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The Status Quo of Language and Gender in the Urban Informal Economic Spaces in Zambia

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ABSTRACT

The informal economy has become a lifeline for urban populations in Zambia, particularly in cities like Lusaka and Ndola. The growth is a direct response to widespread economic hardships and significant rural-urban migration. Within this vibrant sector, the intersection of language and gender remains a critically understudied area. Prevailing language policies often reflect colonial legacies, marginalizing the rich indigenous languages that are central to daily life and economic survival in the informal economy. The study investigated how language functions as a resource, shaping linguistic choices and generating economic value. The primary objective was to examine the divergent linguistic strategies employed by women and men and to assess how these gendered language practices influence their economic outcomes. Employing a qualitative, ethnographic approach, the study utilized observations, in-depth interviews, and sociolinguistic surveys in selected urban markets. The analysis is grounded in Language as a Resource Theory and Gender and Language Theory. Findings indicate that both women and men deploy a range of linguistic strategies, blending local urban varieties to suit specific economic activities, with multilingualism serving as a key tool for economic gain. The study further reveals how language use both reflects and perpetuates gender disparities in these economic settings. These insights challenge existing language frameworks in Zambia and point to a pressing need for more inclusive policies that recognize linguistic diversity and creativity.

Keywords: Gender; Informal Economy; Language as a Resource; Linguistic Agency; Zambia

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1. Introduction

Zambia's informal economy has become an essential lifeline in urban centers such as Lusaka and Ndola[1, 2]. Driven by massive rural-to-urban migration, high unemployment, and persistent economic challenges over the past decade, this sector has experienced substantial growth. Consequently, many Zambians have turned to informal entrepreneurship as a pathway to economic emancipation. Activities like street vending, market trading, informal transportation, and small-scale manufacturing provide crucial income, particularly for women and youth, fostering a sense of agency and community[1, 2]. Chen[3] highlights the sector's role as a vital safety net, enabling participants to adapt to fluctuating socioeconomic conditions.

Despite its clear importance, the interplay between gender and language within these urban informal settings remained understudied. Zambia's language policy has seen little change since independence, with English retaining its official status, often at the expense of indigenous languages like iCiBemba, CiNyanja, CiTonga, KiKaonde, Luvale, KaLunda, and SiLozi[4]. The policy neglect was particularly concerning in the informal sector, where daily social and economic transactions were deeply embedded in local linguistic practices.

The marginalization of indigenous languages not only erodes cultural identity but also restricts economic participation for those less proficient in English, disproportionately affecting women and other marginalized groups[4, 5]. Gender further complicates this linguistic landscape.

Recent research indicates that men and women employ language differently in informal contexts. Studies have shown that women frequently leverage multilingualism and regional dialects to build credibility, negotiate, and expand their clientele[6, 7]. For instance, female traders in Lusaka's markets often code-switch or code-mix between Bemba, Nyanja, and English to cater to diverse customers, thereby boosting sales and fostering loyalty[8]. In contrast, men tend to use more context-driven and occasionally emphatic communication styles, which can reinforce their social authority in informal markets[6].

A significant challenge within Zambia's informal sector is the continued dominance of English and deep-seated gender norms. According to Hanson[9], women face numerous setbacks, including physical limitations, social expectations, and restricted access to formal education and financial literacy. Unlike their male counterparts, female street vendors often struggle to access financial support and other business opportunities[1, 10]. Despite these structural barriers, women frequently overcome challenges through linguistic ingenuity and adaptation in their trading spaces, highlighting language's potential as a tool for economic mobility and empowerment[11].

The present study examined how language functions as a resource in Zambia's urban informal economy, focusing on how gender influences linguistic choices and their subsequent economic value. The study aimed to illuminate the differential language use between men and women and to analyze how these gendered practices shape economic opportunities and agency within urban informal spaces.

The present study was guided by the following primary research question: How do gendered linguistic strategies function as a resource to shape economic agency and outcomes within Zambia's urban informal economy?

