

https://dspace.org/

Exploring informal cross border trading and poverty reduction in Harare

Chadambuka, Rumbidzai Ann

2021

University of the Witwatersrand, Johannesburg

https://hdl.handle.net/10539/33659

Chadambuka, Rumbidzai Ann. (2021). Exploring informal cross border trading and poverty reduction in Harare [Master's dissertation, University of the Witwatersrand, Johannesburg]. WireDSpace.

Downloaded from a DSpace repository. https://dspace.org/

WITS SCHOOL OF GOVERNANCE
UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

EXPLORING INFORMAL CROSS BORDER TRADING AND POVERTY REDUCTION IN HARARE

By: Rumbidzai Ann Chadambuka

A research report submitted to the Faculty of Management, University of the Witwatersrand, in 50% fulfilment of the requirements for the degree of Master of Management (in the field of Governance: Development and Economics)

9 April 2021

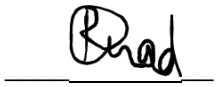
ABSTRACT

Informal sector in Africa is a major source of income and entrepreneurship for those with less skills and the unemployed. ICBT is a common informal activity for poor households, and it is a survival strategy for the marginalised, especially women. ICBT is mainly attributed to failing economies and poverty in Africa. This study explores how ICBT contributes to the socio-economic needs of Harare households. There is scant literature on ICBT's contributions to day-to-day basic needs. Thus, this study sought to fill this gap in literature by exploring the contributions of ICBT in Harare households. A qualitative study was conducted with twenty participants consisting of thirteen women engaged in ICBT, five family members and two agents. Participants were recruited using snowball and purposive sampling and, on the basis that they were female, resided in Harare, engaged in ICBT between Harare and Johannesburg or a family member staying with the female trader or an agent of the trader. Face-to-face and telephonic interviews were conducted with participants using narrative approach and were audio-recorded. Data were analysed using thematic data analysis

ICBT has made positive and negative socio-economic impact in the home. Due to failing economic conditions in Zimbabwe, both the employed and unemployed, educated and less educated, find themselves in ICBT to generate income and to supplement their low salaries. ICBT has empowered women in Harare by making them financially independent to cater for their family needs. Women's role has been changing from unpaid household chores to being breadwinners and this earns them respect they never had before. The sector has its own challenges mainly due to changes in economic trends, government regulations, societal and cultural expectations, and Covid-19 pandemic. These challenges do not necessarily stop ICBT because traders always find other ways to continue in business. Strengthening context-specific and context-driven policies that are supportive and not hostile to ICBT should be prioritized in empowering women and curbing the challenges they face in ICBT.

DECLARATION

I declare that this report is my own, unaided work. It is submitted in partial fulfilment of the requirements of the degree of Master of Management (in the field of Governance: Development and Economics) in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in any other university.



Rumbidzai Ann Chadambuka

9 April 2021

ACKNOWLEDGEMENTS

I extend my sincere gratitude to my family, church, and friends for their unwavering support. A special thanks to my colleagues for all the support and guidance throughout this study.

I am also very thankful to my supervisor, Dr Halfdan Lynge for diligently guiding me through this research project and for sharing his knowledge with me. His incisive comments and commitment made it easier for me to conduct this study.

Finally, I would like to thank all the informal cross border traders, their family members and their business connections that contributed to this study. Their experiences, skills and work have been a huge inspiration.

TABLE OF CONTENTS

LIST OF TABLES ..... **vi**

LIST OF FIGURES ..... **vi**

CHAPTER 1: INTRODUCTION **1**

1.1. Introduction 1
1.2. Problem Statement 2
1.3. Research Purpose 3
1.4. Research Question 3
1.5. Research Objectives 4
1.6. Conclusion 4

CHAPTER 2: LITERATURE REVIEW **5**

2.1. Introduction 5
2.2. Historical Perspective on Economic Development in Zimbabwe 5
2.3. Empirical Literature 9
2.3.1. Poverty as a Socio-Economic Problem 9
2.3.2. Informal Trade as A Global Phenomenon 10
2.3.3. ICBT In Sub-Saharan Africa 11
2.3.4. Gendered Nature of ICBT in Sub-Saharan Africa 13
2.3.5. Challenges Faced by Informal Cross Border Traders 15
2.4. Knowledge Gap 18
2.5. Theoretical Framework 18
2.5.1. Sociological Theory of Gender 18
2.5.2. Capabilities Approach 19
2.5.3. Maslow's Hierarchy of Needs 20
2.6. Conclusion 23

CHAPTER 3: RESEARCH METHODOLOGY **24**

3.1. Introduction 24
3.2. Research Approach 24
3.3. Research Tools and their Application 25
3.4. Sampling 26
3.5. Data Collection 30
3.6. Data Analysis 32
3.7. Limitations, Feasibility and Positionality 33
3.8. Ethics 33
3.9. Validity, reliability, dependability 35

3.10. Conclusion 36
CHAPTER 4: FINDINGS AND DISCUSSION OF RESULTS 37
4.1. Introduction 37
4.2. ICBT Business Model 37
4.3. Source of Funding and Institutional Affiliations 39
4.4. Themes 41
4.4.1. Perception of Poverty and Informality 42
4.4.2. Motivation for Doing ICBT. 43
4.4.3. Benefits of ICBT 48
4.4.4. Costs of ICBT 61
4.4.5. Social Capital 69
4.4.6. The Role of Government 71
4.4.7. Effects of COVID-19 Pandemic on ICBT 75
4.5. Conclusion 77
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS 78
5.1. Introduction 78
5.2. Findings and Conclusions 78
5.2.1. Establish the motives behind women's decision to venture into ICBT 79
5.2.2. Explore women's Perception of Poverty and Informality 79
5.2.3. Identify the ways profits from ICBT are used in meeting household needs. 80
5.2.4. Explore social benefits of ICBT to women. 80
5.2.5. Explore challenges faced by women in ICBT. 81
5.2.6. Unpack the role government has played in the prevalence of ICBT. 82
5.3. Recommendations 83
5.4. Recommendation for Further Research 89
5.5. Concluding Remarks 89
REFERENCES 91
APPENDIX 111

LIST OF TABLES

Table 1: Relationship of Participants 28
Table 2: Ages of Female Informal Cross Border Traders 29
Table 3: Marital Status of Female Informal Cross Border Traders 29
Table 4: Educational Level 29
Table 5: Employment Status 29
Table 6: Registration with Cross Borders' Association and Source of Funding 40

LIST OF FIGURES

Figure 1: Average GDP Growth Rates of SADC Countries (2000-2006) 7
Figure 2: Sector Contribution to GDP 7
Figure 3: Maslow's Hierarchy of Needs 21
Figure 4: ICBT Business Model (Harare-Johannesburg) 39

ABBREVIATIONS

ACFTA	Africa Continental Free Trade Agreement
ESAP	Economic Structural Adjustment Programmes
GDP	Gross Domestic Product
GNU	Government of National Unit
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
ICBT	Informal Cross Border Trade
IMF	International Monetary Fund
MDC	Movement for Democratic Change
MS	Microsoft
OECD	Organisation for Economic Co-operation and Development
SADC	Southern African Development Community
SDG	Sustainable Development Goals
UDI	Unilateral Declaration of Independence
UN	United Nations
UNECA	United Nations Economic Commission for Africa
USD	United States Dollar
VAT	Value Added Tax
VLC	VideoLAN Client
WB	World Bank
WHO	World Health Organisation
ZANU-PF	Zimbabwe African National Union – Patriotic Front
ZCBTA	Zimbabwe Cross Borders' Association
ZIMRA	Zimbabwe Revenue Authority
ZIM$	Zimbabwean Dollar

CHAPTER 1: INTRODUCTION

1.1. Introduction

Informal Cross Border Trade (ICBT) has been expanding for decades in Africa. ICBT is defined as a commercial exchange across borders done by unregistered traders (Kahiya & Kadirov, 2020). The economic crises in Africa have largely contributed to the expansion of ICBT (Chikanda & Tawodzera, 2017). It is quite prominent in Africa because it has become the saviour of poor households through income generation (Kudejira, 2020). ICBT generally presents itself in three forms, (1) informal, or unregistered traders;(2) formal or registered firms that fully evade trade regulations and import duties and (3) formal firms that partially evade trade regulations and import duties by engaging in illegal practices such as under-invoicing. This research will be focused on the first form: informal or unregistered traders, who are specifically Harare-based women trading between Harare and Johannesburg.

Afrika & Ajumbo (2012) state that ICBT is a source of income to about 43% of Africa's population but is still widely regarded as illegal. ICBT has great positive potential in contributing to economic development and improvement of human welfare through food security, employment, and income generation. Among the goods that are traded by informal cross border traders are bedding, clothing, foodstuffs, and electronics. In the SADC region, the source countries for ICBT, meaning where goods are bought, are South Africa, Zambia, Tanzania, and Mozambique, and destination countries, meaning where goods are sold, are Zimbabwe, Malawi, and Democratic Republic of Congo (Peberdy, 2018).

According to Renzaho (2020) about 70% of African informal cross border traders are women. Women have been active participants in Africa's economic and political development (George, Ozoya & Amoo, 2017). Women in Sub-Saharan Africa mainly venture into ICBT due to gender discrimination in accessing formal education and employment (Manjokoto & Ranga, 2017). They are mainly engaged in small scale operations such as selling food and clothing as compared to their male counterparts who engage in large scale trade such as motor vehicles (Manjokoto & Ranga, 2017). This has led to the view that ICBT is a gendered territory where gender inequalities exist.

ICBT in Zimbabwe has been expanding since the 1990s economic reforms that pushed more people into the informal sector for survival (Chikanda & Tawodzera, 2017). Zimbabwe's worsening economic woes have led to more people joining the informal sector as a survival strategy. There have been high rates of urban migration as people search for employment in

major cities of Zimbabwe. This has largely contributed to the growth of the informal sector in the country as people who fail to get jobs resort to the informal sector. Despite government's efforts to eradicate informal activities in the country, it has failed to eradicate informality in its entirety because traders find new coping strategies (Chirisa, 2012).

Unlike the usual assumption in some literature that ICBT traders are not educated, Zimbabwean traders paint a different picture. According to Chikanda and Tawodzera (2017), informal cross borders from Zimbabwe are generally well educated with 66% having high school qualification and 14% possessing a tertiary education qualification. This presents a new perspective towards ICBT; that is, people are no longer venturing into this sector because they cannot access formal education. The deindustrialisation of the Zimbabwean economy has pushed both the educated and less educated into the informal sector (Mbiriri, 2010). This may well point to a possibility of ICBT becoming a crucial contributor to the economy and human development.

ICBT is a prevalent economic activity that is largely ignored by African governments. It has been hailed by scholars and civil society as alleviating poverty but under normal circumstances it should not be existent if governments were doing their job of creating employment and ensuring equal access to basic needs. ICBT is used as a weapon of the elite to manipulate it for their own benefit and it is also the weapon of the weak when the state fails in its core functions of providing basic human needs (Titeca, 2012). People tend to use informal sector as a weapon to generate income for themselves. This has posed a challenge in trying to eradicate poverty. The machine that is supposed to eradicate poverty, which is the state, is also the same machine that is perpetuating it through its elites that manipulate informal sector for their benefit.

1.2. Problem Statement

ICBT is quite popular in Sub-Saharan Africa, yet it is not regarded as a genuine economic activity. In 2012, it was estimated that in SADC alone the value of ICBT was around $17.6 billion per year (Afrika & Ajumbo, 2012). With such a value towards the economy, the sector is still largely disregarded and there is a clear lack of policy frameworks in Africa that support ICBT. Although literature is available on the participation of women in ICBT between Zimbabwe and South Africa (Jamela, 2013; Tawodzera & Chikanda, 2017), there is not much researched on how it meets household needs and alleviating poverty specifically in Harare, the hub of Zimbabwe's informal economic activities. There is limited literature on how informal entrepreneurship actively contributes to the economy and safety nets for the poor and vulnerable (Chikanda & Tawodzera, 2017). Most literature focuses on the challenges and coping strategies for women in ICBT.

The expansion of ICBT is associated with increasing unemployment and poor economic conditions in the region. Zimbabwe has been experiencing sharp increases in poverty, price hikes of basic goods and services and high unemployment rates (World Bank, 2020). Those who are employed also engage in informal trade to supplement their salaries This has forced a lot of its citizens to venture into the informal sector for survival and has given prevalence to ICBT (Chikanda & Tawodzera, 2017). Zimbabwean women have found themselves as breadwinners of their households. This has given rise to the feminization of poverty that has forced women to carry a double burden of breadwinners and still have to attend to their social responsibilities (Chant, 2006). The government of Zimbabwe, just like other governments across Africa views ICBT as a threat that has to be controlled instead of an important economic activity and traders are often viewed as perpetrators of crimes of smuggling, tax evasion and bribery (Chikozho & Peperdy, 2016).

This research is important in unpacking the ways in which ICBT cushions poor households and alleviates poverty and how this contributes to poverty reduction. It is anticipated that this study will also contribute towards policy debates on how ICBT can be integrated into formal regional trade through the African Continental Free Trade Area (ACFTA) as well as policy debates of women economic empowerment in Africa.

1.3. Research Purpose

This research aims at exploring the contributions of ICBT in meeting household needs and reducing poverty for Harare-based women engaged in informal cross border trade between Harare and Johannesburg. Informal cross border trade is crucial in creating opportunities for trade for the marginalized people, notably women. This research will be useful in identifying ways to build the capacity of ICBT in economic development of Africa. It also goes further to elaborate on the contribution of women and their importance in cushioning poor or disadvantaged households in Africa against the socio-economic problem of poverty. The research will contribute towards the debate on how ICBT can be integrated in the formal sector as a significant player in the economies of Sub-Saharan Africa. It clearly outlines the challenges that informal cross border traders face especially with state officials, which is something that the government may need to look into.

1.4. Research Question

What are the contributions of women's informal cross border trading in meeting household needs and alleviating poverty among households in Harare Metropolitan City?

1.5. Research Objectives

This research is aimed at exploring the contributions of ICBT towards household needs and alleviation of poverty in Harare. The study aims to:

- Establish the motives behind women's decision to venture into ICBT.
- Explore women's perception of poverty and informality.
- Identify the ways profits from ICBT are used in meeting household needs.
- Explore social benefits of ICBT to women.
- Explore challenges faced by women in ICBT.
- Unpack the role government has played in the prevalence of ICBT.

1.6. Conclusion

The aim of this research is to give a comprehensive analysis of the part played by ICBT in supporting households and reducing poverty. The objectives of the study will direct the course of the study so that relevant and fruitful results that can be used for future studies are produced. The report follows the following structure:

Chapter 2: Literature Review- In this section, a historical outline of the economic situation in Zimbabwe will be provided and concepts such as poverty and informality explained. Various literature on ICBT, informal sector and poverty will be reviewed to provide a better understanding of ICBT. The theoretical lenses that has been used for the study will be discussed in detail.

Chapter 3: Research Methodology- This section deals touches on the procedures and methods used to collect and analyse data. The research approach, research tools, sampling approach, data collection and data analysis will be described. An explanation of limitations, feasibility and positionality of the researcher is also included to give a clearer understanding of the authenticity of the methodology used.

Chapter 4: Findings and Discussion of Results- The findings from the study will be discussed extensively. Themes from the findings are used to systematically discuss the findings.

Chapter 5: Conclusions and Recommendations- A summary of the findings is provided, and conclusions are drawn. In this section, policy recommendations and recommendations for future studies are provided.

CHAPTER 2: LITERATURE REVIEW

2.1. Introduction

In this section, the economic history of Zimbabwe will be discussed. The concepts of poverty, informal trade as global phenomena will be discussed. A review of existing literature will be done in order to have a closer look at ICBT in Sub-Saharan Africa and in Zimbabwe will be provided including the challenges that are faced in the sector. The theoretical framework is provided, and it consists of the Sociological Theory of Gender, Maslow's Hierarchy of Needs, and the Capabilities Approach.

