19 which hit Zambia from March, 2020, informants reported that the impacts of Covid-19 on their members were worse than the impacts felt during the first wave. Thus, this research report is true record of what we established in the six (6) districts and certified to be correct record by the informants on 18th February, 2021.

Empirical findings of the study: the following were the major findings of this study:

Impacts of Covid-19 on informal economy workers in rural and urban Zambia: On a sad note, data from both rural and urban districts of Zambia show that Covid-19 pandemic has negatively affected all categories of informal economy workers in similar ways. It has brought about either weakening or total destruction of the economic and social activities of informal economic workers at all levels of the Zambian society where informal economic workers work. Respondents at national, provincial, district and local community levels bring out sad stories about how their members have been hard hit by the effects of Covid-19 pandemic. Some cite themselves as case studies by narrating how they used to live before Covid-19 pandemic and how they are living now. Despite the impacts being many, all the impacts can be categorized into eight (8) major impacts namely economic impacts, social impacts, cultural impacts, nutrition impacts, psychological impacts, agricultural impacts, environmental impacts, and impacts on their informal social protection mechanisms. Below are the details on each of these categories of impacts:

1: Economic Impacts

By economic impacts, it means that Covid-19 pandemic has negatively affected the economic well-being of all categories of informal economy workers in both rural and urban districts of Zambia by either reducing or killing their economic activities and sources of income.

2: Social Impacts

By social impacts, it means that Covid-19 pandemic has negatively affected the social well-being of all categories of informal economy workers in rural and urban districts of Zambia by limiting their interactions with their work mates, clients, family members and local community members.

3: Cultural Impacts

From the data, it is also evident that Covid-19 has also negatively affected the culture of informal economy workers. Covid-19 has negatively affected the traditional ways of living among informal economy workers. For instance, due to fear of contracting the virus and due to Covid-19 prevention guidelines of social distancing, informal economy workers were not able to mingle. This is seen by the informants to be weakening and killing their traditions.

4: Nutrition Impacts

By nutrition impacts respondents meant that nutrition levels of informal economy workers had gone down. That was due to reduced good eating habits which arose from inadequate income to buy nutritious foods. Respondents report that because informal economy workers were no longer having regular income due to either reduced economic activities or closure of their businesses, informal economy workers were no longer able to manage to buy good food for consumption. Changing eating habits dominated this study in all the interviews in both rural and urban Zambia, with most of them not having three proper meals in a day.

5: Psychological Impacts

Respondents in both rural and urban districts of Zambia bring out psychological impacts as other impacts brought about by Covid-19 on all categories of informal economy workers. By psychological impacts respondents mean that the mental well-being of informal economy workers was negatively affected because of the abrupt reductions or destruction of their economic activities, reduced sources of income as well as weakening or destruction of accustomed ways of living.

6: Agriculture Impacts

By agricultural impacts, informants mean that Covid-19 has also negatively affected their agricultural activities. Informants report that prices for farming inputs have gone up. Because agro-dealers are no longer able to import ingredients used to make farming inputs from other countries, farming inputs are in scarcity and agro-dealers have opted to increase the prices for agriculture inputs. Similarly, most of the farmers are scared to take their agricultural products to markets for fear of contracting Covid-19.

7: Physical Environmental Impacts

This study has also established that Covid-19 has negatively impacted the physical environment in which some informal economy workers live and work. It is evident from the data that because Covid-19 has made many people to have serious economic challenges, many informal economy workers have taken charcoal burning as a coping mechanism. This is because the business of selling charcoal is still doing fine even amidst Covid-19 pandemic. However, charcoal burning is leading to deforestation. It is also described by some respondents as a health hazard both to the physical environment in which informal economy workers work and to the workers themselves. This is because charcoal burning is leading to pollution of the physical environment in which informal economy workers work and live. According to the informants, pollution is also leading to health problems among informal economy workers such as tuberculosis, stress, and sicknesses due to strenuous nature of charcoal burning.

8: Impacts on their informal social protection mechanisms

Another unfortunate impacts established by this study is that Covid-19 has also impacted negatively on the informal social protection mechanisms for informal economy workers. The findings indicate that Covid-19 is either weakening or killing informal social protection mechanisms for informal economy workers. This is attributable to the fact that due to lack of money and fear of contracting Covid-19, members of the informal social protection associations had either stopped or reduced on making contributions towards their informal social protection such as saving groups, village banking and silk.

Categories of informal sector workers that are worst affected by the effects of Covid-19:

This study has established that all categories of informal economy workers in rural and urban districts of Zambia have been negatively affected in similar ways by the impacts of Covid-19. Respondents in both rural and urban Zambia hold the view that Covid-19 has not chosen

categories of informal economy workers to affect and those not to affect. That was why even the measures to prevent the spread of Covid-19 such as stay home and keep safe, and avoid going to crowded places among others were applied to all categories of informal economy workers in both rural and urban Zambia.

Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia:

On the overall, the overwhelming majority (37) of the respondents in rural and urban districts of Zambia hold the view that there is no gender that can be said to more affected and less affected by the effects of Covid-19. Rather both men and women have been negatively affected by Covid-19 in similar ways. This is because Covid-19 does not care whether one is male or female. Rather, it affects everyone in similar ways. However, respondents report that men are worst affected by Covid-19 in those economic activities dominated by men. Similarly, in those economic activities where women are the majority, more females have been worst affected.

Forms of Covid-19 emergency social protection that informal economy workers were receiving from the Government of Zambia:

At the time of this study (16th September to 23rd October, 2020), and validation meeting on 18th February, 2021 the overwhelming majority of the associations of informal economy workers reported that they had not received any emergency Covid-19 social protection support from the Government of Zambia. Only AZIEA, AVEMA, Older Persons Associations and Associations for the Blind and Disabled reported that some of their members received some social protection in form of cash, facemasks, and food staff from the government.

Evaluation of Covid-19 emergency response economic stimulus packages:

At the time of this study (16th September to 23rd October, 2020), all the associations of the informal economy workers and government officers who participated in reported that none of their members had accessed any of Covid-19 emergency response economic stimulus packages. That was mainly attributable to hard conditions attached to stimulus packages which most of the informal economy workers were not able to meet. However, at the time of validating findings of the study on 18th February, 2021, representatives of the artists reported that few artists in North-Western Province had managed to receive stimulus package from the K30, 000,000 package meant for the artists.

Forms of Social protection needed by informal economy workers in rural and urban

Zambia: Findings of this study have established that multiple forms of social protection are needed by each category of the association of the informal economy workers. However, the major ones are: (1) ‘economic’ social protection, (2) ‘health’ social protection, and (3) ‘old age’ social protection. These forms of social protection are hierarchically presented. That is, category one (economic social protection) represents the first priority type of social protection urgently needed by all informal economy workers), category two (health social protection) represents the second priority form of social protection needed, and category three (social pension) represents the least form of social protection needed by all informal economy workers.

By ‘Economic’ social protection, informants mean the type of social protection that should constantly enable them to absorb the economic shocks so that their livelihoods do not die. This is the type of social protection that would enable their businesses to continue even amidst turbulent moments like the ones brought about by the Covid-19 pandemic. According to the respondents economic ‘social protection’ may include access to finance to resuscitate their businesses, financial assistance for sickness, tax waivers, helping them find market for their products such as curios, agricultural produce, or formal employment since some of them are out of informal employment.

By ‘health social protection’ informants mean the form of social protection that will shield their physical bodies when they fall ill from going deeper into sicknesses. In other words, good medical care for their members which they can quickly access when they fall ill so that they can quickly recover from sicknesses and quickly go back to their usual business of trading.

By ‘old age’ social protection, informants refer to the measures to shield them against problems associated with old age when they are too old to continue with their informal economy work.

Within the above forms of social protection, the following types of social protection have also dominated the research findings:

Protective interventions: Respondents demand for the provision of social protection support through social assistance programs such as social transfer types both in cash and in-kind, and relief responses such as tax relief.

Preventive interventions: Respondents demand for the form of social protection that should prevent them and their members from further getting exposed to economic and social risks that might lead to the further depreciation of their ability to get engaged in their livelihood activities.

These include tightening Covid-19 measures of face masking up and hand sanitizing **BUT NOT** to force them and their customers to stay home and stay safe.

Promotive Interventions: This type of social protection strengthens livelihood capabilities through initiatives to empower segments of the population affected by Covid-19 but have productive capacity to propel themselves out of their painful situations. In this type of social protection, informal economy workers are looking for people to assist them with necessary assistance which themselves deem best in order for them to come out of their situations. Initiatives under this type of social protection that have overwhelmed the data from both rural and urban districts of Zambia are economic empowerment programmes. According to the data, economic empowerments of informal economy workers should vary according to the major businesses involved in by each category of informal economy workers. For instance, associations for Small Scale Farmers advocate for land empowerment and timely release of agriculture input, Associations for Public Buses and Taxis Drivers advocate for the need to be empowered with own taxis, free fuel for their buses and taxis and exemptions from paying operations levies to Zambia Revenue Authority (ZRA) and Road Transport and Safety Agency (RTSA), Clearing and Forwarding Agents advocate for exemption from paying certain taxes to the ZRA, the Curios Association advocate for banning of hostels, lodges and filling stations from selling curios from their premises and livelihood diversification, Marketeers and Vendors demand for soft loans and Senior Citizens advocate for grants.

Transformative Interventions: This type of social protection involves the use of policy, legal and regulatory instruments for enhancing the welfare of the affected populations by addressing the major factors that increase the vulnerability of the affected population to Covid-19. In the data, the informants attribute their plight to the way the Zambian economy is structured. For instance, the overwhelming majority of the informants bitterly lament that high dependence of the Zambian economy on importing literally all goods from other countries is the major cause of the problems that they were facing. That was because following closure of many international borders and reduced production of goods for export in other countries due to Covid-19, there were few goods at local markets in Zambia. As a result, goods had become so expensive such that most of the informal economy workers cannot not manage to buy goods in bulk for resale. In light of the above weaknesses in Zambian economic policies, laws and regulations, informants in both rural and urban Zambia advocate for the need to immediately reform the Zambian economic policies, laws and regulations. Among the policies, laws and regulations that have dominated data are the need to immediately create an enabling

environment which should make informal economy workers to take the leading role in the businesses that are at least performing better during Covid-19. These include businesses of selling face masks, hand sanitizers, hand washing basins, food, and charcoal. They also advocate for the need to establish as many local industries and factories as possible in each district so that each district should become economically active and create employment for its own people.

Policy Recommendations to the Government of Zambia on how to mitigate the effects of Covid-19 on informal economy workers

Based on the findings of this study, the following policy measures are recommended to the Government of Zambia on how to mitigate the impacts of Covid-19:

1: Encourage local manufacturing of goods: Respondents suggest that in order to boost local businesses in which most informal economy workers find themselves into, Government should immediately embark on policies to encourage local production of goods in each district of Zambia. This can be done by providing economic incentives such as tax holidays to all local investors, create economic zones in each district with low electricity tariffs to all local investors, give start-up machinery and some raw materials to informal economy workers so that they can start their own industries, protect vulnerable infant industries from competition with bigger companies, and protect traditional industries such as curio industry from competition with big companies. Other policies being advocated for include compelling each district to begin to manufacture their own facemasks, hand sanitizers, hand washing basins among other essential necessities during Covid-19. In reality this policy can be realized by making for example, Livingstone District to be making its own facemasks, hand sanitizers and hand washing basins, Nakonde District to be making its own facemasks, hand sanitizers and hand washing basins, Solwezi District to be making its own facemasks, hand sanitizers and hand washing basins and so forth. The rationale for this policy intervention is that it has the potential for supporting innovation and growth of local businesses in each district of Zambia, and ultimately result in building Zambian local economies and national economy. The policy measure is also advantageous in that it will empower Zambians to own the larger part of the Zambian economy and consequently make Zambia to be self-sufficient in basic goods and services. It can also push more informal economy workers into formal sector where there is some presence of formal social protection. This is because some of informal economy workers will be employed in the newly created local industries and factories.

2. Protective Policies: Policies to protect collapse of economic activities of informal economy workers. This include giving the economic stimulus packages to revamp their economic activities, and protecting Zambians from competing in the same businesses with foreign companies.

3: 'Productive' Policies: These are policies aimed at making Zambians to begin to produce their own goods and services within their backyards, local communities, districts, provinces and within Zambia. These policies are seen by the informants to have potential to make Zambia to be self-reliant. This is because if Zambia begins to produce almost all the goods and services within her own backyard, local communities, districts, provinces and national border, there will be no much effects to be felt by the local people even if international borders are crossed. This is because almost all the goods and services will be available and local trade will continue.

4: Self-sustenance policies: These are policies meant to make every district of Zambia and individual Zambians to have economic means to fend for themselves both during Covid-19 and in future. Learning from the effects of the first wave of Covid-19, respondents advocate for self-sustenance policies in different ways. These include empowering local people in each district both during Covid-19 pandemic and in future to have economic means that can enable them to fend for themselves during times of shocks. These policies are seen by the respondents to be advantageous in that even if migrations from one district of Zambia to another are restricted as a form of lockdown to prevent further spread of Covid-19 or future shocks which may call for the need to restrict inter-district movements, the majority of the Zambians in each district would have the means for survival. In practice, respondents recommend different measures. For instance, at district level, this can be done by encouraging local manufacturing of goods so that each district can be economically self-sufficient in basic goods and services. At individual and household level, this can be done by encouraging livelihood diversifications. For instance, those with space can be encouraged that in addition to doing business, and no matter how busy they are with their work, they should also have a backyard garden, have a farm to grow their own food even just for consumption, and encourage individual and collective financial savings among different categories of informal economy workers and even among formal workers. This is because having one means of livelihood is not health. This is because if that means of livelihood is negatively affected by shocks like Covid-19, one can become a destitute overnight. That is because they will not be able to withstand the effects of the shock.

5: Local industries build importation policies: This policy insight has dominated data from both rural and urban districts. By ‘local industries build importation policies’, informants mean those policies aimed at importing equipment and materials needed to establish local industries and factories in every district of Zambia. This means that in order to build local industries and factories in every district of Zambia, the government should immediately embark on importing industrial and factory equipment and materials needed for specific industries and factories in each district. For instance, instead of importing facemasks, hand sanitizers and other necessities such as food staffs, mobile phone accessories and construction materials among others needed by the Zambian people on everyday basis for their survival from other countries, government should embark on importing industrial and factory equipment and materials needed to establish local industries and factories that will be making locally facemasks, hand sanitizers, phones and phone accessories, construction materials and producing food staffs among others.

Policy Recommendations to donors making Covid-19 donations to the Government of Zambia: Informants in both rural and urban Zambia hold the view that in order for Covid-19 emergency social protection that is coming from the donor community (both international and local donors) to quickly reach out to the affected people, donors should adopt the following three policy recommendations:

1. Change model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach

In the data from both rural and urban districts, the view that has dominated the data is that although there are huge volumes of donations that donors are donation to the Central Government of Zambia, such donations are either delaying in reaching out to the beneficiaries in local communities or they are not even reaching out at all to the people on the ground. In light of this, the overwhelming majority of the informants suggest that donors should immediately change the model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach. In the views of the respondents, this policy change is urgently needed because it will enable Covid-19 emergency responses to quickly reach the affected people on the ground. This is because it will reduce on government bureaucracy which is so high if donations are made through central government.

2. District-Based Donations should be prioritized

Given that there are districts that are more severely hit by Covid-19 than others, informants suggest that in order for donor donations to quickly reach out to the affected people in the districts, there is need for the donors to be making their donations directly to the affected districts. This can be done by making those donations through Government structures at district levels such as local government authorities. This policy approach is seen to have the advantage of making donor donations to quickly reach the affected people in local communities in the districts. This is because district officers are on the ground and they know the actual people who are affected by Covid-19.

(3) Adopt an informal sector-specific approach to giving assistance

In the data, there is also a policy suggestion that donors should consider offering direct assistance to the affected categories of informal economy workers. This is because each category of informal economy workers has specific needs which may be different from any other categories of informal economy workers.

Recommendations to CSOs: Given the current gaps in the provision of social protection services to informal economy workers in Zambia, informants also made the following recommendations to Civil Society Organizations (CSOs):

1. Urgent advocacy interventions: By urgent advocacy interventions, it refers to those interventions which should focus on standing up and speak on behalf of vulnerable informal economy workers. This involves bringing to the attention of the Government of Zambia the problems that they are facing due to Covid-19 and how government can help informal economy workers to mitigate the effects of Covid-19. For instance, lobbying government to relax some the taxes on informal economy workers, lobby international donor community, political parties and other well-wishers to come to the aid of informal economy workers during Covid-19.

2. Urgent fill-in-the gap in service delivery interventions: By urgent fill-in the gap in service delivery interventions, it means that CSO should urgently get involved in delivery of social protection services to those districts and vulnerable people who are not receiving any form of social protection from the Government of Zambia and donor community.

3. Long term social protection building interventions: By long term social protection building interventions, it refers to interventions that should find a lasting solution to the

problem of having most of the informal economy workers not being covered by any form of state social protection mechanisms, a situation which has made most of the informal economy workers to vulnerable to the effects of Covid-19. In line with this problem, informants recommend that CSOs should help in building social protection mechanisms for all informal economy workers.

Policy insights on how to build comprehensive and sustainable social protection for informal economy workers in rural and urban Zambia: From the data, it is evident that in order to build comprehensive and sustainable social protection for informal economy workers in rural and urban districts of Zambia, the Government of Zambia and other development partners should embark on a simultaneous multi-layered approach to building social protection. This approach should involve the following:

1. Simultaneously build home grown social protection/indigenous social protection at individual, household and local community levels: These are forms of informal social protection that Zambian ancestors used such as livelihood diversifications, group savings and helping each other when faced with life threatening situations. This form of social protection was considered by the informants to be more reliable than formal social protection. This is because it is found right in the local communities where people live and can easily be accessed when needed.

2. Build District-Based social protection

Informants also suggest that in each to have comprehensive and sustainable social protection for informal economy workers in Zambia, there is need to ensure that each district should have its own District Social Protection Institution. This institution should at all the times have all the resources needed in order for it to quickly respond to all shocks and emergencies. In this way each district will stand ready at all times to respond to shocks and emergencies faced by local people:

3. Transitional many informal economy workers to become formal economy workers

Informants suggest also that another strategy that can be used to build strong, and comprehensive social protection mechanism for informal economy workers is by creating more employment opportunities at local community levels so that more people can move from the informal economy to the formal economy where there is some element of social security.

4. Category-based form of social protection

When seeking ways of building strong, comprehensive and sustainable social protection for informal economy workers, informants also recommend that each category of informal economy workers should have its own forms of social protection mechanisms and institutions. For instance, marketeers should have its own social protection institutions, curios association should have its own social protection institution, Public transport and Taxis Drivers Association should have its own association, older persons should have its own social protection institutions and associations for the blind and disabled should have its own associations and so forth. In this way, each category of informal economy can social protection institutions where they can run to when faced with life threatening situations like Covid-19.

5. Establish a stand-alone national social protection institution for informal economy workers

Informants also advise that in order to ensure that informal economy workers are covered by formal social protection in comprehensive and sustainable manner, Government should establish a stand-alone national social protection institution for informal economy workers. This institution should be meant specifically to attend to the social protection needs of informal economy workers. This is because the social protection needs for informal economy workers are different from social protection for formal workers.

Suggested areas for further research

light of the limitations of this study of being qualitative in nature which has left out the quantitative aspect, and the study being biased towards associations of the informal economy workers and not ordinary informal economy workers, and given that Covid-19 pandemic is getting worse in Zambia with the majority of the negatively affected people by the impacts of Covid-19 being informal economy workers due to the fact that most of them are not being covered by formal social protection, we recommend that urgently further research should be undertaken by focusing on the following:

1. Undertake a comprehensive national survey on the impacts of Covid-19 on different categories of informal economy workers in rural and urban Zambia, and the implications for their social protection. Such a study should be undertaken in all the districts of Zambia. The survey should use mixed methods research design so that both breadth and depth of the impacts of Covid-19 on informal economy workers and the social protection implementations for each

category of informal economy workers should be captured. Such a study should involve ordinary informal economy workers, associations for informal economy workers, Government Officers, CSOs and Private Organization working with informal economy workers.

2. This study has generated policy insights on how to build comprehensive and sustainable social protection for informal economy workers in rural and urban Zambia. However, the study has not provided detailed information on what should be done in order to build and sustain each measure. In light of this limitation, there is urgent need to undertake further research on how each of the recommended policy insights should be translated in reality. This is because informal economy workers who happen to the majority of the Zambian are seriously suffering due to the effects of Covid-19 and as such their social protection should be treated with the utmost urgency that it deserves. According to the respondents, the urgent need to undertake this study is also necessitated by the fact that despite informal economy workers not being covered by formal social protection, it is the economy in Zambia which is rapidly expanding as new entrants who are losing employment in the formal economy are joining informal economy on every day basis is going up. Thus, building and sustaining social protection mechanisms for informal economy workers should be urgently done. For instance, given weakening of traditional ways of living in Zambia, further research should answer these questions: how can indigenous social protection mechanisms used by Zambia's ancestors be reignited? How can category-based informal sector social protection mechanisms be organized in the manner that will make all categories of informal economy workers be willing to make contributions towards their own social protection through their own associations and not become a conduit of conflict among sector members? How can district and national social protection institutions for informal economy workers be built and sustained? What are the policy, legal and programmatic implications for each of the policy insights suggested by the respondents in relation to the four (4) simultaneous levels recommended in ecological model for understanding and addressing social protection needs faced by different categories of informal economy workers?

Adequate answering of the above questions requires undertaking comprehensive study with not only leaders of associations informal economy workers, but also with individual informal economy workers, social protection experts, and formal and informal social protection institutions in rural and urban Zambia. The study should also be extended to other countries in both the global North and global South that have successfully extended social protection to informal economy workers. This should be immediately done so that lessons of experience can

be drawn from the mechanisms that have already been used in order to establish what works and what does not work when thinking about embarking on such interventions. Such studies should use mixed research methods so that both breadth and depth of the issues that may surround building and sustaining formal and informal social protection institutions for informal economy workers can be known before actual establishment of such institutions.

1.0: INTRODUCTION

1.1: Background

On 12 January 2020, the World Health Organization (WHO) confirmed that a novel coronavirus was the cause of a respiratory illness in a cluster of people in Wuhan City, Hubei Province, China, which was reported to the WHO on 31 December 2019. Since then the transmission has been significantly greater affecting every country across the world with a significant total death toll. For instance, globally from having 9826 confirmed cases as at 31st January, 2020 in 19 countries, and at the time of writing this research proposal in August, 2020, cases rose to 18 354 342 cases with 696 147 deaths with highest cases recorded with Americas carrying the burden of 9, 841 842 cases with 367 ,934 deaths, followed by Europe (3, 451, 556 cases, and 214, 731 deaths), followed by South-East Asia (2 299, 433 cases) and 48 569 deaths), followed by Eastern Mediterranean (1, 585, 458 cases and 41, 601 deaths, followed by Africa 834 147 cases and 14,750 deaths), and the least being Western Pacific with 341 165 cases and 8 549 deaths, (WHO, 2020). This means that Covid-19 virus spread quickly from China to almost all the countries across the world. Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. It is an illness caused by a virus that can spread from person to person. The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes. Thus, WHO recommended that the best way to prevent and slow down transmission of the COVID-19 virus, protect oneself and others from infection was by washing hands or using an alcohol based rub frequently, not touching one's face and maintain social distance (WHO, 2020). As a way of mitigating the spread of the virus, other measures introduced at both global and individual country level included total and partial lockdowns which included burning and restricting international flights and movements, closing national borders and forcing most of people to stay home and stay safe except for few essential workers (WHO, 2020). This meant restricting physical interactions whether it was social or business interactions (WHO, 2020).

Zambia recorded first confirmed two cases of COVID-19 on 18th March 2020. At the time of writing this concept note (6th June 2020), there were over 1,089 cases in Zambia, with 912 recoveries and 7 deaths. At the time of rewriting this project proposal on 18th August, 2020 Covid-19 cases in Zambia increased to 9,981 with 260 deaths and 8,776 recoveries. At the time of writing this research report on 7th November, 2020, Zambia had a cumulative total cases of Covid-19 of 16, 543, 15,733 recoveries and 349 deaths (Zambia's Ministry of Health, 2020; World meter, 2020). The number of confirmed cases of COVID-19 in Zambia remains low

compared to many countries especially in Europe and North America, although this may be due to limited testing, the above statistics suggest that cases of Covid-19 in Zambia have increased since 18 March, 2020 when the first two cases of Covid-19 were recorded up the time of this study was undertaken (16th September, 2020 up to 23rd October, 2020). As a way of preventing the spread of the pandemic, all Zambians and Non-Zambians were told by the Zambian government to embark on health guidelines recommended by the World Health Organization (WHO) and Zambia's Ministry of Health which included stay home and stay health, avoid going to crowded places, maintain social distancing, regular hand washing with soap, hand sanitizing, wearing face masks, testing for Covid-19 virus, self-quarantine for those suspected to have Covid-19 virus for 14 days, quarantine of those tested positive for Covid-19 at Covid-19 isolation centres, partial lockdown of the Zambian economy by closing most of the airports, bars, restaurants, lodges and hotels, schools, colleges and universities, restricting on the passengers to bold public buses, discouraging people from unnecessary travelling, and restricting public gatherings to maximum of fifty (50) among other measures (Government of Zambia, 2020). These measures meant having restrictions on the degree of physical interactions between and among people at all levels of the Zambian society.