2. Literature Review

2.1. Gender and Language Use

The interaction between gender and language in Zambia's urban informal sector is a dynamic and complex phenomenon, shaped by historical, cultural, and socioeconomic factors. In markets such as Soweto and City Market in Lusaka, and Masala Market in Ndola, language is more than a communication tool; it is a resource Zambian women use to align themselves with modernity and upward social mobility. Scholars[7] note that this intentional linguistic behavior is most visible among women in informal enterprises, reflecting aspirations for economic advancement and cosmopolitanism.

The association between language and modernity is evident in women's preference for English and urban vernaculars in public and commercial settings, as opposed to rural varieties. English, as the language of education, government, and business, carries prestige and is often perceived as a marker of sophistication and professionalism[12]. Urban women frequently code-switch between English and local languages like Bemba, Nyanja, or Tonga, depending on the context and clientele. This practice not only facilitates communication with a diverse customer base but also signals adaptability and social awareness.

In contrast, men's language use in informal economic spaces tends to be more pragmatic and context-driven. Male entrepreneurs and traders often select their linguistic repertoire based on immediate business needs rather than as a signal of social aspiration[7]. For instance, men may employ assertive or humorous registers, local slang, or indigenous proverbs to establish authority, build camaraderie, or negotiate transactions. This approach reflects broader societal expectations of masculinity, where assertiveness and cleverness are valued traits[8].

According to Holmes and Meyerhoff[12], gendered interactions are also influenced by politeness strategies, vocabulary choices, and grammatical structures. Women are often expected to be more polite, deferential, and accommodating in their speech, particularly with customers. These social expectations shape how women negotiate, resolve conflicts, and build relationships. Female market traders may use honorifics, indirect requests, and inclusive language to foster trust and loyalty[7, 12]. Men, however, may rely on a more direct and competitive linguistic style, reflecting their perceived roles as breadwinners and decision-makers.

Therefore, the gendered pattern of language use is not unique to Zambia but resonates with global informal economic trends, where modernization and urbanization drive shifts in language preferences. However, Zambia's context is distinguished by its rich linguistic diversity and the persistent vitality of indigenous languages in everyday economic life.

2.2. Informal Economic Spaces

Zambia's informal economic sector is vast and diverse, encompassing activities such as street vending, market trading, informal transportation, and small-scale manufacturing. Studies indicate that for many women in urban spaces, informal entrepreneurship is not only a means of economic empowerment but also of social inclusion[1, 2]. Women's involvement is influenced by a complex set of factors, with location playing a crucial role in business success.

The scholar[2] notes that proximity to home, accessibility, and the strength of social networks are significant considerations in women's locational decisions. Many women operate businesses close to their homes to balance economic activities with domestic responsibilities, ensure safety, and leverage community ties. However, this reliance on proximity can limit access to larger markets and higher-income opportunities, potentially perpetuating gendered inequalities within the sector[9].

Language is essential for navigating these spaces and achieving higher business returns. The concept of language as a resource highlights how linguistic skills, particularly multilingualism and the creative use of local vernaculars, can be leveraged in business negotiations and transactions[6, 11]. Women, who are often more adept at using language to expand their clientele, negotiate better deals, and build social capital, demonstrate this effectively. For example, female traders in Lusaka's markets routinely switch between Bemba, Nyanja, Tonga, Lozi, and English, aligning their speech with customer preferences. The linguistic flexibility enhances their competitiveness and resilience in a rapidly changing urban economy.

Zambia's informal economy is also shaped by a blend of global and local influences. The scholar[13] observed that commercial signage in Lusaka and Ndola often combines global brand imagery with local languages and cultural references, creating a hybrid linguistic landscape. This practice, described as domesticating the global, illustrates how local entrepreneurs adapt global discourses to suit their own economic and social contexts[5, 13].

The informal economy in Zambia challenges Western stereotypes of urban development. Whereas Western models often portray informality as a temporary phase, Zambian cities demonstrate a unique trajectory where informal and formal economic activities coexist, overlap, and mutually influence each other. This dynamic interplay necessitates a more nuanced understanding of urban economic life in Africa[9, 14].