2.2. Historical Perspective on Economic Development in Zimbabwe

Having reviewed the literature on ICBT, in this section, the economic history of Zimbabwe will be discussed. The political economy of Zimbabwe can be discussed from four main sections, which are, (1) pre-independence era (1965-1979), (2) post-independence era (1980-1990), (3) economic liberalization period (1990-1996) and (4) the economic crisis period (1990 onwards). In general, the economy of Zimbabwe has been declining gradually over the decades and currently it has gone into worse conditions.

Pre-independence Era (1965-1979)

During this period, Rhodesia, as it was known was under Ian Smith who formed the Unilateral Declaration of Independence that promoted economic self-sufficiency in consumer goods by placing controls for prices, exchange rates, interests rates and wages (Saungweme, 2013). This resulted in an economic boom regardless of sanctions that were imposed on it by the international community. The economy grew spontaneously at 8% annually (Makina, 2010). Africans were however largely self-employed in the rural areas and women's main roles were engaging in routine chores such as cooking food, brewing beer and fetching water (Arrighi, Aschoff, & Scully, 2010). The economic boom was disturbed in 1974 by the liberation war , Second Chimurenga as well as more sanctions from the international community, notably Britain (Makina, 2010).

Post-Independence Era (1980-1990)

Many Black Zimbabweans were optimistic of a brighter future after independence. The new government inherited the economic controls from UDI and also introduced some redistributive regulations to cater for the previously disadvantaged black majority. Makina (2010) comments that redistributive policies increased government spending in social services. There was an

economic boom in the early 1980s that was followed by a bust mainly due to drought and failing macroeconomic controls. During this period, annual growth rate was between 3%-4% with the highest growth rate of 7.6% recorded in 1988 (Saungweme, 2013). After this boom, there was a recession that led the government to adopt some economic policies advised by international organisations.

Economic Liberalization Era (1990-1996)

The economic bust pushed the Zimbabwean government to accept an economic package from World Bank (WB) and International Monetary Fund (IMF) called Economic Structural Adjustment Programme (ESAP) (Makina, 2010; Saungweme, 2013). It required the government to promote an open market economy which was determined by interest rates. This seriously slowed down public sector reforms and increased the country's budget deficit. Prior to ESAP Zimbabwean government had adopted a socialist approach to development by introducing redistributive polices. The adoption of ESAP brough a new era of market economy focused on interest rates. The increased budget deficit resulted in high inflation. Inflation, open market system, together with droughts increased poverty in the country because many people could no longer afford basic goods as before.

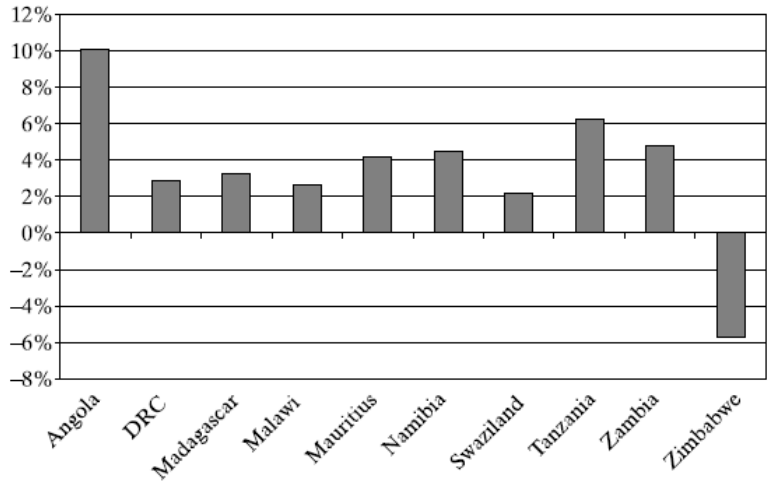
Economic Crisis (1997 onwards)

The dramatic crash of the Zimbabwean dollar in 1997 was caused by the Asian crisis, participation in the Democratic Republic of Congo's war and the government's unbudgeted compensation of war veterans (Makina, 2010). As the fiscal deficit was declining, the agriculture sector was also failing, which forced the government to print more money. The post-independence economic policies failed dismally and the fast track land redistribution left a lot of Black Zimbabweans jobless (Sibanda & Makwata, 2017). The 2008 global financial crisis became a huge blow on the economy. From 2009-2012, the economy experienced some growth under the Government of National Unity (GNU) which comprised of Zimbabwe African National Union-Patriotic Front (ZANU PF) and Movement for Democratic Change (MDC). When the GNU was dissolved, the economy growth slowed down, and a lot of companies and industries closed down. This left millions of Zimbabweans stranded with no means of survival.

Figure 1 below show how Zimbabwe's economy kept on declining in a period where other African countries were beginning to pick up economically. Government policies did not promote growth and poverty reduction. Gross national savings declined compared to neighbouring countries. This gave more prevalence to the informal economy. Figure 2 shows

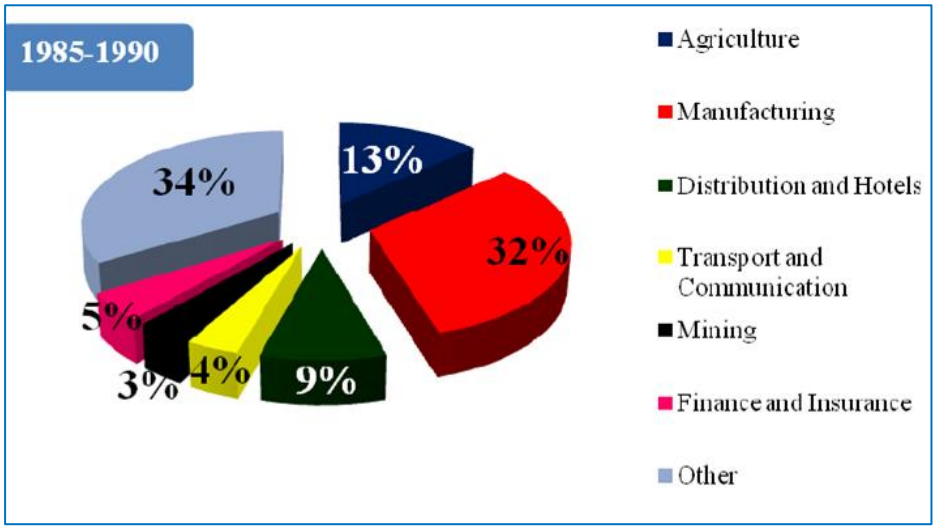
a comparison of sector contribution towards GDP between the periods of 1985-1990 and 2011. Sector contribution for manufacturing dropped drastically due to deindustrialisation and mining contribution increased due to the discovery of diamonds in Chiadzwa district in Manicaland Province (Malinga, 2018; Saungweme, 2013). The ailing Zimbabwean economy shifted from being agricultural based to being depended on mining (Malinga, 2018). Prevalence of mining expanded the informal sector because it bred illicit miners called "magweja" and other informal activities around mining areas (Maringira & Nyamunda, 2017; Nyamunda & Mukwambo, 2012).

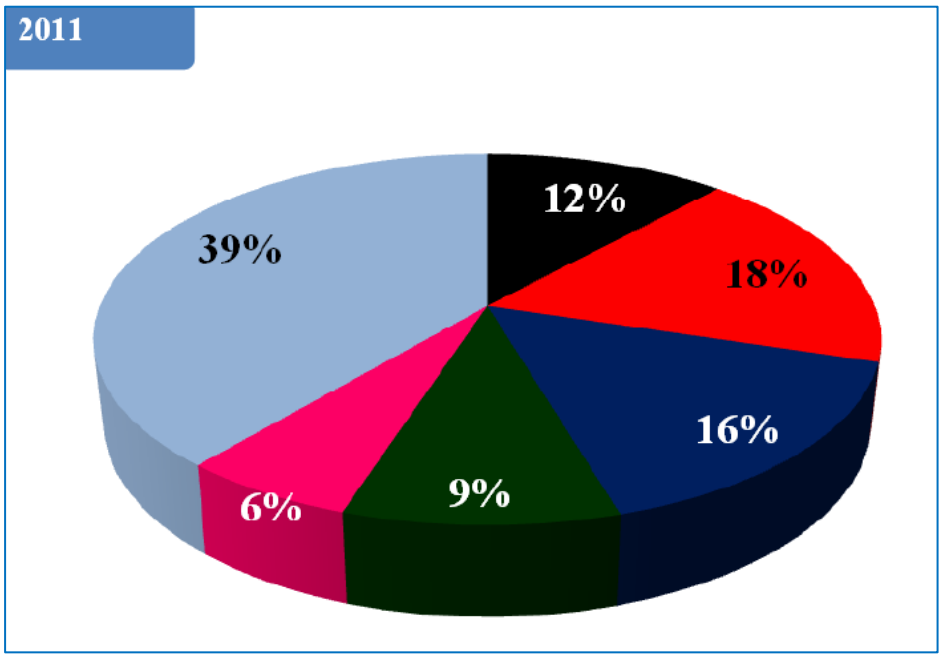
Figure 1: Average GDP Growth Rates of SADC Countries (2000-2006)



Source: African Development Bank (2019)

Figure 2: Sector Contribution to GDP





Source: Saungweme (2013)

Chirisa (2012) states that informal economy has always existed in Zimbabwe from the 1950s, but the plummeting post-independence economy gave prevalence to informal sector. Chirisa (2012) further argues that informal sector creates multiple leakages in the economy, especially with regards to revenue collection. Ndiweni & Verhoeven (2013) , argue that the informal sector is strategic since it enables a huge part of the population to survive the economic crises of Zimbabwe by providing livelihood. Women have ever since been trickling into the informal sector due to increased poverty (Nugundu & Lombard, 2012). Informal sector has been there but has become more prevalent in recent years because of the declining economic conditions in Zimbabwe.

After the land reform programme, informal trade became very common in the streets of Zimbabwe as citizens scrambled for a way to sustain their livelihoods. The government maintained a very hostile attitude towards the informal sector by demolishing their houses and vending tables. Klaveren et.al., (2010) state that Operation Murambatsvina (Restore Order) eradicated illegal housing and informal jobs but made no provision for those that became homeless and could no longer sell informally for survival. Women were most affected because they were more involved in the informal trade to supplement the income in the home.

The informal traders, however, always find other means of doing their business because they cannot afford to stop; their livelihood depends on it. African Development Bank (2019) states that in 2019, over 60% of the population fell under the poverty datum line of ZIM$323,50 and inequality was on the rise (ZimStats, 2021). Employment opportunities drastically reduced and

around 2 million rural people were food insecure and a further 2 million in the urban areas (African Development Bank, 2019). As a result of economic failures, Harare has become a hub of informal activities.

2.3. Empirical Literature

2.3.1. Poverty as a Socio-Economic Problem

Poverty is a scarcity in essential needs (Tekwa & Adesina, 2018). Poverty can also be defined as lack of financial resources and essentials for a decent minimum living standard (Chen, 2019). It is a huge unresolved problem across the world and its causes differ across countries. Essential needs include food, water, shelter, and education among other needs. Poverty is both a causative factor and an effect of inadequate basic necessities (Akinboade, 2005). To access these necessities, one needs money. This means that the ones without money are excluded from enjoying basic necessities thereby creating inequalities (Tshuma & Jari, 2013). Poverty is a deprivation of opportunity to have a better life (Sen, 1982). The issue of poverty is a global agenda, and it will not be resolved overnight.

The Fourth World Conference on Women in Beijing, 1995, coined the notion that poverty has a "female face" (Bradshaw, Chant, & Linneker, 2019). Riach et al. (2018), in their report, '*The Future Face of Poverty is Female"*, state that women are more prone to poverty as they grow older because they do not have a proper financial security or pension plan. This is due to the gender discrimination in economic activities such as work as well as social and cultural expectations of women. They are expected to carry the social responsibilities of the home hence most of them end up relying on the spouse's pension in their old age.

Deprivation experienced by women has led to the notion of feminization of poverty. Feminisation of poverty refers to the situation whereby women and children are disproportionately represented among the poor in comparison to men (Christensen, 2019). Women are deprived of economic, social basic needs such as employment and recognition (Gaidzanwa, 2012). This highlights the existing inequalities in the means by which needs of people are met. Poverty, especially in Africa, is gendered, with men getting more opportunities in employment compared to women (Gaidzanwa, 2012). This forces women to go into the informal sector where there is low income and no job security. McLanahan & Kelly (2006) attribute the rise in the feminization of poverty to women's economic vulnerability in the home as well as the rise in the number of female single parents. The prominence of the female headed households has resulted in the charge of them being the "poor of the poorest" (Bradshaw et al., 2019).

United Nations (2021) reports that women and children are the most vulnerable to poverty, with close to one billion surviving on less than US$1 a day. Women do a lot of work compared to men but unfortunately, most of their labour is not calculated in monetary value or its significance to economic development (Veeran, 2000). This makes women even poorer. However, poverty cannot be calculated or evaluated in income terms only. There could be other necessities that are of equal or more important than income (Bradshaw et al., 2019). Chant (2006) argues that there are other necessities that are of equal importance, which can lead to various dimensions of poverty, such as time poverty, power poverty and asset poverty. A mother who is engaged in informal trade will suffer from time poverty because they have limited time to attend to family affairs.

As a result, women flock to the informal sector in search of informal employment. The influx of women to the informal sector shows a gap in their economic development (Doyle & Alfonsi, 2018). They are involved in smaller operations that have lower incomes such as food items which presents a gendered income gap that keeps them in perpetual poverty (Doyle & Alfonsi, 2018).

2.3.2. Informal Trade as A Global Phenomenon

The informal sector can be defined as economic activities that are not legally registered and recognised by the formal systems of a nation (OECD, 2019). The informal sector has usually been associated with illegal activities and non-compliance, but it has become a major economic contributor in developing countries in the past decades (Darbi, Hall, & Knott, 2018). It was previously seen as an insignificant sector that would vanish with time but it has proven to be instrumental in poverty reduction , especially among women (Peprah, Buor, & Forkuor, 2019; Sheikh, 2019). The poor, who often are not employed go into the informal sector as a survival strategy. Poverty has become a global agenda as evidenced by its inclusion in the Sustainable Development Goals (SDGs).

Sheikh (2019) describes the informal sector as the new normal. The sector has grown mainly because of the limited capacity of formal trade to absorb labour, weaknesses in formal sector to provide basic services such as education and infrastructure, uncommitted governments to the significance of informal economy and poverty (Onwe, 2013). Charmes (2012) singles out the state as the key cause of the prevalence of informal economy and goes on further to state that nonconformity to regulations does not mean informal activities are illegal. Governments' failure to make the informal economy compliant can be attributed to unwillingness to create more jobs and absorb more people in the formal sector (Charmes, 2012; Onwe, 2013). Informal

activities in countries such as Zimbabwe are usually curbed by government. Onwe (2013) stated that government regulations are used as a tool of harassment and control instead of encouraging economic contributions.

The informal sector has moved away from traditional trades, such as street vending, and has progressed to using technologically advanced systems and doing business on online platforms. This sector is rich in innovation (Sheikh, 2019) and is believed to be a stimulator of economic growth of the market economy due to its flexibility in absorbing labour; some of which may have been retrenched from the formal sector (Onwe, 2013). There is a lack of understanding of informal entrepreneurship as actively contributing to the economy and providing safety nets for the poor and vulnerable during economic hardships (Chikanda & Tawodzera, 2017)

There is an influx of women in the informal sector. Women have a double burden of social responsibilities and unequal income at workplaces (Thobejane, Nkazimulo, & Nyathi, 2019). This forces them to engage in informal activities to sustain their families. According to Tekwa & Adesina (2018), there are serious inequalities in asset distribution in Africa which acts as a barrier to poverty reduction. Women therefore look for alternative means to empower themselves through informal trade.