Although there are inadequate scientific studies about the impact of Covid-19 on different categories of Zambian workers, one category of workers that is severely hit by Covid-19 are the informal economy workers. For example, the Alliance for Zambia Informal Economy Associations (AZIEA) reported on April 2, 2020 that the informal markets were already feeling the devastating impact of COVID-19:

“We are in full support of government's measure of ‘stay-at-home’ to prevent further spread of COVID-19. This, however, has already taken a toll on the informal markets. For instance, customers are not interested in crowded markets anymore where informal economy workers work from because of the fear to contract the Coronavirus.”

The revelations made by AZIEA seemed to agree with what is happening globally to informal economy workers. For instance, United Nations (2020) reports that the effects of Covid-19 on informal workers have been worsened because the majority of the formal workers are not covered by any formal social protection. For example, Social assistance (or social welfare) is usually targeted at non-working poor and vulnerable groups such as older

persons, children and persons with disability. Social insurance (or social security) provides protection to formally employed workers against breaks in employment, such as maternity leave or retirement. But informal economy workers who live from hand to mouth such as domestic workers, market traders, and waste pickers among others who make no social insurance contributions have no protection against being forced to sit at home with no work and no pay, and limited savings to buffer them through this period. ILO (2020) reports further that these workers also tend to work in economic environments that not only carry a high risk of virus infection but are also directly impacted by lockdown measures. Thus, their situation is in cracks and as such they become one of the most vulnerable categories of people that need social protection.

However, given diversity of the informal economy workers in Zambia such as informal employers, informal workers and informal sole-traders, who usually work as marketeers, street vendors, bus conductors, waste pickers, farm workers, wheelbarrow pushers, and domestic workers among others (FES, 2020), it was not clear about how the workers in each of these sub-categories were affected by the Covid-19 pandemic, and how they were coping with the effects of the pandemic. For instance, questions that were not been answered by available literature in Zambia before this study started and yet very important in suggesting mitigation measures for the informal economy workers were: (1) What were the impacts of Covid-19 on different categories of informal economy workers? (2) Which types of workers within the broad informal economy were severely hit by the pandemic and what were the underlying factors for that? (3) What were their social protection needs? (3) And how did they want the Government of Zambia and other development partners to assist them in order for them to withstand the effects of Covid-19? These gaps in available literature motivated the need to embark on this study. That was, the study aimed at generating evidence-based scientific knowledge in the fight against the Covid-19 pandemic with focus on informal economy workers in rural and urban Zambia with focus on answering the above major questions.

1.2: Objectives of the study

In order to delve deeper into the impacts of the Covid-19 on different categories of informal economy workers in rural and urban Zambia and the associated implications on their social protection, this study had the following specific objectives:

10. To establish the impacts of Covid-19 on informal economy workers in rural and urban Zambia.
11. To establish the categories of informal sector workers that were worst affected by the Covid-19 in rural and urban Zambia and the underlying reasons for that
12. Given that men and women absorbed economic and social shocks differently, this study also explored the gender impacts of Covid-19 on informal economy workers in rural and urban Zambia.
13. To establish the forms of emergency Covid-19 social protection that informal economy workers were receiving from the Government of Zambia
14. To evaluate how the emergency response social protection stimulus packages introduced by the Government of Zambia had benefited the informal economy actors in rural and urban Zambia
15. To establish the forms of social protection needed by different categories of informal sector workers in rural and urban Zambia
16. To generate policy and programmatic insights for the Government of Zambia and her development partners on how to mitigate the effects of Covid -19 on the different categories of informal economy workers in rural and urban Zambia
17. To generate policy and programmatic insights for the Government of Zambia and her development partners on how to build and sustain social protection mechanisms for the different categories of informal economy workers in rural and urban Zambia
18. To generate evidence-based scientific knowledge that would enable us to write the book titled: **Covid-19 Impacts: Building Universal and Sustainable Social Protection Mechanisms for Informal Economy Workers in Zambia.**

NOTE: This study had many research objectives because we wanted to collect as much data as possible that would be used for different purposes such as informing policy and practice, writing the book, presenting papers during Friedrich Ebert Stiftung (FES) supported conferences such as SASPEN conferences, and national, regional and global discourses on impacts of Covid-19 on informal economy workers and implications for social protection.

1.3: Significance of the study

This study is significant in a number of ways. These are: First, it focused on establishing the impacts of the Covid-19 pandemic on a unique economy in which the majority (over 80%) of the Zambian people work (ILO, 2008; FES, 2019). Alliance for Zambian Informal Economy Associations (AZIEA) reported on April 2, 2020 that informal markets in Zambia played a critical role in providing affordable, accessible and diverse food for the majority poor, while at the same time supported the livelihoods of millions of small-scale farmers, traders and vendors. Informal food markets were critical to ensure food provisioning for 90 per cent of poor households. This study was timely undertaken in that the whole world, Zambia inclusive was on everyday basis trying to find solutions to the impacts of the Covid-19 pandemic on informal economy workers among other categories of most vulnerable people in global society during Covid-19 pandemic (Zambia's Ministry of Finance, 2020; Zambia's Ministry of Health, 2020; ILO, 2020; UN, 2020; UNCTAD, 2020). Thus, the findings of this study are essential in suggesting policy and programmatic insights that can be used to mitigate the negative effects of Covid-19 on the economy which 'feeds' millions of Zambian people, and to build and sustain reliable and comprehensive social protection for informal economy workers.

Second, there is a national outcry on the need to urgently extend formal social protection to informal economy workers in Zambia (ILO, 2008; NAPSA (2018); Zambia Congress of Trade Union (ZCTU) (2019); AZIEA (2020); and FES (2020). The findings of this study has brought out specific social protection needs for different categories of informal economy workers during the Covid-19 era, and has suggested policy insights on how to extend and sustain social protection to informal economy workers.

Third, given that Covid-19 is a global pandemic and the need to extend formal social protection to informal economy workers during Covid-19 era and beyond is a global outcry (FES, 2020; ILO, 2020; UN, 2020; UNCTAD, 2020; WHO, 2020; Vaziralli, 2020), it means that this study has global relevancy in that the study focused on global problems which needed urgent attention of national and global political leaders and organizations advocating for social protection. People and organizations in other countries that are concerned with the impacts of the Covid-19 pandemic on informal economy workers and how the effects can be mitigated using social protection can draw some lessons from this study which they may adapt to their contexts.

Fourth, the findings of the study were also meant to write the book titled: Covid-19 Impacts: Building Universal and Sustainable Social Protection Mechanisms for Informal Economy Workers in Zambia. The book may have far reaching positive implications in that it has generated scientific knowledge that may be used for different purposes in academic and non-academic institutions not only in Zambia but in different parts of the world such as teaching students, broadening of scientific knowledge and informing policies and practice.

Fifth, this study was undertaken two researchers – Dr. Isaac Kabelenga from the University of Zambia (UNZA), and Mr. James Chola from Cavendish University Zambia (CUZ) who were academicians and regular participants in SASPEN and Government of Zambia Social Protection activities. That was aimed at strengthening science engagement which was one of the approaches recommended by WHO (2020) and AAS (2020) on how to fight the Covid-19 pandemic.

From the above all rationales, it means that this study had pragmatic and academic focus. Thus, various stakeholders in Zambia and outside such as the Government of Zambia, Informal Economy Associations and Workers, ZCTU, FES, local Civil Society and International Organizations concerned with Covid-19 and its impacts on informal economy workers and social protection, and the academia among others may find this study very relevant. This is because it might have provided answers to some of their concerns.

1.4: Operational definitions

In the context of this study, the following terms are used to refer to the following:

1. Coronavirus disease (COVID-19): is an infectious disease caused by a newly discovered coronavirus. It is an illness caused by a virus that can spread from person to person which started from a cluster of people in Wuhan City, Hubei Province, China, in December, 2019 and spread to other countries across the world (WHO, 2020).

2. Informal sector: refers to production units in an economy that are not registered with a tax or a licensing authority and are costly to monitor and regulate. (GRZ, 2014)

3. Informal economy: refers to all economic activities by workers and economic units that are not covered or insufficiently covered by formal arrangements. For economic units, these are engaged in the production of goods and services with the primary objective of providing incomes and employment to the persons concerned. These units typically operate on a small scale basis, with low level of organization and with little or no division of labour. Labour relations, where they exist, are based mostly on casual employment, personal and social

relations rather than contractual arrangements with formal guarantees (Zambia's Central Statistics Office (CSO, 2012), the FES, 2020).

4. Informal employment: refers to a type of employment characterized by lack of an entitlement to social security and annual paid leave. This type of employment may be found in both formal and informal sector production units (GRZ, 2014).

5. Informal economy workers: these are workers who work in the informal economy. That is, there are those types of workers who work for themselves, and their economic activities are not sufficiently covered by formal arrangements such not having registered with any national social protection institutions and as such do not remit social protection contributions to national social protection institutions. However, their business name can be registered or not registered with the Government of Zambia and can pay or not pay taxes to the Government of Zambia.

6. Rural areas: It is an area found in the country sides of Zambia where there are low levels of development. As such people depend on urban areas in order for them to sale most of their economic activities.

7. Urban areas: It is an area found in the cities of Zambia, and usually people depend on money economy by getting involved in different economic activities in order for them to meet their daily living.

1.5: Conceptual framework

Conceptual framework provides a set of tools that can be applied in specific contexts when analysing a particular phenomenon. That is, it is all about analysis and goes beyond the common sense because it specifies a directional logic which helps provide a starting point for analysis (Las Vegas, 2007). In this study, we used ecological theory as our conceptual framework. That was meant to enable us think about different aspects of Covid-19 impacts on informal economy workers in rural and urban Zambia and the implications for social protection by analyzing different levels of linkages that result into the impact experienced. Below is the summary of ecological theory:

Ecological theory/model emphasizes that any problem can be understood and prevented by digging deeper into the four levels namely individual, relationship, community and societal levels. It provides a multi-level, nested systems approach to understanding the problem. That is, it highlights the importance of "levels" or layers of thinking when looking at any problem. In doing this, it attaches responsibility/responsivity to micro through macro systems. (Lawton & Nahemow 1973; Bronfenbrenner & Morris 2006; Teaster 2013; Keating etc. 2015;

Kabelenga, 2018). However, these levels are seen not as inseparable but rather as nested together. This is because any problem is seen to be the result of the complex interplay of individual, relationship, local community and societal factors (ibid.). Since Covid-19 and Social Protection are as a result of interactions at individual, relationship, local community and societal levels and in turn produce the effects felt by the informal economy workers, our thinking was that ecological theory would enable us to dig deeper into each of the levels when analyzing the impacts of Covid-19 on informal economy workers, suggest ways of mitigating the impacts of Covid-19 on informal economy workers as well as to think about ways of building strong, comprehensive and sustainable social protection mechanisms for informal economy workers in rural and urban Zambia. Fig 1 below summaries the Ecological theory:



Fig 1: Ecological theory

Adopted from: Lawton & Nahemow (1973); World Report on Violence and Health (2002); Teaster (2013) and Kabelenga (2018).

1.6: Remaining Structure of the report

The remaining part of this report is structured in five (5) main chapters. Chapter two (2) reviews the available at global, regional and national levels about impacts of Covid-19 on informal economy workers and its implications for informal economy workers. This enabled us to have broader understanding of what has already been researched on about the topic that we are looking at, and thus, enriched our level of thinking about the topic that we researched on. Chapter three (3) has provided the methodology that was employed in the study in order to achieve the research objectives. The main issues covered in this chapter include data collection approaches, Interviewees and number of interviews conducted, Selection Criteria, Study Sites, Monitoring of fieldwork, Data Analysis, Ethical Considerations. Chapter four (4) has provided empirical findings of the study. This chapter is presented in accordance with the research objectives of the study. Chapter five (5) provides conclusions and policy implications. The main issues covered in this chapter include summary of the major findings of the study, policy implications, limitations of the study and suggested areas for further research.

2.0: METHODOLOGY

2.1: Research approach employed

This study was qualitative in nature. This is because we wanted to go deeper into the issues under investigation by capturing the actual lived experiences of different categories of informal economy workers in rural and urban Zambia and officers in formal institutions who worked with informal economy workers whose voices at the time of this study were missing in the available international and national scientific literature about the impacts of Covid-19 on informal economy workers and its implications for social protection. To be more precise, hermeneutical phenomenology was employed in this study. Phenomenological studies describe the meaning for several individuals of their lived experiences of a phenomenon. Phenomenologists focus on describing what all participants have in common as they experience a phenomenon (that was, universally experienced effects brought about by Covid-19 pandemic on informal economy workers in Zambia and its implications for social protection). The basic purpose of phenomenology is to reduce individual experiences with a phenomenon to a description of the universal essence (a "grasp of the very nature of the thing,"). Hermeneutical phenomenology is a research oriented toward lived experience (phenomenology) and interpreting the "texts" of life (hermeneutics) (van Manen, 1990: 4; Creswell, 2003).

2.2: Data Collection Process

Systematic desk review and physical one-on-one in-depth qualitative interviews (IDIs) and Focus Group Discussions (FDGs) were conducted. That was, to collect secondary data, we reviewed a range of literature on impacts of Covid-19 on informal economy workers, social protection needs of informal economy workers during Covid-19 era and social protection response mechanisms to the Covid -19 pandemic. IDIs and FDGs were conducted by strictly adhering to health guidelines provided by the WHO and Zambia's Ministry of Health on how to prevent the spread of and protect people from contracting Covid-19 virus. These included maintaining social distancing, constant hand sanitizing with soap and putting on facemasks by both the researchers and the respondents (WHO, 2020; Zambia's Ministry of Health, 2020).

2.3: Interviewees and number of interviews conducted

In total sixteen (16) representatives of informal economy workers, and ten (10) officers from formal institutions that worked with informal economy workers participated in this study. Given diversity within informal economy work in Zambia such as informal economy

employers, informal economy workers and informal economy sole-traders among others (FES, 2020) and in accordance with the scope of this study which aimed at focusing on different categories of players within the informal economy, the interviewees for this study were representatives of informal economy workers from different categories of informal workers in rural and urban Zambia and institutions that worked with different categories of informal economy workers. Within the associations, we interviewed association presidents/chairpersons and secretary generals. From other institutions other than informal workers' associations, we interviewed officers that worked with informal economy workers. By targeting these categories of interviewees, we assumed that they had wider knowledge about their members during Covid-19 pandemic era and that they would provide the national and category specific pictures of what was happening to their members with regard to the impacts of the Covid-19 and the implications for social protection. This is because association members and institutional officers by virtue of their positions have wider knowledge about the people that they represent (Kamwengo, 2004; Kabelenga, 2018). Thus, we assumed that they would give us the answers that we are looking for in order for us to achieve the objectives of the study.

Although in qualitative research researchers do not generalize findings of the study to the population where the interviewees are drawn from (Creswell, 2009; Yin, 2011), by targeting representatives of different categories of informal economy workers and other formal institutions that work with informal economy workers in rural and urban Zambia, the rationale was that the chosen categories of interviewees would provide the national situation regarding the impacts of Covid-19 on different categories of informal economy workers in rural and urban Zambia and their social protection needs. This is because the associations of informal economy workers and formal institutions represent and/or work with many informal economy workers. Thus, they have adequate information about their members which can inform policy and practice (NAPSA, 2018; FES, 2020; AZIEA, 2020). We also thought that acceptability of the information to be provided by the interviewees by different stakeholders such as the Government of Zambia, CSOs and international organizations concerned with welfare of informal economy workers during Covid-19 would be enhanced. This is because the categories of interviewees chosen to participate in this study are nationally recognized to have credible information about informal economy in Zambia (NAPSA, 2018).

Below is the list of the interviewees that participated in this study:

Table.1: list of interviewees

Serial No.	Name of Interviewee			
1	Alliance for Zambia Informal Economy Associations (AZIEA)			
2	Public Transport and Taxi Drivers Association			
3	National Association for Small and Medium Scale Contractors.(NAMSSC)			
4	Cross Borders Association of Zambia			
5	Mobile Money Booth Operators Association of Zambia			
6	Association of Vendors and Marketeers (AVEMA)			
7	District Marketeers Association			
8	Zambia Congress of Trade Union (ZCTU)			
9	Older Persons Associations			
10	Zambia Federation of the Blind Zambia Federation of the Disabled			
11	Mobile Phone Accessories Association			
12	Representative of the lodges that were closed because some of staff and clients tested positive to Covid-19			
13	Representative of the Artists			
14	Customs and Clearing Agents Committee			
15	Association for Hospitality and Hotels Catering			
16	Cooperatives for small scale farmers			
17	Traditional Markets Association			
18	Curios Association			
19	Government Officers			
Total number of interviews conducted		Rural Zambia	20	41
		Urban Zambia	21	

Of the above interviews, 36 were one-on-one in-depth interviews and 5 were focused group discussions (FGDs). On average, three informants participated in each FGD. The participants were a homogenous group that came from the same category of informants. Depending on the nature of the category of the informants, some groups only comprised males and others a mixture of males and females.

2.4: Selection Criteria

The interviewees were purposively selected using the criteria of being representatives of informal economy workers and working with informal economy workers. We targeted national associations and institutions and local associations and institutions. Targeting national associations and institutions was meant to capture the national picture. On the other hand, targeting local associations was meant to capture the actual voices of some ordinary informal economy workers on the local grounds whom we assumed to have been affected by Covid-19 pandemic. That was because we assumed that general position held by national association members might be different from the experiences of ordinary members of the associations on the ground. The voices of the ordinary members are critical in informing policy and practices. That was because they were the ones on the ground and they knew better what was obtaining on the ground. In other words, targeting of local associations and local institutions was meant to capture the globally recommended contemporary idea of local ways of knowing and doing which is essential to informing policy and practice (Kaya, 2014; Kabelenga, 2018).

By listening to the voices of the different categories of interviewees at national and local levels, we collected sufficient information that allowed triangulation of the data collected. That allowed us to make sound conclusions about the major issues that we wanted to establish about each of the research objectives. Ultimately, that enabled us to achieve all the objectives of the study.

2.5: Study Sites

The respondents were purposively selected from six (6) provinces and districts of Zambia. Of the six (6) provinces and districts, 4 were urban and 2 were rural. The study sites were purposively selected using the criteria of recording high number of cases of the Covid-19 pandemic and high levels of informal economy activities. The four (4) urban provinces and respective districts were Lusaka (Lusaka District), Copperbelt (Kitwe District), Central (Kabwe District), and Southern (Livingstone). The two (2) rural provinces were Muchinga (Nakonde District), and North-Western (Solwezi District) (Zambia National Public Health Institute, 2020). Although actual statistics were not available at the time of this study, MOH COVID-19 Sero prevalence Survey revealed that the six districts which had higher numbers of COVID-19 cases in Zambia were: Lusaka, Livingstone, Kitwe, Ndola, Nakonde and Solwezi. Kabwe had also recorded cases of Covid-19. Concentration was much higher in Lusaka than other districts. That was because over 75 per cent of deaths were concentrated in high density areas in Lusaka with prevalence rate of 63.8 percent. The districts also

continued to have the highest transmission rate. The districts were also among those with the highest concentration of the informal economy in Zambia (CSO, 2018). (Central Statistics Office, 2018; FES, 2020). By targeting these study sites, we assumed that operations of most of the informal sector workers were negatively affected by the Covid-19 pandemic, and would enable us to collect relevant and credible information that we were looking for in this study.

2.6: Measures put in place to enhance quality of data collected:

Monitoring of fieldwork

In order to enhance quality, validity and reliability of the data collected, FES Zambia office through the office of Manager for Social Compact and Social Justice Office accompanied the researchers to monitor data collection in all the study sites. That was because FES Zambia was one of the major stakeholders in this study and as such it was important that they became part of the data collection process. That enabled FES to have first-hand information about what the respondents reported to the researchers about the impacts of Covid-19 and their social protection needs, and in turn inform the works that FES do on informal economy workers and social protection. It also gave confidence to FES that researchers truly collected data from the respondents in the study sites and it was a true reflection of what respondents reported.

2.7: Data Collection Process

Data collection involved several steps. Before fieldwork started approval letters to allow Government district officers who were working with informal economy workers in the above study sites were sought from the relevant government ministries. The approval was granted. Government Provincial Officers were the district officers reported to were also communicated to and approval requests for district officers to participate in the study were granted. Associations of informal economy workers were also contacted in advance through mobile phone calls, and in turn provided contact details for the potential respondents. The first contact persons such as market managers were then asked to recommend to the research team the prominent informal economy associations and formal institutions that worked with informal economy workers in their districts. The research team then contacted the recommended representatives of the associations and formal institutions and arranged for dates, time and venue for the interviews. Thus, in this study, the actual participants in the study was determined by what the local people on the ground recommended. In that way, we added some new categories of respondents to this study to the earlier list of participants that we planned to interview. For instance, when we were writing this proposal, we did not even know that they

were associations like mobile money booth operator's associations, mobile phone accessories association, Zambia curios association, and clearing and forwarding agents. We just came to know these associations when we were in the field and we allowed them to participate in this study. This approach allowed us to collect richer and varied responses. This is because we collected data even from informal economy workers who are rarely talked about in the dominant literature on informal economy workers in Zambia (FES, 2020). This approach further underscores the popular principle in qualitative research which argues that in qualitative research new participants can be added to the list of the initial participants and the whole data process can change when the researcher is in the field (Creswell, 2009; Yin, 2011; Kabelenga, 2018).

A study guide which had a set of interviews were used during data collection. The study guide is attached to this report as appendix.1. The guide had the following as the major topics to focus on during both IDIs and FDGs: (1) Organization represented and number of organization members; (2) location; (3) Impacts of Covid-19 on informal economy workers in rural and urban Zambia; (4) Categories of informal sector workers that are worst affected by the Covid-19 in rural and urban Zambia and the underlying reasons for that; (5) Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia; (6) Coping mechanisms; (7) Social Protection Needs; (8) forms of emergency Covid-19 social protection that informal economy workers are receiving from the Government of Zambia; (8) Evaluation of emergency response social protection stimulus packages; (9) Locally generated informal social protection [resilience] approaches being used by male and female informal economy workers; (10) preparedness in an event of second wave of Covid-19; and (11) Recommendations to the Government of Zambia and other Development partners. However, actual questions to ask were determined by the responses obtained from the respondents.

In order not to miss out on any information that the participants reported, four audio tapes (tablets) were used simultaneously. Note taking was also done whilst conducting the interviews. As a way of maintaining social distancing during data collection, the tablets were spread among the participants and the researcher. That was meant to concurrently record the questions asked by the researchers and the responses obtained from the respondents. The simultaneous use of the four tablets and note taking was meant to serve as back-up in an event that one recorder had defect and could not record the interview, we would rely on the other recorders and the notes.

2.8: Data Analysis

Data was analyzed using hermeneutical phenomenology research approach to data analysis. This approach involves dynamic interplay among six research activities when analyzing data. These are:

Researchers first turn to a phenomenon, an "abiding concern", which seriously interests them (our interest was understanding the impacts of Covid-19 on informal economy workers in rural and urban areas of Zambia and its implications for social protection). In the process, they reflect on essential themes, what constitutes the nature of this lived experience. The main themes that we focused on throughout the whole study were: (1) Impacts of Covid-19 on informal economy workers in rural and urban Zambia; (2) Categories of informal sector workers that are worst affected by the Covid-19 in rural and urban Zambia and the underlying reasons for that; (3) Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia; (4) Social Protection Needs; (5) forms of emergency Covid-19 social protection that informal economy workers were receiving from the Government of Zambia; (6) Evaluation of emergency response social protection stimulus packages; (7) Policy Recommendations to the Government of Zambia and other Development partners on how to mitigate the impacts of Covid-19, and (8) Policy insights on how to build comprehensive and sustainable social protection for informal economy workers. They write a description of the phenomenon, maintaining a strong relation to the topic of inquiry and balancing the parts of the writing to the whole. In this study we have presented the findings of the study by looking at each of the above themes in relation to the topic under investigation. This has resulted in having broad picture of the impacts of Covid-19 pandemic on different categories of informal economy workers in rural and urban Zambia and the implications for social protection. Phenomenology is not only a description, but it is also seen as an interpretive process in which the researcher makes an interpretation (i.e., the researcher "mediates" between different meanings; van Manen, 1990: 26) of the meaning of the lived experiences (van Manen, 1990: 177; Creswell, 2003). In this study we have interpreted the findings of the study using the concepts of power and relationships. This is because every response provided by the research participants seemed to revolve around the scientific concepts of power and relationship. The data was also interpreted in relation to ecological theory which was used as conceptual framework

We started data analysis immediately after the first interview and continued throughout the entire data collection process (Kinsel 2004). We thought that taking this approach would enable us to gain immediate descriptions and understandings of meanings of the data, and where

meanings or data were inadequate consult the participants further about their lived experiences before leaving the study sites. Being aware that social reality [effects of Covid-19] is felt in different ways (Creswell, 2003), we decided to employ analysis of data which involved the use of some elements of inductive data analysis and grounded theory (Glaser & Strauss 1967; Kinsel 2004; Creswell 2007). Inductive approach was central as themes developed inductively from the data and raised to a level of abstraction that allowed their meanings to be traced (Punch 2005; Brydon 2009). For example, some of the preliminary themes that emerged from the data included (1) Impacts of Covid-19 on informal economy workers in rural and urban Zambia; (2) Categories of informal sector workers that are worst affected by the Covid-19 in rural and urban Zambia and the underlying reasons for that; (3) Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia; (4) Social Protection Needs; (5) forms of emergency Covid-19 social protection that informal economy workers were receiving from the Government of Zambia; (6) Evaluation of emergency response social protection stimulus packages; (7) Policy Recommendations to the Government of Zambia and other development partners on how to mitigate the impacts of Covid-19, and (8) Policy insights on how to build comprehensive and sustainable social protection for informal economy workers. We realized that the following themes were not talked about the participants: (1) forms of emergency Covid-19 social protection that informal economy workers were receiving from the Government of Zambia; (2) evaluation of emergency response social protection stimulus packages.