2.3. Language as a Resource and Gendered Agency

Recent studies on translanguaging and multilingualism in informal environments like Zambia show their utility as tools for navigating complex social and economic landscapes[6, 11, 15]. Code-mixing and switching within single interactions remain powerful strategies. Linguistically versatile women can often overcome barriers related to socioeconomic capital, education, and mobility. For instance, they may use English to negotiate with suppliers or attract higher-status customers, while relying on local vernaculars to build rapport with regular clients or resolve disputes.

The ability to navigate seamlessly between languages positions women as credible, trustworthy, and resourceful actors within the informal economy, reflecting their linguistic competence and social intelligence [6, 12].

Despite these adaptive strategies, structural barriers such as limited access to formal education, gendered expectations, and spatial restrictions continue to shape who can benefit from language as a resource. Women's linguistic creativity often compensates for these barriers but does not eliminate them. Challenges persist, including inequalities in income, business scale, and access to financial services [9, 10].

2.4. Global and Local Dynamics

Globalization has significantly impacted Zambia's informal economy by introducing new linguistic forms, commercial practices, and cultural aspirations. English, as a global lingua franca, has grown in importance within business, education, and media, influencing language preferences among urban entrepreneurs [7, 13].

Conversely, local languages and cultural practices remain deeply embedded in everyday economic life, serving not only as communication tools but also as carriers of cultural identity and social norms [4, 5]. The coexistence of global and local linguistic forms creates a complex landscape where entrepreneurs must constantly negotiate the demands of different audiences and markets to thrive [11, 13].

This hybridity is evident in how informal entrepreneurs adapt global discourses to local realities. Scholar [16] observed that marketers might use English slogans to attract customers while simultaneously engaging in traditional bargaining in local languages. This merger reflects both the opportunities and challenges of operating in a rapidly changing urban economy [13].

2.5. The Informal/Formal Dialectic

The relationship between informal and formal economic activities in Zambia is complex and fluid. Formal enterprises may rely on informal networks and labor, while informal entrepreneurs often interact with formal institutions and adopt formal business practices. Recent scholarship emphasizes that the informal and formal sectors are interlinked, co-evolving, and mutually constitutive, rather than viewing informality as a residual or transitional phase [9, 14].

The scholar [14] argues that this informal/formal dialectic challenges Western stereotypes of urban development, which often assume a linear progression from informality to formality. In Zambian cities, informality is not a stage to be outgrown but a persistent and adaptive feature of urban economic life. The perspective calls for a rethinking of policy approaches, moving beyond efforts to "formalize" the informal sector toward recognizing and supporting the diverse economic activities that sustain urban livelihoods [9, 14].

2.6. Policy Implications and Gaps

Zambia's language policies have remained largely unchanged since independence, with English preferred in business, education, and public life. This policy marginalizes indigenous languages and creates a gap in leveraging language to advance gender equity and economic opportunities in the informal sector. Furthermore, economic policies often overlook the specific needs and contributions of women in the informal sector, focusing instead on formal, male-dominated industries [1, 17].

A growing consensus among scholars calls for more inclusive, gender-sensitive, and linguistically diverse policies to support sustainable economic growth and social equity in Zambia's urban centers [9, 17]. Recommendations include recognizing the economic value of linguistic diversity, promoting multilingual education and training, and addressing structural barriers that limit women's participation in higher-value economic activities [10, 11].

3. Theoretical Framework

The study employed an interdisciplinary theoretical approach, grounded in Language as a Resource Theory and Gender and Language Theory. Together, these frameworks illuminate the complex relationship between language, gender, and social identity, providing a robust foundation for analyzing how linguistic practices both shape and are shaped by economic and gendered realities in informal urban settings.

3.1. Language as a Resource Theory

Language as a Resource Theory has gained prominence in applied linguistics and sociolinguistics, particularly in multilingual societies. This theory posits that linguistic skills, in-

cluding multilingualism, code-switching, code-mixing, and the creative use of local vernaculars, are not merely communicative tools but vital resources that individuals leverage for economic gain[11]. In Zambia's urban informal sector, the ability to speak multiple languages or switch fluidly between them directly affects one's capacity to negotiate and facilitate transactions across diverse markets[6, 11].