Even though women strive to generate income, their roles in the house never change. They are still expected to perform their culturally expected roles of motherhood and taking care of the home (Njikam & Tchouassi, 2011). Although high mobility of women is considered a societal irregularity that has to be controlled, women in informal sector have managed to defy this stereotype and changed their social status from helpless to breadwinners (Muzvidziwa, 2015). Through informal sector women have embraced multiple socio-economic identities; by being mothers, breadwinners, and businesspeople and they create new relations outside the borders of their countries and form kinships (Afrika & Ajumbo, 2012). Njikam & Tchouassi, (2011) point out that informal sector offers opportunities for women to change their role in the home as they become more involved in decision making processes.

2.3.3. ICBT In Sub-Saharan Africa

The expansion of ICBT in Africa is largely associated with increasing unemployment and poverty (Koroma & Nimarkoh, 2017). ICBT contributes to employment in the country of origin and the host country (Crush, Skinner, & Chikanda, 2015). It is bilateral with traders doing business between their country of origin and neighbouring countries (Peberdy, 2018). ICBT is estimated to amount to more than a third of all trade in SADC (Tekwa & Adesina, 2018). This clearly indicates its importance as an economic activity in Southern Africa. According to

Kurebwa (2015), ICBT may have a potential of becoming a significant part of the economy. Informal trade is a part of most of Africa's trade (Kodero, 2020) but contributions made by ICBT to the economy is unknown in most African countries because ICBT is not included in the balance of payments calculations and national statistics (Antoine, Kathryn, & Glauber, 2018; Kodero, 2020).

There are two assumptions regarding the informal market namely, the assumption that informal and formal market chains are separate from each other and that ICBT produces little revenue and of little benefit to the state (Little, Tiki, & Debsu, 2015). ICBT is illegal in most African countries because it avoids the official procedures and regulations laid down by government (Nkoroi, 2015). Brenton, Gamberoni, & Sear (2013) state that governments are not doing much to recognise the efforts of small-scale informal traders as legitimate and policy makers overlook the contributions of the informal sector to the economy. The sector may be underestimated due to lack of unrecorded data on informal trade which results in lack of clarity on what to address concerning ICBT (Karkare, Byiers, Apiko, & Kane, 2021).

A huge proportion of ICBT in Africa is conducted by individual traders who are mostly women and they mainly trade in staple foods and low quality goods such as clothes, electronics and cutlery (Lesser & Moisé-Leeman, 2009). Women feature a lot in the movement of goods across borders and in the production of food that can be exported (Brenton et al., 2013).In West Africa, women who are engaged in ICBT have on average , six people dependant on them, while in Kenya, about 80% of female cross border traders solely rely on ICBT as a source of income (Brenton et al., 2013).

ICBT is facilitated by weak law enforcements especially at the border posts, delays at the border and high import duty among other factors (Bouët, Pace, & Glauber, 2018; Lesser & Moisé-Leeman, 2009). African borders are porous, and this has made ICBT more prevalent (UNCTAD, 2019). Titeca (2012) argues that informal trade in general is perpetuated by government officials who seek to push their own selfish desires. According to UNCTAD (2019) across African borders, customs policies are not fully understood by traders and customs officials assume that everyone knows. This could be the reason why there is a lot of bribery of customs officials by traders who will be moving goods across the borders (Titeca, 2012).

ICBT helps poor families to access basic goods and ensure food security (Kudejira, 2020). In West Africa, which is a food deficit region, ICBT for staple food accounted for 30% of total trade in the region in 2015 (Antoine et al., 2018). In Rwanda, 65% of small scale cross border traders used ICBT as their main source of income to provide food for the household in 2015

(Bouët et al., 2018). ICBT is a major player in food security of Africa by creating means for people to access food that may be scarce or inaccessible in their countries of origin. In Botswana, agricultural products and outputs account for 40% of ICBT, industrial goods for 27%, services for 10% and textiles for 8% (Bouët et al., 2018). In Zimbawe, traders usually trade in goods such as clothing, bedding, small electrical appliances, and furniture (Chikanda & Tawodzera, 2017). ICBT has presented an opportunity for people to trade in various goods and services across borders.

There has been views that ICBT and the informal sector in general are exploited by the elite to their advantage. Titeca (2012) suggests that ICBT can be weaponised by both the weak and the strong. It is weaponised by the weak due to the state's failure to provide for decent wages and basic services. The informal economy therefore becomes a strategy of economic survival and resistance against the state for neglecting the needs of the poor (Titeca, 2012). Political elites also exploit informal economy for their own personal gain as state officials get involved in illegal economic activities especially at border posts thereby making informal economy a weapon of the strong to enrich themselves (Titeca, 2012). Eradicating informal sector becomes difficult when the system is manipulated by the elites.

2.3.4. Gendered Nature of ICBT in Sub-Saharan Africa

ICBT in Africa has a gender bias, with more women participating in the sector. This is mainly because women are among the poorest in the world and they often have to fend for themselves (Bradshaw et al., 2019). According to Jamela (2013.), the formal economy is unfriendly to women because of their physical nature and cultural norms whereas the informal sector is friendly towards them. This has led many women to participate in the informal economy. Women in developing countries are getting more involved in the market economy and, unfortunately, gender differences continue to exist (Higgins, 2012). Women have become active economic actors and are able to sustain their families through ICBT.

ICBT has been viewed as consisting of gender dimensions with women being the most active in the trade of goods of cheap quality compared to their male counterparts (Jawando, Adeyemi, & Oguntola-Laguda, 2012). Women in ICBT find strategies to combat harsh economic conditions thus making ICBT an instrument of poverty reduction (Jawando et al., 2012). Poverty in a country like Zimbabwe, for example, has been increasing such that between 2018 and 2019, there was an increase in poverty from 4.7 million to 5.7 million with the increase attributed to sharp rise in prices of basic goods and food (World Bank, 2020).

In countries like South Africa, women have narrow choices for sectorial participation hence they flock to the informal sector where they are free to engage in various types of trade (Grant, 2013). Jawando et al. (2012) estimates that in 2012, around 80% of informal cross border traders in Nigeria were women. This led him to explain that women's involvement in small scale trade dates back to the colonial era where women were banned from urban areas and were confined in the rural areas whereas men were offered education opportunities and employment. In 2014, the share of Zimbabwean women in the informal economy was 52.4% with many engaged in wholesale and retail and production (Antoine, Kathryn, & W, 2018; International Labour Organization, 2017). According to World Bank (2020) women make up 52% of the Zimbabwean population which may indicate that they form the majority of the people living in poverty.

Men are engaged in more visible trading mainly because they are well-informed on the regulatory frameworks more that women (Yusuff, 2014). This gender difference in the nature of informal cross border trade is evidence that women's colonial past that found its way into post-colonial Africa continues to perpetuate discrimination based on gender.

African black women have been forced to indulge in informal entrepreneurship for their livelihood due to economic hardships. They have become the breadwinners of their families, braving the long bus routes between countries (Tawodzera, 2011). ICBT provides mostly scarce goods or basic goods at lower prices which include among others, accessories (handbags and jewellery), electronics, bedding, and household products (Chikanda & Tawodzera, 2017). ICBT plays a pivotal role in cushioning the poor households against financial crisis (Kudejira, 2020). It contributes to the economy through entrepreneurship and generation of profit (Chikanda & Tawodzera, 2017). ICBT has become a source of employment for many.

Women experience trade barriers in different ways compared to men counterparts (Shaw, 2010). Gender issues are a concern in cross border trade due to the challenges a lot of women face. Livani & Solotaroff (2019) state that policymakers have always ignored gender issues in the trade sector which has led to the conclusion that trade is not gender neutral. There is a gender differentiated impact when it comes to regulatory and documentation requirements for cross border trade (Livani & Solotaroff, 2019; Shaw, 2010). This is mainly because of the unequal access to education, information, resources and networking between men and women (Shaw, 2010). Higgins (2012) also reiterates that limited knowledge of trade regulations by female traders creates a fertile ground for women to be exploited by trade officials. This makes women more vulnerable than men.

The SDG Knowledge Hub (2020) states that UNECA acknowledges that women are left behind in Africa's cross border trade and more policy intervention strategies need to be implemented to support women in trade. It further states that women have limited access to information on export markets because they do not have much time to enrol for such courses (SDG Knowledge Hub, 2020). They are still expected to do their family duties without compromise, even if they are working (Livani & Solotaroff, 2019). Deep-rooted cultural expectations guide gender roles in society and the opportunities they can make use of with men being viewed as breadwinners and decision makers over financial and household related matters while women are mostly engaged in unpaid caregiving and household chores (Livani & Solotaroff, 2019). This dwindles women's chances of participating fully in the market economy.

The gendered nature of ICBT is also demonstrated by the delays at the border posts. Women tend to spend more time at the border than men (Zusammenarbeit & Deutsche Gesellschaft, 2014). This makes them more susceptible to sexual exploitation and corruption. United Nations (2010) reported that 37% of women traders had experienced sexual violence at border crossings and 80% of traders in the Great Lakes Region paid bribes and suffered physical abuse at border posts. According to Manjokoto & Ranga (2017) sexual harassment and other forms of abuse are traumatic for most women and they discourage them in conducting their business.

2.3.5. Challenges Faced by Informal Cross Border Traders

Literature shows that informal cross border traders are face with a number of challenges ranging from institutional challenges to social ones. The challenges are categorised in three main sections: (1) institutional challenges, (2) market related challenges and (3) social challenges.

Institutional Challenges- Most cross border traders face challenges with border officials and regulatory frameworks. Titeca (2012) states that most of the challenges faced are institutional in nature since ICBT is not acknowledged as an institution in the formal economy. These are usually in the form of the cost of clearing goods and the ban of certain goods (Muzondo, 2020). Chiliya & Masocha (2013) mentions that in 2013, it would take 12 hours for a passport to be stamped at Beitbridge, the main border post between Zimbabwe and South Africa. This delay is part of the reason why traders end up paying bribes to officials in order to have their documents processed faster, exposing women vulnerable to harassment in their desperation to cross over quicker (Higgins, 2012).

Institutional challenges also include Covid-19 restrictions. The coronavirus pandemic has presented a new challenge for cross border traders by restricting their movements. The national lockdowns implemented by governments across Africa have slowed down their business. Kudejira (2020) describes the lockdowns as a "locking out" of ICBT-dependent households from their means of survival. The Africa Growth Initiative (2020), in its policy brief concur with the views of Kudejira (2020) in that prohibition of small-scale cross border trade led to the complete collapse of ICBT in East Africa and has affected women and youths who are largely dependent on ICBT for survival. Nchanji et al. (2021) also state that Covid-19 pandemic has increased the risk in food security and prevalence of poverty across Africa. Government, in its effort to curb the spread of the virus, is also creating a problem of starvation (Kudejira, 2020).

Market-related Challenges- Market challenges include access to international and local markets as well as information about markets. Information such as business networking, pricing are not easily accessible to them because they operate outside of the formal economy and policy makers do not acknowledge their contribution to the economy (Afrika & Ajumbo, 2012; Chani, 2008). Informal traders alternatively create their own social network to get information to expand their business.

There are challenges with breakages, theft and confiscation which compromise their relationship with customers and it makes ICBT an unsafe business venture (Chikanda & Tawodzera, 2017). Robbery is one of the common challenges in ICBT (Bulawayo Vendors and Traders Association, 2017). According to Ndumba (2020) the rise in tendencies of illegal movement of goods and people exacerbate theft at border posts. Traders are hit hard by breakages and theft because their goods are not insured hence once lost, they are gone forever and it becomes a business loss (Bulawayo Vendors and Traders Association, 2017).

Traders face challenges with financing their businesses which forces them to borrow money from relatives or save their own money. Most informal traders do not have access to loans and credit facilities because they do not meet the requirements (Jamela, 2013). Informal cross border traders do not have access to financial services, which means that they cannot secure loans to invest in the expansion of their businesses (Afrika & Ajumbo, 2012; Shaw, 2010). The stringent measures and lack of foreign currency in some countries make it difficult to informal traders to access loans (Mwaniki, 2008). Most financial institutions see it as a risk to enter into business arrangements with businesses that are not legal (Beck & Cull, 2014; Pratap & Quintin, 2006). Informal traders end up relying of their own saving strategies that may not be secure.

Mishi & Kapingura (2012) state that women in informal sector form rotating savings programmes where they contribute money every month for a member of the group. Inasmuch as these savings programmes are not secure, they are the ones easily available to them.

Social Challenges- A lot of women are sexually harassed and are subjected to stigma. This is mainly because of the cultural norms in African societies that a woman's is supposed to be devoted to the home not the marketplace (Livani & Solotaroff, 2019). Muzvidziwa (2015) states that women spend time travelling and this results in their undermining and stigmatisation. Higgins (2012) specifically point out bribery, sexual harassment, abuse by border officials and police and problems of accommodation as some of the social challenges, among others. Delays at the border forces them to negotiate with border officials and some end up establishing sexual relationships with border officials, security forces, money changers, truck drivers and local residents so that their documents are processed faster or they get accommodation while waiting for their papers to be processed (Kurebwa, 2015). This also makes them vulnerable to sexually transmitted diseases such as HIV/AIDS.

Garatidye (2014) states that women face delays at the border mainly due to prejudice of immigration officers against foreigners. He further states that xenophobic attacks are always a threat especially for cross border traders travelling to South Africa. Attitude of officials plays a central role in the delays at the South African border but the women find ways of positively counter-balancing the stigma (Garatidye, 2014). According to Jearey-Graham & Böhmke (2012) , foreigners experience a lot of discrimination, stereotyping and abuse from South Africans. Chiliya & Masocha (2013) state that cross border traders' stock and money is prone to theft because they are targeted for robbery due to their being foreigners. Cross border traders have to operate within such a hostile social environment, which endangers their lives.

Portrayal of ICBT by media houses has also been clouded with prejudice of the female informal cross border traders as prostitutes, human traffickers and smugglers (Chiliya & Masocha, 2013). In Zimbabwe, female cross border traders are blamed for the scourge of HIV/AIDS spread because they are believed to sell their sleep with haulage truck drivers and selling their bodies in neighbouring countries (Muzvidziwa, 2015). Stigma follows cross border traders everywhere they go, and it makes it difficult for them to trade freely.

Accommodation is usually a problem for many cross border traders such that they end up sleeping in open spaces which are unsafe and leave them prone to rape and robberies (Chiliya & Masocha, 2013; Manjokoto & Ranga, 2017). Women face accommodation challenges in the countries they buy from and at border posts, which force them to group themselves in order to

share accommodation costs (Jamela, 2013). Delays at border posts leave traders stranded with no proper accommodation; which forces them to resort to bribery and sexual transactions so that their goods are processed faster and they get accommodation for the night (Lesser & Moisé-Leeman, 2009). Social challenges are a huge impediment to the progress of ICBT.

2.4. Knowledge Gap

From the literature review, it is clear that information on the existence of informal sector and ICBT in Africa is vast. However, there is scanty literature on how ICBT contributes to the daily needs of households in Zimbabwe. Most literature focus on the challenges faced by informal cross border traders, the business models, and the policy issues around informal sector but they do not touch in detail the intrinsic contributions of ICBT to human needs . The relationship between ICBT and the day-to-day survival of households has not been extensively provided in literature. It is important to address how ICBT is economically impacting households so that sound economic policy decisions can be made. Thus, this study sought to fill this gap in literature by exploring the contributions of ICBT in Harare households.

2.5. Theoretical Framework

This study is approached from three theoretical frameworks, which are, sociological theory of gender, capabilities approach and Maslow's hierarchy of needs. The sociological theory of gender is a feminist standpoint that places women at the centre of the informal economy (Hjelmström, 2017; Kabeer, 2013). The capabilities approach coined by Sen (1993), focuses on people's freedoms and the capabilities they possess to exercise the freedoms. Maslow's hierarchy of needs categorizes the needs of people into a tiered structure that incorporates basic needs, psychological needs and self-fulfilment needs within it (Maslow, 1943). The three theories will be discussed below.

2.5.1. Sociological Theory of Gender

The feminist approach argues that the informal economy is a driver of women's economic and social empowerment and is the ideal solution to the double burden of economic and domestic responsibilities they carry (Chant, 2010). Although there has been prejudices against mobile women which resulted in them being stripped of some social institutions, women manage to attain new socio-economic roles such as breadwinners that enables them to make or contribute to major decisions in the home.