To arrive at each of the above sub-themes, when we started listening to the audio interviews, we paid attention to the major constructions that emerged from each of the 37 individual interviews and the 5 FGDs and specific examples mentioned by the participants. From all the audio interviews, we realized that the individual and group participants confidently discussed the impacts of Covid-19 on informal economy workers in rural and urban Zambia using the above themes. To assess how many participants from rural Zambia and urban Zambia in all the 41 interviews brought out the above sub-themes, we wrote each of the above sub-themes as the main headline on a separate page of our data analysis note book. After this, we started matching each sub-theme with the number of participants that brought out different impacts of Covid-19 pandemic on informal economy workers in Zambia in line with the particular theme. We even briefly wrote the specific information brought out by the participant(s), type of organization represented by the participant, number of informal economy workers represented, classification of location where participants came from, and the district where the data came from. To avoid struggle of locating supporting information in the transcripts, we highlighted

all the key expressions provided by the participants with summary information next to the highlighted expression(s). To further ease visibility, we also highlighted the summary information by using different colours which included yellow, pink and grey. Choice of these colours had no specific meanings. That approach helped us also when looking for the actual verbatim quotes to support the sub-themes. That was, once we felt that the particular information was necessary to support certain themes, we quickly went back to the transcribed transcripts to copy and paste it where it was needed.

This research had also some conceptual similarities to approaches of grounded theory. This is because it sought to develop understanding out of the data. That was essential because little was known about the impacts of Covid-19 on different categories of informal economy workers in rural and urban Zambia and its implications for social protection. Thus, an approach to data analysis that allowed data to be analysed according to the way the local people constructed different impacts of Covid-19 and its implications for social protection was essential (Glaser & Strauss 1967; Berger & Luckmann 1991). Under this framework, data is analysed immediately after collection, the analysis informing the next round of data collection if there is a further round of data collection needed (Bryman 2004; Morris 2006). Thus, the sub-themes that emerged from the first interviews were used to inform the list of questions for the interview guide that was used in the subsequent interviews.

In order to be well immersed in the data, we transcribed the audio interviews ourselves. To avoid mixing the audio interviews and enhance understanding of the impacts of Covid-19 on informal economy workers in rural and urban districts of Zambia, we created two files namely 'rural districts interviews' and 'urban districts interviews' and saved all the interviews from the rural districts in the file for rural districts interviews and those from the urban districts in the file for urban districts interviews. To start transcription of the interviews, we uploaded all the audio interviews in the interview transcription computer software called Express Scribe Transcription. This software allows the data transcriber to listen to the audio interview at their own pace which can be high speed, medium speed and low speed. The transcriber can also rewind, forward and pulse the audio interviews as many times as they can. Of the above features of Express Scribe Transcription Software, we chose to use low speed, reward and pulse for every 10 seconds of the interview segment played. These choices enabled us to transcribe everything that was said by the participants during each interview.

The above ways of transcribing interviews were in line with scientific guidelines on how to transcribe audio interviews. For example, Rubin and Rubin (2005) and Eidukevičiūtė (2013) have noted that precision of the transcripts depends on their intended use, the most precise go down on paper exactly what was said, including grammatical errors, digressions, abrupt changes of focus, profanity, exclamations and other indication of mood such as laughter. Mason (2002) has presented transcription processes as two dominant modes: naturalism, in which every utterance is transcribed in as much detail as possible, and denaturalism, in which idiosyncratic elements of speech are removed. In this study, used both naturalism and denaturalism. That is, in some instances, we got the actual words spoken by the participants (that is naturalism), and in other instances, we just picked part of the words spoken by the participants (denaturalism). That was determined by the type of information that we were looking for.

The other stage of data analysis was thinking about and coming up with the concepts that best interpreted the statements from all the original interviews (Erlingsson & Saveman & Berg 2005). Creswell (2007) advises that to make interpretation of qualitative data become analytical, the analyst should look for concepts either from the data or from available literature. The concepts can then be used to retell the told stories by the informants. Thus, after reflecting upon the data in connection with the various literatures on impacts of Covid-19, the conclusion was that every construction provided by the participants revolved around the two (2) concepts namely power and relationship. Power is defined in this study as the ability to adequately or inadequately do everyday business chores. On the other hand, relationship is defined as interactions with other people and institutions that facilitate business transactions. Below is the summary of the overall analysis that was done.

Figure.2: Conceptual diagram of overall data analysis procedure

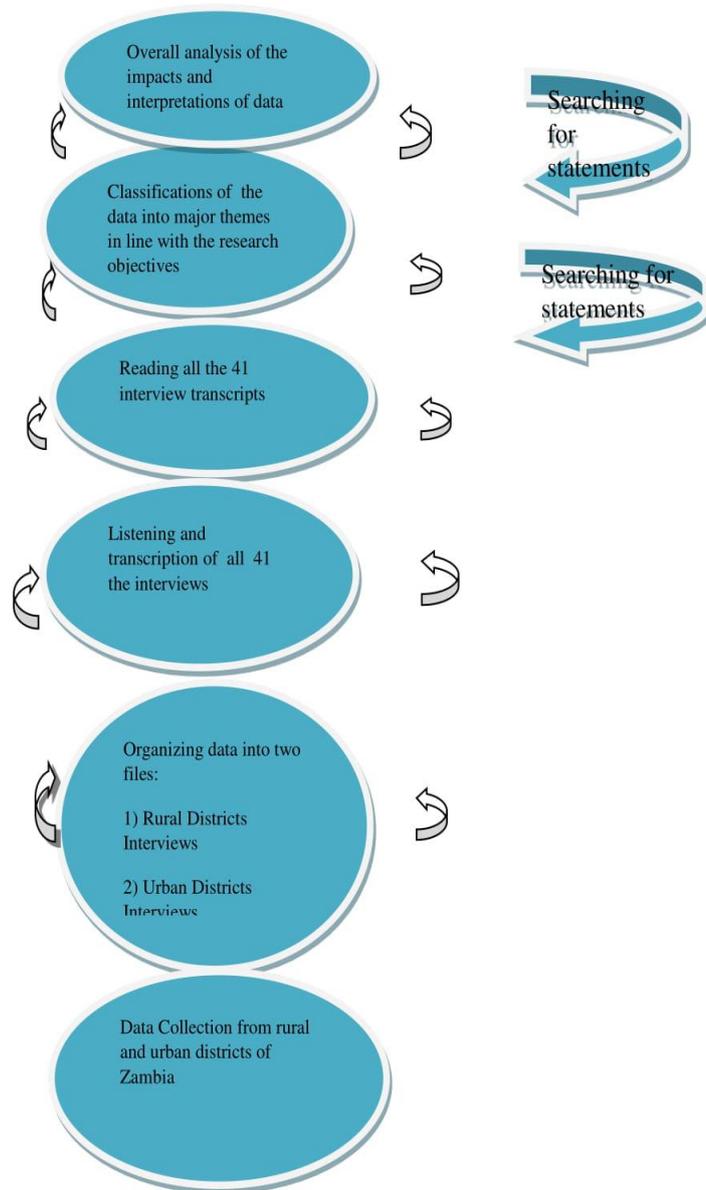


Figure.2 shows that to analyze data, we engaged in the process of moving in analytic circles rather than using a fixed linear approach (Creswell 2007). To do that we entered with data of text collected from the participants in rural and urban districts of Zambia, listened to each audio interview, wrote brief notes on each interview, reflected on what we heard, categorized data and existed with an account of the overall constructions and interpretations of different types of impacts of Covid-19 on informal economy workers and its implications for social protection.

2.9: Validation of findings of the study by the informants

Findings of this study was verified and certified to be correct by some of the informants. Verification meeting was held in Lusaka on 18th February, 2021. All representatives of the informants in all the six (6) districts where data was collected were invited to attend the meeting. Invitations were also made to the Ministry of Community Development and Social Services, and Ministry of Labour and Social Security Headquarters. That was meant to enable the Ministry Headquarters that are in charge for social protection to get firsthand information from the respondents and the researchers about the impacts of Covid-19 on informal economy workers in rural and urban districts of Zambia and the implications for social protection for informal economy workers. However, only the following informants attended the meeting: Public Transport and Taxi Drivers Association, National Association for Small and Medium Scale Contractors.(NAMSSC), Cross Borders Association of Zambia, District Markets Associations, ZCTU, Older Persons Associations, Zambia Federation of the Blind, Zambia Federation of the Disabled, Representative of the Artists, Customs and Clearing Agents Committee, Cooperatives for small scale farmers, Traditional Markets Association, Curios Association, Government District and Provincial Officers, and Ministry of Community Development and Social Services Headquarters. The over position of the informants was that the research findings were the correct report of what was obtaining on the group among their members. Thus, the findings of the study established between September and October, 2020 were had not changed much. However, due to the second wave of Covid-19 which hit Zambia from December, 2020 and continued to be on high pick up to the date of verifying the study findings (18th February, 2021), as many cases of Covid-19 were recorded on every day basis with more deaths than the first wave of Covid-19 which hit Zambia from March, 2020, informants reported that the impacts of Covid-19 on their members were worse than the impacts felt during the first wave. Thus, this research report is true record of what we established in the six (6) districts and certified to be correct record by the informants on 18th February, 2021.

2.10: Ethical Considerations

Informed consent was obtained from all the respondents. All the participants also signed informed consent forms. That was done after explaining the purpose of the study to them. Thus, no participant was forced or duped to participate in the study. Requests for government workers who worked with informal economic workers to participate in this study was also made to relevant government ministries and requests were approved by the government. Anonymity of the respondents was also observed throughout the whole study. However, some participants

suggested that their full-names and for their organizations should be mentioned in the final report.

3. EMPIRICAL FINDINGS OF THE STUDY

This chapter presents empirical findings of the study. The chapter is presented according to the specific objectives that this study aimed to achieve. However, before the findings are presented, demographic characteristics of the participants is provided. The specific objectives were: (1) Impacts of Covid-19 on informal economy workers in rural and urban Zambia; (2) Categories of informal sector workers that are worst affected by the Covid-19 in rural and urban Zambia and the underlying reasons for that; (3) Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia; (4) Evaluation of emergency response social protection stimulus packages, (5) Social Protection Needs; and (6) Recommendations to the Government of Zambia and other Development partners.

3.1: Demographic Characteristics of the Participants

Below are the demographic characteristics of the participants:

3.1.1: Sex of Participants

Of the total 56 participants, 45 were males and 11 were females. Of the total 45 males, 20 were rural districts and 25 were from urban districts. Of the 10 females, 4 were from rural districts and 7 were from urban districts. This data implies that at the time of this study there were more males than females who served as representatives of the associations of informal economy workers and/or who worked with informal economy workers in the rural and urban districts of Zambia that we selected for this study. This could be attributed to the fact that they are more male leaders than female leaders in Zambia like the way it is in many African countries (Zambia National Gender Policy 2002; The Global Gender Gap Report 2015).

3.1.2: Age Distribution and Number of Participants

Table.2 summarizes age distribution and number of participants who participated in the study in rural and urban districts:

Table.2: Age Distribution and Number of Participants

Age Group	Number of Participants from Rural Districts	Number of Participants from Urban Districts	Total Number of Participants
20 - 35	5	10	15
36 - 54	10	13	33
55 - 64	5	2	7
65 and above	0	1	1
Total	20	36	56

Table.2 suggests that in terms of age group of the participants, most of them had passed the age of youths. This is because most of them were aged between 36 -54 years. This means that most of the participants in the study were adults. Thus, study participants were matured people who were in productive age group and a few who had retired from formal employment and decided to join informal economy. This result seems to be in agreement with research findings by Zambia's Ministry of Labour and Social Security and Central Statistics Office (2014) on analysis of informal economy in Zambia where it was established that informality rates were relatively higher among cohorts of younger workers aged 15-24 years and workers 50 years of age or older. Most of the youths enter informal economy due to high levels of unemployment in the formal sector. The older ones might have left formal employment, due to retirement and opted to join the informal sector.

3.1.3: Nature of associations and/or organizations that participated in the study and number of informal economy workers represented

Table.3 summaries the nature of associations and or associations that participated in this study and number of informal economy workers that were represented.

Table. 3: Nature of Associations/organizations and number of informal economy workers represented

Serial No.	Name of Interviewee	Number of Interviews to be conducted	Nature of Association	Total number of members represented
1	Alliance for Zambia Informal Economy Associations (AZIEA)	1	National Association	26, 606

2	Public Transport and Taxi Driver Association	2	District Association	More than 300 members
3	National Association for Small and Medium Scale Contractors (NAMSSC)	1	National Association	2,300
4	Cross Borders Association of Zambia	2	District Association	More than 600
5	Mobile Money Booth Operators Association of Zambia	2	District Association	20 members
6	Association of Vendors and Marketeers (AVEMA)	1	National Association	More than 240,000 members
7	District Marketeer Associations	20	District Association	More than 1000 – for Livingstone alone
8	ZCTU	1	District Association	More than 1000 members
9	Older Persons Associations	1	National Association	More than 3,000 members
10	Zambia Federation of the Blind Zambia Federation of the Disabled	1	National Association	More than 10,000 members
11	Mobile Phone Accessories Association	2	District Association	More than 15 members
12	Representative of the lodges that were closed because some of staff and clients tested positive to Covid-19	1	District Association	14 members
13	Representative of the Artists	1	Government institution	Does not know the actual number. However, they are many. This is because art is a very broad field

					However, North-Western Province registered artists with PACRA stand at 209
14	Customs and Clearing Agents Committee	1	District Association		More than 2000 members
15	Association for Hospitality and Hotels Catering	1	District Association		More than 1000 members
16	Cooperatives for small scale farmers	3	Small Scale Farmers Cooperatives		3000 members
17	Traditional Markets Association	1	Local Community Association		60 members
18	Curios Association	2	District Association		More than 1200 members
19	Government District Officers	17	District government institutions		More than 25,873
Total number of interviews conducted		Rural Zambia	20	41	
		Urban Zambia	21		

Syntheses of the above data bring out a few deductions. These are: First, it is evident that different national, district and local community associations for the informal economy workers in both rural and urban Zambia participated in this study. This underscores our argument in chapter one of this study that informal economy workers in Zambia are not a homogenous group of workers. Rather, they are a heterogeneous group of workers who do different economic activities. This is because the associations work in different sectors of the Zambian economy. Second, when all the number of informal economy workers represented by the respondents are added together, it can be deduced that the respondents represented more than 1,002, 387 informal economy workers. Third, it is also clear that fifteen (15) government institutions that work with informal economy workers participated in this study. Fourth, given that some respondents came from national associations, it implies that this study has captured the national situation for some categories of informal economy workers such as the disabled, the marketeers and vendors, small scale and medium contractors, older persons and a variety of other informal economy workers. On the overall, the table suggest that data for this study

was collected from national, provincial, district and local community institutions that work with informal economy workers. This means that data was collected at macro, Mezzo and micro levels of the Zambian society. That was in line with ecological model which was used as conceptual framework for this study. By collecting data from all the levels of the Zambian society, it allowed for triangulation of data. On the overall, respondents at all the levels and from all the associations and government institutions brought out the impacts of Covid-19 pandemic on informal economy workers in similar manner. They also drew social protection implications of Covid-19 pandemic for informal economy workers in similar ways. Because of the similarities in responses obtained, we deduce that the similarities in responses cannot be mere coincidences. Rather, they mean that Covid-19 pandemic has truly negatively affected informal economy workers in both rural districts and urban districts of Zambia in similar ways, and have implications for national and local social protection. The similarities in the findings have also given us the courage to make conclusions for this study. Thus, it is our hope that the findings of this study will have wider acceptance among various stakeholders and be used to inform policy and practice at all levels of the Zambian society and in all institutions concerned with understanding the impacts of Covid-19 pandemic among informal economy workers in both rural and urban Zambia and the implications for social protection.

3.2: Impacts of Covid-19 on informal economy workers in rural and urban Zambia

On a sad note, data from both rural and urban districts of Zambia show that Covid-19 pandemic has negatively affected all categories of informal economy workers in similar ways. It has brought about either weakening or total destruction of the economic and social activities of informal economic workers at all levels of the Zambian society where informal economic workers work and consequently affecting their nutrition and psychological well-being as well. Respondents at national, provincial, district and local community levels bring out sad stories about how their members have been hard hit by the effects of Covid-19 pandemic. Some cite themselves as case studies by narrating how they used to live before Covid-19 pandemic and how they are living now. However, before detailed information is provided, summary of the impacts mentioned by all categories of respondents is provided in table.5 below:

Table.5: Summary of the major impacts of Covid-19 pandemic on each category of informal economy workers

Serial No.	Name of respondent	Nature of Association	Impacts on their members
1	Alliance for Zambia Informal Economy Associations (AZIEA)	National Association	<ul style="list-style-type: none"> - Vulnerability of members to contracting Covid-19. 29 members so far had contracted Covid-19 virus - Avoid going to markets to trade for fear of contracting Covid-19 virus - Reduced sales - Increased income vulnerability - Closure of some businesses - Loss of income - Business capital base has really gone down - Difficult to pay rent
2	Public Transport and Taxi Driver Association	District Association	<ul style="list-style-type: none"> - Inadequate or no customers for their taxis and buses - Inadequate works during the day due to few customers - Cannot work at night because night clubs, bars and lodges/hotels have been closed - Reduced earnings - Vehicles just packed due to lack of money for fuel and servicing vehicles - Stay at home for fear of contracting Covid-19 virus

			<ul style="list-style-type: none"> - Food insecurity due to lack of money to buy food
3	National Association for Small and Medium Scale Contractors (NAMSSC)	National Association	<ul style="list-style-type: none"> - Construction materials have gone up due to closure of borders where the materials are imported from - Existing projects have stalled due to lack of construction materials and money - Difficult to win contracts because people are not constructing due to Covid-19 - Contractors have no money to pay salaries for workers - Employees going for months without any salary - Employees have lost jobs - Women who sale goods to construction workers cannot sale anymore because contractors have left construction sites due to Covid-19 pandemic - The impacts have further worsened because of the increase in Covid-19 cases in the second wave. - The livelihoods of people are negatively affected' - Deaths from Covid-19 among both employers and employees have been recorded. About 5 employers have so far died
4	Cross Borders Traders Association of Zambia	District Association	<ul style="list-style-type: none"> - Closure of businesses because borders are closed

			<ul style="list-style-type: none"> - Cannot import goods from other countries - Cannot travel to other countries in order to avoid contracting Covid-19 virus and 14 days' quarantine - Reduced or no sources of income - Grabbing of property from some traders by financial lending institutions due to failure by some traders to pay back the loans owed to financial lending Institutions. - Closure of businesses
5	Mobile Money Booth Operators Association of Zambia	District Association	<ul style="list-style-type: none"> - Business has gone down because of closure of companies and restricted movements among people - Reduced income levels
6	Association of Vendors and Marketeers (AVEMA)	National Association	<ul style="list-style-type: none"> - Some members tested positive to Covid-19. About 17 members were tested positive - Customers stopped going to crowded markets and buying goods and services from street vendors in order to avoid contracting Covid-19 pandemic - Sales have reduced due to few customers - Reduced income levels - Business capital is negatively affected. Difficult to make new business orders - Difficult to repay loans - Financial renting institutions confiscating property from members

			<p>who are defaulting on loan repayments</p> <ul style="list-style-type: none"> - Rural-Urban business linkages are negatively affected because of restricted movements as a way to avoid contracting Covid-19 virus. - Stigmatization from fellow traders and general public that the owners of businesses premises tested positive to Covid-19 and in turn leading to shunning of such business premises. For instance, discouraging members of the general public from eating from some restaurants and lodges because owners tested positive to Covid-19
7	District Marketeer Associations	District Association	<ul style="list-style-type: none"> - Mass loss of business as few customers are going to markets either to avoid contracting covid-19 or because they have no money to buy goods and services - Doing business is slow as public transport used by many members take long to get full - Reduced income levels - Closure of some businesses - Failure to repay loans obtained from financial lending institutions - Confiscation of property owned by members who

			default on loan repayment by bailiffs have gone up
8	ZCTU	District Association	<ul style="list-style-type: none"> - Reduced economic activities at all levels - Loss of jobs - Members either not getting salaries or have their salaries reduced - Reduced income levels at all levels due to chain reactions of the economy - Private savings negatively affected. - Increased psychological fear due to the neighboring Tanzania not reporting the status of Covid-19 in Tanzania.
9	Older Persons Associations	National Association	<ul style="list-style-type: none"> - Cannot actively get involved in trading to avoid contracting Covid-19 - Most of them are just at home to avoid contracting Covid-19 - Difficult to sale their agriculture products because cannot take them to the market - Some tenants not paying rent on property owned by older people because tenants do not have money - Increase in cases of stealing from older people when they delegate management of their business to younger people - Loss of income - Reduced income levels - Use of private savings in order to survive

10	Zambia Federation of the Blind Zambia Federation of the Disabled	National Association	<ul style="list-style-type: none"> - Cannot go to the streets to beg - Few people willing to accompany the disabled to go and do their business in the streets - Movements are difficult - Difficult to get involved in any income generating activities because they are just in-doors - Reduced or completely destroyed their sources of livelihood - Eating their business capital because of just staying at home - Increase in absolute poverty - Stigmatisation has worsened - People are not willing to render any help to the members
11	Mobile Phone Accessories Association	District Association	<ul style="list-style-type: none"> - Prices for ordering phones and accessories at global and national, levels have gone up due to low production at industry/factory level - Customers cannot buy phones and accessories because phones and accessories have become expensive - Reduced sales of phones and phone accessories - Reduced income earnings - Difficult to pay rent due to reduced income levels - Selling of properties
12	Representative of the lodges that were closed because some of staff and clients tested positive to Covid-19	District Association	<ul style="list-style-type: none"> - Closure of lodges - No customers for their business - Non-payment of salaries to workers - Workers cannot manage to feed themselves and their families

			<ul style="list-style-type: none"> - Food staffs going to waste because restaurants are closed - Loss of employments and loss of redundant benefits. Workers who lost their jobs had not been paid their terminal benefits.
13	Representative of the Artists	Artists Association	<ul style="list-style-type: none"> - Cannot perform any of the art functions in public due to ban of social gatherings in large numbers - No concerts; no traditional ceremonies, no public events where they can be hired to perform - Cannot sale their souvenirs because they are no tourists/customers - Negatively affected inflow of income - Alternative income generation like farming - The use of drugs has increased
14	Customs and Clearing Agents Committee	District Association	<ul style="list-style-type: none"> - Borders closed - Reduced imports and exports - Increase in cases with ZRA due to failure to honour their obligations - Customs blocked by ZRA in order to avoid crooked activities among parties involved in customs and clearing - Cannot cross borders - Few people clearing goods - Cannot sale their services - Reduced or no business activities - No transit money - Reduced or no income at all levels - Private savings consumed - Little or no savings at all - Some borders have opened up but people are sceptical about crossing borders for

			fearing of contracting Covid-19
15	Association for Hospitality and Hotels Catering	District Association	<ul style="list-style-type: none"> - No customers for their businesses - Few or no people going to sleep in lodges and hotels - No money to pay salaries for workers - Loss of jobs by workers - Workers just sited at home
16	Cooperatives for small scale farmers	Small Scale Farmers Cooperatives	<ul style="list-style-type: none"> - Prices for agriculture inputs have gone up - Limited market for their products - Reduced sales of agriculture products - Inadequate profits from sales of agriculture products - Cannot raise money to send children to school, colleges and universities - Agriculture Camp Extension Officers cannot visit farmers - Farmers cannot mingle with each other to exchange farming ideas
17	Traditional Markets Association	Local Community Association	<ul style="list-style-type: none"> - Loss of business - Members are just sited at home to avoid contradicting Covid and due to slow business - Reduced income levels - No savings at household and village banking level - No or limited interactions among members - No gatherings
18	Curios Association	District Association	<ul style="list-style-type: none"> - Loss of economic activities - Cannot sale curios because they have no customers - Reduced or no income at all

			<ul style="list-style-type: none"> - Cannot manage to buy the materials needed to make curios - Participation in curios business has reduced - Membership in the association has reduced - Distancing them from their traditions because curios is tradition - Weakening and destruction of their tradition and informal social protection - Turning members into charcoal burners - Village banking has somehow collapsed
19	Government District Officers	District government institutions	<ul style="list-style-type: none"> - There is no business for them. Most of them are just at home because their businesses have either reduced or died - They have no customers to buy their goods - They have no money. Even their start-up capital has been negatively affected because of inadequate sales - Displacement of traders in order to avoid overcrowding in trading places - Removal of vendors from the streets - Increase in food insecurity at household level - Default on repayment of loans due to lack of money to service loans - Loss of lives due to protests against lockdown by the government - Increase in Gender Based Violence at family level - Increased of alcohol abuse. - Psychological torture

Total number of interviews conducted	Rural Zambia	20	41	
	Urban Zambia	21		

From the above table, it is clear that informants from rural and urban districts and from all the different institutions that participated in this study hold the common position that Covid-19 pandemic has negatively affected all informal economy workers in similar ways in both rural and urban districts of Zambia. This is because despite all the interviews being conducted with different respondents in different locations and at different times, they all brought out similar impacts and in some instances even using same words which describing the impacts. This is less likely to be more coincidences. Rather, they talked about the impacts that they had seen for themselves. It is clear from the above table that the impacts are many. However, they can be categorized into eight (8) major impacts namely economic impacts, social impacts, cultural impacts, nutrition impacts, psychological impacts, agricultural impacts, environmental impacts, and impacts on their informal social protection mechanisms. Below are the details on each of these categories of impacts:

3.2.1: Economic Impacts

By economic impacts, it means that Covid-19 pandemic has negatively affected the economic well-being of all categories of informal economy workers in both rural and urban districts of Zambia by either reducing or killing their economic activities and sources of income. This is brought out by all the respondents. For instance, in an interview with AVEMA, the economic impacts were summarized as follows:

“With coming of Covid-19, customers have stopped coming to the markets to avoid contracting Coovid-19 because Covid-19 is believed to be common in crowded markets. So sales have gone down. Those with little capital like those who with working capital between K30 – K100 like who sale perishables, vendors and hawkers have their business gone down. For them to make money for transport from home to the market and back home on every day basis, and in order for them to make orders, it is difficult. For those with big shops and with big businesses, companies that used to buy their

goods have scaled down on their staff. This has resulted in reducing buying of their goods” (One-on-one IDI in Urban Zambia).