Zambia's high linguistic diversity allows traders to navigate informal settings using multiple languages to communicate with clients. This strategic deployment of languages reflects a calculated effort to maximize economic returns and social capital[11, 12]. In this sense, language becomes a form of economic capital that can be accumulated, invested, and exchanged[5].

The theory also emphasizes agency; the capacity of individuals to make strategic choices about language use to achieve specific goals[9]. In the informal economy, this agency is practiced through the selection and combination of languages to maximize participation and success[9, 11].

This agency is evident in translanguaging, where speakers draw on their entire linguistic repertoire rather than adhering to strict boundaries between languages. Translanguaging allows for greater flexibility and creativity, enabling speakers to tailor communication to diverse audiences and fast-paced, customer-oriented settings[15]. It fosters inclusion and innovation, breaking down barriers and expanding access to economic opportunities[6, 15]. Consequently, individuals who lack formal education or English proficiency can still participate meaningfully in economic life by navigating the multilingual market landscape.

The theory challenges deficit views of non-standard language practices, instead recognizing the ingenuity and adaptability of informal entrepreneurs, especially women, who use language as a tool for empowerment and social mobility.

3.2. Gender and Language Theory

Gender and Language Theory provides a critical lens for understanding how gender shapes, and is shaped by, language use. This framework explores how gender identities and power relations are constructed, negotiated, and contested through linguistic practices[12, 18].

Language is not neutral but a social practice that reinforces power relations, gender roles, and social hierarchies[12, 18]. In the informal economy, this is evident in the different ways men and women use language to navigate transactions, build relationships, and assert authority.

Women in informal economies often experience less stability, lower earnings, and greater discrimination due to intersecting social and legal constraints. These realities shape how women negotiate, resolve conflicts, and build trust[7, 12]. Men, by contrast, may use more direct, assertive, or humorous language, reflecting societal norms that associate masculinity with authority and competitiveness[8, 9].

A central concern is differential agency; the idea that men and women have varying degrees of power and autonomy in shaping their linguistic practices and, consequently, their economic opportunities[9]. In Zambia, women's linguistic agency is often constrained by structural barriers such as limited education, gendered expectations, and spatial restrictions[1, 10].

Despite these constraints, women frequently employ linguistic creativity, leveraging multilingualism and translanguaging to build customer loyalty, negotiate better deals, and expand their networks[6, 9]. However, persistent inequalities in income, business scale, and financial access highlight the ongoing challenges women face[10, 19].

The theory also emphasizes that language is not merely a reflection of pre-existing gender roles but is actively involved in their construction and negotiation. Individuals signal their gender identities, assert status, and navigate community expectations through language. In informal economic settings, language can be both a site of empowerment and a source of constraint[12, 18].

A limitation of this theory is that an exclusive focus on gender may obscure other intersecting factors like class, ethnicity, and age. For instance, younger women may have greater access to English and digital technologies, while older women rely more on local languages and face-to-face interactions[10, 19]. An intersectional approach is therefore necessary to acknowledge the multiple, overlapping identities that shape linguistic practices in informal economies[12, 19].

3.3. Integrating the Frameworks: A Holistic Approach

Used together, Language as a Resource Theory and Gender and Language Theory offer a comprehensive framework for analyzing the relationship between language, gen-

der, and economic agency. The former focuses on the economic value of linguistic skills and individual agency, while the latter elucidates how these practices are shaped by gendered power relations and social identities [9, 11, 12].

The integrated approach provides a nuanced understanding of how language mediates access to economic opportunities, the negotiation of gender roles, and the construction of social identity. It underscores the importance of supporting linguistic diversity and gendered agency in policy and practice to promote inclusive and sustainable economic development in informal spaces [9, 11].