Throughout history , women have always been involved in “hidden labour” even though they contribute a lot to the economy and the labour force (Lindsey, 2015). Regardless of this contribution, family responsibilities are still their task whether they are working or not (Lindsey, 2015). According to Ryle (2011), there are sex roles attached to sex categories which put certain expectations on how different gender categories should behave. Women opt for the informal sector because of factors like economic crisis and because jobs in the informal sector are easier to merge with family responsibilities (Chafetz, 2006).

The sociological theory of gender explicitly emphasizes the importance of social structures like status. Feminists place importance on women’s ability to utilise resources at their disposal (Hjelmström, 2017). Women who are employed or generate income are able to keep savings and more mobile than the unemployed women (Kabeer, 2017). Issues of feminization of poverty are viewed as one of the main cause of women’s economic status and vulnerabilities. Women make up a higher percentage of informal cross border traders but they are still involved in small-scale trade of cheap quality goods (Jawando et al., 2012). This is mainly because women’s trading is necessity driven compared to that of men (Williams & Youssef, 2013).

The sociological theory of gender was appropriate for this study because it gives a framework of how women are disadvantaged and draws a picture of their motivation to go into the informal sector. It also helped explain why most of the informal traders that were interviewed were single parents. The sociological theory of gender helps explain the predicaments that women who participated in this study find themselves in and how this can be rectified so that they improve their social status and contribution to society.

2.5.2. Capabilities Approach

The capabilities approach, coined by Sen (2003), emphasizes balance between materialistic and non-materialistic factors in analysing human welfare (Nussbaum, 1999). People have functional freedoms which allow them to engage in economic transactions and poverty is regarded as a capability of deprivation (Sen, 2003). The approach is an evaluative framework of people’s well-being and social arrangements and it directs the type of information to be collected in order to evaluate how well someone’s life is (Robeyns, 2016).

A capability is the freedom or opportunity to do certain basic things that are considered to be essential for one’s survival so that they escape poverty or other serious deprivations (Robeyns, 2016). Basic capabilities is the ability to fulfil elementary and crucial functioning up to a certain level (Sen, 1992). Nussbaum (1999) grouped the capabilities as central human capabilities that are moral entitlements of every human being, which included emotions, bodily integrity,

health, reasoning and control of one's environment. These basic capabilities are a gateway to escape poverty and to meet a certain level of well-being. Sen (1992) argues that poverty cannot be assessed by looking into people's incomes against the poverty datum line. Poverty is in fact an indication of an inadequate income. In this regard, income is therefore a means of accessing and expanding one's opportunities to have a better life (Robeyns, 2016; Sen, 2003).

The capabilities approach suggests three types of conversion factors namely personal conversion, social conversion, and environmental conversion (Robeyns, 2016). It states that marketable goods and services and those that are non-marketable carry interesting characteristics that are essential in rousing the interest in it (Robeyns, 2016). Personal conversion factors are personal and include skills, intelligence, and physical condition while social conversion factors emanate from society where one lives, such as policies, culture, gender, and race (Bonvin & Laruffa, 2017; Nambiar, 2013). The environmental conversion factors are from the physical environment and they include climate and pollution among other factors (Robeyns, 2016).

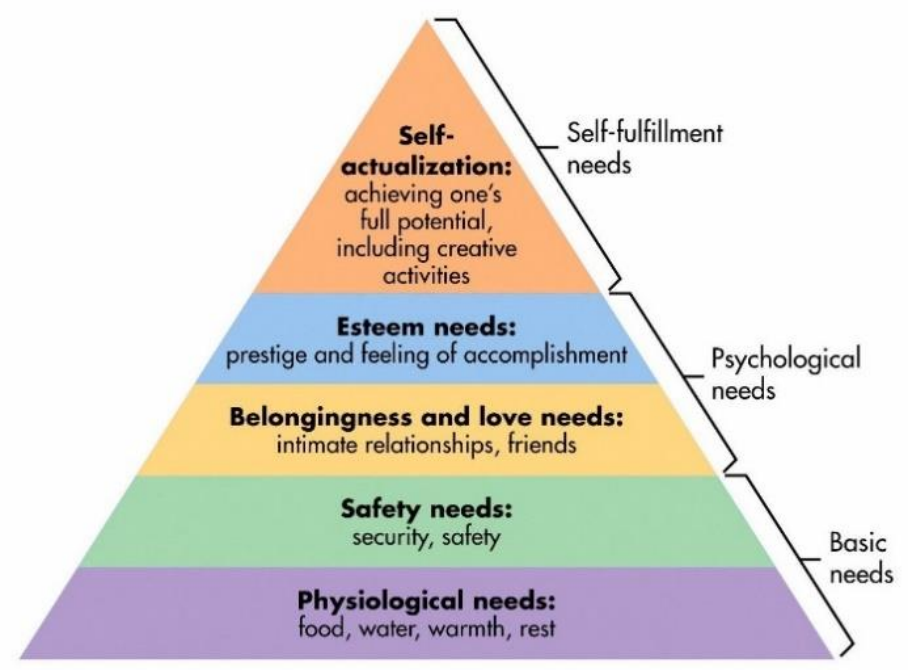
The capabilities approach is good for interpersonal comparison, and this was a perfect fit with the comparative case study method that was used for this research study. It helped with explaining the socio-economic phenomenon in question as well as to conceptualize the notion of poverty and wellbeing. Some of the themes that were used to explain the phenomenon in question were physiological needs, esteem needs, safety needs and belongingness, social capital, economic hardships, and socio-cultural beliefs. These themes are largely drawn from existing literature and give deeper insight into how ICBT is impacting the lives of women in Harare. Existing literature has indicated that economic hardships are a main motivator of women going into the informal sector and while they are in this sector, their performance is affected by socio-cultural beliefs regarding the role of women in society. Furthermore, the proceeds from their informal activities cover the essential needs of the family such as food, shelter, education, and health.

2.5.3. Maslow's Hierarchy of Needs

Maslow's suggested that people's needs fit into five categories of needs namely, physiological, esteem, belongingness, safety and self-actualization (Hopper, 2020). Maslow's theory of motivation has five categories for human needs namely, physiological needs, safety needs, needs of love and belongingness, esteem needs and self-actualization (Maslow, 1943). The hierarchy of needs suggests that human actions are motivated by the desire to fulfil a need (Mcleod, 2020). The first four components of the hierarchy covers the deficit needs whereas

the fifth component of self-actualisation is concerned with the sense of being and defining one's place in the universe (Poston, 2009). The hierarchy is shown in Figure 1, below.

Figure 3: Maslow's Hierarchy of Needs



Source: (Mcleod, 2020)

According to Oleson (2004), Maslow's hierarchy is closely linked to money attitudes of anxiety and evaluation for both men and women. Money is central to human social life such that its lack can cause physical and psychological harm (Oleson, 2004). Maslow suggested in his theory that humans are "wanting beings" who always have a need that is not fulfilled (Maslow, 1943). This makes money an important factor in identifying needs and their place withing the hierarchy.

Mcleod (2020) defines physiological needs of Maslow's Hierarchy of needs as the biological requirements for human survival and he further states that they are the most important needs to a human being. Physiological needs include air, food, drink, clothing, shelter, and warmth, among others. According to Poston (2009), before there is any meaningful growth, physiological needs to be sufficiently met because they are needs for the body to function normally in order to survive.

Safety needs are the desire to experience order, predictability, and control of one's own life. These include the need to be free from danger and to attain some stability and order (Oleson, 2004). Poston (2009) states that safety needs vary with where one is in life, for example, a child

may need the safety of having a home with parents whereas an adult may have safety needs that are economic in nature such as insurance and savings. It should however be noted that both physiological and safety needs are categorised by Mcleod (2020) as basic needs.

Belonginess and love needs refers to the need of belonging to a social level and it only comes after physiological and safety needs are met (Poston, 2009). Hopper (2020), comments that belongingness ties families and friends together thereby improving their social wellbeing. Having unmet belonging needs has negative impacts on a person's well-being (Hopper, 2020). Oved (2017) argues that love should precede safety needs and views love as a basic need rather than a psychological need. He further quotes Genesis 2:18: "It is not good that a man should be alone," to argue that love with lovers, families and friends has always been there before the establishment of an organised society (Oved, 2017). This argument brings about an interesting view on the level of importance of each tier on the hierarchy.

Esteem needs are concerned with the desire feel good about oneself (Hopper, 2020). They involve feelings of self-confidence in oneself and feelings of being valued and recognised for one's efforts. If these needs are not met , this can lead to what Adler termed "feelings of inferiority" (Adler & Wolfe, 1927). These are feelings of self-doubt and unworthiness in oneself, and it negatively impacts a person's wellbeing. Oleson (2004) argues that the failure to meet love and belongingness needs can be a motivating factor to find acceptance through other means such as achievements to substitute for love. It is also important to note that Mcleod (2020) states that esteem needs, and belongingness are grouped as psychological needs because they touch a lot on the mental/psychological well-being of a person.

Self-actualisation makes up the self-fulfilment category. Self-actualisation has been viewed as difficult to define because of its abstract nature and being an idealistic state of being (Taormina & Gao, 2013). Carducci (2020) defines self-actualisation as a level where a person tries to reach their full potential by utilising their talents and abilities. This is so that they achieve personal growth, satisfaction and fulfilment (Carducci, 2020).

The categories suggested by Maslow were used to group some of the sub-themes of the research findings. This framework was especially convenient for this study because it clearly showed the most pressing needs that households were most concerned with and makes it easy to trace how ICBT is contributing to the households.

2.6. Conclusion

This section summarised the overview of informality and poverty as phenomenal happenings across the globe. The two concepts are closely linked by a causal-effect relationship. Poverty is the main cause of the prevalence of the informal economy. From the above discussion, it is evident that ICBT is very prevalent in Africa and is able to sustain the livelihood of many families across the continent. Poor economic conditions are a catalyst to the prevalence on ICBT. ICBT has allowed women to be economically active and has turned them into breadwinners. Despite economically empowering women, there is not much supportive policies to the plight of women in ICBT.

The literature review informs the themes of this study. The theoretical frameworks guides the analysis of findings from the study. The themes and the theoretical framework will be used to discuss the findings of this research study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1. Introduction

This section deals with the procedures and the methods that were utilised in the collection, processing, and analysis of data. The research approach, research tools, sampling approach, data collection and data analysis will be described, and an explanation of limitations, feasibility and positionality of the researcher provided.

3.2. Research Approach

This study used a qualitative research technique and adopted a post positivist approach. Post-positivism accentuates the importance of using multiple measures and observations to triangulate across sources in order to get better insights of what is happening in reality (Trochim, 2020). It explored how ICBT is having an impact on various households in Harare.

A comparative case study of Harare households was used with households as the unit of analysis and Harare being the context. Comparisons were done across households of Harare-based women that are engaged in ICBT. Comparative case studies explore processes that have produced a sense of shared place, purpose and identity as well as providing justification of examining phenomenon in distinct settings (Bartlett & Vavrus, 2017). Rihoux & Ragin (2009) state that comparative case studies focus on causal relationships between factors through comparing phenomenon systematically. Focusing on Harare as the hub of informal activity allowed for in-depth analysis of the phenomenon through gathering of data on participant experiences. A comparative case study research design was suitable for this study because it answers the how and why questions around ICBT's contributions to household needs and alleviation of poverty. It is addressing real life situations that households meet on a daily basis.

The Context: Harare and Johannesburg

Harare is the capital city of Zimbabwe with a population of approximately 1.5 million people. It is a centre of road, rail and air transport and the hub of Zimbabwe's industry and commerce (Smith & Osborn, 2015). There has been high rates of urban migration as people search for employment. The 2008 global economic recession moved the economy to a predominately informal one where citizens have to come up with survival strategies. Formal employment decreased from 3.6 million in 2003 to 480 000 in 2008 as the Zimbabwean economy declined (Murisa, 2010). This strengthened the informal sector. The government tried to eradicate informal activities in the capital city by implementing Operation Murambatsvina that

authorized the demolition of informal structures from which informal traders operated from and stayed. Despite government's efforts, it has failed to eradicate informality in its entirety because traders find new coping strategies (Chirisa,2012).

Johannesburg is the economic hub of South Africa and Southern Africa as a region (Michael & Florian, 2016). Business opportunities are expanding in Johannesburg such that people from different countries go there to do business (Rogerson, 2011). Many Zimbabweans look to South Africa to buy basic goods that are in shortage in the country and Johannesburg is the number one choice because of its variety of responsive market to their demands. Peberdy (2018) states that retail makes up the most important entrepreneurial activity in Johannesburg. Informal cross border traders from the neighbouring countries take advantage of the retail business to buy scarce goods in their home countries. Through ICBT, South African wholesalers, from whom traders buy benefit the most, followed by bus companies and hospitality sector that provides transport and accommodation for the said traders. South Africa also benefits through Value Added Tax (VAT) paid by the traders because they rarely claim their VAT at the border (Chikanda & Tawodzera, 2017)

For these reasons, the study was streamlined to women who are into informal trading between Zimbabwe's hub of informal activity, Harare and the economic hub of South Africa and Southern Africa, Johannesburg. Rich information that bring a new perspective to how informal trade is done and how it is impacting households was collected from this study.

3.3. Research Tools and their Application

The research mainly focuses on primary data and a smaller portion from secondary data. Secondary data was in the form of published national statistics on the topic under study as well as published literature from journals and reports from supporting organizations.

A total of twenty semi-structured interviews across thirteen households with women engaged in ICBT, some of their family members and agents called "runners" were used to collect primary data. This allowed for in-depth probing of the participants' personal experiences. Data collected is a representation of their socio-economic perspective on how ICBT is helping them provide for their families and maintain contact with relatives and friends. As stated by Wrigley-Asante, (2013), poverty means more than shortage of income. It also includes lack of human capability and wellbeing. It was therefore important to look deeper into how ICBT also fosters human relationships and development. Through in-depth interviews, other issues of interest,

not necessarily covered by the study, came up and may be a basis of some future studies. In the case where face-to-face interviews were not possible, telephonic interviews were conducted.

There were three sets of guiding questions for the interviews: (1) for the female informal cross border traders; (2) for family members and (3) for the agents. This allowed probing and to keep the researcher focused on the objective of the study. Guiding questions were also translated into Shona for participants who were not be proficient in English or they preferred to use their native language. Participants were allowed to respond in either English or Shona since the researcher is fluent in both. This made it easier to get more information by eliminating language barriers and further allowing the participants to adequately express themselves.

The researcher ensured that participants were well-informed about the purpose of the study prior to conducting the interview. The researcher further ensure that she obtained informed consent either verbally during phone interviews or in writing during face-to-face interviews. Participants were asked to sign consent forms before the interviews or to agree verbally before commencement of the phone interviews. Confidentiality was maintained throughout the data collection process by using pseudonyms. The participants had the flexibility of selecting the meeting place for the interview, selecting a pseudonym for themselves and to choose whether they wanted a phone interview of face-to-face interview.

3.4. Sampling

Snowball and purposive sampling were used in order to get rich and reliable information. Snowball sampling is most suitable for studies of a subtle or sensitive matter or if the population is hard to locate (Etikan, 2016). It is also the suitable sampling method because it does not require a sampling frame due to the informal nature of the research question. Due to the fact that ICBT is largely regarded as a trade for tax evaders and illegal transactions, they cannot be easily identified. The best way to locate them was through snowballing using the first respondent. The sampling method is slow, but it enabled rich data collection rich with a small sample.

Purposive sampling was appropriate in identifying the suitable participants who were engaged in ICBT between Harare and Johannesburg. Purposive sampling is a method of selecting research subjects based on their knowledge and experience of the phenomenon under study (Palinkas et al., 2015; Robinson, 2014). The researcher determines what needs to be known and finds the right participants with rich information on the topic. With this in mind, the researcher had to specifically find participants who were women engaged in ICBT for at least

six months, family members staying with the informal traders who participated in the study and runners who worked with informal cross traders from Harare.