Similar impacts are brought out from Curios Association in rural Zambia during a FGD:

“The Curios Association was closed on 27 March as a government measure to prevent spread of Covid-19 and we were told to stay home. 95% of the members are villagers. They just come here to trade and then they go back to the villages in the evening. We depend on tourists to buy our curios. With closure of Airport, restaurants, bars and hotels, we have no customers for our business. There is no one to buy curios. There is no business. Because we have no money, we can’t even manage to buy materials to use when making curios. As a result, our members have been turned into charcoal burners because there is no business for curios. We have few buyers”. (FGD.1 in rural Zambia).

Government officers also bring out similar impacts:

“Curios have been closed down because there are no customers and businesses have drastically reduced. Tax operators have really been negatively affected. This is because they depend on movements of people. With closure of airports, schools, night clubs, bars, lodges, hotels and borders, it means they have no customers. Because people are not moving. Cross-border traders are also negatively affected because borders have been closed and cannot do business. Those who deal in perishables are just going to waste as there are no customers. Marketeers are really negatively affected (IDI in urban Zambia).

‘Very few people going to the markets to buy goods. So sales have gone down and ordering of merchandize has reduced. These have resulted in reduction of income at individual, household and local community levels and the whole districts. It is a chain reaction. It is a chain of impacts. Because all economic activities depend on each other. For instance, rural-urban linkages have been negatively affected. Rural areas depend on market in urban areas. Because of Covid-19, they are not to bring their goods to urban areas. If they do, they cannot easily find markets in urban areas and are ending up sending their products at half prices and market value of their products”. (IDI in rural Zambia).

The above data can be interpreted using the concepts of economic power and economic relationships. That is, the data imply that respondents hold the view that Covid-19 pandemic has resulted in weakening economic power of informal economy workers in rural and urban districts of Zambia. This is because from the above episodes it is vivid that economic power of informal economy workers has shrunk. This is because their businesses have gone down. This is attributed by the respondents to inadequate economic relationships that have arisen between informal economy workers and their clients. Because economic interactions have weakened, informal economy workers are not able to adequately trade and consequently resulting in either decline or death of their economic activities.

3.2.2: Social Impacts

Social impacts are also evident in the data collected from both rural and urban districts of Zambia. By social impacts, it means that Covid-19 pandemic has negatively affected the social well-being of all categories of informal economy workers in rural and urban districts of Zambia by limiting their interactions with their work mates, clients, family members and local community members. For instance, during FGD with the Curios Association, social impacts were summarized as follows:

“The Curios Association was closed on 27 March as a government measure to prevent spread of Covid-19. Active members used to be 200. But now we only have about 30. 95% of the members are villagers. They just come here to trade and then they go back to the villages in the evening. This is no longer happening. Covid-19 is really impacting on our traditions. Curios is our tradition. When we are together and we work on our curios, we remember our ancestors and culture. However, because we are not able to meet in order to avoid Covid-19, we are being distanced from traditions. We also have no leisure. We cannot go to bars. So there are no social interactions. There is also no informal social protection. We cannot make contributions towards our informal social protection. We cannot ask individual members to make contributions towards their social protection because they are either at home or they don’t have money”. **(FGD.1 in rural Zambia).**

In urban Zambia, similar impacts are also brought out during the fifth FGDs with small farmer’s cooperatives:

“Researcher: As farmers, how has Covid-19 affected you?”

Respondent.1: People are quarantined. As farmers, we get ideas from other farmers. However, with Covid-19, we cannot visit each other in order to avoid Covid-19.

Respondent 2: Another impact is that Camp Extension Officers are not visiting farmers because health policy says that maximum number of gatherings should be 50. But in extension camps, you find that the camp has 3000 people. So we can't meet.

Researcher: That is really sad. Any other effects of Covid? Is there anything you can say dad?

Respondent 3: Cooperatives usually have so many members and they do savings. However, with the coming of Covid-19, savings are shattered. No meetings due to social distancing; stay home and cooperatives were not meeting during Covid-19 era to avoid catching the virus. So this is negatively affecting cooperatives. No gathering together, no sharing ideas". (FGD.5, Urban Zambia).

Government representatives also agree with what associations of informal economy workers said in rural and urban Zambia brought out. Below is one extract from an interview with a government official who worked with over 3000 informal economy workers in the field of social protection:

"Members are no longer holding their meetings like Women's Clubs and Village Banking. This is for fear of contracting Covid-19. Since their businesses have gone down and are not making money, they are unable to make savings. They are failing to make their monthly bank deposits. Default rate has gone up".

The above data can be interpreted using the concept of social relationships. That is, the data imply that respondents hold the view that Covid-19 has either weakened or destroyed social ways of living for themselves and for their members. This is because it has made people who used to interact closely with each other to distance themselves from each other. This is negatively affecting their social livelihoods such as making contributions to their informal social protection mechanisms and sharing productive social ideas. When findings are linked to ecological model which was used as conceptual framework ((Lawton & Nahemow 1973; Bronfenbrenner & Morris 2006; Kabelenga, 2018), it is evident that respondents hold the view that macro level interventions such as health guidelines for prevention of spread of Covid-19 pandemic like maintaining social distancing, stay home and be safe, and avoiding gatherings in large numbers (WHO, 2020; Government of Zambia, 2020) have negatively

affected the macro, mezzo and micro social and economic relationships among the informal economy workers in rural and urban districts of Zambia. This is because Covi-19 pandemic has simultaneously restricted interactions among their members and with business partners that support their economic relationships at macro, mezzo and micro levels. This shows the intertwinement and inseparability of all the above levels in understanding the impacts of Covid-19 on informal economy workers in rural and urban Zambia.

3.2.3: Cultural Impacts

From the data, it is also evident that Covid-19 has also negatively affected the culture of informal economy workers. By culture, it refers the accustomed ways of living. That is, Covid-19 has negatively affected the traditional ways of living among informal economy workers. For instance, due to fear of contracting the virus and due to Covid-19 prevention guidelines of social distancing, informal economy workers were not able to mingle. This is seen by the informants to be weakening and killing their traditions. For instance, curio business is traditional business which constantly reminds them of traditional practices embraced by their ancestors. However, due to Covid-19, members of the curios were not able to meet. For instance, during FGD with Curios Association, the following response was obtained on the cultural impacts of Covid-19:

“It has negatively affected our traditions. Curios is tradition but with Covid-19, we are being distanced from our traditions. Social distancing means distancing us from our traditions. Our members are now staying at home. From having 150 members per day, we now have 50 or 30 members per day. We don’t have leisure any more. We can’t go to bars because we don’t have money”.

The chairperson for one of the traditional markets in rural Zambia also brings out the cultural impacts of Covid-19 on informal economy workers in similar manner like other associations:

“We don’t hold meetings for traditional market savings groups. Because of this, we cannot mingle freely because of fear of Covid-19. There is no freedom”.

Association for senior citizens also brings out similar effects:

“Social life is really affected. There is no socialization. We are always living in fear. We can’t visit one another. This has created loneliness.”

The above data can be interpreted using the concepts of cultural power and cultural relationships. That is, from the data, it can be deduced that informants hold the view that Covid-19 has negatively affected the cultural power and cultural relationships of some informal economy workers. For instance, the strengthen of any human groupings relies into coming together in large numbers. However, from the above episodes, it is self-explanatory that with the emergence of Covid-19, group members are no able to freely associate with one other. This is resulting in weakening human interactions among the members who once freely interacted with each other. Thus, group powers and group relationships are also weakening.

3.2.4: Nutrition Impacts

Another impact of Covid-19 on informal economy workers in rural and urban Zambia which brought out by respondents was nutrition impacts. By nutrition impacts respondents meant that nutrition levels of informal economy workers had gone down. That was due to reduced good eating habits which arose from inadequate income to buy nutritious foods. All respondents report that because informal economy workers were no longer having regular income due to either reduced economic activities or closure of their businesses, informal economy workers were no longer able to manage to buy good food for consumption. That negatively affected their nutrition levels. Changing eating habits dominated this study in all the interviews in both rural and urban Zambia, with most of them not having three proper meals in a day. For instance, during the first FGD, we had this dialogue with the respondents:

Researcher: What common strategies have you adopted as a way of responding to the effects of Covid-19?

Respondent.1: we have changed eating patterns. Lunch is just maheu

Respondent.2: Nutrition has changed because good nutrition depends on money.

Researcher: why is it like that?

Respondent 2: We have no money because our businesses have gone down. And without money, you cannot afford to buy food

Respondent.1: We cannot to buy food from shops. We are depending on tradition wild fruits because we cannot afford to buy food in shops.

Respondent 2: It has already to an increase in taking traditional beers. Beer brewing has gone up. This is because it has become the major source of income for women". (FGD.1 in rural Zambia).

Similar phraseology is received in separate IDIs with other associations of informal economy workers:

"Families have nothing to chew [eat]. That was because our lodge was closed after two clients and some members of staff tested positive to Covid-19. We lost business for four (4) months. No one was working. Government gave 12.5 kg bag of mealie meal and 1 kg bag of beans to those who tested positive to Covid-19. But what can you do in that? It was completely nothing. So families had nothing to chew". (IDI in rural Zambia).

"We are reduced to not knowing what to eat. Business has been negatively affected. Initially we used to make about K400 per day. But just 100". (IDI in urban Zambia).

Government officer in charge of provision of social protection services to poor and vulnerable informal economy workers at district and local community levels also agrees with associations of the informal economy workers:

"Food security for poor and vulnerable households have really been negatively affected. Prices of food stuffs have gone up and most households cannot afford to buy food. For example, a meda (measuring bucket) of maize is now going at K10 and that is just for one meal. People are feeling impacts. They are only managing one meal per day." (IDI with Government Representative who works with informal economy workers).

The above data can be interpreted using the concept of nutrition power. That is, the data imply that respondents hold the view that nutrition power of informal economy workers in rural and urban Zambia had gone down due to Covid-19 pandemic. This means that respondents hold the view that informal economy workers had become malnourished during Covid-19 era. That was due to insufficient update of food. This can be expected. This is because when people do not have sufficient income, their purchasing powers go down. As a result, they are less likely to afford buying food in large quantities and that negatively affect their nutrition levels. For instance, eating patterns change. If one used to eat three meals per day, they can reduce their eating patterns to either two meals or one meal per day. This results in micronutrient deficiency,

sickness and if worst malnourished even lead to death (Zambia National Nutrition Policy, 2009; Zambia National Health Strategic Plan, 2017 -2021; WHO, 2020).

3.2.5: Psychological Impacts

Respondents in both rural and urban districts of Zambia bring out psychological impacts as other impacts brought about by Covid-19 on all categories of informal economy workers. By psychological impacts respondents mean that the mental well-being of informal economy workers is negatively affected because of the abrupt reductions or destruction of their economic activities, reduced sources of income as well as weakening or destruction of accustomed ways of living. Representative extracts that support these impacts are evidenced in the episodes below from both FGDs and IDIs:

Researcher: Do you think you are psychologically affected by Covid-19?

Respondent 1: We are very much psychologically tortured. Covid has brought on us mental depression.

Respondent 2: Covid has caused extensive mental torture on all of us. It is a mind torture

Researcher: How have your minds been tortured?

Respondent 1: It has brought psychological torture in many ways. There are no interactions among ourselves. People are just sited at home. Our economic activities have also reduced drastically

Respondent 2: Another thing is, Covid-19 has forced our members to go into survival strategies which they never thought about. Our men have gone into charcoal burning. That is a very stress job. Someone who never thought of becoming a charcoal burner suddenly becomes a charcoal burner. That is mental torture. Our women have also gone in brewing of traditional beer.

Respondent 1: The main disadvantage of beer brewing is that you earn any money from charcoal burning after three (3) months. Because for you to cut the trees, make a kiln, wait for the heat from the kiln to cool down, remove charcoal from the kiln and sale your charcoal, it takes three (3) months. So for three months you have no money. You are just struggling. This is bringing about depression.

Respondent.2: it is also the same with brewing traditional beer. The process of making it is long. For you to make traditional beer, it is a process and earnings are not adequate. It is also causing harm to our members. When you are drunk you can easily catch Covid-19. This is because you cannot follow the health guidelines for prevention of Covid-19.

Respondent 2: Traditional alcohol abuse and just staying at home among our members is also causing gender based violence.

Respondent.1: Charcoal burning is also a health risk to us. Because the smoke and heat exposure to when preparing the kiln can cause one to be sick like the smoke inhaled can cause TB [tuberculosis]

Researcher: Did charcoal burning and traditional beer brewing only start with the coming of Covid-19?

Respondent 1: Yes, amongst our members it has just started during this Covid-19 era. Before Covid our members were busy with other economic activities.

Respondent 2: Reduced eating patterns also have mental effects. Now just eating one meal per day. We used to have tea but now cannot manage. Lunch is now maheu". (FGD in rural Zambia).

Similar voice tones are heard during in-depth one-on-one interview with a national association for the informal economy workers that had a membership of over 26, 000 drawn from all rural and urban districts of Zambia:

Researcher: Do you think Covid-19 has brought any psychological effects on you and your members?

Respondent: Yes. Covid-19 has negatively affected us psychologically.

Researcher: What psychologically problems are you and your members facing as a result of Covid-19?

Respondent: 29 of our members tested positive to Covid-19 and two (2) of our members who were positive died. This brought fear among our members. Some have stopped coming to the market to avoid contracting Covid.

Researcher: Any other ways in which you are psychologically affected?

Respondent: because our pockets [levels of income] have also gone down, we are psychologically negatively affected. Even our families are psychologically affected. We are failing to adequately provide for our families because of reduced income levels which is as a result of Corona virus.

The above data can be interpreted using the concept of mental power. That is, the data imply that Covid-19 has tortured the mental faculties of informal economy workers. This is because it has abruptly changed the mental well-being of informal economy workers. This is evident in that in the above dialogues respondents have brought out elements of fear, mental stress, sudden changes in thinking on how to economically survive because of Covid-19. From the informant's views Covid-19 has suddenly weakened or destroyed accustomed ways of earning a living, and suddenly pushed some informal economy workers into lifestyles that are hazardous to their mental well-being such as lowliness, charcoal burning, traditional beer brewing and beer drinking. From psychological point of view, sudden changes to accustomed ways of living can bring mental stress, and can lead even to sickness and death. This is because the brain is overstretched into thinking about the problem at hand and how to come out of that problem. If the right solution is not quickly found to cool down the brain nerves, other problems like depression, lowliness, alcohol abuse, severe headaches due to over thinking and bursting of brain veins, and in turn lead to [sudden] sicknesses and death (Kalat, 1999).

3.2.6: Agriculture Impacts

By agricultural impacts, informants mean that Covid-19 has also negatively affected their agricultural activities. For instance, even if food industry has continued to exist amidst the turbulent effects of Covid-19, informants report that most of the agricultural activities have been negatively affected. For instance, it is evident that prices for farming inputs have gone up. This is because agro-dealers have increased the prices for agriculture inputs. This could be attributed to inadequate agriculture imports from other countries since most of the international borders have closed to avoid spread of Covid-19. Similarly, most of the farmers are scared to take their agricultural products to markets for fear of contracting Covid-19. This is resulting in selling their products at lower prices. For instance, during an IDI with an association of older persons, the impacts of Covid-19 on their agricultural activities were brought out as follows:

“Most of the older people are in livestock farming. However, most of them are not able to sale their products are the market for fear of contracting Covid-19. They are told to stay at home and keep safe. Most of the older people are so frightened to even get on the bus”.

In a FGD with three associations of small scale farmers, the agricultural impacts of Covid-19 were brought out as follows:

Researcher: As associations of small scale farmers, what are the impacts of Covid-19 on your members?

Chairperson of association.1: Prices of farming inputs have gone up. We can't buy farming inputs. Agro shops are closed. Like by brother in Chama, he has really failed to plant his garden because of lack of lack of seeds and other gardening inputs. You see rural farmers buy farming inputs from urban areas. This is because most of the agro shops are in urban areas. So rural farmers depend on urban agro shops. However, due to Covid-19, movements were curtailed. They were also few shops that were opened.

Chairperson of association. 2: Sales of agricultural products have really gone down. Quite well you can have a garden but where to find market is a problem. This is because people are quarantined. Also, we usually sale our products during agricultural show. But this year we failed to do that.

Chairperson of association.3: As farmers, we get ideas from other farmers. But with Covid-19, we can't visit each other in order to avoid contracting Covid-19.

Chairperson of association: 1: Another thing is agricultural camp extension officers were not willing to visit farmers because the government policy said that minimum of 50 people, but as a camp you find that the camp has 3000 people.

The above data can be interpreted using the concept of agricultural relationships and agricultural power. That is, the data can be interpreted that informants hold the view that Covid-19 has negatively affected agricultural relationships. This is because small scale farmers are not able to adequately interact amongst themselves. They cannot also interact with agriculturalists who can give them agriculture knowledge which they need for their agricultural activities. They are not able also to adequately interact with their clients who buy their

agricultural products. This is weakening their agricultural power. This is because of inadequate agricultural relationships.

3.2.7: Physical Environmental Impacts

This study has also established that Covid-19 has negatively impacted the physical environment in which some informal economy workers live and work. By physical environment, it refers to physical geographical surroundings in which some informal economy workers live and work. It is evident from the data that because Covid-19 has made many people to have serious economic challenges, many informal economy workers have taken charcoal burning as a coping mechanism. This is because the business of selling charcoal is still doing fine even amidst Covid-19 pandemic. This is because most of the people need charcoal for cooking. Charcoal is also seen to be more affordable to most people when compared to electricity which is described by the informants to be more expensive. However, charcoal burning is leading to deforestation. It is also described by some respondents as a health hazard both to the physical environment in which informal economy workers work and to the workers themselves. This is because charcoal burning is leading to pollution of the physical environment in which informal economy workers work and live. According to the informants, pollution is also leading to health problems among informal economy workers such as tuberculosis, stress, and sicknesses due to strenuous nature of charcoal burning. The verbatim below underscore the above impacts:

“Charcoal burning among our members has just started because of Covid-19. Since our members are not able to do their business, they have gone in charcoal burning. However, it is a very stressful job. For someone who never used to burn charcoal to start burning charcoal, it is very stressful to most of them. It takes almost one month in order for the charcoal to ready for sale – cutting trees, preparing the kiln, burning it, removing charcoal. It is a mental torture, going into charcoal burning because you have no option. The challenge with charcoal burning is that it is leading to deforestation. There is no tree re-planting after cutting down the trees. It is also a very stressful job which needs a lot of energy. Smoke lead to heart diseases like heart attack”.

The above data can be interpreted using the concept of environmental relationships. That is, the data imply that Covid-19 has brought about negative relationships between local physical

environment and some informal economy workers. That is, Covid-19 has forced some informal economy workers to resort to destruction of their own local physical environment in an attempt to find means of survival such as through charcoal burning. According to the informants this copying mechanism is causing destruction not only to the physical environment in which informal economy workers live and work, but also to themselves such as increasing the tempo for suffering from stress and heart diseases.

3.2.8: Impacts on their informal social protection mechanisms

Another most unfortunate impacts established by this study is that Covid-19 has also impacted negatively on the informal social protection mechanisms that most of the informal economy workers have established for themselves. It is well known that most of the informal economy workers in Zambia and in many countries globally are not covered by any formal social protection mechanisms (ILO, 2008; Kabelenga, 2012; ILO, 2020; UN, 2020). However, most of them rely on their own informal mechanisms such as making weekly donations to their savings groups, village banking and assisting one another when faced with life threatening situations such as sicknesses or having funeral. This study has established that with Covid-19, all these informal social protection mechanisms have been negatively affected. In some instances, donations have slowed down. In other instances, they have stopped completely. Ultimately, this is either weakening or killing informal social protection mechanisms for informal economy workers. This is attributable to the fact that due to lack of money and fear of contracting Covid-19, members of the associations had either stopped or reduced on making contributions towards saving groups, village banking and silk. The narratives below underscore the above impacts. For instance, in separate IDIs, associations of informal economy workers had this say about impacts of Covid-19 on their informal social protection mechanisms:

“There is no social protection. Our members are not making any contributions towards informal social protection measures. You cannot ask someone to make contributions who doesn’t have money. Most of our members are just at home or have gone into charcoal burning”.

“We don’t have money to support informal social protection.

Government Officers who worked with informal economy workers in establishing informal social protection among informal economy workers also agreed with the informal economy workers:

“Due to Covid-19, village banking and group savings were partially suspended. In other instances, it has been so slow. Savings have been so low. They have reduced. Low savings are evidenced in village banking. Weekly banking has gone down.”

“The Ministry of Community Development and Social Services have the Village Banking. This is a payback loan scheme. Beneficiary default rate has gone up because most of them do not have money to pay. This is because they are not selling their merchandise. So village banking is shaky”.

The above data can be interpreted using the concepts of social power and social relationships. That is, from the data, it is evident that Covid-19 is either weakening or destroying the social power in form of informal social protection for informal economy workers. This is because informal economy workers are not able to make adequate contributions towards their own social protection. This is attributable to financial challenges which they have. As a result, even social relationships which they are supposed to depend on for assistance when faced with life threatening situations are also weakening. This is because they are no longer able to meet as members of social groupings.

On the overall, from the above categories of impacts, it can be deduced that the impacts of COVID-19 on informal economy workers are huge, many and almost inseparable. This is because they are taking place simultaneously and affecting many spheres of life for the informal economy workers. Thus, the pains being felt by some informal economy workers are huge. However, the next important question to ask is: what categories of informal economy workers are negatively affected by the effects of Covid-19? This question is answered in the next section below.

3.3: Categories of informal sector workers that are worst affected by the effects of Covid-19

This study also aimed at establishing categories of informal economy workers in rural and urban districts of Zambia that are worst affected by the effects of Covid-19. However, three (3) main perspectives emerge from the data from both rural and urban districts. The first perspective that has dominated the data is that on the overall, respondents hold the view that all categories of informal economy workers have been negatively affected by the impacts of Covid-19. This is because Covid-19 has either weakened or destroyed all economic activities of informal economy workers in similar ways. Respondents hold the view that Covid-19 has

not chosen categories of informal economy workers to affect and those not to affect. Rather, it has affected everyone regardless of the nature of economic activities that they involve they involve in. This is because the health guidelines embarked on by the Government of Zambia such as stay home and stay safe and social distancing did not discriminate the categories of informal economy workers to affect and those not to affect. Rather the guidelines were applicable to all categories of informal economy workers and Zambia in general. This is common in those economic activities such as such as cross-border trading, vending, art, mobile money booth operations and subsistence farming which are dominated by both men and women, both men and women have been worst affected in similar ways. The second perspective which is supported by handful respondents is that, they are certain informal economic activities that are dominated by men such as tax and bus driving, wheelbarrow pushing, scavenging, curios making and construction even if some women also own taxis and buses and also hire men to make curios for them and also work in construction works and as scavengers. In these activities men are the worst affected. This is because they are the majority. The third perspective which is also supported by few respondents is that in economic activities such as selling of vegetables and tomatoes, working as maids and cleaners, they are dominated by women even if men also work as marketeers and garden boys and cleaners. Below are the details on each of the other perspectives:

3.3.1: Perspective.1: All categories of informal economy workers are negatively affected by Covid-19

Almost all the respondents report that Covid-19 has not chosen which category of informal economy workers to affect and which ones to spare. Rather, all categories of informal economy workers whether male or female, whether based in rural and urban Zambia, whether youth, adult or older person, whether married, single, divorced, widowed or separated, and whether one owns property or does not own property, they are all affected by the effects of Covid-19. This is because Covid-19 affects everyone in similar ways. This perspective was expressed by the respondents in similar ways:

“All categories of informal economy workers have been negatively affected. We can’t sale. Those who sale vegetables can’t sale. Those who sale scorns can’t sale. Cross border traders can’t travel. Curios depend on tourists. But tourists are not travelling and cannot sale their curios. So everyone is affected”. (FGD. 2 in Rural Zambia).