To visually summarize the integrated framework, **Figure 1** has been developed to show the tenets of the theories and how they intersect in the present study:

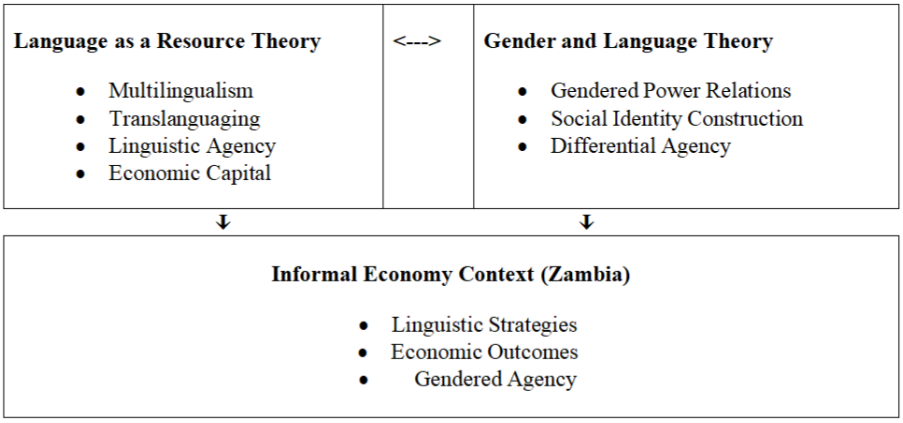


Figure 1. Integrated Theoretical Framework for Language and Gender in the Informal Economy.

The model in **Figure 1** illustrates how the two theories interact to shape linguistic practices and economic realities within the specific context of Zambia's informal economy.

3.4. Policy and Research Implications

Adopting this theoretical framework has significant implications. Policymakers should recognize multilingualism and translanguaging as economic assets and create inclusive language policies. This approach calls for gender-responsive economic policies that address structural barriers and recognize the value of linguistic agency and creativity [1, 9].

For researchers, this framework encourages a focus on the experiences and strategies of informal entrepreneurs, exploring how language mediates access to economic, social, and symbolic capital [6, 12]. It also calls for further investigation into the interplay between language, gender, and other aspects of identity, and the implications for economic engagement and social inclusion [10, 19].

4. Methodology

A qualitative ethnographic approach was adopted to comprehensively understand the interplay between language, gender, and economic agency in Zambia's urban informal economic spaces. This approach is well-suited to capturing the lived experiences of participants and revealing the intricate social dynamics that shape real-world linguistic practices [12].

Ethnographic observations were conducted in Lusaka and Ndola, focusing on three major markets: City Market and Soweto Market in Lusaka, and Masala Market in Ndola. These sites were selected as vibrant hubs of socio-economic activity and linguistic diversity. A total of 45 participants (25 women and 20 men) were recruited using a combination of purposive and snowball sampling techniques. Participants were involved in various informal economic activities, including market trading, street vending, and informal transport operations. The sample aimed for diversity in age, ethnicity, and the type of goods or services sold.

Observations provided firsthand insight into how men and women interact with customers, negotiate transactions, and deploy various languages and registers in daily business. Special attention was paid to how gender influences language choice, politeness strategies, and power negotiations [7, 8].

Complementing the observations, in-depth interviews were conducted with a diverse group of male and female participants engaged in informal economic activities, including

market traders, street vendors, and informal transport operators[20]. The semi-structured interviews, which lasted between 30 and 60 min each, allowed participants to share their perspectives on language use, gendered expectations, and economic challenges in their own words[21]. This method facilitated exploration of individual linguistic strategies, perceptions of economic opportunity, and the impact of social norms on business practices[9, 10].

Sociolinguistic surveys were administered to document linguistic patterns, such as the frequency and context of code-switching or code-mixing, and the specific strategies employed by men and women in economic transactions. These surveys provided quantitative insights into the prevalence of multilingualism, the use of local vernaculars, and the gendered dimensions of linguistic behavior[6, 11].

The study did not require ethical clearance from the Kwame Nkrumah University Research Ethics Committee because it was not based on human beings but the language used by people in the informal urban sector. Nonetheless, informed consent was obtained from all participants before their involvement. Therefore, participants were assured of anonymity and confidentiality, and data were stored securely.

To enhance reliability and validity, data triangulation was employed by integrating insights from observations, interviews, and surveys. The analysis focused on identifying recurring patterns in language use and gendered economic behaviors, providing a robust view of how linguistic agency, translanguaging, and gender intersect to shape economic outcomes in Zambia's urban informal sector.