Participants in this study consisted of thirteen women from Harare who are engaged in ICBT, five family members who stayed with some of the traders and two runners who worked with female informal cross border traders based in Harare. The female informal cross border traders were selected on the basis that they were 18 years old and above and that they are engaged in ICBT between Johannesburg and Harare and reside in Harare Metropolitan Province. Women who were engaged in ICBT between Harare and other destinations other than Johannesburg were excluded from the study. These women should have been engaged in ICBT between Harare and Johannesburg for a minimum period of six months.

Five family members were also selected to participate in this study. The family members were drawn from some of the households of the participating traders. Selection of the family member was based on the age being 18 years and above and he or she should have resided with the selected female trader for a minimum period of one year. The family members that were interviewed were five in total ranging between eighteen years to fifty years. All family members were female. This maybe because the traders that referred their family members felt comfortable with a woman speaking about their businesses because they resonate with their plight. The two ‘runners’ that were interviewed were both women based in Johannesburg.

The female traders and their family members were interviewed separately in order to avoid biases. A third group of participants were “runners” or agencies based in South Africa that worked with informal traders based in Harare. These were selected on the basis of being a runner for at least six months, being 18 years and above and should have been working with one of the women traders that participated in the study. The minimum age of the participants was the legal age of majority, which is 18 years old. Below is a tabular summary of the relationships of the participants. All names used are not the participants’ real names for confidentiality purposes.

Table 1: Relationship of Participants

Women Informal Cross Border Traders	Relatives of Women Informal Cross Border Traders	Agents of Women Informal Cross Border traders
Blessing	Esther- Sister of Blessing	
Moana	Rhoda- Niece of Mona	
Pamela	Rose- Mum of Pamela	
Ruth	Twiggy- Sister of Ruth	
Tassel		Margret- Runner of Tassel
Joyce		
Madhu		Mamoyo- Runner of Madhu
Sarah	Grace- Sarah's Niece	
Martha		
Clara		
Chido		
Amanda		

Participants Socio-Demographics

Of the thirteen informal cross border traders, eleven were in the 18-40 years bracket. Only two women were in the 46-55 years bracket. The oldest participant was 54 years old and the youngest was 23 years old. This may point out to a conclusion that informal cross border trade is concentrated within the economically active age bracket of 15-64 years.

Only four traders were married, two were widowed and seven were single. Out of the seven single ladies, four have children that they have to fend for. There is a domination of single ladies in the informal sector because of their flexibility in traveling for days without having to consider a spouse or children. Nine traders were single ladies and the sole breadwinners. The sample was small but very diverse.

Table 2: Ages of Female Informal Cross Border Traders

Age Bracket	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	60 +
Total	2	2	3	4	0	1	1	0	0

Table 3: Marital Status of Female Informal Cross Border Traders

Marital Status	Married	Single	Widowed
Total	4	7	2

Almost half of the thirteen traders possessed a degree or were in the process of completing their degree studies. Six women said they had degrees or about to complete their degree studies, two had diplomas, one had a certificate and four possessed high school Ordinary Level (O'level) certificate. They all could communicate efficiently in English but for purposes of expressing themselves better, some opted to use their native language, which is Shona.

Of the thirteen traders, eight were not in formal employment and they stated high unemployed rate as their main reason for venturing into the informal sector. Of these eight women, two were shop owners in Harare metropolitan city. The five women who are formally employed cited poor economic small and inadequate salaries as the main reason of engaging in informal trading. Most women in ICBT have generally been perceived as uneducated or in possession of low levels of education (Jacobson & Joekes, 2019) but the case of Zimbabwe presents a slightly different case. According to Chikanda & Tawodzera, (2017), in 2017, most of informal cross border traders have a high school diploma and 14% have a tertiary qualification. This indicates that the informal sector is giving fruitful opportunities to both educated and uneducated hence making it a popular survival strategy for any household. This shows that Zimbabwe's informal sector is evolving to suit the current economic state.

Table 4: Educational Level

Education	Primary School	O'level	A 'Level	Certificate	Diploma	Degree
Total	0	4	0	1	2	6

Table 5: Employment Status

Formally Employed	Self Employed
5	8

3.5. Data Collection

Data collection was done in Harare and Johannesburg. In this section, the process of data collection will be explained in detail including its limitations and ethical consideration.

Planning for Fieldwork

Emphasis was put more on quality than quantity hence a lot of rigor was applied in the data collection process. A pre-test of the interview guide was done prior to commencement of the data collection and some questions were modified so that they are simple to understand. One additional question was added to the schedule. The pre-test interview was conducted with a random participant who was not necessarily an informal cross border trader but had knowledge of how informal cross border traders operate in Zimbabwe. The pilot study was done in South Africa because that is where the participant was based. It was helpful in reconstructing some questions that were potentially ambiguous to the interviewee.

Data collection was done in Harare, Johannesburg and via phone interviews. The first participant was identified through referral by a person residing in Harare. Various referrals were contacted so that the participants were diverse and not from one clique of women. This was done in order to eliminate bias. The ideal situation was to have data collection in Harare but that was limited due to restrictions of Covid-19 such as restricted movement at Beitbridge Border post. This forced the researcher to have only six face to face interviews conducted in Harare and the rest were done from South Africa. Moreover, most of the participants did not have time to sit for a face-to-face interview due to the mobile nature of their business. They preferred phone interviews either very early in the morning, before 8am, or in the evenings, after 7pm.

Some participants were very excited to be interviewed and to speak out such that the researcher ended up having more female informal cross border traders than she initially planned to interview. They felt that this was an opportunity for them to be finally heard and were very willing to give a lot of information. The initial plan was to interview ten female informal cross border traders and ten family members. However, the excitement and willingness to participate was quite high, thirteen female traders ended up being interviewed. When asked to refer a family member to be interviewed as well, most of them would promise to do so but were never forthcoming, which led to a lesser number of family members being interviewed.

During the data collection process, a new and interesting lead kept on coming up in most of the interviews. Most of the traders mentioned that they use agents called “runners”, to help buy

goods during the Covid-19 lockdown. These runners are people who are based in Johannesburg and at Beitbridge Border Post, who help them buy their goods and send them to Harare with trucks. They offer this service at a fee. The researcher caught up with two female runners in Johannesburg who helped some of the participant traders and had an opportunity to interview them.

A schedule of the interviews was kept in a diary. The researcher took the step of writing down how she felt especially when participants went quiet, or they cancelled the interviews. This was done mainly for the researcher to manage her own feelings so that they would not interfere with the data collection process.

Obstacles During Data Collection

The main obstacle was the Covid-19 lockdown restrictions on movement. This made it difficult to have in-person interviews because the borders were restricting movement and also required a Covid-19 testing certificate that showed that one tested negative. The main issue with this was that the test cost about R800 and it was only valid for three days. That became too costly for the researcher to go back to Harare again for more interviews. The data collection was done in December when there was a lot of issues with Beitbridge Border Post, which made it difficult to have the scheduled interviews with some of the participants that were coming over to Johannesburg to buy Christmas stock for their business.

Another obstacle was that at first, a few of the participants were unwilling to speak much which made it challenging to get information from them. They were mainly worried about being misquoted and taken to the media. The researcher had to explain to them that there was no harm involved in the interview and if they were not comfortable with answering any of the questions; they were allowed to refrain from doing so. The information sheet was used to clarify to participants what the research was all about. They were all sent the information sheet at least three days prior to the interview. This helped a lot in making the participant feel free to express themselves fully.

Project Timeline and Budget

Most of the interviews were done in December as this was the most convenient time for the researcher to move around. A total of seventeen interviews were done in December 2020. The other three interviews were done between January-March 2021. Carrying out interviews in December was very convenient because it was a period whereby cross border traders were busy

with customers' Christmas orders and back to school essentials for the beginning of the year. This made it easier to meet them both in Harare and in Johannesburg. However, due to the busy schedules in December, most of them were not available for face-to-face interviews; they opted for phone interviews. The project timeline is provided in the Appendix.

The research was sponsored from the researcher's own pocket. A budget was set aside for the travel to Harare, which amounted to R2000 including the costs of travelling for the interviews. The researcher had an advantage of using family vehicles for interviews in Harare which reduced the overall cost of the research. A budget was also set aside for international calls to Harare, with a minimum budget for one call being R200. In total, R1500 was budgeted for the phone interviews.

3.6. Data Analysis

Data analysis included cleaning, coding, and analysis process. The first step was data transcription of audio interviews. Interviews were transcribed using VLC Media player, Windows Media Player together with the new MS Word function of "Dictate". VLC and Windows Media Player allows for features like Playback, rewind and fast forward that allow for slowing down of audio speed in order to capture every word clearly. "Dictate" button on MS Word allowed the transcriber to repeat what was said in the interview and Word would automatically type the words on the laptop. This reduced the cost of paying for a software to automatically type. Due to the fact that the researcher is well equipped with using both MS Word and VLC and that she is fluent in both Shona and English, she transcribed the interviews herself. This minimized the costs by eliminating the need to outsource transcribing services. Transcribing was done immediately after interviews to avoid loss of information.

The transcribed data was cleaned by careful reflection on the data and using new Microsoft Word Edit function. This was part of quality assurance so that data leads to accurate conclusions. English grammar errors were also fixed using Grammarly plug-in on MS Word. Due to the fact that the researcher has first-hand knowledge of the transcripts, the researcher herself went through the scripts and reflected on them deeply before making any conclusions.

Themes drawn from the literature review were used to code the research findings. Each code had a unique colour to it. MAXQDA and Atlas.ti software were used to group the different codes. Data was analysed in such a way that it could be transferred to other contexts and still not lose its value thus enabling transferability. The researcher avoided any predispositions in the study to minimize researcher bias and ensure trustworthiness in findings.

3.7. Limitations, Feasibility and Positionality

Due to the fact that the researcher is from the Shona ethnic group in Zimbabwe, there was some bias in participants' responses. Participants made assumptions that the researcher is of the same sentiments as them on the issue of poverty because she has also experienced the economic challenges in the country. The researcher therefore took a firm stand against bias and make sure all questions asked were neutral in nature and would probe on matters that participants thought were obvious knowledge to anyone who grew up in Zimbabwe after the year 2000.

The study was carried out in a time of the Covid-19 pandemic where social distancing has become the norm and temporary closure of borders for non-essential travel has been enforced by both Zimbabwe and South Africa governments with the respective governments adjusting the regulations from time to time. This presented a challenge in carrying out face-to-face interviews and therefore the data collection process encompassed the various regulatory requirements of social distancing, sanitizing, and wearing of mask during face-to-face interviews. Alternative means of telephonic interviews was utilised where in-person interviews were not possible.

Although there were no specific questions relating to actual calculations of profits, bias cannot be eliminated from questions that asked for a rough estimate of the cost of a typical trip. Moreover, some participants kept on using the US dollar, Zimbabwean dollar and Rand simultaneously when explaining how they do their business, which often led the researcher to probe further on which currency they were referring to. It cannot be ruled out as well that the costs of trips could have been inflated in order to create a picture of how hard they struggle.

3.8. Ethics

The researcher acquired an ethics clearance letter from the University of Witwatersrand before proceeding to collect data. This research study was of low risk because it included people's daily experiences and opinions, some biographical data and involved financial issues which could have been sensitive. Participants either consented to the interview in writing or verbally. The researcher made sure that she upholds confidentiality of the participants by signing a confidentiality agreement. The following ethical considerations were done throughout the study:

Avoidance of Harm- The most likely harm was emotional harm because the study involved some in-depth information on deprivations and needs in the home. Poverty is a socio-economic problem that can be very traumatic and trigger emotional discomfort (Rubin Babbie, 2009).

The researcher was careful to take precautionary measures in phrasing interview questions so that they do not cause emotional breakdowns.

Furthermore, debriefing sessions were held for each participant before commencing the interviews. This was done in order to give insight to the participants of what kind of questions they were going to be asked and how they felt about the study. Debriefing is described as a moral responsibility on the researcher that allows "apology for infringing on personal space of the participants" (F. Miller, Gluck, & Wendler, 2008). For phone interviews, debriefing sessions were done and the interview guiding questions were sent a day before the scheduled dates of interviews so that participants could make informed decisions on whether they were comfortable to proceed.

Informed Consent- Informed consent was acquired prior to each interview through signing of the consent forms or verbally consenting in the case of telephone interviews. Informed consent is necessary in giving the participant the choice to participate or to refuse to participate. The consent form that was used is a guideline from the University of the Witwatersrand and it included consent to remain anonymous, to be recorded and to use anonymous quotes from the interview for academic purposes. The researcher filed the consent forms for future reference.

Voluntary Participation- The participants were not coerced to take part in the study. The objectives of the research was explained to them beforehand so as to motivate them to participate. The researcher explained to them the study was hopefully going to be instrumental in shedding light into the plight of women in ICBT and how they are managing to support their families. It was also explained that this could be a step towards policy changes with regards to ICBT hence their voice was necessary so that there is a clearer picture of how ICBT is impacting the traders. The researcher took time to respond to questions that participants had before commencing the interviews. An example is one participant who was concerned that is she participated, she was going to be misquoted and be taken to the media. The researcher reassured her that everything she was going to say was private and confidential hence no one was ever going to know who she is and what she said.

Confidentiality- The confidentiality of participants was upheld by using pseudonyms for all participants. The researcher took time to explain to participants the importance of confidentiality and that everything they were going to share was confidential and could only be used for academic purposes. Crow & Wiles (2008) state that confidentiality can be maintained through use of pseudonyms and location. With regards to location, the participants were allowed to choose the location of their choice if it was a face-to-face interview. For phone

interviews, the participants had the choice of choosing whether they preferred the interview over a WhatsApp call or direct call. The researcher did not divulge any information from the data collection process in any way, either written, verbal or otherwise. Collected data was compiled in a way that it cannot be traced back to the participants.

Deception- The researcher avoided deception of participants by explaining honestly and elaborately to them on the goals of the study. She also explained that there is no monetary payment involved; it was a voluntary participation. This was done to avoid any biases in the information given. It was also explained that that the information they were going to share could be instrumental in improving ICBT and informing policy changes in Africa and future studies.

Care Ethics- The researcher seriously considered care ethics and the moral responsibility attached to the data collection process. There is a need to be culturally sensitive during data collection. This can be referred to as the acknowledgement and accommodation by the researcher, of other "people's knowledge, values and understanding of their reality" (Ntseane, 2011). Moral support was offered to some family members that narrated their traumatic ordeals before ICBT rescued them from poverty. Some of the women requested for a short prayer after narrating their journey in ICBT and the researcher consented and joined them for the short prayer of thanksgiving.

The researcher was careful to conduct the study in an ethical manner in order to collect meaningful and valid data. Furthermore, the knowledge acquired from the previously studied modules of Qualitative Research Methods and Research Proposal Development was quite helpful in informing the directions to take during data collection.

3.9. Validity, reliability, dependability

Reliability refers to the accuracy of the research in relation to how applicable and appropriate the methods used and the truthfulness of the conclusions made (Noble & Smith, 2015). According to Taherdoost (2016), validity refers to how well data was collected and how well it covers the phenomenon under study. Dependability is how trustworthy data is and researchers use dependability to influence confidence in research findings (Munn, Porritt, Lockwood, Aromataris, & Pearson, 2014). This research is designed in a way that it can answer the research question thoroughly. Questions asked were in line with the research purpose and sought to extract as much in-depth information as possible on participants' experiences. Twenty participants were interviewed so as to triangulate and get deeper insight into the

phenomenon. The use of both English and Shona ensured that participants were free enough to communicate in a way that allowed them to share their experiences fully. Records of the research such as interviews, observations and schedules will be kept for purposes of audit of the research process. This will increase the trustworthiness of the research.

Record Keeping- All interviews were recorded and stored on OneDrive, a Microsoft Cloud platform. This is to ensure safekeeping of information for future referencing. Padgett (2012) refers to this as audibility, which she defines as a process of documenting the research procedure in a way that someone out of the project is able to follow and critique the process. This research was properly documented and stored in secure, passworded OneDrive cloud service. Furthermore, the transcribed and translated versions of the interviews are available on Microsoft OneDrive.