In urban Zambia, similar voice tones are heard during IDIs with associations for informal economy workers that membership of over 240,000 members:

“Everyone has felt the effects. Customers have stopped coming to crowded markets to avoid contracting Covid-19 So sales have gone down for everyone.” (IDI in Urban Zambia).

Government officers also agree with what associations of informal economy workers reported. One representative summarized the categories of informal economy workers affected by Covid-19 in this way:

“It is just combinations. Everyone is affected. Everyone was asked to stay at home so there is no business for everyone. Business has become a problem for everyone. Some are just at home. People are not moving. They are told to stay at home. This has really affected business”. (IDI in Rural Zambia).

The above data can be interpreted using the concepts of business relationships and economic power. That is, the data imply that respondents hold the view that all categories of informal economy workers in rural and Zambia have their business relationships negatively affected by Covid-19. This is because with the advent of Covid-19, business relationships for all informal economy workers have either weakened or died. This has consequently negatively affected the economic power of all informal economy workers. That is, regardless of the category of informal economy workers, all their economic powers have either weakened or died. This is because of either inadequate or non-existence of economic relationships between informal economic workers and customers (ILO, 2020; World Bank, 2020).

3.3.2: Perspective.2: Men are worst affected by Covid-19 in those economic activities dominated by men

In this perspective provided by handful respondents, it is held that in those informal economy activities dominated by males, men are the worst affected by Covid-19. This is because their economic activities have either weakened or completely shuttered down. This is evident in the following episodes:

“Males are worst affected because they are breadwinners. They used to know off with something but not nothing.” (IDI in Rural Zambia).

In supporting the above perspective, one government officer said this:

“If the sector is dominated by men like film industry, and camera industry, more males are negatively affected. But in design and fashion industry which are dominated by females, more females are negatively affected”. (IDI in rural Zambia).

2.3.3: Perspective.3: Women are worst affected by Covid-19 in those economic activities dominated by women

In this perspective provided also by handful respondents, it is held that in those economic activities dominated by females, females have been negatively affected. This include marketeers, fashion and design industry, domestic work, and commercial sex work among other categories. For instance, a national association of informal economic workers that deal with over 240,000 marketeers, vendors and hawkers in both rural and urban Zambia provided the above perspective using this statistical explanation:

“In markets, women are the worst affected. This is because women account for more than 70% of the members. They are the majority in markets” (IDI in Urban Zambia).

In rural Zambia, the same voice echo is heard:

“Female headed households have been more negatively affected. This is because they alone and there is no one to complement their economic survival efforts.” (IDI in urban Zambia).

One government officer brought out this perspective in this way:

‘Both males and females are affected. But there are women working as waitresses in hospitality industry than males. In that sector, we can say than they are more females than males that negatively affected by Covid-19.’ (IDI in Urban Zambia).

Data provided on both perspectives can be interpreted using the concepts of business relationships and economic power (ILO, 2020; World Bank, 2020). That is, in both perspectives, it is evident that respondents hold the view that in both male dominated and female dominated informal economy activities, the business relationships have been negatively affected by Covid-19. As a result, even their economic powers have either weakened or died.

This is because their economic activities do not have a lot of customers which has led to a situation of having either inadequate income or no income at all.

3.4: Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia

Given that men and women absorb economic and social shocks differently (Zambia National Gender Policy, 2000; World Social Security Report, 2009/2010), another objective of this study was to explore the gender impacts of Covid-19 on informal economy workers in rural and urban Zambia. On the overall, the overwhelming majority (37) of the respondents hold the overwhelming view that there is no gender that can be said to more affected and less affected by the effects of Covid-19. Rather both men and women have been negatively affected by Covid-19. This is because Covid-19 does not care whether one is male or female. Rather, it affects everyone in similar ways. Respondents defend their position further by saying that the reason the health guidelines on how to prevent contracting Covid-19 do not select which measures are applicable to men and which measures are applicable to women is because Covid-19 affects everyone in same manner. However, respondents acknowledge that in certain economic activities dominated by men such as transport sector like tax and bus driving, pushing of wheelbarrows, curios making and construction, men are worst affected than females. In other sectors such as road sides restaurants, food vending, selling vegetables and tomatoes, tailoring, and domestic work, women are the worst affected.

For instance, during one-on-one IDI with one association of informal economy workers that had membership of over 1000 informal economy workers, gender impacts of Covid-19 were summarized in this way:

“Men usually own lodges. However, with Covid-19, there is no one to sleep in lodges. Because of that, women who work in lodges as cooks and cleaners are no longer working anymore. Males who are breadwinners who work in hospitality industry are no longer working too. They used to go with something at home when they know off. But now there is nothing. So both males and females are affected in same ways”. (IDI in Rural Zambia).

A national association of informal economy workers that had membership of over 2300 across Zambia also agree that Covid-19 has affected males and females in similar ways:

“Covid does not affect one on the basis of gender. So the impact is the same on both male and females”. (IDI in Urban Zambia).

Similar phraseology is provided by the government officer that works with both male and female artists when summarizing the gender impacts of Covid-19:

“Some [activities] are male dominated and others are female dominated. So both male and females are affected in similar ways. It is just a combination.” (IDI in rural Zambia).

Another government officer brought out the gender impacts of Covid-19 as follows:

“Both males and females are affected in similar ways. There is no gender connotation attached to Covid-19. (IDI in urban Zambia)”.

The above data can be interpreted using the concepts of gender economic relationships and gender economic power (World Gender Report, 2015; World Bank, 2020). This is because from the above episodes, it is self-explanatory that the respondents hold the same position that Covid-19 has negatively affected the economic relationships of male informal economy workers and female informal economy workers as well as economic powers for both male and female informal economy workers in same ways. This is because both male and female informal economic workers have their business relationships negatively affected. This because both sexes have lost customers for their businesses. As a result, even the economic powers of both female and male informal economy workers have been negatively affected. This is evidenced in expressions that border on reduction in income levels of both male and female informal economy workers.

On the overall, considering all the impacts of Covid-19 pandemic on all categories of informal economy workers in rural and urban Zambia that the respondents brought out, it raises significant implications for social protection for all categories of informal economy workers. That is, the impacts imply that all categories of informal economy workers need to be shield against the impacts of Covid-19 by consistently providing them with social protection until their economic activities normalizes. This will shield them from going deeper into economic, social, mental and nutrition stress that Covid-19 pandemic has inflicted on them. This analysis brings this report to another objective which focuses on forms of social protection support that informal economy workers in rural and urban Zambia are receiving from the Government of Zambia.

3.5: Forms of Covid-19 emergency social protection that informal economy workers were receiving from the Government of Zambia

Given the above impacts and being aware that the Government of Zambia in close collaboration with the United Nations in Zambia and multiple cooperating partners consider integrated social protection as a key strategy to respond to the covid-19 pandemic, and even made public announcements about the plan to introduce emergency cash transfer (Ministry of Community Development and Social Services Ministerial Statement, July, 2020), and that Zambia in her National Social Protection Policy (2014) considers social protection as a human right for every poor and vulnerable Zambian citizen, this study also sought to establish the forms of social protection that the informal economy workers were receiving from the Government of Zambia since 18 March when Zambia first recorded two (2) cases of Covid-19 and later instituted partial lockdown of the Zambian economy as a way of preventing spread of Covid-19 which saw many informal economy workers get negatively affected as they were unable to adequately trade and started protesting against the decision of the government to introduce partial lockdown of the Zambian economy (AZIEA, 2020). For instance, in the ministerial statement by the Minister of Community and Social Services on 28 July, 2020, the Minister informed the nation as quoted:

“Government will implement emergency support targeted at identified households directly and indirectly affected, in order to protect livelihoods, strengthen pandemic control and avert negative coping strategies. The Covid-19 emergency cash transfer (C-ECT) is targeting beneficiaries who are on the regular social cash transfer (SCT) programme and other vulnerable groups most affected by the pandemic. Eligible households include those with a severely disabled member, chronically ill member on palliative care, headed by a single woman taking care of three or more children, headed by a child, an elderly member and those in the informal sector households adversely impacted and are food insecure. This intervention will be implemented starting with the following districts: Ndola, Livingstone, Chililabombwe, Kitwe, Kabwe, Chirundu, Kafue, Lusaka, Nakonde, Chilanga, Chipata, Mansa, Mongu Solwezi, Chingola, Kasama and Mufulira”. (Pp 2 -3).

Further the Ministry of Community Development and Social Services (2020) reported this: **Those identified are being paid K400 per month per registered household.**

However, payments are done every 2 months bringing the total to K800 and these payments started for the months of July and August 2020. These payments are planned to run for six months the period within which it is anticipated that the pandemic could substantially minimize and allow for normal viability for households. Currently payments being made are for September and October. Households that missed the first payments, that is, July/ August disbursements are the ones receiving the K1, 600 payments and those that collected are receiving K800.

Coming from the above background, we asked this open-ended question to all the respondents: **From the time Covid-19 pandemic emerged in Zambia in March, 2020 to date, have you and your members received any form of assistance from the Government of Zambia?**

At the time of this study (16th September to 23rd October, 2020), and verification meeting on 18th February, 2021 the overwhelming majority of the associations of informal economy workers reported that they had not received any social protection support from the Government of Zambia. AZIEA, AVEMA, Older Persons Associations and Associations for the Blind and Disabled reported that some of their members received some social protection in form of cash, facemasks, and food stuff from the government. Representatives of the lodges that were closed because some members of staff and customers tested positive to Covid-19 also reported that some of their members received a 12.5kg bag of mealie meal, bag of beans and bottle of cooking oil. Few government representatives also reported that handful of their members had received some form of social protection from the government which included facemasks, hand washing basins and mealie meal. By social protection, it means measures to shield informal economy workers faced with life threatening situations in the name of Covid-19 and sudden weakening and/or death of economic activities for informal economy workers which serve as means of their livelihoods so that the affected informal economy workers do not go deeper into suffering because of the dangerous situations faced.

Table.6 summarizes the responses obtained from each category of informal economy workers in rural and urban districts of Zambia.

Table.6: Forms of Covid-19 emergency social protection that informal economy workers were receiving from the Government of Zambia

Question asked: From the time Covid-19 pandemic emerged in Zambia in March, 2020 to date, have you and your members received any form of assistance from the Government of Zambia?

Serial No.	Name of respondent	Nature of Association	Responses obtained
1	Alliance for Zambia Informal Economy Associations (AZIEA)	National Association	- K30, 000 was received from the honorable ministers for marketeers but it ended up in the pockets of market committee members. Even amongst them only a fee around K70 to K100 each was distributed. It can't even have any impacts on recipients
2	Public Transport and Taxi Driver Association	District Association	- Totally nothing. Only promises have been given -
3	National Association for Small and Medium Scale Contractors (NAMSSC)	National Association	- I do not even know if any of our members is aware of the emergence cash transfer
4	Cross Borders Association of Zambia	District Association	- We received 2,500 facemasks from COMESA and

5	Mobile Money Booth Operators Association of Zambia	District Association	<ul style="list-style-type: none"> - We have not received any assistance from anyone, not even from local organizations - We have not heard of anyone of us who has received any support from the government
6	Association of Vendors and Marketeers (AVEMA)	National Association	<ul style="list-style-type: none"> - We have not heard of any of our members who has received any emergency cash transfer. - We were given contract by DMMU to make 20,000 facemasks and each facemask was sold at K10. - We received K150, 000 presidential empowerment fund for Kitwe District and K80, 000 for Luapula Province. This is seed/revolving money. - Some Lusaka Marketeers received Money for the production of face masks.
7	District Marketeer Associations	District Association	<ul style="list-style-type: none"> - Nothing yet. Not even hand sanitizer. - I can proudly and without fear say that we have not received any assistance

			from the government, not even facemask
8	ZCTU	District Association	- Nothing at all is received. Literally nothing
9	Older Persons Associations	National Association	<ul style="list-style-type: none"> - Some older persons have been receiving social cash transfers even before Covid-19. Some senior citizens are not receiving - But for K400 emergence cash transfer we are not aware of any senior citizen who has received it. We are still waiting for feedback
10	Zambia Federation of the Blind Zambia Federation of the Disabled	National Association	<ul style="list-style-type: none"> - We have not received any emergence social cash transfer. I can't remember the last time we received social cash transfer. - We have waited for social cash transfer even under World Food Programme (WFP) but nothing up to now

			<ul style="list-style-type: none"> - We are not receiving any assistance from the government but we are told to stay at home and maintain social distance - However, as of February, 2021, some of those who were not on ordinary social cash transfer from the piloted 22 district were put on social cash transfer
11	Mobile Phone Accessories Association	District Association	<ul style="list-style-type: none"> - No. Not received anything. We have not heard of any of our members who has received any assistance
12	Representative of the lodges that were closed because some of staff and clients tested positive to Covid-19	District Association	<ul style="list-style-type: none"> - Nothing. For those who tested positive to Covid-19, they only received once 1 bag of mealie meal which was 12.5 kg, 1 bag of beans and a 7.5 ml bottle of cooking oil
13	Representative of the Artists	Artists Association	<ul style="list-style-type: none"> - No one has received. Government is aware of the situation and one of promises is K30 million stimulus package. However, we are still waiting.

			<ul style="list-style-type: none"> - North western province now has 14 members who have received the equipment. - No one has received
14	Customs and Clearing Agents Committee	District Association	<ul style="list-style-type: none"> - Literally nothing. To date 18/02/2021 nothing yet had been received
15	Association for Hospitality and Hotels Catering	District Association	<ul style="list-style-type: none"> - Nothing received at all. Government sent some 10 kg bags of mealie meal but only a few older people received but not our workers - Old vulnerable women had ...
16	Cooperatives for small scale farmers	Small Scale Farmers Cooperatives	<ul style="list-style-type: none"> - We have not received anything. We have not heard of any farmer who has received any form of emergency assistance from the government. - None of the cooperatives has been helped at all
17	Traditional Markets Association	Local Community Association	<ul style="list-style-type: none"> - Nothing at all
18	Curios Association	District Association	<ul style="list-style-type: none"> - We have not received any form of assistance from the government. There is nothing here.

19	Government District Officers	Seventeen District and Provincial Government Officers	<ul style="list-style-type: none"> - Nothing yet. No donations - Not yet received any assistance - We have not received any Covid-19 support. Not sure if the emergency cash transfer is released to districts - Only facemasks were received but not financial support - No one has received any financial support yet. However, we received buckets and hand sanitizers - We have not yet received anything. We are still putting in place targeting mechanisms - Not yet. Still putting in place modalities - Not really. But we gave them the information or (knowledge) - In some districts like Lusaka and Kazungula, as of 18 February, 2021, emergency cash transfers have been paid in full
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			(K2400) to some beneficiaries.
Total number of interviews conducted	Rural Zambia	20	41
	Urban Zambia	21	

The above episodes can be interpreted using the concept of state-informal economy worker's social protection relationships. That is, the data imply that most of the respondents hold the view that the majority of the informal economy workers had not received any form of emergence social protection against the impacts of Covid-19 pandemic from the Government of Zambia between March 2020 when Zambia recorded the first two cases of Covid-19 up to the time of this study (17 September, 2020 to 23 October, 2020) and validation meeting held on 18th February, 2021. This suggests that respondents hold the view that between March 2020 to the time of this study there was either weak or none existence of social protection relationships with the Government of Zambia. This means further that respondents in both rural and urban districts of Zambia unanimously agree that during the period in question most of the informal economy workers were struggling for themselves to survive the impacts of Covid-19 without any social protection support from the Government of Zambia. This is contrary to the tenets of the Zambia's National Social Protection Policy (2014) where it is stated that every Zambian citizen has the right to social protection. The findings also raise serious concerns as to why the emergence cash transfer did not start trickling down to most of the informal economy workers at the time of this study. However, it was beyond the scope of this study to establish why the informal economy workers had not yet started receiving the emergence cash transfers despite being among the beneficiaries mentioned by the Government of Zambia through the Ministerial Statement of 28 July, 2020 by the Minister of Community Development and Social Services.

3.6: Evaluation of Covid-19 emergency economic stimulus packages

As a way of mitigating the impacts of Covid-19 on businesses in Zambia, the Government of Zambia announced a number of [social protection] economic stimulus packages which were supposed to be accessed by every Zambian in business which included informal economy workers. Among the stimulus packages announced by the government were: (1) K30, 000, 000 stimulus package for artists announced and (2) Bank of Zambia's K10 billion medium-term refinancing facility (MCDSS Ministerial Statement, 28 July, 2020; MCDSS Factsheet Covid-19 Emergency Cash Transfer, 2020; United Nations Zambia, July, 2020; Bank of Zambia, 2020). Being aware of these packages, another objective of this study was to evaluate the emergency response social protection stimulus packages in rural and urban districts of Zambia. The idea was to establish different dynamics that surrounded emergency response social protection stimulus packages such as how easy or difficult it was to access the stimulus packages, how it had benefited the beneficiaries and how the challenges associated with the packages could be addressed by the Government of Zambia. Below were the findings of this study:

At the time of this study (16th September to 23rd October, 2020) all the associations of the informal economy workers and government officers who participated in this study reported that none of their members had accessed any of the emergency economic stimulus packages announced by the Government of Zambia. In both FGDs and IDIs in rural and urban districts, the voice tones were the same. For instance, during the first FGD with informal economy workers, the following response was obtained:

Researcher: How about the economic stimulus packages, have you received anything?

Respondent.1: We have not received anything. There is nothing here”.

Respondent.2: Nothing (FGD.1 in rural Zambia).

Similar voices were heard during the third (3) FGD with government officers who were provincial officers:

Researcher: Let us talk about the stimulus packages, as government what stimulus packages are you giving to informal economy workers in this province? Government announced K50, 000, 000, K30, 000, 000 and K10, 000, 000 stimulus packages. How many informal economy workers have received stimulus packages?

Respondent.1: HQ [that is, Ministry of Labour and Social Security Headquarters] called us to identify companies affected by Covid-19. We did identify the affected companies and the list was sent to Lusaka.

Respondent 2: Department of Productivity even came here

Researcher: But have you started giving the affected people their stimulus packages?

Respondent 1: Just knowledge given but no cash bell out

Respondent 2: There is nothing on stimulus packages

Respondent.1: Just knowledge is given (FGD.3 in rural Zambia).

In the fifth (5) FGD with government officers who worked at district level, they also deny having heard of any informal economy workers or companies affected by Covid-19 that had received any stimulus packages:

Researcher: Coming to the stimulus packages, government announced some stimulus packages. We have heard about K50, 000, 000 stimulus packages for businesses, K30, 000, 000 for artists and K10, 000, 000 for youth empowerment. There is also Presidential Empowerment Fund and Marketeers Empowerment Fund. Have you heard of anyone in this district who has received any of these packages.....?

Respondent.1: We have not heard anything.

Respondent.2: May be the Department of Social Welfare can answer that question.

Researcher: But haven't you heard of anyone who has received?

Respondent.3: We have not heard anything....." (FGD.3 in Urban Zambia).

During one-on-one in-depth interviews, similar responses were received in both rural and urban Zambia. A representative voice of associations of informal economy workers in rural Zambia was captured as below:

"Nothing. We have not received any stimulus packages". (IDI with an association of the informal economy workers that had over 1000 members in rural Zambia).

In urban Zambia, the same voice tone is heard:

“Nothing. We just heard about it on radio and the area MP [Member of Parliament] was also talking about it. We made an application but nothing yet. I have not heard of anyone who has received it. If I say yes, I would lie.” (IDI with an association of informal economy workers which had more than 15 members in urban Zambia).

Government Officers also agree in separate one-on-one IDIs that they had not heard any of the informal economy workers who had received any of the stimulus packages. For instance, in rural Zambia, this response dominated all one-on-one IDIs:

“We have heard pronouncements made by the president. However, we are not sure if stimulus packages have already been released. We are just hearing about stimulus packages but accessibility is a big challenge”. (IDI with Government Officer in Rural Zambia).

In urban Zambia, same response was received from government officers during one-on-one IDIs:

“Not really received anything. Ministry of Labour was given mandate to get stock of workers who had been declared redundant and then the list of the redundant was submitted to Social Welfare Department. So stimulus package is not stimulating anything. No one knows where stimulus packages are lying. People are hungry”. (DI with Government Officer in Urban Zambia).

Respondents who were aware about stimulus packages bitterly complained about how difficult it was to access stimulus packages and cited conditions attached to stimulus packages such as having bank account details and high interest rates as some of the conditions that made it difficult for most of the informal economy workers to access the stimulus packages. Representative voices from the respondents were evidenced in the complaints below:

“None of the members have told me that they have benefited from the stimulus packages. No. For now, it is difficult to say if stimulus packages have any impact. Even at now very little money have been disbursed and most of it has gone to banks and not SMEs. Interest rates still remain unaffordable to SMEs. Actually the beneficiaries of stimulus packages are the banks and not SMEs. And to banks, it is business as usual”. (IDI with a nation association of informal economy workers in urban Zambia).

“We could not manage to apply for stimulus packages because of conditions such as having current and savings accounts. The local council and Labour Office took details of the lodge, workers and NRCs and mobile phone numbers for potential beneficiaries. But since then, nothing has come up” (IDI with the lodge representative that was closed because some members of staff and clients tested positive to Covid-19 in rural Zambia).

The above data can be interpreted using the concept of state-informal economy worker’s economic social protection relationships. That is, from the above responses, it implies that all the respondents hold the view that from the time Zambia recorded cases of Covid-19 in March 2020 and embarked on partial lockdown which negatively affected economic activities of informal economy workers up to the time of this study (17 September to 23rd October, 2020) there has been no economic social protection support that informal economy workers in both rural and urban Zambia had received to stimulate their economic activities. Thus, informal economy workers have been struggling alone using their own efforts to stimulate their economic activities. This is likely to impact negatively on livelihoods of some informal economy workers especially those who are unable to mobilise fresh/additional business capital to stimulate their economic activities.

Notwithstanding the above, at the time of validating the findings of this study on 18th February, 2021, representative of the artists reported that few artists in North-Western Province of Zambia had received stimulus package from the K30, 000, 000 meant for the artist.