5. Results

This section presents the key findings from the present study. The discussion of the findings and their implications is presented in Section 6.

5.1. Distinct Linguistic Strategies

The study identified a wide range of language strategies employed by women and men in the markets of Lusaka and Ndola. These strategies, shaped by numerous factors, were deployed to achieve specific economic objectives. **Table 1** summarizes the key linguistic strategies observed, with attention to gendered differences.

Table 1. Key Linguistic Strategies Used in Urban Informal Trade.

Strategy	Women's Approach	Men's Approach
Translanguaging	Inclusive, rapport-building	Strategic, sometimes assertive
Stylization	Politeness, kinship terms (e.g., "my sister")	Confidence, directness, and slang
Speech Accommodation	Convergence, matching the customer	May maintain their own dialect
Persuasion/Negotiation	Relational, mutual benefit	Competitive, assertive
Non-lexical/Semiotic	Friendly gestures, empathy	Decisive gestures, impatience
Rule Enforcement	Formal, explicit (group rules)	Informal, peer pressure
Information Seeking/Clarification	Consensus, detailed questions	Efficiency, brevity
Speech Divergence/Maintenance	Convergence, collective identity	Divergence in group identity
Humour/Relational Talk	Diffuse tension, relationship building	Banter, camaraderie, competition
Use of English/Prestige Forms	Professionalism, formality	Authority, dealing with outsiders

The study found that both men and women actively used translanguaging to facilitate communication, enhance inclusivity, and foster trade. A mix of Nyanja, Bemba, English, and other local languages was common. Women often used more inclusive language, drawing on multiple languages to appeal to a wider customer base and build rapport, particularly with other women or families. As one female vendor explained:

> *If I hear a customer speaking Bemba, I switch to Bemba. If they use Nyanja, I use Nyanja. It makes them feel comfortable, like we are from the same family.*

The above result shows that men, conversely, used translanguaging more strategically to assert authority or dominance, especially during price negotiations or with male peers.

Regarding stylization, women often stylized their speech to emphasize politeness, warmth, and community, frequently using kinship terms like my sister, mummy, Daddy, or Auntie to build trust and solidarity. Men also used

this strategy but tended to project confidence or assertiveness, often incorporating slang, humour, or directness to negotiate or compete. A male trader noted, "You have to be sharp and show you know your business. Sometimes a strong joke or a direct price can close the deal faster than sweet talk."

In terms of speech accommodation, women frequently converged their speech to match the customer's language or dialect, creating a friendly and non-threatening environment. Men were also observed using this strategy but were more likely to maintain their own dialect as a marker of status, particularly if they perceived themselves as experienced traders.

A related strategy is speech divergence and maintenance. Men sometimes intentionally diverged in conversation during bargaining to exclude competitors or assert group identity by using a less common language. Women tended to maintain linguistic convergence, especially during collective activities like group sales.

Persuasion and negotiation strategies also differed. Women often used language that emphasized relationships, shared experiences, and mutual benefit, sometimes referencing family needs to persuade customers. "I might say, 'sister, you know these times are hard, this price helps me feed my children,' and they understand," shared one female participant. On the other hand, men employed more competitive tactics, such as jokes, playful teasing, or assertive bargaining, often using language to challenge rivals.

Both genders utilized non-lexical and semiotic resources like gestures and facial expressions. However, women were more likely to use these to reinforce friendliness or empathy, while men used them to signal decisiveness or impatience [22].

For rule enforcement and group dynamics, women involved in savings groups often used formalized linguistic approaches, referencing a group constitution to maintain discipline. Men, by contrast, enforced rules more informally, relying on reputation and peer pressure [4].

When seeking information or clarification, women were more likely to ask detailed questions and seek consensus to ensure mutual understanding. Men prioritized efficiency and brevity, offering detailed explanations only when challenged [5].

The use of humour and relational talk also varied. Men used humour for competitive negotiation or to build camaraderie with peers, while women used it to diffuse tension and build relationships for repeat business [23].