The researcher used a diary to write notes on the schedule as well as how she felt when participant absconded or let her down. This was mainly for reasons of the researcher to manage her emotions so that they do not interfere with the research process.

Data triangulation- Data triangulation was done by using the different households to test the validity of the information. This helped with understanding benefits of ICBT better. Generally, all the twenty participants raised the same issues around lack of funding, how ICBT helps them with basic needs in the home, how women are stigmatized and sexually harassed, among other issues. This led to the researcher feeling like she has been repeating the same interview twenty times because of the repetition of the same issue. According to Slevin & Sines (1999) state that the more reliable the research, the higher the chances are that the same results will be occur if the study is repeated. All the women traders echoed mostly similar sentiments with regards to benefits of ICBT, land acquisition, tariffs at the border and stigma and sexual harassment among other issues. The triangulation done for this study has led to the conclusion that the results are reliable and valid and are likely to be achieved again if the same study is repeated.

3.10. Conclusion

The design of this qualitative study is aimed at unpacking meaningful insight on how women in ICBT spend their profits and whether these profits are meeting their household needs and alleviating poverty in their lives. The design also helped with getting rich information from participants both active in ICBT and those who are not active but are impacted by it. The research design promotes trustworthiness and dependability of the research findings.

CHAPTER 4: FINDINGS AND DISCUSSION OF RESULTS

4.1. Introduction

In this section, the findings from the study will be discussed extensively in the context of the business model, source of funding and themes. Themes were coined from the literature and linked to the findings of the study. Some interesting findings came out of this study, which include, issues around motivation to engage in ICBT, the change in the social status of women in the home, social capital, sexual harassment and stigma and the changes Covid-19 has brought to the way of doing business.

4.2. ICBT Business Model

Women in ICBT brave the long route to Johannesburg to buy their stock. The traders take the evening buses from Roadport bus terminus in Harare and spend the night on the road. They would arrive in Johannesburg during the early hours of the morning and sleep in the bus until it is clear enough for them to go to the garages to take a shower. The process of buying commences after the shower and is done quickly so that they can go back with the same bus they came with. Most buses to Harare leave Johannesburg between 12 noon and 8pm. Going back on the same day is a way of minimising the cost of accommodation. Buying of goods becomes a very fast process because they would have communicated with the shop owners prior their journey. While on these journeys, women are always on the alert for thieves and conmen. They are an easy target for thieves because of the luggage they carry to the buses.

Due to Covid-19 restrictions; the business model had to be adjusted by using runners more frequently than before. Runners have always been there but became more popular because of the coronavirus pandemic. Runners offer the opportunity to continue doing business without going to South Africa in person. Their charges are percentage based, for example, if they are sent money to buy goods worth R5000, they can charge 15% of the total value, which is R750. They send the goods to Zimbabwe with truck drivers, who also need their own separate payment. Most women traders do not like using runners because of the cost involved and because of issue of runners' honesty when it comes to pricing of goods. Alternatively, some traders use their relatives to buy goods for them and send them with truck drivers. They state that it is easier to use one's relative than runners because they do not charge anything. All they need to do is give a token of appreciation.

Majority of the traders use road transport because it is cheaper, and it allows them to buy more goods compared to air transport that has limited luggage weight. Two traders from the study use air transport because they have to go back to their formal employment before their leave days lapse. They put their luggage on the buses and wait for it in Harare. This is to avoid heavy taxation at the airport. The bus drivers have ways of smuggling the goods into Zimbabwe which makes the cost lesser.

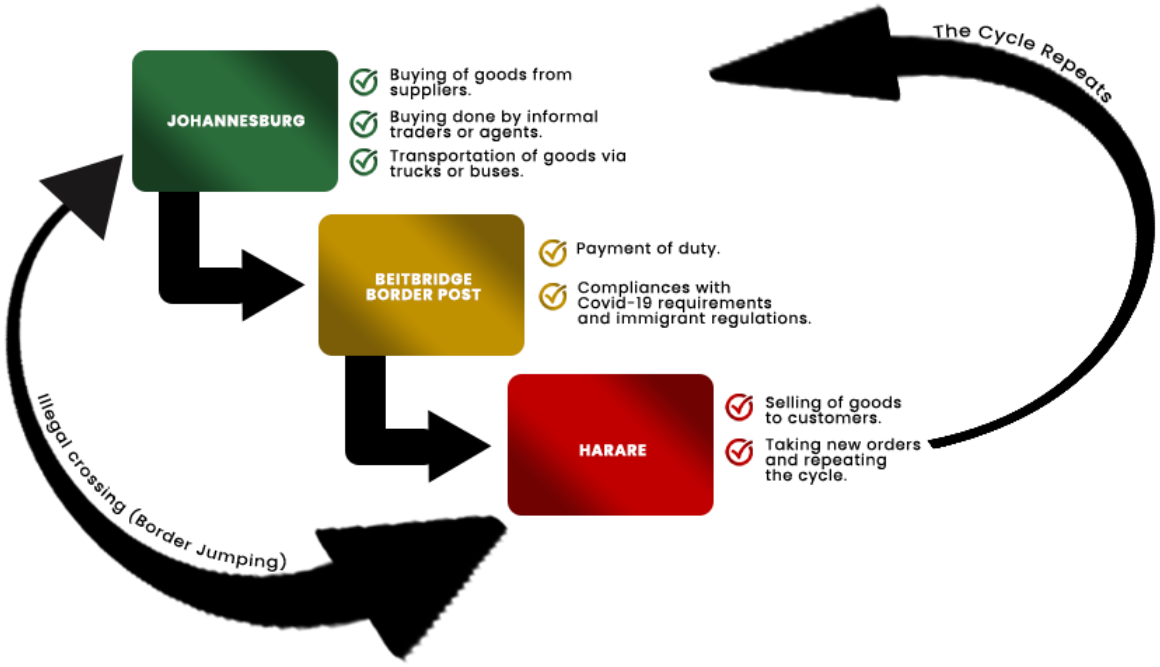
Some of the traders do not pass through the Beitbridge border post because they do not have the right travel documents to be allowed in South Africa or they are defying the travel restrictions put by government. They cross through Limpopo River into South Africa and do the same when going back to Zimbabwe (Musoni, 2020). This movement involves not only people, but goods that are smuggled into Zimbabwe. From this study, Sarah, acknowledged that she had to resort to border jumping during the national lockdown in both Zimbabwe and South Africa.

> *It has been difficult to cross over such that we ended up illegally crossing through the river* (Sarah, personal communication, December 29,2020)

Sarah resorted to border jumping because of the pressure on her to provide for the family. Even though she has the passport to cross legally, the restrictions are a barrier and the Covid-19 tests certificate that is required is too costly for her. Border jumping, though risky, is an alternative way of getting goods across in Zimbabwe with no hassles of the border.

Technology has made it easier for women in ICBT to do business efficiently. Most of them communicate with wholesalers in Johannesburg regarding the goods they need before they embark on the journey. Informal cross border trade has now migrated to online platforms that reach a wider customer base and the women in Harare are taking advantage of this. This helps them to cut down on unnecessary trips if the items they need are not in stock. Some of the goods traded are clothing, kitchenware, bedding, food, and electricals. Figure 4 shows a summary of the business model based on the findings of this study.

Figure 4: ICBT Business Model (Harare-Johannesburg)



4.3. Source of Funding and Institutional Affiliations

From the study, all the informal cross border traders that were interviewed either saved money to start their businesses or a close family member lend them some money. All of them indicated that they did not get loans from any institution. Part of the reasons of failure to access loans was their inability to produce traceable records of their income as well as failure to meet certain requirements such as collaterals. Informal traders also avoid going to banks because they do not want to be taxed.

> *...if you go to the bank, they want to question your source of income then you will be taxed* (Esther, personal communication, February 23, 2021)

As a result of the requirements by commercial banks, traders avoid banking institutions in sourcing out funds and even banking their money. Kudejira (2020) states that Covid-19 has disrupted the ICBT so much that a lot of the traders are struggling to keep their businesses afloat. Commercial banks view informal business as risky because it does not operate legally hence they are reluctant to give informal traders loans (Chisasa, 2014; Rankhumise & Rugimbana, 2010). This makes business more difficult for informal traders, especially with the Covid-19 pandemic that has put financial constraints on their businesses.

Not only did the informal traders avoid banks, but they also avoided associations with the main reason being that they do not trust them. Only one trader, Madhu, was part of Zimbabwe Cross

Border Traders Association (ZCBTA). The other twelve traders either knew about the association but were reluctant to join or they did not know about it at all. ZCBTA focuses on enhancing the capacity of cross border traders by providing services and enabling environment (ZCBTA, 2018). It does this by creating business linkages, providing funding and lobbying, among other things (Chiliya & Masocha, 2013). Most of these women are not part of ZCBTA because they believe the association wants to rob them of their money. This further shows how citizens mistrust formal institutions in Zimbabwe. Associations are viewed as crooks working with the government to take the little money the informal traders make.

> *These people are crooks. They work with the government to steal from us. We are women and we are working hard. If you register with any association there is money in between.*(Blessing, personal communication, December 18, 2020)

Madhu is a member of ZCBTA but said she has not enjoyed benefits from being a member of ZCBTA such that she had not paid her subscription for 2020 and yet the year was already coming to an end. This demonstrates that women feel safer operating their businesses without interference from institutions. The government's hostile attitude towards informal traders is partly to blame for this reluctance to work with formal institutions. Table 6 below shows a summary of the membership with traders associations and source of funding for women in ICBT that participated in this study.

Table 6: Registration with Cross Borders' Association and Source of Funding

Participant Name (Informal Trader)	Registered with a Traders' Association	Source of Funding
Chido	No- they require payments	Self-funded
Blessing	No- they require payments	Assistance from family member
Madhu	Yes, but has not benefitted yet	Assistance from family member
Clara	No- prefer working alone	Self-funded
Ruth	No- prefer working alone	Assistance from family member
Pamela	No-still has to check the requirements	Self-funded
Amanda	No- prefer working alone	Self-funded
Jessica	No- they require payments	Self-funded
Joyce	No- they require payments	Self-funded
Martha	No- they require payments	Self-funded
Moana	No- they require payments	Self-funded
Sarah	No- prefer working alone	Self-funded

Tassel	No- prefer working alone	Self-funded

The summary in Table 6 is indicative of the perspective of informal cross border traders when it comes to institutional involvement. This hostile attitude can be attributed to the fact that most of them self-funded themselves to kickstart their businesses. They are driven into informal trade by necessity. They need money to support their families; something the government has dismally failed to provide adequately. Paying subscription fees to the same government system that has failed them seems cony to these women. A lot needs to be done by the government in order to win their trust back.

4.4. Themes

In this section, themes and findings that are linked to the objectives of the study are presented. The findings emerged from the data collection conducted in this study. Themes and sub-themes were coined from the literature for the purposes of categorizing the findings in an orderly manner. These themes and sub-themes will be substantiated with verbatim quotations from the data collected and supporting literature. Below is a tabular presentation of the themes and sub-themes.

Table 7. Themes and Sub-themes

THEME	**SUB-THEME**
Perception of Poverty and Informality	
Motivation to go into ICBT	
Benefits of ICBT.	• Physiological Needs • Safety Needs • Love and Belongingness • Esteem Needs • Self-actualisation
Costs of ICBT	• Socio-cultural beliefs • Inefficient business model
Social Capital	
Role of Government	
Effects of Covid-19 Pandemic on ICBT	

4.4.1. Perception of Poverty and Informality

All the informal traders that were interviewed did not see ICBT as an option for poor households. They see it as a lucrative business for people who are organized and yearn to be businesspeople rather than employees. Several women made comparisons between informal and formal sector successes in improving the standard of life. The results also indicated that the issue of poverty is also viewed from the perspective of where the goods are bought. Whereas South Africa and other neighbouring countries to Zimbabwe are viewed as destination for poor ICBT traders, there is a bias towards the ones that go to overseas countries such as China and Dubai that they are living better lives. The phenomenon of poverty was heavily refuted by the traders even though they acknowledge that there is poverty in Zimbabwe due to economic hardships. Viewing ICBT traders as poor is viewed by informal traders as a narrow-minded perception because they have money to start their businesses and they can afford to fly to China and other countries.

> *A poor person will not get capital or loan at the bank to do cross border trade. You start from somewhere and a dull person who thinks like that is myopic minded. I want to ask you one question. If a person flies to China, are they not a cross border trader*? (Madhu, personal communication, December 7. 2020)

Blessing had a different perception on the issue of poverty, and she linked it with education.

> *It is a different turn when it comes to Zimbabwe because people who are educated have been humbled. The certificate is just a paper; what you need is knowledge and power and if you take that mindset of "I do not mind my degree." Would you make your family die because people view you as an uneducated person? In Zimbabwe it has become common because there are no jobs. Of what help is it to have the degree and you are unemployed?* (Blessing, personal communication, December 18, 2020)

The above verbatim quotations shows how much informal traders view their plight. Whereas Madhu views ICBT as a lucrative business that is not done by poor people, Blessings comment shows that the decision to go into ICBT is because of unemployment that has rendered educational qualifications useless. Blessing's remarks have an underlying tone of a desperate situation to rescue one's life and those around her from lack. This echoes the view that income is a means to accessing a certain capability or freedom to a certain level of well-being (Sen, 1992). Unemployment signals a lack of income that is needed to access basic necessities. The

above comments show that the women in question see poverty from a monetary perspective, not a holistic one.

The inability to use one's skills is a deprivation in itself that cannot be ignored. Other deprivations of time with their families and access to assets are not viewed as deprivations. According to Chant (2010) deprivations of power, assets and time are types of poverty. These deprivations have pushed the women in Harare to venture into ICBT so that they can escape them. However, there has been a misconception that poverty is only measured in economic terms hence a lot of the women that were interviewed did not see their social deprivations as poverty.

Some participants did not think the term informal traders is fair on them because they do pay taxes at the border, and they are able to feed households which is an economic contribution. Joyce suggested that instead of calling them informal and illegal, the government should give them certificates of operation and officialise their businesses.

> *Government should not call it informal or illegal. They should give us certificates as women to empower us, to make life easy for us because we are the breadwinners. They should not make it more difficult.* (Joyce, personal communication, December 27, 2020)

Clara also mentioned that they need not be called informal.

> *We cannot say it is informal because we still pay duty though we do not pay other taxes. Maybe it can be bracketed under small to medium enterprises and small-scale businesses.* (Clara, personal communication, December 19, 2020)

The above quotations demonstrate a desire to be formally recognised as businesspeople but there is also a clear lack of understanding that they are considered as informal because their businesses are not legally registered. Joyce's suggestion of getting trading certificates can be a good way of making business registration less cumbersome and costly. Ballano (2016) states that governments in developing countries are under pressure to formalise the informal economy mainly because it reduces unemployment, and it supports households. Government continues to lose revenue that could have been channelled to other economic sectors.

4.4.2. Motivation for Doing ICBT.

This section discusses the reasons for participants to do ICBT. Various reasons for venturing into ICBT were mentioned. Most of them were as a result of economic hardships in the country.

Some of these reasons include unemployment, low salaries, lack of basic commodities and widowhood.

Unemployment-Every participant interviewed cited poor economic conditions as the prime reason for venturing into the informal sector. There is a high shortage of jobs in Zimbabwe which leaves people with very few options to survive hence there is a flooding in the informal sector.

> *There are also some that cannot get employment especially now when jobs are scarce. These days a university graduate is a bus conductor. If I find a channel to go to South Africa and sell, I will go because I want to survive. Do not be deceived, cross border trade is done by everyone.* (Martha, personal communication, December 8, 2020)

The comment from Martha clearly indicates that the economic situation has rendered powerless the educational degrees that people are acquiring , which forces them to go into informal jobs. It further shows that unlike the general views in the past research done, informal cross border trade in Zimbabwe is no longer limited to people who are unemployed or with little education. Chikanda & Tawodzera (2017) concur with this view by stating that the majority of informal cross border traders from Zimbabwe are well educated. Majority of the women interviewed were in possession of a degree. The economic situation has created a new dimension of informal trade whereby it is moving from a trade that is despised as a poor man's trade to a very powerful economic tool in the survival of homesteads.