3.7: Forms of Social protection needed by informal economy workers in rural and urban Zambia

Considering that the impacts of Covid-19 pandemic have significant social protection implications for all categories of informal economy workers in rural and urban Zambia, another objective of this study was establish the forms of social protection needed by informal economy workers in rural and urban Zambia. In order to delve deeper into this objective, we asked all respondents this open-ended question: **What kind support do you need in order to have your needs addressed?** Multiple but overriding responses were obtained. Given that informal economy workers are not a homogenous category of workers, rather it is a heterogeneous category (Shah, 2012; CSO, 2018; FES, 2020), the forms of social protection needed by informal economy workers is first provided according to each category of informal economy workers, and then the responses are summarized into the main themes that are eminent in the

data in accordance with what respondents said was the order of importance attached to each category of social protection. The responses from the informal economy workers are further analysed in relation to the responses provided by government officers. Below is the summary of the forms of social protection needed by each category of informal economy workers and responses from government officers:

Serial No.	Name of respondent	Nature of Association	Forms of social protection needed
1	Alliance for Zambia Informal Economy Associations (AZIEA)	National Association	<ul style="list-style-type: none"> - Hybrid mutual fund (home grown social protection such as village banking and silk) - Business financial support - Health social protection - Social Pension (financial support to all older persons) - More structured social protection and political money - Build local industries - Restrict certain businesses to local people
2	Public Transport and Taxi Driver Association	District Association	<ul style="list-style-type: none"> - Wave off certain taxes on taxis - Reduce the costs for licensing taxis at Zambia Revenue Authority (ZRA) - Road Transport and Safety Agency (RTSA) should not be

			impounding taxi's without valid taxes
3	National Association for Small and Medium Scale Contractors (NAMSSC)	National Association	<ul style="list-style-type: none"> - Establish savings and credit union for the employers and employees in small and medium scale constructors - Invest in local industries so that construction materials are manufactured locally - Strengthen and widen social security to informal economy workers - Structured and not political social protection is urgently needed - Tighten Covid-19 preventive and protective mechanisms
4	Cross Borders Association of Zambia	District Association	<ul style="list-style-type: none"> - Financial support - Land empowerment - Livelihood diversification - Facemasks and hand sanitizers

5	Mobile Money Booth Operators Association of Zambia	District Association	<ul style="list-style-type: none"> - Re-boosting business capital (financial support). - Reduce on ZESCO (electricity) load shedding. This is because it is negatively affecting business
6	Association of Vendors and Marketeers (AVEMA)	National Association	<ul style="list-style-type: none"> - Encourage Zambians to trade locally. They should be made to be buying goods from within Zambia. This will stimulate local businesses - Restrict certain businesses to local people - Open savings for marketeers - Creation of local industries - Force everyone to adhere to health guidelines meant to prevent Covid-19
7	District Marketeer Associations	District Association	<ul style="list-style-type: none"> - Small scale entrepreneur's stimulus packages - Ease the requirements attached to current emergent social

			protection stimulus packages so that many informal economy workers can access it
8	ZCTU	District Association	<ul style="list-style-type: none"> - Financial support - Salary increments - Shield local businesses so that more local people are employed
9	Older Persons Associations	National Association	<ul style="list-style-type: none"> - For those older people with small business, they need financial assistance to revive their businesses - For those older people who are too old to work, given them monthly income - To avoid loneliness among older people, devise new communication strategies between older people and family members for instance distant chats
10	Zambia Federation of the Blind Zambia Federation of the Disabled	National Association	<ul style="list-style-type: none"> - Emergence cash transfer - Ease conditions on ordinary Social Cash Transfers so that most of

			<p>the disabled can access social protection from the government</p> <ul style="list-style-type: none"> - Emergence social protection Stimulus packages - Food staff in large quantities and not 12.5kgs. - Implementation of the Persons with Disability Act No.6 of 2012 in all Covid-19 donations and other interventions where it stated that 10% of all development benefits should be given to the disabled - Personal Protective Equipment for blind people's escortees.
11	Mobile Phone Accessories Association	District Association	<ul style="list-style-type: none"> - Make phone accessories within Zambia - Import phone making machines so that phones can be manufactured locally - Employment creation so that the unemployed youths that can be employed

			<ul style="list-style-type: none"> - Social assistance programmes be intensified - Ease bureaucracy so that needy people find it easier to access government social protection
12	Representative of the lodges that were closed because some of staff and clients tested positive to Covid-19	District Association	<ul style="list-style-type: none"> - Emergence cash transfer - Citizens Economic Empowerment Commission (CEEC) loans - Farming inputs - Bursaries for school, college and university going children - Strength Health insurance - Entrepreneurships skills to start new business - Job opportunities to diversify economic activities
13	Representative of the Artists	Artists Association	<ul style="list-style-type: none"> - Financial and technical support towards livelihood diversification - Intellectual property protection be intensified

			<ul style="list-style-type: none"> - Help artists benefit from their royalties. - Make radio stations, and all business houses pay musicians whenever they play their music - Regulate digital music and digital marketing. - Emergency cash transfer to be extended to the musician and to try to extend the social cash transfer.
14	Customs and Clearing Agents Committee	District Association	<ul style="list-style-type: none"> - Zambia Revenue Authority (ZRA) should unblock the blocked clearing and forwarding agents - ZRA should cancel debt which is owed by clearing and forwarding agents - Financial support
15	Association for Hospitality and Hotels Catering	District Association	<ul style="list-style-type: none"> - Cushioning measures for employers and retrenched employees be prioritised - Creation of local industries so that they are more employment opportunities

16	Cooperatives for small scale farmers	Small Scale Farmers Cooperatives	<ul style="list-style-type: none"> - Timely release of farming inputs - Timely payment of agro dealers so that they timely give farmers farming inputs - Start-up business capital so that farmer's diversity livelihoods - Emergence cash transfer - Strengthen health guidelines to prevent spread of Covid-19 - Vaccine for Covid-19
17	Traditional Markets Association	Local Community Association	<ul style="list-style-type: none"> - Scale up marketeers empowerment fund - Strengthen revolving fund - New capital for their businesses - Strengthen measures for the 'new normal' ways of living - Provide facemasks and hand sanitizers - Revive provision of social cash transfers
18	Curios Association	District Association	<ul style="list-style-type: none"> - Economic empowerment so that they can diversify their livelihoods into chicken rearing, fish farming,

			<p>goat rearing and gardening</p> <ul style="list-style-type: none"> - Social cash transfers - Stop lodges, hotels and filling stations from selling curios at their premises. All Curios should be sold at curios markets - Restrict the businesses of making and selling facemasks and hand sanitizers to local people - Knowledge about new survival skills
19	Government District Officers	District government institutions	<ul style="list-style-type: none"> - Technical support towards farming so that they diversify their means of livelihood - Nutrition support - Protection towards their health - Pay salaries for workers who have lost their jobs - Restrict certain business opportunities to informal economy workers - Give business capital to informal economy workers so that they

			<ul style="list-style-type: none"> venture into new businesses - Support creation of local industries in sectors where informal economy workers work - Soft loans - Give facemasks and hand sanitizers to everyone - Revive and strengthen indigenous social protection mechanisms - Land empowerment so that they go into agricultural activities. - Expand on village banking - Utilization of local resources within local communities
In Total number of interviews conducted	Rural Zambia	20	41
	Urban Zambia	21	

Analysis of the above data indicate that the responses are categorized into three main themes that are eminent in the data in accordance with the priority attached to each category of social protection. The themes are: (1) ‘economic’ social protection, (2) ‘health’ social protection, and (3) ‘old age’ social protection. These categorizations are hierarchically presented. That is,

category one (economic social protection) represents the first priority type of social protection urgently needed by all informal economy workers), and category three (3) represents the least form of social protection needed by all informal economy workers. Below are the details on each category of social protection:

3.7.1: 'Economic' social protection

From the data, it is evident that the first form of social protection needed by all categories of informal economy workers in both rural and urban Zambia is 'Economic' social protection. By 'Economic' social protection, respondents mean the type of social protection that should constantly enable them to absorb the economic shocks so that their livelihoods do not die. This is the type of social protection that would enable their businesses to continue even amidst turbulent moments like the ones brought about by the Covid-19 pandemic. According to the respondents, examples of this form of social protection include giving economic stimulus packages to affected informal economy workers like financial grants, fuel for their taxis, exemption from paying tax to the government on their businesses, farming inputs, and creating local community and district industries and factories so that they can be buying most of the goods for resale locally, among other economic ways that can enable them to absorb the effects of Covid-19.

Analysis of the data indicates that this form of social protection tops the list of forms of social protection that all categories of informal economy workers are interested in because of multiple benefits which it can bring about. For instance, all informants hold the view that survival of all informal economy workers and their dependants depend on good performance of their businesses. That is, if their businesses are doing well, it would give them income which in turn can be used to access other forms of social protection such as 'health' social protection and 'old age' social protection. This is because the money that they would be making would enable them to access health care. It would also enable them to have private savings which they can use when they get old. It would also enable them to meet the needs of their dependants which need money. These forms of social protection have overwhelmed the data collected from both rural and urban districts of Zambia. For instance, during a one-on-one in-depth interview with an association for informal economy workers that had membership over 26, 000 members, this voice was captured:

“The main social protection for informal economy workers is enhancing businesses for informal economy workers. Informal economy workers should have their own savings”

Similar response was provided by other associations for informal economy workers:

“Informal economy workers should have their own savings and credit unions so that when they are faced with shocks, they can go to their savings, get loan. So pump in money in savings and credit unions, and when faced with shocks like Covid-19 can go and get something from there”

The above data can be interpreted using the concepts of economic power and economic relationships. That is, from the data, it is inferred that all informants are interested in ‘economic’ social protection because it has the economic power to enable them to continue to have a means of survival. As the Bible among the Christians says in Ecclesiastes 10 verses 19, money answers everything. This means that informants have prioritized ‘economic’ social protection because it has the potential to enhance their economic relationships with family members and their business allies. In their view, this key to the survival of the businesses of all informal economy workers. This is because if economic powers weaken or die, even economic relationships weaken and/or die. If this happens as it has been the case with the coming of Covid-19, the consequences are serious economic hardships at individual and household levels, which can bleed other problems such as failure to meet basic necessities of life, failure to provide for their dependants, involvement in antisocial vices such as crime, substance abuse, GBV, depression, sickness and if worst happens even physical death.

3.7.2: ‘Health’ social protection

From the data, the second form of social protection that most of the informants have prioritised is ‘health’ social protection. By ‘health social protection’ informants mean the form of social protection that will shield their physical bodies when they fall ill from going deeper into sicknesses. In other words, good medical care for their members which they can quickly access when they fall ill so that they can quickly recover from sicknesses and quickly go back to their usual business of trading. Most of the informants hold the view that in order for any informal economy workers to do their business they need to have good health. This is because if they are sick, it means that they cannot trade and that negatively impacts on them and their dependants. This is because they lose their source of income, and that results into making them and their dependants to go deeper into poverty and vulnerability. The desire for ‘health’ protection by the participants can be evidenced in the following voices:

“The second form of social protection that we need is health social protection scheme. But the scheme should not be imposed on workers like not to go to government clinics and hospitals, but should choose for yourself about where to go.”

“Shield informal economy workers from contracting Covid-19. Informal economy workers are the majority in Zambia. They come from high residential areas but they work for the rich people who travel abroad and can easily infect informal economy workers, e. g when offloading their goods like cement, sand, blocks etc. So social protection for informal economy workers should be on top priority on all debates on how to prevent spread of Covid-19”.

The above data can be interpreted using the analytical tool of health power. That is, the episodes entail that informants are of the view that another major form of social protection to give to informal economic workers is the ability to be in good health at most of the times. This is because any informal economy work is dependent on having health strength. If the health of any informal economy worker weakens, it becomes difficult for them to do their business, and this may make them force them to stop trading which in turn negatively affects their livelihoods.

3.7.3: ‘Old age’ social protection

The third form of social protection prioritized by the informants is ‘old age’ social protection. By ‘old age’ social protection, informants refer to the measures to shield them against problems associated with old age when they are too old to continue with their informal economy work. Sizeable number of informants who advocated for this form of social protection advocate for financial support for all older persons so that those who still have physical strength to do some businesses can be doing so and for those who are too old to engage in any business can be using it to buy basic necessities of life. For instance, during a one-on-one in-depth interview with Executive Director for a formal organization that fights for the well-being of older persons in both rural and urban Zambia, she had this to say about the types of social protection needed by older persons:

“Senior Citizens are in categories. Those in small businesses and farming need financial assistance to revive their businesses. Those who are too old should be assisted with income. In order to help them they should either the food basket formula used by

the Jesuit Centre for Theological Reflection. Asking for a minimum wage as a criterion for helping senior citizens”

Social pension was also heard in other interviews with other associations for informal economy workers:

“Social pension is also needed. However, this is the last component. So there should be layers of social protection. E.g. Gold, Silver, Copper etc., so the higher you contribute, the more social protection services you receive.”

The above data can be interpreted using the concept of economic power. That is, the voice tones entail that informants hold the view that the type of social protection needed for them when they become old and for their members who are already old is one which should enhance their economic power to continue purchasing goods and services that they need. They also need the type of social protection that would enable their members who still have the strength to trade to continue doing so. The rationale given by the informants is that if some older persons are provided with economic power (means) to continue trading, they continue generating some income for themselves which would enable them to buy their necessities of life and for their dependants.

Another scientific look at the above three categories of social protection entails that all the respondents demanded for the following forms of social protection:

3.7.4: Protective interventions: This type of social protection comprises schemes under the social assistance pillar speaking mostly to provision of support through social assistance programs including several social transfer types, both in cash and in-kind, and relief responses to emergencies. Protective interventions seek to shield targeted populations from the consequences of economic and social shocks, poverty and destitution in particular (Devereux and Sabates-Wheeler, 2004; NSPP, 2014). The following voices of informants qualify the desire for protective interventions:

“Relaxing certain taxes on taxis can reduce on cost of doing business....” (Public Transport and Tax Association)

In a separate interview, National Association for the Disabled also makes the similar plea for protective intervention like Public Transport and Tax Association:

“Blind people go to beg in streets because of hunger. You can’t just stay at home waiting to die. People are really suffering. So help the blind in every way possible to put food on the table”.

Another association of the informal economy workers strengthens the above plea in these words:

“The economy is currently shaking. We have not made any private savings to serve as private social protection. Our sales are very low. When we make any sales, you use some for the family and others go to orders. So we need assistance”

Similar interventions are also echoed in the voices of Government Officers who implemented some of the government social protection programmes:

“Give them (affected informal economy workers) food hampers. Cushion housing costs for those living in rented houses”.

“Government should help artists to benefit from their loyalties. This can be done by making for example every radio station, mobile phone service providers to pay musicians whenever they play their music”.

The above data can be interpreted using the concept of protective power. That is, analysis of the above verbatim quotes entail that informants are advocating for forms of social protection that can hold them from going deeper into their sufferings. The type of protection should be the one which simultaneously protects lives and livelihoods of the informal economy workers.

3.7.5: Preventive interventions: This form of social protection seeks to prevent the exposure of individuals to economic and social risks that might lead to the depreciation of their ability to sustain themselves through continuous undertaking of livelihood activities (Devereux and Sabates-Wheeler, 2004; NSPP, 2014). In the data, the desire for preventive interventions is heard from informants in rural and urban districts of Zambia:

“Let us tighten Covid-19 preventive and protective mechanisms. Don’t relax. Don’t go to sleep. What is happening in Europe, with this issue of Second Wave of Covid can also come to us. So we need to strengthen and widen social security to informal economy workers. This is because Covid-19 has expanded informality.... This is because workers who once worked into formal sector have lost their jobs and survival

is seen to be in the informal economy activities. So this is where structured social protection is needed”

Another voice tone of re-emphasis of the above recommendation is heard:

“Don’t loosen Covid-19 protective mechanisms like quarantine centres. We need to tighten Covid-19 preventive and mitigation measures. Let us wake up and prepare for the second wave. Let us look at what is happening elsewhere and let us put ourselves in their shoes”.

The above data can be interpreted using the concept of preventive power. That is, from the above episodes, it connotes that informants are advocating for forms of social protection that will protect them from further weakening of their economic activities because of the effects of Covid-19. It seems that informants hold the popular social protection view that ‘prevention is better than cure’. This requires preventive social protection mechanisms.

3.7.6: Promotive Interventions: This type of social protection strengthens livelihood capabilities through initiatives to empower segments of the population affected by the particular situation but have productive capacity to propel themselves out of their painful situations (Devereux and Sabates-Wheeler, 2004; NSPP, 2014). In this type of social protection, the affected people are willing to be assisted with necessary assistance which themselves deem best in order for them to come out of their situations. Initiatives under this type of social protection that have overwhelmed the data from both rural and urban districts of Zambia are economic empowerment programmes for all categories of informal economy workers. According to the data, economic empowerments of informal economy workers should vary according to the major businesses involved in by each category of informal economy workers. For instance, associations for Small Scale Farmers advocate for land empowerment and timely release of agriculture input, Associations for Public Buses and Taxis Drivers advocate for the need to be empowered with own taxis, free fuel for their buses and taxis and exemptions from paying operations levies to Zambia Revenue Authority (ZRA) and Road Transport and Safety Agency (RTSA), Clearing and Forwarding Agents advocate for exemption from paying certain taxes to the ZRA, the Curios Association advocate for banning of hostels, lodges and filling stations from selling curios from their premises and livelihood diversification, Marketeers and Vendors demand for soft loans and Senior Citizens advocate for grants. Selected voice tones on this form of social protection was evidenced in the expressions below. For instance, the chairperson

for one of the urban markets who spoke on behalf of over 1000 marketeers brought out the above form of social protection in this way:

“People are bankrupt. Even if Government opened new markets, the stores will be empty. People are bankrupt. Our appeal is on the much pronounced stimulus packages. How to access it (stimulus packages) is difficult. There are harsh challenges”.

Similar voice was heard from Public Transport and Taxis Drivers Association:

“Government should empower taxis drivers. We are professions and we carry lives. Help Tax Drivers by even giving them their own taxis. Foreign investors have been given tax holidays for five years. The same should be given to taxis drivers. For example, if empowered with taxis and given a tax holiday of even six months or nine months, during this time, we can do savings and manage to buy spare parts”.

Cooperatives of Small Scale Farmers also demand for promotive social protection:

“Government should give us fertilizer and seed.... Right up we have not received farming inputs. By August, we should have received farming inputs. But this is October, we are still dealing with paper work, yet we are supposed to be in the field. So government should speed up the process. Government should also give funding to cooperatives so that we have start-up capital to help diversity small businesses done by cooperatives”.

The Curios Association also add their voice to the above form of social protection:

“We need empowerment like advertising our curios through embassies, on-line marketing, and help us ship our goods. Help support on-line business. Help us with the cost of shipping like DHL. Help market curios business on-line. Government should also stop foreigners and owners of lodges and hotels from selling curios at their lodges and hotels. That is making tourists not to go to sites where we make the curios and it is killing our business. Support also our income generating activities so that member’s diversity from curios into other businesses like chicken rearing, gardening and fish farming.

The above data can be interpreted using the concept of promotive power. That is from the episodes, it is deducible that informants are advocating for forms of social protection that can help promote their own initiatives in waddling through the effects of Covid-19. That is, they are looking for ‘a booster’ form of social protection to boost their inner potentialities in dealing with the effects of Covid-19. This means that the informal economy workers themselves know

what should be done in order for them to withstand the shocks brought about by Covid-19. This calls for ‘a need- tailored form of social protection’ to meet each category of informal economy workers at their points of need. This means that ‘one-size fits all’ form of social protection should not be prioritized to combat the effects of Covid-19. Rather ‘category-based’ form of social of social protection is what should be considered for different categories of informal economy workers. In other words, ‘relevant-based form of social protection’ is what is needed. That is the form of social protection that responds to specific needs of the affected people. This means that different forms of social protection should be simultaneously introduced. Thus, ‘imposition forms of social protection’ where few policy makers think for the affected people and impose their ideas on the affected should be avoided when designing Covid-19 Response Social Protection Interventions for informal economy workers in rural and urban Zambia. Rather, any interventions should be informed by the ‘felt and expressed needs’ of the affected categories of informal economy workers. From the data, it is evident that it should always be remembered that ‘although informal economy workers are negatively affected by Covid-19, they still think and have solutions to the problems that they are facing’. Thus, it is important to always listen to their voices when designing any form of social protection meant for them. This is because they know the forms of social protection that they need in order for their businesses to continue to thrive amidst Covid-19 effects.

3.7.7: Transformative Interventions: This type of social protection involves the use of policy, legal and regulatory instruments for enhancing the welfare of the affected populations by addressing the major factors that increase the vulnerability of the affected population to the particular situation (Devereux and Sabates-Wheeler (2004). In the data, the informants attribute their plight to the way the Zambian economy is structured. For instance, the overwhelming majority of the informants bitterly lament that high dependence of the Zambian economy on importing literally all goods from other countries is the major cause of the problems that they were facing. That was because following closure of many international borders and reduced production of goods for export in other countries due to Covid-19, there were few goods at local markets in Zambia. As a result, goods had become so expensive such that most of the informal economy workers cannot not manage to buy goods in bulk for resale. Non-existence of any local industries in most of the districts in Zambia that can produce goods within the districts where informal economy workers were supposed to either buy their merchandize for resale or get formal employment from further worsened their plight. That was because they not able either to buy most of the goods from within their own districts or find formal employment from within

local districts. Informants report that their problems were further compounded by Zambian policies which allow foreign companies to trade in the same goods and services with Zambian informal economy workers. That was because such policies usually work to the advantage of the foreigners who usually buy the goods and services generally considered by many Zambians to be of high quality and in large quantities. Informants, for instance, cite face masks, hand sanitizers, and food stuffs sold in big supermarkets as examples. They lament that supermarkets attract more customers than those who buy from informal economy workers like vendors. That made informal economy workers to have inadequate market for their goods and consequently reduced their income levels.

In light of the above weaknesses in Zambian economic policies, laws and regulations, respondents in both rural and urban Zambia advocate for the need to immediately reform the Zambian economic policies, laws and regulations. Among the policies, laws and regulations that have dominated data include the need to enable Zambians to the leading role in producing and selling Covid-19 Personal Protective Equipment (PPEs) such as facemasks, hand sanitizers, hand washing basins and food stuffs, establish as many local industries and factories as possible in each district so that each district becomes economically self-sufficient in basic goods and services and create employment for the local people; create more national industries and factories in all the sectors so that almost all goods and services can be manufactured from within Zambia, and in turn make Zambia to stop depending on importing most of the goods and services from other countries. For instance, during one-on-one interview with an association of informal economy workers that had over 26,000 members in both rural and urban Zambia, the need for transformative social protection was recommended in this manner:

“New Social Protection institutions specifically for informal economy workers should be established like hybrid mutual fund where informal economy workers should be quickly running to for [economic] social protection when faced with calamities or shocks. Government should also build local industries like food industry; face masks making and hand wash buckets industries. These build local economies, and not to depend on foreign companies. Support home grown social protection.”

Similar recommendation was heard from an association of informal economy workers that had over 2300 members in both rural and urban Zambia:

“Build social protection for informal economy workers. This is because they are so many informal economy workers. District and specific informal economy workers

should be prioritized. Donations to central governments do not go to local people. Build home grown social protection. This is because state social protection is not reliable.”

Curios Association also provide similar position like other associations for informal economy workers:

“Business of selling facemasks should be given entirely to informal economy workers. It is the fastest business. This should be restricted to local people in each district. The same with hand sanitizers. Informal economy workers should be given all medically approved materials to make medically facemasks and hand sanitizers. Government should also burn hotels, lodges and filling stations from selling curios at their premises”.

National Association for the Blind and Disabled also support the above views by even providing specify Acts that should guide the Government of Zambia in the provision of transformative social protection:

“Help implement policies, Acts, programmes and projects for the disabled. Disability Act No. 6 of 2012 says that 10% of all development benefits should be given to the disabled. This should be implemented in all Covid-19 materials. 10% of all Covid-19 materials should go to the disabled”.

Government officers also made similar recommendations:

“We need to build and strengthen indigenous and organization social protection at individual, household, local community and district levels. These are reliable and people have control over. Yes, building national social protection and resources is okay. But looking at current situation with ordinary social protection and emergency social protection, it seems state social protection are not so much reliable. There is red tape and poor targeting. People can die. Individual, household and local community should be prioritized among both formal and informal workers”.

“Let us boost SMES. We need good policy to boost small and medium enterprises. Even in China some of the imported goods from China are coming from small scale and medium enterprises. So let us restrict those issues so that they can be done locally. Let us equip craftsmen with skills so that they can make high quality goods. Private, individual and local community based social protection should be supported”.

The above data can be interpreted using the concept of transformative power. That is, from the episodes, it implies that informants are advocating for the form of social protection that can

address the major macro factors that have contributed to increasing their vulnerability to the effects of Covid-19. From the episodes, the major sources of vulnerability are seen by the informal economy workers to lie in the Zambian policies, laws and institutions about social protection of informal economy workers. Thus, informants see solutions to their problems to lie in addressing the weaknesses in the Zambian policies, laws, and national social protection structures.

3.8: Policy recommendations to the Government of Zambia and other Development partners on how to mitigate the impacts of Covid-19

3.8.1: Policy Recommendations to the Government of Zambia

Based on the findings of this study, the following policy measures are recommended to the Government of Zambia on how to mitigate the impacts of Covid-19:

3.8.1.1: Encourage local manufacturing of goods: Respondents suggest that in order to boost local businesses in which most informal economy workers find themselves into, Government should immediately embark on policies to support Zambians to take up business opportunities which are relatively doing fine during Covid-19 such as selling of facemasks, hand sanitizers, hand basins, food staff and charcoal; encourage local production of goods in each district of Zambia. This can be done by providing economic incentives such as tax holidays to all local investors, create economic zones in each district with low electricity tariffs to all local investors, give start-up machinery and some raw materials to informal economy workers so that they can start their own industries, protect vulnerable infant industries from competition with bigger companies, and protect traditional industries such as curio industry from competition with big companies. Other policies being advocated for include compelling each district to begin to manufacture their own facemasks, hand sanitizers, hand washing basins among other essential necessities during Covid-19. In reality this policy can be realized by making for example, Livingstone District to be making its own facemasks, hand sanitizers and hand washing basins, Nakonde District to be making its own facemasks, hand sanitizers and hand washing basins, Solwezi District to be making its own facemasks, hand sanitizers and hand washing basins and so forth. The rationale for this policy intervention is that it has the potential for supporting innovation and growth of local businesses in each district of Zambia, and ultimately result in building Zambian local economies and national economy. The policy measure is also advantageous in that it will empower Zambians to own the larger part of the

Zambian economy and consequently make Zambia to be self-sufficient in basic goods and services. It can also push more informal economy workers into formal sector where there is some presence of formal social protection. This is because some of informal economy workers will be employed in the newly created local industries and factories. Sampled dialogues on this policy measures were as follows:

“Researcher: Amidst challenges, they are also opportunities. What new businesses opportunities have merged as a result of Covid-19 for your members?”

Informant: Some have found opportunities. For example, facemasks by tailors went up; hand sanitizers for re-selling at exorbitant prices, buckets and bucket stands; food industry went up” (IDI with Association for informal economy worker that had over 26,000 members”.

Informant: Let us restrict certain businesses like face mask making, selling hand sanitizers, and food industry to informal economy workers. Let us restrict those which can be done locally. Let us just equip craftsmen with skills so that they make high quality goods (FGD with Government Workers).

Food industry will survive even amidst Covid-19. People still need to eat (IDI with Government Officer).

Informant: Government should allow people to get licenses from forestry to burn charcoal. Charcoal business is doing fine. This is because people are using more than charcoal than electricity. Electricity is more expensive”.

Similar responses were provided during IDIs:

“Let us build capacity to make these face masks locally.” (IDI with Government Officer).

Let us stimulate the businesses of informal economy workers. Local industries for facemasks, hand sanitizers, and food industries should be localized to districts. This will build local industries”. (IDI with Government Officer).

3.8.1.2: Protective Policies: Policies to protect collapse of economic activities of informal economy workers. This include giving the economic stimulus packages to revamp their economic activities, and protecting Zambians from competing in the same businesses with

foreign companies. Because everyone will depend on local goods and services, businesses for Zambians will continue to tick even amidst the effects of Covid-19.

“Employment creation is made by the local people. Local industries for making hand sanitizers, facemasks should be localized. (IDI with an Association for Informal Economy Workers).

Producing and manufacturing of facemasks, hand sanitizers, rice, forwarding and clearing businesses at ZRA (Zambia Revenue Authority) should be restricted to Zambians on the Zambian side (IDI with an Association of Informal Economy Workers).

Government officers also agree with the above policy idea suggested by associations of informal economy workers:

“Business of selling facemasks should be given entirely to informal economy workers. It is the fastest business. This should be restricted to local people in each district. The same with hand sanitizers. Informal economy workers should be given all medically approved materials to make medically approved facemasks and hand sanitizers.” (IDI with Government Officer).