Finally, regarding the use of English and prestige forms, both genders used English or English-mixed forms to signal modernity and education, particularly to appeal to urban or wealthier customers. Women used English to project professionalism in formalized transactions, while men used it more to assert authority when dealing with officials or outsiders, revealing a gendered gap in its application for official matters [23, 24].

5.2. Gendered Economic Opportunities

The findings revealed a robust landscape where language use in Zambia's urban informal economy was closely linked to economic agency. Women demonstrated remarkable linguistic creativity, utilizing multilingualism as a bargaining tool to navigate business challenges [6, 24]. The adaptability allowed them to engage a diverse clientele effectively and negotiate favourable terms, fostering trust and loyalty in competitive environments. For example, female traders in Soweto and Masala Markets routinely switched between English, Bemba, Nyanja, and Tonga, adjusting their communication to customer preferences [6, 7].

Despite these adaptive strategies, the research highlighted persistent gendered disparities. Women were often confined to lower-income, small-scale ventures like street vending, while men were more likely to occupy higher-status positions with access to larger businesses and financial support [9, 10]. Traditional gender roles, spatial restrictions, and differential access to resources continued to limit women's upward mobility, reinforcing existing inequalities [1, 5, 9]. Even when women's linguistic resourcefulness helped overcome transactional barriers, structural challenges like limited education, capital, and market networks remained significant obstacles to economic parity [10, 25, 26].

6. Discussion

The discussion interprets the findings presented in the previous section, linking them back to the theoretical framework and existing literature.

6.1. Linguistic Agency as Economic Strategy

The observed linguistic strategies align strongly with the tenets of Language as a Resource Theory [11]. The study found that multilingualism and translanguaging were not merely communicative fallbacks but deliberate economic strategies. The ability to fluidly switch between languages functioned as a form of capital, directly impacting a trader's ability to attract customers, negotiate prices, and build sustainable business networks. The findings confirmed that women, in particular, excelled at using inclusive translanguaging and speech accommodation to build rapport and trust, which are crucial assets in customer retention and competitive markets [5, 6, 12]. This supports the idea that linguistic agency is a critical component of economic resilience in the informal sector.

6.2. The Gendered Negotiation of Power

The differential use of language by men and women vividly illustrates the principles of Gender and Language Theory [12, 18]. The results demonstrated that language was a primary site for the negotiation of gendered power relations. Men's more assertive and competitive linguistic styles often reinforced their social authority and access to higher-value economic spaces. In contrast, women's relational and polite approaches, while effective for building clientele, often reflected and reproduced societal expectations of femininity that can constrain their economic mobility [7, 9]. The study thus revealed that while both genders used language agentively, the economic returns on that agency were mediated by pre-existing gendered structures.

6.3. The Intersectional Dimension

While gender was a primary lens, the analysis substantively integrated other intersecting factors, such as age, class, and ethnicity. For instance, younger female vendors with some secondary education were more confident using English to engage with a broader clientele and digital platforms such as mobile money. In contrast, older women, who were often less formally educated, relied more heavily on deep proficiency in local languages and kinship-based marketing [25]. Similarly, a trader's ethnic background influenced their linguistic repertoire; a Bemba-speaking trader in a Nyanja-dominant market developed different strategies than one operating within their ethnic enclave. This intersectional analysis confirms that the experience of "gender" in the informal economy is not monolithic but is shaped by a confluence of social identities that affect both linguistic resources and economic outcomes [19].

7. Limitations and Future Research

This study had several limitations that should be acknowledged. First, its scope was limited to the major urban markets of Lusaka and Ndola. The findings may not be fully transferable to rural informal economies or smaller trading centers in Zambia. Second, while the qualitative approach provided depth, the sample size (n = 45) limits the statistical generalizability of the findings. Finally, the study focused primarily on verbal communication; a more detailed multimodal analysis incorporating body language and material culture could yield further insights.

These limitations suggest productive avenues for future research. Comparative studies across different Zambian provinces or with other countries in the region could identify context-specific versus universal patterns of language and gender. Longitudinal research could track how individual traders' linguistic strategies and economic outcomes evolve. Furthermore, future work could explicitly investigate the role of digital communication on platforms like WhatsApp or Facebook in the informal economy, a dimension that is becoming increasingly important.