> *Informal trade is now at another level. It is not on the level of tomatoes and onions. It has moved from there. With the amount of technology currently there, you can actually start your own online boutique. You do not need to rent a shop.* (Moana, personal communication, December 9, 2020).

The economic situation in the country has played a major role in the influx of women in ICBT. Many women see ICBT as a saviour in their homes especially in covering basic needs that the government has been failing to adequately provide for its citizens, such as food, education, clothing, and utilities. Seeing their children going to school, eating healthily, and clothed well brings a sense of fulfilment to them. ICBT has offered the freedom to escape poverty. The capabilities approach explains that basic capabilities are opportunities that allow one to do basic things for survival and also allows them to ditch poverty and other deprivations (Robeyns,

2016). A capability such as ICBT offers a real opportunity to avoid poverty and meet a better level of well-being.

***Low Salaries*-** The women who are formally employed stated the desire to supplement their small salaries as the main motivation for them to become informal cross border traders. Five women in the study were formally employed but were also engaged in ICBT in order to supplement their salaries so that they can cater fully for the household needs.

> *With this economy of ours, my salary is not able to sustain us at all. We face a lot of challenges for example, I am from Zimbabwe, and we get paid in RTGS and by the time you want to change, it is inflated so I do my cross-border trade and sell in US dollars. At least that helps me to sustain my family.* (Pamela, personal communication, December 6, 2020).

Sarah also expressed similar reasons to that of Pamela.

> *The salary is not even enough for a child's school fees. It is not enough for boarding school fees for one child hence we continue doing cross border trade so that children go to school and for us to have all that is needed in the house.* (Sarah, personal communication, December 29,2020)

Income is important in supporting the family and its absence pushes households into poverty. In their study, Manjokoto & Ranga (2017) came to the conclusion that some women were into informal trade in order to supplement their salaries. These findings resonate with the findings of this study. Income can be viewed as a means of expanding one's opportunities (Banerjee, 2015). Poor income has left many families stranded, and this leads them into poverty. Poverty is not only measured against the national poverty datum line; it highlights the presence of an inadequate income to generate enough opportunities for households to be on a decent threshold of well-being (Sen, 1992). This type of deprivation is beyond one's control and people end up devising their own strategies of survival in order to cope with the environment.

***Lack of Basic Commodities*-** Due to economic hardships, there is a lack of basic commodities such as food and clothing. Most people are now relying on ICBT because the retail shops charge exorbitant prices for the basic goods. Moreover, ICBT gives an option to pay in instalments unlike retail shops that require a once-off payment. Most cash-strapped citizens find it preferrable to pay in instalments. Some of the participants stated that they do not focus on only one commodity as demand vary according to seasons. They sell whatever commodity

that is on demand at that particular time. They also mentioned that basic commodities such as mealie meal and cooking oil are an ongoing necessity for people such that they do not go out of demand.

> *Basically, I am a cross border trader because in Zimbabwe there is a shortage of a lot of things from food to clothes.* (Jessica, personal communication, December19, 2020)

Basic commodities are reliable goods to trade because everyone needs them for survival.

> *Mostly when it comes to things like food and basics, you can never go wrong because people eat on a daily basis and use basics like sugar, soap, and cooking oil.* (Moana, personal communication, December 9, 2020)

The deprivation of basic commodities has opened a capability of ICBT for unemployed women in Harare. ICBT has become a necessary alternative for people to survive outside the formal systems. This touches on the aspect of environmental conversion factors of capabilities approach. Environmental conversion factors are factors that arise from the environment around a person (Robeyns, 2016). The economic environment in Zimbabwe is not offering the basic commodities needed by people which makes its efforts to improve people's well-being limited or fruitless. People therefore look for alternatives in an effort to escape lack.

The Covid-19 pandemic has also worsened the situation in the country. Border restrictions means there is reduced supply of basic goods. It has caused a sudden disturbance in the supply chain. However, some participants pointed out that they were motivated to kickstart ICBT because of the Covid-19 pandemic. Reduction in supply meant demand of the goods went high and some women are taking advantage of that and using agents in Johannesburg to buy and send their goods to them using truck drivers.

> *Covid-19 helped a little because if you realize people were not able to travel, buses were not moving. We are now working with trucks, and they are easier, so people know that it is cheaper to buy in South Africa than her. ICBT was an idea that was under way but because of the whole situation of Covid-19 it was pushed to be an idea that comes to light.*

However, traders like Sarah have a different perspective of Covid-19. The pandemic has made trading very costly such that some take risks to cross over to South Africa to buy their goods.

> *Transport is very expensive especially now with COVID-19. It has been difficult to cross over such that we ended up illegally crossing by the river. Now the border is open,*

> *but they require the COVID-19 letter that shows that you have been tested. Those certificates require money to get them* (Sarah, personal communication, December 29,2020)

Covid-19 has brought opportunities for women to venture into ICBT and also presenting new ways of doing their business withing the lockdown restrictions. Regardless of the different views presented, Covid-19 has influenced ICBT in Harare. The Covid-19 pandemic forced the government to enact policies that can curb the spread of the disease. This in turn had a negative impact on the informal trade supply chain. This has encouraged some women to venture into ICBT while others have seen it as an evil.

Widowhood- Two women were motivated to engage into ICBT because they were widowed. After their husbands passed away, they found themselves left as the breadwinners in the family and had to devise way to support the children in everything. Martha is a 54-year-old woman who was widowed in 1996 and she managed to raise her children and send her them school up to university level.

> *When I started it was tough because my husband had died and the children were still young, so I started selling here. My mother was still alive, and my sisters used to go to South Africa, so I joined them, and I noticed that it was better in paying rent, food and fees for children's school that I needed.* (Martha, personal communication, December 8, 2020)

Ruth, a 37-year-old widow said she found herself in the position of a breadwinner after her husband's death and had to make plans to provide for her children.

> *What pushed me to go into informal cross border trade is that my husband passed away 7 years ago, and I am the breadwinner. I send children to school and buy food and clothes. I am the one carrying the responsibility* (Ruth, personal communication, December 10, 2020).

In the African culture, men are mainly the providers in the home (Ebila, 2015; Pasura & Christou, 2018). After the man passes away, many fulltime housewives find themselves in a hard position to fend for the family. The informal sector has become an escape route for such women, and it has offered them an alternative solution to their predicament. Most of them are in the informal sector so that they provide basic needs to their families and some day end up exceeding the threshold of basic well-being.

4.4.3. Benefits of ICBT

In this section , the benefits of ICBT will be discussed extensively using Maslow's hierarchy of needs as an analytical framework. The capabilities approach and the sociological theory of gender will also be used to analyse the findings. Research findings indicate that ICBT cushions households against lack of basic needs and also enables them to invest in properties and land. The following discussion will divide the benefits of ICBT into five sections namely, physiological needs, safety needs, belongingness, esteem needs and self-actualisation.

a) Physiological Needs

The most common needs that push women into informal trade are physiological needs. From the conducted study, physiological needs were a top priority and a going concern for the households. The scarcity of these needs in the country forced many women to seek for them in South Africa. This leads to the assumption that women in ICBT are driven by necessity rather than want.

The capabilities approach also states that marketable goods and services such as household products make them interesting to people in terms of what they offer (Robeyns, 2016). For example, food is of interest because it guarantees sustenance and continuity. Clothes are not necessarily about the quality or price, but the main interest is on dignity by covering one's nakedness and keeping warm as well as creating a certain perspective in people's minds. Physiological needs attract a lot of interest because their absence is an absence of life itself (Sen, 2003).

Food Security- One of most common motivators for continuing trading informally is food security. All participants interviewed mentioned that basic goods such as food are in high demand because of either shortages or high prices in Harare. Food is very expensive in Zimbabwe and ICBT helps households by allowing them to pay in instalments. It also helps the traders in getting it cheaper in Johannesburg when they go to replenish their stock. ICBT has made it easier for households to get basic foods at a cheaper rate in South Africa compared to Zimbabwe.

> *When cooking oils comes here, they are very expensive but if you go and buy it for yourself, you will not feel it much because you know you are buying it to feed the family. It is different from buying from people who would have put exorbitant mark-ups on them* (Madhu, personal communication, December 7. 2020).

Moana reiterated that ICBT has helped with food security.

> *When you look at the current situation we are facing, if there is mealie meal at a certain shop, when you get there, on the queue you will be number hundred and something and the chances of you getting that mealie meal are very slim. If you do it with cross border trade, you know that supply is always there* (Moana, personal communication, December 9, 2020).

The above verbatim quotations indicate that not only is ICBT helping their immediate families, its significance and help is spilling over to community households. Households find it easier to access basic foods on the informal market. With *"sadza"*, also known as *"pap",* in South Africa, a form of a thick porridge from mealie meal, being the staple food of Zimbabwe, mealie meal is always on demand. Even though it is a staple food, it can be very hard to come by both in rural and urban areas. Mealie meal is not the only scarce basic food. Foods like cooking oil, sugar and flour can be hard to come by. ICBT becomes the saviour for the day by providing these basic foods on the informal market. Women are also investing in agriculture to ensure food security in their houses and extended families. Three women from the study indicated that they are helping in investing in family agricultural land. They are assisting their parents with farming inputs so that there is food security.

> *I have managed to help my parents invest in the land. Because of the land reform program our parents just grabbed this land, so my father got his piece of land in Macheke without inputs. When I go to South Africa, I buy him some of the inputs that he can use at the farm.* (Blessing, personal communication, December 18, 2020).

Tassel concurred with Blessing's remarks stated:

> *It is a little bit more than what we have been getting all along. It gives us a little bit more to spend and to invest in things like agriculture. We are now doing agriculture in the village* (Tassel, personal communication, December 16, 2020).

Agriculture is a main economic activity of Zimbabwe and its underperformance in recent years has compromised food security in the country as well as employment. This triggered the rise of informal trade which spiralled ICBT in the country (Moyo, 2018). Food security is a major concern in Africa, especially with regards to women and children as they are the vulnerable groups. According to Sasson (2012), food insecurity can be attributed to underproduction due to failing economic conditions and recurring droughts in the previous decades. According to Tawodzera (2011), there is severe food shortage in urban Harare which has forced families to narrow their diets. This has pushed informal traders like Tassel to acquire land in the rural areas

and engage in subsistence cash-crop farming that will rescue families from food shortages and skyrocketing food prices and possibly have a surplus they can sell and make some money.

Secure Housing- Majority of the women interviewed had bought residential lands or in the process of saving for one. Shelter is a core necessity for the household. Of the thirteen traders interviewed, seven had already bought land to build their houses. ICBT has provided them with a means to plan for the future of their families. Sarah managed to build a house for her family with the profits from ICBT.

> *There has been a change because since 2013. We managed to buy a residential stand and we built. We now have a house, so it has been helpful* (Sarah, personal communication, December 29,2020).

Rose also made a comment with regards to how female cross border traders are building houses in the suburbs of Harare:

> *Pamela has elevated this family a lot because even a house was built. Most of the houses in the high-density suburbs belong to female informal cross border traders* (Rose, personal communication, December 14, 2021)

Women in ICBT are trying by all means to overcome poverty against all odds and secure a better future for their children. Housing problems increased after Operation Murambatsvina in 2008 that resulted in about 700 000 people's houses demolished by the government (Chigwenya, 2019). Building a house becomes a priority for female informal traders as a form of security and stability for the children's future. The desire to create a better future for their families motivates them to press on regardless of the complications around informal cross border trade in the country.

Clothing - Clothing helps with raising the social bar of the household within the community as well as keeping up the global fashion trends. Clothing is a basic need and one that is hard to afford in an economy where basic commodities are scarce and expensive. Most of the participant traders stated that they sell whatever commodity that is on demand at particular times and clothes is one of them. When they buy the clothes for customers, they also take the opportunity to buy for their families, which makes it cheaper. ICBT has allowed families to keep observing the tradition of "Christmas clothes" especially for their children. Christmas clothes are specifically bought for the children and even adults to wear on Christmas day, but the custom has faded away in some families due to economic hardships.

> *They are wearing clothes. For Christmas we have already started preparations so there is nothing lacking* (Madhu, personal communication, December 7. 2020).

Blessing also highlighted how ICBT has been clothing her and setting her on higher standards of life than the rest of the community.

> *Even the way I dress changed. I do informal cross border trade and I buy my clothes in South Africa so when people see me, they see me as a high-class person even though at times I will be wearing cheap things that I have bought from South Africa.* (Blessing, personal communication, December 18, 2020).

Clothing as explained by Millan & Mittal (2017), is a marker of one's status and is used to keep in tune with current trends. Millan and Mittal (2017) further indicate that people buy dresses for three main reasons: status concern, public self-consciousness, and self-esteem. Blessing mentioned that she dresses differently from people in her community because she has an added advantage of accessing the South African market and getting new fashion. Clothing is a basic need that is used for covering one's body and also to create a perspective of oneself in the eyes of other people.

Physiological needs are of paramount importance because they focus on the primary bodily needs of people. They form part of the basic needs that push women into informal sector. From this section, it can be deduced that physiological needs cannot be compromised; alternative ways to secure them ought to be put in place for the survival of families.

b) Safety Needs

In this section, safety needs being covered by ICBT will be discussed. These needs have come up in this study as issues of educational security, financial security and health and well-being. Most women indicated that they need a secure future hence they found ways to generate income and send their children to school and cater for the health needs of their families.

Financial Security- All the informal traders interviewed indicated that ICBT offers them a source of income and new entrepreneurial skills. Two out of the thirteen traders interviewed owned shops and eleven were trading on platforms such as WhatsApp and Facebook. Most women stated that ICBT brings in extra cash that helps complement their small salaries or their partners' salaries. With most of them being single mothers surviving in a strained ec**o**nomic system, ICBT has become a necessary tool for survival that gives both monetary and non-monetary support.

> *This trading has given me confidence and it has given me financial support. I do not have to go and ask money from somebody. I am still dependent on myself; I am self-employed, I can take care of myself, I can put food on the table and still take care of my son.* (Joyce, personal communication, December 27, 2020)

Financial empowerment gives independence to women and raises their status in the home. In the home, a listening ear and respect is usually given to the one who has money and is bringing food on the table. Women in ICBT no longer see the need to put effort in going into the formal sector because ICBT is cushioning their households from poverty more than the formal jobs do. Furthermore, formal jobs are seen as restrictive whereas ICBT offers freedom to conduct business to the best of one's abilities. The idea of being self-employed and having more time to attend to matters of the home and family is what makes ICBT very popular among women in Harare. Participants who were previously in formal employment do not plan to be reabsorbed by the formal sector.

> *Some have built houses and are earning a six-figure salary, about R105 000 and if we convert to US dollars, it is about US$7000 a month. If you tell such a person to go to work, what are they going to do? Maybe just passing time with others. To that person, the salary is pocket money. If you tell me to go to work, I cannot go to my former employment where I am confined and only get leave days at the end of the year* (Madhu, personal communication, December 7. 2020)

Adude (2006) comments that ICBT provides a source of employment and entrepreneurial skills to people with no prior knowledge of running a business. ICBT is described by Smallbone & Welter (2012) as an appearance of enterprise culture that has hidden especially among women and which can be taken advantage of. The enterprise culture is cushioning households in Harare from poverty and opening them up to more streams of income and new trends. Access to more money gives the women the desire to invest their money in meaningful projects or assets. Most of them join rotating savings programmes because they do not trust the banking system of Zimbabwe.

Investments- A number of women said they are investing their money in rotating savings progammes they call "rounds". In these rounds, they contribute an agreed fixed amount every month to a central pool and pay-out is done monthly to an individual until every member of the group has received (Mishi & Kapingura, 2012). Most informal traders struggle with start-up finance for their business and they do not have collateral security to get loans from banks hence

use rounds as a savings scheme to kickstart or expand their business. This has enabled women to join multiple rounds at the same time.