3.8.1.3: ‘Productive’ Policies: These are policies aimed at making Zambians to begin to produce their own goods and services within their backyards, local communities, districts, provinces and within Zambia. These policies are seen by the informants to have potential to make Zambia to be self-reliant. This is because if Zambia begins to produce almost all the goods and services within her own backyard, local communities, districts, provinces and national border, there will be no much effects to be felt by the local people even if international borders are crossed. This is because almost all the goods and services will be available and local trade will continue. Informants recommend that this policy should be linked to previous provincial investment expos that the Government of Zambia embarked on for every province of Zambia between 2018 and 2019. Informants recommended further that in order the policy to materialize, the Government should establish multiple economic zones in each district of Lusaka like the way it is in Lusaka District. Water reticulations should also be improved at each household so that each household can have ample water for their backyard gardens. There was also need to establish warehouses at markets where traders can be keeping their products to avoid going to waste.

“There is need to have deliberate policies to have economic zones in Nakonde and produce most of the goods imported from Tanzania locally. Government should only provide machinery and other materials needed to make hand sanitizers and facemasks. Foreign companies like should not be allowed. Recapitalize local companies to restart manufacturing goods”. (IDI with an Association for Informal Economy Workers).

“Clearing agents have also been block by ZRA because ZRA want agents to account what they are owing ZRA. However, most of the outstanding debts should be revisited. Custom agents could not move to monitor how goods crossed borders due to fear of contracting Covid-19. So government should forego what clearing agents are owing them. This approach will revitalize blocked agents and create employment for local people. Clearing agents create employment for local people. About 2000 people are affected”.

“Productive policies should really be encouraged. Actually they should be connected to existing plan which were done through provincial investment expos. There is also need to have multiple economic zones in all districts. That will make each district to produce its own goods”

3.8.1.4: Self-sustenance policies: These are policies meant to make every district of Zambia and individual Zambians to have economic means to fend for themselves both during Covid-19 and in future. Learning from the effects of the first wave of Covid-19, respondents advocate for self-sustenance policies in different ways. These include empowering local people in each district both during Covid-19 pandemic and in future to have economic means that can enable them to fend for themselves during times of shocks. These policies are seen by the respondents to be advantageous in that even if migrations from one district of Zambia to another are restricted as a form of lockdown to prevent further spread of Covid-19 or future shocks which may call for the need to restrict inter-district movements, the majority of the Zambians in each district would have the means for survival. In practice, respondents recommend different measures. For instance, at district level, this can be done by encouraging local manufacturing of goods so that each district can be economically self-sufficient in basic goods and services. At individual and household level, this can be done by encouraging livelihood diversifications. For instance, those with space can be encouraged that in addition to doing business, and no matter how busy they are with their work, they should also have a backyard garden, have a

farm to grow their own food even just for consumption, and encourage individual and collective financial savings among different categories of informal economy workers and even among formal workers. This is because having one means of livelihood is not health. This is because if that means of livelihood is negatively affected by shocks like Covid-19, one can become a destitute overnight. This is because they will not be able to withstand the effects of the shock. These recommendations were audible in the following voice tones:

All districts should have all the resources that they need in bulky so that in case of an event of second wave of Covid-19, the shocks can quickly be arrested. Resources should not be restricted to Lusaka. Decentralized mechanisms should be intensified. (IDI with an Association of Informal Economy Workers).

Let us restrict those which can be done locally. Let us just equip craftsmen with skills so that they make high quality goods (FGD with Government Workers).

Instead of just relying on art, let us diversify. For example, go into farming. You can't spend all the time on art. Diversify into other activities. Let us diversify, e.g. gardening, have small fields for maize. This is for survival. (IDI with Government Officer).

3.8.1.5: Local industries build importation policies: This policy insight has dominated data from both rural and urban districts. By 'local industries build importation policies', informants mean those policies aimed at importing equipment and materials needed to establish local industries and factories in every district of Zambia. This means that in order to build local industries and factories in every district of Zambia, the government should immediately embark on importing industrial and factory equipment and materials needed for specific industries and factories in each district. For instance, instead of importing facemasks, hand sanitizers and other necessities such as food staffs, mobile phone accessories and construction materials among others needed by the Zambian people on everyday basis for their survival from other countries, government should embark on importing industrial and factory equipment and materials needed to establish local industries and factories that will be making locally facemasks, hand sanitizers, phones and phone accessories, construction materials and producing food staffs among others. This is seen by the informants to be best approach that can make every district of Zambia and Zambia as a nation to reduce on depending on another country for survival. This is because if each district is economically self-sufficient, even if internal and external borders are closed due to Covid-19, the effects will not very much felt by informal economy workers. This is because

they will still be able to buy goods locally for resale. The voice tones of the informants below justify the above policy insight:

“There is need to have deliberate policies to produce most of the goods locally. Government should only provide machinery and other materials needed (IDI with an Association of Informal Economy Workers).

“Invest in local industries to manufacture construction materials like bitumen; personal protective equipment, building materials and so forth. This will help in reducing vulnerability. With total local down and dependence on importing building materials, construction sector is really difficult. Construction materials have really gone up”. (IDI with Association for the Medium and Small Scale Constructors).

“Phones, phone porches, and headsets can be made locally. Government should create industries that can be manufacturing phones and phone accessories locally. In fact, industries and factories are already there. So it is just the matter of re-opening them. So let us just import machinery and be given to youths to run them. There are no industries that working here. As a result, there are no jobs. Youths are just drinking [beer]. If industries are opened-up youths will be absorbed.” (IDI with an Association of Informal Economy Workers).

“Just empower these tailors with industrial sewing machines and medically approved materials for making facemasks so that they can be making these things locally. They can also be helped with packaging. This can create employment for local people, build local industries and make Zambia to stop depending on other countries.” (IDI with Government Officer).

The above policy insights can be interpreted using the concepts of economy power and economic relationships. That is, from the above policy insights, it is deducible that informants recommended policy measures that they thought could in the short-term and long-term improve, maintain and sustain economic power and economic relationships of informal economy workers and the whole Zambian society. This is because from the above episodes, it is evident that informants are concerned with policy measures that can make the Zambian economy at all levels of the Zambian society to continue to function even amidst the turbulent effects of Covid-19. This is because according to the informants the well-being of informal economy workers largely depends on continuous good economic interactions with their

customers. If this is not happening, economy power of informal economy workers goes down and suffering at individual and household level increases.

3.8.2: Policy Recommendations to donors making Covid-19 donations to the Government of Zambia

Given that the Government of Zambia is working with multiple donors both local and international in the provision of social protection against Covid-19, informants in both rural and urban Zambia hold the view that in order for Covid-19 emergency social protection that is being donated by the donor community (both made by international and local donors) to quickly reach out to the affected people, donors should adopt the following three policy recommendations: (1) change model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach, (2) District-Based Donations, and (3) Adopt an informal sector-specific approach to giving assistance.

Below are the details on each policy suggestions:

1. Change model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach

In the data from both rural and urban districts, the view that has dominated the data is that although there are huge volumes of donations that donors are donation to the Central Government of Zambia, such donations are either delaying in reaching out to the beneficiaries in local communities or they are not even reaching out at all to the people on the ground. For instance, a larger number of associations of informal economy workers totally refused that from the time Covid-19 broke out in Zambia in March, 2020 up to the time of this study, they and their members had not received any form of social protection from the Government of Zambia despite seeing so many donations being made by donors to the Government of Zambia through the media. In light of this, the overwhelming majority of the informants suggest that donors should immediately change the model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach. In the views of the respondents, this policy change is urgently needed because it will enable Covid-19 emergency responses to quickly reach the affected people on the ground. This is because it will reduce on government bureaucracy which is so high if donations are made through central government.

“This district has not received any donations from the Central Government. Targeted donations should be prioritized. Central donations are poor”.

“Direct donations to affected districts are needed. In that way donations will reach out quickly to affected people”.

Interesting is that even government officers working at district level have also agreed with associations of informal economy workers on the above policy suggestion:

“Donors should change their donation approach from donating to central government to specific districts affected by Covid-19. They should donate through existing district structures like the council or district offices and can be easy. This is part of implementing decentralization policy.”

At the top, there is red tape. Target donations to districts. Face masks should be placed at the clinics, hospitals and these donations will go to the right people and can go a long way.

2. District-Based Donations should be prioritized

Given that there are districts that are more severely hit by Covid-19 than others, informants suggest that in order for donor donations to quickly reach out to the affected people in the districts, there is need for the donors to be making their donations directly to the affected districts. This can be done by making those donations through Government structures at district levels such as local government authorities. This policy approach is seen to have the advantage of making donor donations to quickly reach the affected people in local communities in the districts. This is because district officers are on the ground and they know the actual people who are affected by Covid-19.

“International donor community should not put concentration on Lusaka. Let them make direct contributions to rural communities. Direct donations to rural districts is needed. They are also affected. Lusaka donations end up to Lusaka and Kitwe”.

Government Officers also agree with the position held by associations of informal economy workers:

“Targeted donations approach to the affected districts is the right way to go. They can use local authorities. The donations will quickly trickle-down to affected individuals

and local communities. This approach is more effective and efficient. It will reduce on bureaucracy. It will enable us to quickly respond to the pandemic. This is an emergency. We need to meet the needs emergently. No need for red tape. It is a faster approach. Covid-19 donations will not be diverted to other government priorities. Covid-19 resources will surely go to addressing effects of Covid-19.”

“Donations should be coming to districts because it is district officers who are dealing with affected people. So district targeted donations should be prioritized. Decentralization should be actualized. Currently decentralization is just on paper.”

(3) Adopt an informal sector-specific approach to giving assistance

In the data, there is also a policy suggestion that donors should consider offering direct assistance to the affected categories of informal economy workers. This is because each category of informal economy workers has specific needs which may be different from any other categories of informal economy workers.

For instance, the Curios Association made this plea to international donor community:

“International donor community should help us market the curios business at international markets. They should help curios to ship curios to international market like through EU (European Union) and Embassies”.

The Public Transport and Taxi Drivers Association also made this plea:

“Help Taxi Drivers. Help them to have their own taxis”.

The above data can be interpreted using the concept of delivery power. That is, from the above data, it is deducible that informants are concerned with improving the mechanisms for delivery of Covid-19 donations to the affected people. That is, informants are concerned with ensuring that Covid-19 emergency social protection interventions should be decentralized so that local delivery institutions can be quickly delivering such social protection to the affected people quickly.

8.8.3: Recommendations to CSOs

Given the current gaps in the provision of social protection services to informal economy workers in Zambia, informants also made the recommendations to Civil Society Organizations (CSOs). Categorization of the data bring out three major interventions that CSOs should

embark on. These are: (1) urgent advocacy interventions, (2) urgent fill-in-the gap in service delivery interventions, and (3) long term social protection building interventions. Below are the details on each of these recommendations:

1. *Urgent advocacy interventions:* By urgent advocacy interventions, it refers to those interventions which should focus on standing up and speak on behalf of vulnerable informal economy workers. This involves bringing to the attention of the Government of Zambia the problems that they are facing due to Covid-19 and how government can help informal economy workers to mitigate the effects of Covid-19. For instance, lobbying government to relax some of the taxes on informal economy workers, lobby international donor community, political parties and other well-wishers to come to the aid of informal economy workers during Covid-19. Voices of the informants on this recommendation can be seen below:

“CSO should speak up for us on tax relief when importing so that when importing government should not tax us. Clearing agents have also been block by ZRA because ZRA want agents to account what they are owing ZRA. However, most of the outstanding debts should be revisited. Custom agents could not move to monitor how goods crossed borders due to fear of contracting Covid-19. So government should forego what clearing agents are owing them. This approach will revitalize blocked agents and create employment for local people. NGOs should also lobby government to reduce taxes on salaula (second hand clothes) and food items. Local people are not affording goods sold in shops because they are too expensive”.

“Covid-19 donations are ending up in Lusaka. NGOs should come in”.

2. *Urgent fill-in-the gap in service delivery interventions:* By urgent fill-in the gap in service delivery interventions, it means that CSO should urgently get involved in delivery of social protection services to those districts and vulnerable people who are not receiving any form of social protection from the Government of Zambia and donor community. In the words of the informants this approach can help in filling-up the gap that currently exist in delivery of Covid-19 emergency social protection services to the vulnerable people in Zambian society:

“Donations are ending up in Lusaka. Let NGOs start from where government is not providing facemasks, hand sanitizers etc. So let them go to places where government is not doing anything and begin to provide for those who are not provided for.”

CSOs should come in with facemasks, and also give financial support to those who have seen huge loss like those with shops, hotels and lodges that were closed. Most of their goods got expired. Those should be assisted with loans”.

3. *Long term social protection building interventions:* By long term social protection building interventions, it refers to interventions that should find a lasting solution to the problem of having most of the informal economy workers not being covered by any form of state social protection mechanisms, a situation which has made most of the informal economy workers to vulnerable to the effects of Covid-19. In line with this problem, informants recommend that CSOs should help in building social protection mechanisms for all informal economy workers. This is because informal economy workers need to have their own forms of social protection which should be sensitive to their needs. Such forms of social protection should be different from the forms of social protection for workers in the formal employment.

“CSOs should build social protection for informal economy workers. It is the sector which employs so many informal economy workers. So these should have their own social protection like savings and credit union”.

The above data can be interpreted using the concept of business power. That is, the data entail that informants are interested in seeing CSOs embark on social protection interventions that would enable to continue with a means of livelihood during Covid-19. This can be done in various ways which involve advocating on behalf of informal economy workers so that Government of Zambia can address most of the challenges that they facing due to Covid-19.

3.9: Policy insights on how to build comprehensive and sustainable social protection for informal economy workers in rural and urban Zambia

From the data, it is evident that in order to build comprehensive and sustainable social protection for informal economy workers in rural and urban districts of Zambia, the Government of Zambia and other development partners should embark on a simultaneous multi-layered approach to building social protection. This approach requires simultaneously building social protection at all levels of Zambian society where informal economy workers are found namely at individual level, local community level, district level, business and inter and intra personal relationship level and national level. The thinking is that if strong and

comprehensive social protection mechanisms are simultaneously built at all the above levels if one level of social protection fails, informal economy workers would be able to rely on other forms of social protection. This means that, there is need to have ‘diversified form of social protection’ for every Zambian so that each informal economy worker and Zambian in general should simultaneously have more than one strong and liable form of social protection. However, synthesis and categorization of the data from rural and urban districts bring out five major policy insights on how the Government of Zambia and other social protection activists can build comprehensive and sustainable social protection for informal economy workers. These are: (1) simultaneously building of home grown social protection/indigenous social protection at individual, household and local community levels, (2) build District-based social protection, (3) transition many informal economy workers to become formal economy workers, (4) Category-based form of social protection, and (5) establish a stand-alone social protection institution for informal economy workers. Below are the details on each policy suggestion:

1. Simultaneously build home grown social protection/indigenous social protection at individual, household and local community levels

From the data, informants recommended that in order for Zambia to have strong, reliable, comprehensive and sustainable social protection mechanisms for informal economy workers, the Government of Zambia and other development partners should prioritize building indigenous forms of social protection. These are forms of informal social protection that Zambian ancestors used such as livelihood diversifications, group savings and helping each other when faced with life threatening situations. This form of social protection was considered by the informants to be more reliable than formal social protection. This is because it is found right in the local communities where people live and can easily be accessed when needed. Representative voices on this form of social protection are captured below:

“We need to build and strengthen indigenous and organization social protection at individual, household, local community and district levels. These are reliable and people have control over. Yes, building national social protection and resources is okay. But looking at current situation with ordinary social protection and emergency social protection, it seems state social protection are not so much reliable. There is red tape and poor targeting. People can die. Individual, household and local community should be prioritized among both formal and informal workers”.

“Encourage people to diversify livelihood. Don’t rely on single source”.

“At individual level, sustainable social protection should include community savings and livelihood diversification. Interventions such social cash transfers are not sustainable. Donors can pull out of social cash transfers. Government can delay in releasing social protection. But if individuals and households have their own social protection, that is better”.

2. Build District-Based social protection

Informants also suggest that in each to have comprehensive and sustainable social protection for informal economy workers in Zambia, there is need to ensure that each district should have its own District Social Protection Institution. This institution should at all the times have all the resources needed in order for it to quickly respond to all shocks and emergencies. In this way each district will stand ready at all times to respond to shocks and emergencies faced by local people:

“District-based and local community social protection reserves should also be built so that each district and local community should have its own social protection mechanisms to use in an event of shocks like Covid-19.”

“Let all the materials to prevent Covid-19 such as facemasks, sanitizers, and soap be readily available at each district”.

“Districts should have plans for social protection and emergencies. Government should honour social protection budgets for districts. There is also need to intensify Cooperate Social Responsibility at district level. Business houses in each district should be lobbied to support social protection interventions at district level,”

3. Transitional many informal economy workers to become formal economy workers

Informants suggest also that another strategy that can be used to build strong, and comprehensive social protection mechanism for informal economy workers is by creating more employment opportunities at local community levels so that more people can move from the informal economy to the formal economy where there is some element of social security. This recommendation is heard from respondents from both rural and urban Zambia:

“Invest more in local industry creation. This will make more people to be employed”.

“Government should create more employment opportunities. Bring more industries so that people can be employed. People have been retrenched and just suffering. Stop depending on other countries.”

4. Category-based form of social protection

When seeking ways of building strong, comprehensive and sustainable social protection for informal economy workers, informants also recommend that each category of informal economy workers should have its own forms of social protection mechanisms and institutions. For instance, marketeers should have its own social protection institutions, curios association should have its own social protection institution, Public transport and Taxis Drivers Association should have its own association, older persons should have its own social protection institutions and associations for the blind and disabled should have its own associations and so forth. In this way, each category of informal economy can social protection institutions where they can run to when faced with life threatening situations like Covid-19. Below are the extracts from audio interviews which support the need for the above policy insight:

“Encourage informal social protection like savings group among all informal economy workers. They can be making daily, weekly or monthly contributions. This can supplement formal social protection. Informal social protection is better than formal social protection because it can easily be accessed. Like the one provided by the government, it is not coming on time.

“Support also our income generating activities so that member’s diversity from curios into other businesses like chicken rearing, gardening and fish farming”.

“Disability Act No. 6 of 2012 says that 10% of all development benefits should be given to the disabled. This should be implemented in all Covid-19 materials. 10% of all Covid-19 materials should go to the disabled”.

5. Establish a stand-alone national social protection institution for informal economy workers

Informants also advise that in order to ensure that informal economy workers are covered by formal social protection in comprehensive and sustainable manner, Government should establish a stand-alone national social protection institution for informal economy workers.

This institution should be meant specifically to attend to the social protection needs of informal economy workers. This is because the social protection needs for informal economy workers are different from social protection for formal workers. For instance, the three top priority forms of social protection needed by informal economy workers are:

- (1) 'Economic' social protection,
- (2) 'Health' social protection, and
- (3) 'Old age' social protection.

These forms of social protection should be provided whenever an informal economy worker needs it and not really to wait for it until one grows old or dies like the way it is with formal social protection provided by institutions such National Pension Scheme Authority (NAPSA). For instance, if the business for an informal economy worker is financially negatively affected, the national social protection institution for informal economy workers should quickly give them 'economic' social protection as a way of revamping their economic activities. Informants suggest that such institution can exist in form of hybrid mutual fund. This means that funding of such an institution can be done in a 'mixed way' which can involve government subsidizing such an institution, individual associations of informal economy workers making contributions on behalf of its members and individual members also making their own contributions, and provision of social protection to affected members should depend on the contributions made by individual informal economy workers. This approach is seen by the informants to have potential to motivate each of their members to make contributions to their own social protection. In terms of management, such an institution can be managed by mixture of government workers and leaders of associations of informal economy workers with the majority being representatives of the associations for the informal economy workers. This is because representatives of the associations for informal economy workers understand better the social protection needs of informal economy workers and can better attend to the social protection needs of informal economy workers than government workers who might never have worked as informal economy workers. For instance, during an IDI with one of the national associations of informal economy workers that had over 26,000 members across rural and urban Zambia, the need to establish a stand-alone national social protection institution for informal economy workers was expressed in these words:

“New Social Protection institutions specifically for informal economy workers should be established where informal economy workers should be quickly running to for social protection when faced with calamities or shocks. Hybrid mutual fund should be supported. This should be specifically for informal economy workers and should not be mixed with formal sector workers. The main form of social protection for informal economy workers should be: (1) enhancing business for informal economy workers, (2) health social protection, and (3) which should be the last component should be social pension. The institution for social protection for informal economy workers should have layers of social protection. For example, Gold, Silver, Copper etc, so that the higher you contribute, the more social protection you receive”.

Another national association for informal economy workers that had over 240,000 members drawn from both rural and urban Zambia recommended for the need to establish a national social protection for informal economy workers in this summary:

“Build national social protection for informal economy workers. This is because they are the majority [in the Zambia economy] but not covered by any form of social protection. Informal economy is bulging because of Covid-19”.

Similar phraseology is received from another national association in a separate interview:

“Build national social protection platform for informal economy workers. They are the majority in Zambia. So social protection for informal economy workers should be on top priority on all debates on how to prevent spread of Covid-19. Build home grown social protection”.

Similarities in the above voice tones are less likely to be mere coincidences. Rather they are coming from national association leaders who know the desires for their members in both rural and urban Zambia. This is because they know the social protection needs and suggestions from their members on how their social protection needs can be addressed by the Government of Zambia and other development partners. Analysis of the above episodes bring the connotations that informants are advocating for national social protection institution that can shield their economy activities and lives in times of shocks such Covid-19 pandemic.

The above data suggest that the informal economy workers themselves know what should be done at national level in order to establish strong, comprehensive and sustainable national social protection mechanisms for informal economy workers during Covid-19 era and beyond.

The data also suggest for the need to prioritise ‘category-based form of social protection’ aimed at meeting each category of informal economy workers at their points of need. In other words, ‘relevant-based form of social protection’ is what is needed. That is, the form of social protection that responds to specific needs of the affected people. This means that different forms of social protection should be simultaneously introduced. Thus, ‘imposition forms of social protection’ where few policy makers think for the affected informal economy workers and impose their ideas on them should be avoided when designing Covid-19 Response Social Protection Interventions and any other forms of social protection for informal economy workers in rural and urban Zambia. Rather, any interventions should be informed by the ‘felt and expressed needs’ of the affected categories of informal economy workers. Thus, it is important to always listen to the voices of informal economy workers when designing any form of social protection meant for them. This is because they know the forms of social protection that they need in order for their social protection needs to be adequately met.

3.10: Discussions of the research findings in relations to the conceptual framework

In this section, we discuss the findings of the study in relation to the conceptual framework that guided this study. By linking the findings of this study to ecological model (that is, the conceptual framework used in this study), it is evident that all the findings of the study are tandem with the conceptual framework. First, it is evident that informal economy workers are negatively affected by Covid-19 because Covid-19 pandemic and trade happenings at global, national, district, local community and individual customers and individual informal sector levels. That is, Covid-19 has simultaneously affected all these levels. Unfortunately, where trade is concerned, all these levels simultaneously connected and what happens at one level automatically affects all the other levels. For instance, from the findings of this study, it is evident that because Covid-19 is a global health problem, it has affected international trade. For instance, because production of goods in different countries across the world where Zambia and some informal economy workers import their goods for resale have gone down due to closure of international borders as preventive measures against spread of Covid-19 and because some companies that produce those goods are closed due to Covid-19, prices for a few goods in circulation have gone up at national, provincial, district, local community and individual business person’s levels. As a result, a number of individual informal economy workers are unable to buy those goods for resale. For those informal economy workers that are still able to

buy those goods, they are unable to quickly sale their goods. This is because customers at local community levels have either reduced on going to market places where informal economy workers trade from for fear of contracting Covid-19 or because they do not have money to buy goods from informal economy workers due to effects of Covid-19 which has negatively affected all economic activities at all levels of Zambia.

It is also evident that Covid-19 prevention policies at international, national, provincial, district and local community levels are the centre stage of understanding the negative effects that informal economy workers are experiencing. For instance, policies such as closure of most international borders, discouraging of people from going to clouded places, and ‘stay home and stay safe’ have restricted movement of goods, services and people at global, national, provincial, district, local community and individual levels. The policies have resulted in making most of the informal economy workers in rural and urban Zambia to have either few or no business opportunities at all. For instance, because few customers are willing to buy goods and services from informal economy workers either because trading places for informal economy workers like crowded markets are perceived by customers to be epi-centres for Covid-19 or because their goods are perceived not be in good condition and can carry Covid-19 virus, it means that most of the informal economy workers are not able to find market for their goods. Similarly, due to fear for their own lives of being at risk of contracting Covid-19, some informal economy workers have decided to stay at home. As a result, they cannot sale their goods and services and consequently leading to either inadequate or no income at individual informal economy workers level.

It is also clear from the data that due to macro weaknesses at national (Zambian) level such as failure by Zambia to produce most of its own goods at national, provincial, district, and local community levels due to either inadequate or no industries at all in some districts, dependence on importing most of the goods from other countries and not covering most of the informal economy workers with formal social protection such as Covid-19 Emergency Cash Transfers and Covid-19 Economic Stimulus packages, vulnerability of informal economy workers have increased. For instance, due to low international trade, prices for few goods and services that are available at national and local markets have gone up, and most of the informal economy workers cannot afford to purchase those goods and services for resale. Their situations are made worse due to not adequately covered by formal social protection. Weakening and destruction of private social protection owned by some informal economy workers by Covid-19 have further worsened the situation for most informal economy workers. This implies that

weaknesses at macro, mezzo and micro levels explain the negative effects experienced by informal economy workers in rural and urban Zambia. This is because the levels simultaneously reinforce each other in compounding the negative effects of Covid-19 on informal economy workers. These findings are in line with the tenets of ecological model (see Lawton & Nahemow (1973); World Report on Violence and Health (2002); Teaster (2013) and Kabelenga (2018).