8. Conclusions

The study concludes that language functioned as a critical resource in Zambia's informal economic spaces, serving not only as a tool for communication but also as a medium for empowerment or marginalization based on socio-economic context. Indigenous languages like IciBemba, Cinyanja, and Chitonga were essential for social networking, political mobilization, and economic activity in the informal sector. However, the continued dominance of English in the formal sector created barriers for those not proficient in it, limiting their access to socio-economic resources and opportunities.

Communication was crucial for building rapport and trust with customers. Entrepreneurs and traders in Zambian marketplaces often used both English and local languages

to create an atmosphere of familiarity, building functional economic networks that enhanced resilience and fostered loyalty. Linguistic flexibility, through code-switching and code-mixing, increased the adaptability of the informal economy, allowing traders to meet diverse customer needs and promote an inclusive environment.

Language also played a pivotal role in the political sphere, where leaders used indigenous languages to forge emotional and cultural connections with communities in informal spaces. However, the strategic use of language in politics could exacerbate linguistic and ethnic divisions, with potential long-term consequences for national cohesion [4].

The preference for English in legal and administrative systems placed non-English speaking traders at a disadvantage, affecting their access to rights, permits, and legal processes. Consequently, many in the informal sector relied on community-based dispute resolution and local police stations, where proceedings were conducted in local languages. This demonstrated the sector's resilience but also underscored the need for a more inclusive legal system.

A comparative look at Zimbabwe and Angola highlights the benefits of language-inclusive policies. Zimbabwe's inclusion of Shona and Ndebele in government services and education reduces linguistic marginalization. Angola's blend of regional languages and Portuguese facilitates social and commercial activities in informal markets. These models suggest that Zambia could reduce socio-economic and linguistic gaps by enacting policies that emphasize the role of indigenous languages in formal systems.

The findings underscore the urgency for Zambia to reform its language policy, particularly concerning the informal sector. Based on our results, we propose the following concrete policy recommendations:

i. Integrate multilingual education that values indigenous languages as mediums of instruction and business training, enhancing both cultural preservation and economic skills [24].
ii. Develop and disseminate financial literacy and business management materials in major local languages to improve access for female entrepreneurs with limited English proficiency.
iii. Reform public service communication to include key indigenous languages, ensuring that informal traders can access information on regulations, permits, and their legal rights.
iv. Support community-led business associations that recognize and formalize the sophisticated linguistic strategies already employed by traders, particularly women, providing them with a platform for advocacy and networking [23].

The study shows that incorporating more indigenous languages into government services, legal documents, and education would help overcome gender and language limitations. This would bridge the socio-economic gap between English and local language speakers, empower marginalized communities, and improve access to vital resources. Expanding media programming in regional languages and providing language-training programs could further benefit rural communities and informal traders, encouraging greater economic and political participation. Finally, it is noted that the results of this study are specific to the urban informal spaces of Lusaka and Ndola.

Author Contributions

R.P.A.C. conducted an investigation and collected data. R.P.A.C. also dealt with methodology, wrote the literature review, and presented the findings. R.P.A.C. further dealt with the introduction and part of the theoretical locale. P.S. dealt with the conceptualization of the study, validated data collection tools, organized data and typesetting, and organized and ordered the references according to the journal's requirements. P.S. also did a formal analysis of the data, wrote the original draft paper, did the final writing of the article (review, editing), and the final revision/corrections after receiving the reviewer's comments, including writing the letter for the corrections and revisions made to the final manuscript. All authors have read and agreed to the published version of the manuscript.

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Institutional Review Board Statement

The study did not require ethical approval from the Ethics Committee of Kwame Nkrumah University because

it did not require the private information of the participants; instead, it was purely based on the language used by the two genders in the urban informal spaces.

Informed Consent Statement

Informed consent was obtained from all subjects involved in the study.

Data Availability Statement

The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy and ethical restrictions.

Conflicts of Interest

The authors declare no conflict of interest. All intellectual content, data analysis, interpretations, and conclusions are the original work of the authors. Only the Grammarly tool was used to polish the language and style of the article.

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