When the policy recommendations suggested by the informants on how to mitigate the negative effects of Covid-19 and how to build strong, reliable, comprehensive and sustainable social protection for informal economy workers in rural and urban Zambia are analysed in relation to ecological model, it is evident that the policies revolve around the four levels articulated in ecological model (Ibid). This is because all the policies point to the need to simultaneously address weaknesses at societal (national) level, district level, local community level and individual level that have made informal economy workers to be more vulnerable to the effects of Covid-19.

On the overall, the findings of this study underscore the intertwinement of international, national, district, local community and individual business relationships and powers that are theorised in ecological model. Thus, for anyone to understand the problems faced by informal economy workers in rural and urban Zambia as a result of Covid-19 and in order to find solutions to their problems, there is need to simultaneously dig deeper into the four levels theorised in ecological model. This is because problems simultaneously exist at all these levels and solutions to all the problems faced by informal economy workers lie in simultaneously reforming all the levels.

4.0: CONCLUSIONS

In this section of the report we conclude the study by doing the following: (1) summarizing the major findings of the study, (2) limitations of the study (3) suggested areas for further research

4.1: Summary of the major findings of the study

Based on the findings of this study which was done between September and October, 2020 and validation meeting for the research findings conducted with a number of informants on 18th February, 2021, the following were the major findings of this study:

Impacts of Covid-19 on informal economy workers in rural and urban Zambia: On a sad note, data from both rural and urban districts of Zambia show that Covid-19 pandemic has negatively affected all categories of informal economy workers in similar ways. It has brought about either weakening or total destruction of the economic and social activities of informal economic workers at all levels of the Zambian society where informal economic workers work. Respondents at national, provincial, district and local community levels bring out sad stories about how their members have been hard hit by the effects of Covid-19 pandemic. Some cite themselves as case studies by narrating how they used to live before Covid-19 pandemic and how they are living now. Despite the impacts being many, all the impacts can be categorized into eight (8) major impacts namely economic impacts, social impacts, cultural impacts, nutrition impacts, psychological impacts, agricultural impacts, environmental impacts, and impacts on their informal social protection mechanisms. Below are the details on each of these categories of impacts:

1: Economic Impacts

By economic impacts, it means that Covid-19 pandemic has negatively affected the economic well-being of all categories of informal economy workers in both rural and urban districts of Zambia by either reducing or killing their economic activities and sources of income.

2: Social Impacts

By social impacts, it means that Covid-19 pandemic has negatively affected the social well-being of all categories of informal economy workers in rural and urban districts of Zambia by limiting their interactions with their work mates, clients, family members and local community members.

3: Cultural Impacts

From the data, it is also evident that Covid-19 has also negatively affected the culture of informal economy workers. Covid-19 has negatively affected the traditional ways of living among informal economy workers. For instance, due to fear of contracting the virus and due to Covid-19 prevention guidelines of social distancing, informal economy workers were not able to mingle. This is seen by the informants to be weakening and killing their traditions.

4: Nutrition Impacts

By nutrition impacts respondents meant that nutrition levels of informal economy workers had gone down. That was due to reduced good eating habits which arose from inadequate income to buy nutritious foods. Respondents report that because informal economy workers were no longer having regular income due to either reduced economic activities or closure of their businesses, informal economy workers were no longer able to manage to buy good food for consumption. Changing eating habits dominated this study in all the interviews in both rural and urban Zambia, with most of them not having three proper meals in a day.

5: Psychological Impacts

Respondents in both rural and urban districts of Zambia bring out psychological impacts as other impacts brought about by Covid-19 on all categories of informal economy workers. By psychological impacts respondents mean that the mental well-being of informal economy workers is negatively affected because of the abrupt reductions or destruction of their economic activities, reduced sources of income as well as weakening or destruction of accustomed ways of living.

6: Agriculture Impacts

By agricultural impacts, informants mean that Covid-19 has also negatively affected their agricultural activities. Informants report that prices for farming inputs have gone up. Because agro-dealers are no longer able to import ingredients used to make farming inputs from other countries, farming inputs are in scarcity and agro-dealers have opted to increase the prices for agriculture inputs. Similarly, most of the farmers are scared to take their agricultural products to markets for fear of contracting Covid-19.

7: Physical Environmental Impacts

This study has also established that Covid-19 has negatively impacted the physical environment in which some informal economy workers live and work. It is evident from the data that because Covid-19 has made many people to have serious economic challenges, many informal economy workers have taken charcoal burning as a coping mechanism. This is because the business of selling charcoal is still doing fine even amidst Covid-19 pandemic. It is evident from the data that because Covid-19 has made many people to have serious economic challenges, many informal economy workers have taken charcoal burning as a coping mechanism. This is because the business of selling charcoal is still doing fine even amidst Covid-19 pandemic. However, charcoal burning is leading to deforestation. It is also described by some respondents as a health hazard both to the physical environment in which informal economy workers work and to the workers themselves. This is because charcoal burning is leading to pollution of the physical environment in which informal economy workers work and live. According to the informants, pollution is also leading to health problems among informal economy workers such as tuberculosis, stress, and sicknesses due to strenuous nature of charcoal burning.

8: Impacts on their informal social protection mechanisms

Another unfortunate impacts established by this study is that Covid-19 has also impacted negatively on the informal social protection mechanisms for informal economy workers. The findings indicate that Covid-19 is either weakening or killing informal social protection mechanisms for informal economy workers. This is attributable to the fact that due to lack of money and fear of contracting Covid-19, members of the informal social protection associations had either stopped or reduced on making contributions towards their informal social protection such as saving groups, village banking and silk.

Categories of informal sector workers that are worst affected by the effects of Covid-19:

On the overall, respondents hold the view that all categories of informal economy workers have been negatively affected by the impacts of Covid-19. This is because Covid-19 has not chosen categories of informal economy workers to affect and those not to affect. However, respondents report that men are worst affected by Covid-19 in those economic activities dominated by men. Similarly, in those economic activities where women are the majority, more females have been worst affected.

Gender impacts of Covid-19 on informal economy workers in rural and urban Zambia:

On the overall, the overwhelming majority (37) of the respondents hold the overwhelming view that there is no gender that can be said to more affected and less affected by the effects of Covid-19. Rather both men and women have been negatively affected by Covid-19. This is because Covid-19 does not care whether one is male or female. Rather, it affects everyone in similar ways.

Forms of Covid-19 emergency social protection that informal economy workers were receiving from the Government of Zambia:

At the time of this study (16th September to 23rd October, 2020), and validation meeting on 18th February, 2021 the overwhelming majority of the associations of informal economy workers reported that they had not received any emergency Covid-19 social protection support from the Government of Zambia. Only AZIEA, AVEMA, Older Persons Associations and Associations for the Blind and Disabled reported that some of their members received some social protection in form of cash, facemasks, and food staff from the government.

Evaluation of Covid-19 emergency response economic stimulus packages:

At the time of this study (16th September to 23rd October, 2020), all the associations of the informal economy workers and government officers who participated in reported that none of their members had accessed any of Covid-19 emergency response economic stimulus packages. That was mainly attributable to hard conditions attached to stimulus packages which most of the informal economy workers were not able to meet. However, at the time of validating findings of the study on 18th February, 2018, representatives of the artists reported that few artists in North-Western Province had managed to receive stimulus package from the K30, 000,000 package meant for the artists.

Forms of Social protection needed by informal economy workers in rural and urban Zambia:

Findings of this study have established that multiple forms of social protection are needed by each category of the association of the informal economy workers. However, the major ones are: (1) ‘economic’ social protection, (2) ‘health’ social protection, and (3) ‘old age’ social protection. These forms of social protection are hierarchically presented. That is, category one (economic social protection) represents the first priority type of social protection urgently needed by all informal economy workers), category two (health social protection) represents the second priority form of social protection needed, and category three (social pension) represents the least form of social protection needed by all informal economy workers.

By 'Economic' social protection, informants mean the type of social protection that should constantly enable them to absorb the economic shocks so that their livelihoods do not die. This is the type of social protection that would enable their businesses to continue even amidst turbulent moments like the ones brought about by the Covid-19 pandemic. According to the respondents economic 'social protection' may include access to finance to resuscitate their businesses, financial assistance for sickness, tax waivers, helping them find market for their products such as curios, agricultural produce, or formal employment since some of them are out of informal employment.

By 'health social protection' informants mean the form of social protection that will shield their physical bodies when they fall ill from going deeper into sicknesses. In other words, good medical care for their members which they can quickly access when they fall ill so that they can quickly recover from sicknesses and quickly go back to their usual business of trading.

By 'old age' social protection, informants refer to the measures to shield them against problems associated with old age when they are too old to continue with their informal economy work.

Within the above forms of social protection, the following types of social protection have also dominated the research findings:

Protective interventions: Respondents demand for the provision of social protection support through social assistance programs such as social transfer types both in cash and in-kind, and relief responses such as tax relief.

Preventive interventions: Respondents demand for the form of social protection that should prevent them and their members from further getting exposed to economic and social risks that might lead to the further depreciation of their ability to get engaged in their livelihood activities. These include tightening Covid-19 measures of face masking up and hand sanitizing BUT NOT to force them and their customers to stay home and stay safe.

Promotive Interventions: This type of social protection strengthens livelihood capabilities through initiatives to empower segments of the population affected by Covid0-19 but have productive capacity to propel themselves out of their painful situations. In this type of social protection, informal economy workers are looking for people to assist them with necessary assistance which themselves deem best in order for them to come out of their situations. Initiatives under this type of social protection that have overwhelmed the data from both rural and urban districts of Zambia are economic empowerment programmes. According to the data,

economic empowerments of informal economy workers should vary according to the major businesses involved in by each category of informal economy workers. For instance, associations for Small Scale Farmers advocate for land empowerment and timely release of agriculture input, Associations for Public Buses and Taxis Drivers advocate for the need to be empowered with own taxis, free fuel for their buses and taxis and exemptions from paying operations levies to Zambia Revenue Authority (ZRA) and Road Transport and Safety Agency (RTSA), Clearing and Forwarding Agents advocate for exemption from paying certain taxes to the ZRA, the Curios Association advocate for banning of hostels, lodges and filling stations from selling curios from their premises and livelihood diversification, Marketeers and Vendors demand for soft loans and Senior Citizens advocate for grants.

Transformative Interventions: This type of social protection involves the use of policy, legal and regulatory instruments for enhancing the welfare of the affected populations by addressing the major factors that increase the vulnerability of the affected population to Covid-19. In the data, the informants attribute their plight to the way the Zambian economy is structured. For instance, the overwhelming majority of the informants bitterly lament that high dependence of the Zambian economy on importing literally all goods from other countries is the major cause of the problems that they were facing. That was because following closure of many international borders and reduced production of goods for export in other countries due to Covid-19, there were few goods at local markets in Zambia. As a result, goods had become so expensive such that most of the informal economy workers cannot not manage to buy goods in bulk for resale. In light of the above weaknesses in Zambian economic policies, laws and regulations, informants in both rural and urban Zambia advocate for the need to immediately reform the Zambian economic policies, laws and regulations. Among the policies, laws and regulations that have dominated data are the need to immediately create an enabling environment which should make informal economy workers to take the leading role in the businesses that are at least performing better during Covid-19. These include businesses of selling face masks, hand sanitizers, hand washing basins, food, and charcoal. They also advocate for the need to establish as many local industries and factories as possible in each district so that each district should become economically active and create employment for its own people.

Policy Recommendations to the Government of Zambia on how to mitigate the effects of Covid-19 on informal economy workers

Based on the findings of this study, the following policy measures are recommended to the Government of Zambia on how to mitigate the impacts of Covid-19:

1: Encourage local manufacturing of goods: Respondents suggest that in order to boost local businesses in which most informal economy workers find themselves into, Government should immediately embark on policies to encourage local production of goods in each district of Zambia. This can be done by providing economic incentives such as tax holidays to all local investors, create economic zones in each district with low electricity tariffs to all local investors, give start-up machinery and some raw materials to informal economy workers so that they can start their own industries, protect vulnerable infant industries from competition with bigger companies, and protect traditional industries such as curio industry from competition with big companies. Other policies being advocated for include compelling each district to begin to manufacture their own facemasks, hand sanitizers, hand washing basins among other essential necessities during Covid-19. In reality this policy can be realized by making for example, Livingstone District to be making its own facemasks, hand sanitizers and hand washing basins, Nakonde District to be making its own facemasks, hand sanitizers and hand washing basins, Solwezi District to be making its own facemasks, hand sanitizers and hand washing basins and so forth. The rationale for this policy intervention is that it has the potential for supporting innovation and growth of local businesses in each district of Zambia, and ultimately result in building Zambian local economies and national economy. The policy measure is also advantageous in that it will empower Zambians to own the larger part of the Zambian economy and consequently make Zambia to be self-sufficient in basic goods and services. It can also push more informal economy workers into formal sector where there is some presence of formal social protection. This is because some of informal economy workers will be employed in the newly created local industries and factories.

2. Protective Policies: Policies to protect collapse of economic activities of informal economy workers. This include giving the economic stimulus packages to revamp their economic activities, and protecting Zambians from competing in the same businesses with foreign companies.

3: 'Productive' Policies: These are policies aimed at making Zambians to begin to produce their own goods and services within their backyards, local communities, districts, provinces

and within Zambia. These policies are seen by the informants to have potential to make Zambia to be self-reliant. This is because if Zambia begins to produce almost all the goods and services within her own backyard, local communities, districts, provinces and national border, there will be no much effects to be felt by the local people even if international borders are crossed. This is because almost all the goods and services will be available and local trade will continue.

4: Self-sustenance policies: These are policies meant to make every district of Zambia and individual Zambians to have economic means to fend for themselves both during Covid-19 and in future. Learning from the effects of the first wave of Covid-19, respondents advocate for self-sustenance policies in different ways. These include empowering local people in each district both during Covid-19 pandemic and in future to have economic means that can enable them to fend for themselves during times of shocks. These policies are seen by the respondents to be advantageous in that even if migrations from one district of Zambia to another are restricted as a form of lockdown to prevent further spread of Covid-19 or future shocks which may call for the need to restrict inter-district movements, the majority of the Zambians in each district would have the means for survival. In practice, respondents recommend different measures. For instance, at district level, this can be done by encouraging local manufacturing of goods so that each district can be economically self-sufficient in basic goods and services. At individual and household level, this can be done by encouraging livelihood diversifications. For instance, those with space can be encouraged that in addition to doing business, and no matter how busy they are with their work, they should also have a backyard garden, have a farm to grow their own food even just for consumption, and encourage individual and collective financial savings among different categories of informal economy workers and even among formal workers. This is because having one means of livelihood is not health. This is because if that means of livelihood is negatively affected by shocks like Covid-19, one can become a destitute overnight. That is because they will not be able to withstand the effects of the shock.

5: Local industries build importation policies: This policy insight has dominated data from both rural and urban districts. By ‘local industries build importation policies’, informants mean those policies aimed at importing equipment and materials needed to establish local industries and factories in every district of Zambia. This means that in order to build local industries and factories in every district of Zambia, the government should immediately embark on importing industrial and factory equipment and materials needed for specific industries and factories in each district. For instance, instead of importing facemasks, hand sanitizers and other necessities such as food staffs, mobile phone accessories and construction materials among others needed

by the Zambian people on everyday basis for their survival from other countries, government should embark on importing industrial and factory equipment and materials needed to establish local industries and factories that will be making locally facemasks, hand sanitizers, phones and phone accessories, construction materials and producing food staffs among others.

Policy Recommendations to donors making Covid-19 donations to the Government of Zambia: Informants in both rural and urban Zambia hold the view that in order for Covid-19 emergency social protection that is coming from the donor community (both international and local donors) to quickly reach out to the affected people, donors should adopt the following three policy recommendations:

1. Change model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach

In the data from both rural and urban districts, the view that has dominated the data is that although there are huge volumes of donations that donors are donation to the Central Government of Zambia, such donations are either delaying in reaching out to the beneficiaries in local communities or they are not even reaching out at all to the people on the ground. In light of this, the overwhelming majority of the informants suggest that donors should immediately change the model of making Covid-19 donations to the Government of Zambia from centralized approach to decentralized approach. In the views of the respondents, this policy change is urgently needed because it will enable Covid-19 emergency responses to quickly reach the affected people on the ground. This is because it will reduce on government bureaucracy which is so high if donations are made through central government.

2. District-Based Donations should be prioritized

Given that there are districts that are more severely hit by Covid-19 than others, informants suggest that in order for donor donations to quickly reach out to the affected people in the districts, there is need for the donors to be making their donations directly to the affected districts. This can be done by making those donations through Government structures at district levels such as local government authorities. This policy approach is seen to have the advantage of making donor donations to quickly reach the affected people in local communities in the districts. This is because district officers are on the ground and they know the actual people who are affected by Covid-19.

(3) Adopt an informal sector-specific approach to giving assistance

In the data, there is also a policy suggestion that donors should consider offering direct assistance to the affected categories of informal economy workers. This is because each category of informal economy workers has specific needs which may be different from any other categories of informal economy workers.

Recommendations to CSOs: Given the current gaps in the provision of social protection services to informal economy workers in Zambia, informants also made the following recommendations to Civil Society Organizations (CSOs):

1. Urgent advocacy interventions: By urgent advocacy interventions, it refers to those interventions which should focus on standing up and speak on behalf of vulnerable informal economy workers. This involves bringing to the attention of the Government of Zambia the problems that they are facing due to Covid-19 and how government can help informal economy workers to mitigate the effects of Covid-19. For instance, lobbying government to relax some the taxes on informal economy workers, lobby international donor community, political parties and other well-wishers to come to the aid of informal economy workers during Covid-19.

2. Urgent fill-in-the gap in service delivery interventions: By urgent fill-in the gap in service delivery interventions, it means that CSO should urgently get involved in delivery of social protection services to those districts and vulnerable people who are not receiving any form of social protection from the Government of Zambia and donor community.

3. Long term social protection building interventions: By long term social protection building interventions, it refers to interventions that should find a lasting solution to the problem of having most of the informal economy workers not being covered by any form of state social protection mechanisms, a situation which has made most of the informal economy workers to vulnerable to the effects of Covid-19. In line with this problem, informants recommend that CSOs should help in building social protection mechanisms for all informal economy workers.

Policy insights on how to build comprehensive and sustainable social protection for informal economy workers in rural and urban Zambia: From the data, it is evident that in order to build comprehensive and sustainable social protection for informal economy workers

in rural and urban districts of Zambia, the Government of Zambia and other development partners should embark on a simultaneous multi-layered approach to building social protection. This approach should involve the following:

1. Simultaneously build home grown social protection/indigenous social protection at individual, household and local community levels: These are forms of informal social protection that Zambian ancestors used such as livelihood diversifications, group savings and helping each other when faced with life threatening situations. This form of social protection was considered by the informants to be more reliable than formal social protection. This is because it is found right in the local communities where people live and can easily be accessed when needed.

2. Build District-Based social protection

Informants also suggest that in each to have comprehensive and sustainable social protection for informal economy workers in Zambia, there is need to ensure that each district should have its own District Social Protection Institution. This institution should at all the times have all the resources needed in order for it to quickly respond to all shocks and emergencies. In this way each district will stand ready at all times to respond to shocks and emergencies faced by local people:

3. Transitional many informal economy workers to become formal economy workers

Informants suggest also that another strategy that can be used to build strong, and comprehensive social protection mechanism for informal economy workers is by creating more employment opportunities at local community levels so that more people can move from the informal economy to the formal economy where there is some element of social security.

4. Category-based form of social protection

When seeking ways of building strong, comprehensive and sustainable social protection for informal economy workers, informants also recommend that each category of informal economy workers should have its own forms of social protection mechanisms and institutions. For instance, marketeers should have its own social protection institutions, curios association should have its own social protection institution, Public transport and Taxis Drivers Association should have its own association, older persons should have its own social protection institutions and associations for the blind and disabled should have its own

associations and so forth. In this way, each category of informal economy can social protection institutions where they can run to when faced with life threatening situations like Covid-19.

5. Establish a stand-alone national social protection institution for informal economy workers

Informants also advise that in order to ensure that informal economy workers are covered by formal social protection in comprehensive and sustainable manner, Government should establish a stand-alone national social protection institution for informal economy workers. This institution should be meant specifically to attend to the social protection needs of informal economy workers. This is because the social protection needs for informal economy workers are different from social protection for formal workers.

It is also evident from this study that every finding of this study is in line with ecological model, that is, the model which was used as conceptual framework to guide thinking about the findings of the study. That is, in order to understand the impacts of Covid-19 among informal economy workers in rural and urban Zambia, and in order to find social protection solutions to their needs, there is need to simultaneously dig deeper into the four layers that are constantly intertwined. The layers are individual informal economy workers, local community levels where they operate, societal (national and international level) which affect their business activities and business/economic and social relationships levels which they have with their clients, amongst themselves, with family members, local communities, national and international business and social networks. All these levels have been negatively affected and resulted in bringing about the negative effects felt by each informal economy workers. However, given that informal economy workers in Zambia do not have any control over international economic activities, they limit the solutions within Zambia. This is because of the thinking that Zambians have power over Zambia and not the global world. Thus, solutions to Covid-19 lies largely on how the Government of Zambia quickly addresses the factors that have increased vulnerability of informal economy workers to the negative effects of Covid-19.

The study concludes also that all the findings established by this study should be interpreted using the concepts of power and relationships. That is, Covid-19 has either weakened or killed the economic, health, social, cultural, agricultural and environmental powers and relationships of informal economy workers, their clients and institutions that directly and indirectly influence their well-being. Consequently, impacting negatively on their well-being. As such solutions to

all their problems is seen by informants to lie in strengthening their economic, health, social, cultural, and environmental powers and relationships

4.2: Limitations of the study

This study has two major limitations. These are:

First, the study was qualitative in nature. Thus, the quantitative aspect is missing. Notwithstanding this, the findings of this study can be assumed to have captured the national picture. This is because some of the respondents operated at national level. Thus, they talked about the impacts of Covid-19 on informal economy workers and implications for social protection not only from their own districts but from national level.

Second, most of the respondents in this study were leaders of the associations, Government provincial and district officers. Few ordinary informal economy workers participated in the study. Thus, perhaps if the majority of the ordinary informal economy workers participated in this study, they might have provided views which were different from those of association leaders and Government Provincial and District Officers.

4.3: Suggested areas for further research

light of the limitations of this study, and given that Covid-19 pandemic is getting worse in Zambia with the majority of the affected people being informal economy workers due to the fact that most of them are not being covered by formal social protection, we recommend that urgently further research should be undertaken by focusing on the following:

1. Undertake a comprehensive national survey on the impacts of Covid-19 on different categories of informal economy workers, and the implications for their social protection. Such a study should be undertaken in all the districts of Zambia. The survey should use mixed methods research design so that both breadth and depth of the impacts of Covid-19 on informal economy workers and the social protection implementations for each category of informal economy workers should be captured. Such a study should involve ordinary informal economy workers, associations for informal economy workers, Government Officers, CSOs and Private Organization working with informal economy workers.
2. This study has generated policy insights on how to build comprehensive and sustainable social protection for informal economy workers in rural and urban Zambia. However, the study

has not provided detailed information on what should be done in order to build and sustain each measure. In light of this limitation, there is urgent need to undertake further research on how each of the recommended policy insights should be translated in reality. This is because informal economy workers who happen to the majority of the Zambian are seriously suffering due to the effects of Covid-19 and as such their social protection should be treated with the utmost urgency that it deserves. According to the respondents, the urgent need to undertake this study is also necessitated by the fact that despite informal economy workers not being covered by formal social protection, it is the economy in Zambia which is rapidly expanding as new entrants who are losing employment in the formal economy are joining informal economy on every day basis is going up. Thus, building and sustaining social protection mechanisms for informal economy workers should be urgently done. For instance, given weakening of traditional ways of living in Zambia, further research should answer these questions: how can indigenous social protection mechanisms used by Zambia's ancestors be reignited? How can category-based informal sector social protection mechanisms be organized in the manner that will make all categories of informal economy workers be willing to make contributions towards their own social protection through their own associations and not become a conduit of conflict among sector members? How can district and national social protection institutions for informal economy workers be built and sustained? What are the policy, legal and programmatic implications for each of the policy insights suggested by the respondents in relation to the four (4) simultaneous levels recommended in ecological model for understanding and addressing social protection needs faced by different categories of informal economy workers?

Adequate answering of the above questions requires undertaking comprehensive study with not only leaders of associations informal economy workers, but also with individual informal economy workers, social protection experts, and formal and informal social protection institutions in rural and urban Zambia. The study should also be extended to other countries in both the global North and global South that have successfully extended social protection to informal economy workers. This should be immediately done so that lessons of experience can be drawn from the mechanisms that have already been used in order to establish what works and what does not work when thinking about embarking on such interventions. Such studies should use mixed research methods so that both breadth and depth of the issues that may surround building and sustaining formal and informal social protection institutions for informal economy workers can be known before actual establishment of such institutions.

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