> *You can do rounds on a weekly basis. I am in 5 rounds. Two are for Mondays and I pay US$20 and another one for US$50. There are other two on Fridays for US$20; not Rands. It means it is possible because of cross border trade*. (Madhu, personal communication, December 7. 2020)

The banking system is exclusionary of poor people who want to start business. The rounds have become a saving scheme for the women and they use the money to invest in assets such as land and houses. Rounds are dominated by women to support income generation in the home and improving livelihoods (Bophela, 2018). They prefer rounds to banks because there is a lot of mistrust of banks in the country and the banks credit lending requirements are too high and out of reach for many who are in the informal sector.

> *Today if I walk into a bank and I am asking for a loan to start a business, they are going to ask for certain things like collateral such as a house. Maybe you are someone who is still starting, and you do not have such things.* (Pamela, personal communication, December 6, 2020)

There is a lot of mistrust of banks such that the women under study stated that they would rather keep their money in their pockets and buy physical assets than saving it with banks. The hyperinflationary situation that caused a lot of people to lose their savings in the banks in 2008 has created innate mistrust between banks and the people. Banks are failing to provide financial security for these women, and they end up keeping their money and joining rotating savings programmes. Through rounds, women are able to save up and buy physical assets.

> *People are even buying stands because they can do rounds for R5000 every month. When you get the money, it will be enough to buy land or even a car or something important. Cross border is very good; it is not bad.* (Martha, personal communication, December 8, 2020)

Rotating Savings Programmes are helping the women to plan for their future, but it is a risky move because they largely depend on trusting the other person to be honest and faithful with money put in their hands. Engaging in savings schemes is a sign of their desire to establish continuity of their businesses and lifestyles.

Health Needs- Good health is a basic need and most Zimbabweans do not have the privilege to access it in the collapsing economy. Health needs were part of the top reasons why women

engaged in informal trade. Some family members were especially thankful to ICBT because it ensures that they get their medication on time and in the right dosages. The "runners" also stated that health needs especially of the elderly was one of the reasons why ICBT has become necessary. The women get the medication cheaper and more accessible in South Africa. ICBT necessitates ease of access to medication for informal traders.

> *I have BP (high blood pressure) and I am diabetic, so these ailments need medication on a monthly basis. Pamela is a daughter that is helping us a lot with medication* (Rose, personal communication, December 14, 2021).

Margret, a "runner" based in South Africa who works with female informal traders from Harare stated the following:

> *There is a certain man who has a medical condition that requires him to drink a certainty that will help him with gallstones. We have to send him the tea after every two or three months and it really helps him because it is not there in Harare or if it's there it is too expensive* (Margret, personal communication, December 19, 2020)

Most people in informal sector do not have health insurance (Muiya, 2013). ICBT is fulfilling the role of cushioning health needs of the family. With Covid-19 pandemic, a lot of families are now using runners for the continual flow of medication for their families. Health needs can be viewed as one of the needs that are described by Nussbaum & Glover (1995) as seriously essential such that their absence is the absence of life itself.

Education- Education is a fundamental human right. The number one motivator for women to go into ICBT, from the study, was education of their children. Women are ready to take risks with their lives in order to give their children a decent education for a brighter future. According to Arsal, Basri & Tono (2017), women in informal trade are financially empowered to fulfil their household daily needs such as sending their children to school. One participant stated that she has twenty people dependent on her and ICBT has been helping her send children to school.

> *It is providing for the family and children are going to school. That is why I said I cannot miss to go on a trip to buy in South Africa because I know that if I miss this the needs of the child will not be met.* (Blessing, personal communication, December 18, 2020)

Martha decided to venture into ICBT to raise her kids that were very young at the time. She proudly narrates how ICBT empowered her financially to send her children to very good school without looking for help from extended family.

> *My children completed primary school and the older one went to a boarding school. She attended Rusununguko school from Form 1-4 and I was paying for her with money from cross border trade. She did her A 'Level at Goromonzi for 2 years. From there she got a scholarship to Forthare University. The other son did his Form 1 -4 at Kutama Mission and he was in boarding school.* (Martha, personal communication, December 8, 2020)

This is one case that demonstrates how ICBT is providing livelihood solutions for families in Harare. Martha was never formally employed since 1996 to date but she managed to raise her family though ICBT. Education is very important in Zimbabwe and parents see it as a tool to empower their children for the future. These informal traders wish for a better life for their children. Education is a valuable capability of wellbeing (Sen, 1992). It is an opportunity to improve a person's well-being and its absence is a deprivation that can lead to poverty.

The case of Sarah, a 48-year-old informal trader demonstrated how important education is viewed in Harare households. Sarah mentioned that she is motivated to continue trading informally because she can see that the profits are allowing her to send her children to school up to higher levels of learning. Due to this desire, she had to risk her life during the national lockdown in 2020 when Beitbridge Border post has movement restrictions. She opted to cross into South Africa illegally by way of Limpopo river regardless of her age and the risks involved for a woman. The risks of death from robbers, crocodiles and drowning as well as potential rape were there but she still proceeded.

> *It is helping a lot because my children have managed to learn up to better levels. The salaries we get are not enough so the one from trading helps… It has been difficult to cross over to buy in South Africa such that we ended up illegal crossing through the river. We took a risk and walked but it was hard. We were scared of being robbed and being raped but we just went with others* (Sarah, personal communication, December 29, 2020).

Not only is education important for the children, some of the informal traders that were interviewed mentioned that they were educating themselves so that they can understand their business better and can be able to do planning and budgeting in the home. Some even mentioned that it enables them to do an analysis of the advantages of ICBT to their lives versus the disadvantages. They are paying their tuition with the profits from ICBT. They are doing this to expand their skills in business management and expanding their knowledge on the use of technology in business.

> *At the moment the certificates I am doing for IT go for R4500 each. Who will give me? For me to get it I calculate that if I sell 10 pairs of shoes, I will get R4500. Now we are talking of informal trade not as small as they think it is. It is now a big thing because as an informal trader I can confidently say I can compete with Edgars well without a shop, but my phone does everything for me.* (Moana, personal communication, December 9, 2020)

Moana is confident that she can compete with retail clothes shops even though she does not own a physical shop by doing her business online. New skills are needed to keep up with the pace ICBT is taking. Education is a basic necessity in this era of fast changing technology. Informal trade has evolved a lot and regular upgrading of one's skills is key to succeeding in the sector. ICBT is therefore empowering women by offering them an opportunity to venture into online learning and trading. Through ICBT, new skills are being introduced in the home that make it easier to plan for the future. Education is therefore seen as a tool for the betterment of the future for the household as a whole. Women who sponsor education for both their children and extended family do so happily knowing that they are changing the future of someone.

With an ailing economy that is characterised by high uncertainty, securing the household's future becomes necessary. Education of both the traders and their children plays a pivotal role in providing safety for the future. It has become necessary to adapt to the changes in the business world. Competition is stiff hence staying afloat is an important need.

c) Love and Belongingness

This section discusses love and belongingness as part of the needs in the household. Some women stated that they felt love and belongingness in their families as well as the community because they are able to provide for the needs of their families. They feel that they are an important part of their families and community's existence. Under this section social status and family bonding will be discussed.

Social Status- With the challenging economy in the country, the women have taken it upon themselves to fend for their families. All participants that were interviewed mentioned that the women in ICBT are either the sole breadwinners or co-breadwinners in the home. Most of these women are not married which means that they face more pressure to go out of their comfort zone and do something for their survival. They have embraced the dual role of being both the mother and father of the home and at the same time, being the saviour of the extended family. According to Charema & Shizha (2008) the Shona community is built around extended family

as a social support that is crucial for sound mental health. The younger, economically active people in the family are expected to take care of the less privileged and those in need within the family. Being recognized as an important part of the family brings them joy and peace of mind. Encouragement from family members motivates them to continue trading. Some women even mentioned that their empowerment uplifts the community as a whole especially at church where they pay tithe, which helps those working at church full time.

> *If you are a religious person, you are able to contribute to the church by paying your tithe, so it is of benefit in the church set up and, in the home set-up. It is a good thing for us locally.* (Tassel, personal communication, December 16, 2020)

ICBT also makes them very popular in the community because many people know them as the go-to-person if they need basic goods.

> *So, for your social status as an individual, you also need to prepare for popularity… you become popular, almost everyone knows you including children.*

Traders like Madhu said they did not experience such popularity because they hardly know their neighbours.

> *Maybe it differs with where you stay because we stay in the low-density suburb where people are not even aware of what you do, and you will be driving most of the time.* (Madhu, personal communication, December 7. 2020)

It seems the main factor in popularity is the geographical location. Most of the women that said popularity comes with their trade are mainly from high density suburbs of Harare such as Kuwadzana. It is the nature of such community to familiarise with each other if they are neighbours because they walk around on foot when they are selling their goods. This gives them an opportunity to know a lot of people. Participants like Madhu are from the low-density suburbs of Harare such as Melbereign. In these low-density suburbs, life is so private, and most people motorists. They hardly know what their neighbours are into.

While social status may not be directly linked to the trading business in practice, it does offer the motivation to continue. The encouragement and popularity gives them the strength to craft new ideas of improving income generation for their families. The idea of someone relying on them for their basic needs is in itself a good motivator.

Family Bonding- Family bonds with relatives are strengthened by the fact that the women in question are able to offer financial support to those who need it in their extended family. Rhoda, Moana's niece, who was orphaned at a tender age and is now under the care of Moana stated that ICBT is a necessary tool to take their family out of poverty and set a better lifestyle for the future generations.

> *We do not want poverty in our family. We want to fight it because it is like a disease. We want to build our lives in our future and especially our family name. Instead of us all sitting at home, we realized that we need to go to South Africa and buy goods and sell in Zimbabwe* (Rhoda, personal communication, December 9, 2020).

Regardless of the family misunderstandings or disagreements, for these women, providing for one's family adequately is the main goal. For some, respect is not the important thing they are after. Being able to provide for their families is their sole purpose regardless of how they are perceived.

> *I still get screamed at by my brother even though I am helping him to take care of his children. In the community there is some level of respect, and it sustains you as a person. At the end of the day it is not about respect or how people see you, it is about you being able to provide for your family. That is what is important.* (Jessica, personal communication, December19, 2020)

Most women also stated that ICBT allows them to be in constant communication with family members and when one member progresses, it is a joy to them. ICBT has allowed even family ties to still be strong between family members in Harare and Johannesburg. Some of the informal traders mentioned that they have relatives in South Africa that have been helping them a lot during the Covid-19 pandemic through buying the goods for them and sending them to Harare via trucks. The family members also assist them with identifying places where goods maybe be cheaper since they are more familiar with Johannesburg.

> *It is because if your family member is doing well, you are also happy, and it also keeps communication going. If there is nothing that you are talking about or nothing that you are doing in common sometimes there is communication breakdown. In this case you communicate constantly, and you see them doing well and they are happy, and you are also happy. It benefits both sides* (Mamoyo, personal communication, January 4, 2021).

ICBT has strengthened family bonds by providing a means of supporting each other. Women mentioned that they get a lot of courage from their families and the community, and they tell

them that they are doing a man's job and it is helping the family a lot. Compliments for the job well done improves their self-esteem and it also becomes a drive for them to continue trading. According to Nussbaum & Glover (1995), emotions a central human capability. The ability to take part in the life of the community and to appear in public without shame as well as emotions are all basic capabilities that can increase the self-confidence of women and improve their social relations (Banerjee, 2015; Nussbaum & Glover, 1995). The support women get in their homes affects their motivation to work and provide for their families.

Belongingness is an important component of the African households. Extended family and community recognition of a person's presence becomes vital in their well-being. These have positive impact on the well-being of the traders. Knowing that there is a loving family to go to after the long trips is a comforting feeling.

d) Esteem Needs

Esteem needs touch on achievements made and how they boost self confidence and self-esteem. Some participants stated that they have earned respect because they are running businesses and they managed to buy cars for themselves. The recognition makes them proud of their achievements. In this section car ownership and respect will be discussed.

A Car as a Symbol of Progress- A number of women mentioned that ICBT was very useful in buying vehicles for themselves. A car is a symbol of progress and social status for these women, and they are proud of themselves. They use it as a gauge to measure their progress compared to those employed in the formal sector. Besides making it easy for them to move around while doing business, owning a car is a major confidence booster among the women that were interviewed.

> *I managed to buy a car. I sold it when I was going to UAE because I no longer had a need for it. When I was still working at a bank, I never bought a car.* (Madhu, personal communication, December 7. 2020)

According to Miller (2020), a car in the black community signify respectability. A car is a source of confidence and a motivator as well as a source of easy mobility. This means that the value of the car is not necessarily the brand or the size. The value of the car to these participants is the value it brings in their social status and mobility in their business. The capabilities approach states that some goods have interesting characteristics that add to a functioning (Robeyns, 2016). Furthermore, real freedoms are experienced when a person acquires the means to achieve their needs or wishes and this also presents an opportunity to achieve that

need (Alexander, 2010; Robeyns, 2016). In this case, the car adds to faster mobility as well as boosting confidence and social status. It presents an opportunity for women to achieve their desired threshold of lifestyle.

Respect- Women who were interviewed highlighted that they are financially empowered by informal trade, and this raises their value in the home and in the community as well. This empowerment gives birth to social ranks that are qualified by the contribution someone makes towards family or the standard of life one lives. Number of years in ICBT also raises some of the traders social ranks.

> *The family no longer sees me only as a mother, I am a provider. I am the businessperson around them, and my status has changed. They respect me because I have the finances and I have the means to make life go on.* (Blessing, personal communication, December 18, 2020).

Moana also stated that ICBT has increased her value.

> *In informal trade you feel like a boss. Even when you walk you feel yourself. You feel like you have a certain value.* (Moana, personal communication, December 9, 2020).

Social ranks are also demonstrated in the mode of transport used to buy goods in South Africa. Eleven traders used road transport as a mode of transport for both themselves and their goods while two used air transport for themselves and road transport for their goods. The ones that use air transport mentioned that they could afford air transport because of the number of years they have been in the business.

> *Because I have been in that business for a number of years I can afford to fly, and I have a strong customer base.* (Pamela, personal communication, December 6, 2020)

Using air transport comes with years of hard work in the informal sector. The more years you are in the sector and the bigger your client base, the more times you have to travel for new stock. To save time and energy, flying becomes the best option. Air transport also determines social ranking among cross border traders themselves. The ones that have fewer clients or are still young in the sector tend to use road transport more frequently to save costs.

The women in this study exist in a society that puts them in a submissive role. Regardless of the men still being treated better and with more respect, women still find a reason to celebrate the respect they get because of the income they generate. Though they stated that they are happy with the respect they get, it is only a small fraction of the respect they should be given

as economic participants. Esteem needs are psychological in nature and are very important for the mental well-being of traders to continue their businesses.

e) Self-Actualisation

Self-actualisation is the motive, need or goal centred on behaviour that is directed towards personal potential (Waterman, 2014). Some of the women expressed the desire to utilise the entrepreneurial skills they have acquired through ICBT to expand their horizons. This includes prospects of owning a chain of retail shops, buying land, and owning houses.

> *I am planning to build next year, and I also want to get a shop. I want to build a big shop that will be selling groceries and the other one will be selling clothes.* (Jessica, personal communication, December19, 2020)

Jessica's prospects show that informal trade gives an opportunity to women to be more and think bigger. It allows them to acquire skills they never had before. Some women did not express prospects of going beyond their current economic status, mainly because the demand on them to provide basic needs in the home is higher. No participant had really reached that stage of self-actualisation, but it is their desire to do so. Multiple sources of income are also viewed as an ideal way of life and the ultimate goal that will take them out of financial misery.

> *It is more like the saying that says a rich man does not have only one but multiple sources of income that can help him. A wise person has different sources of income.* (Clara, personal communication, December 19, 2020)

For women like Clara and Jessica, the sky is the limit. They do not see themselves less than the person in the formal sector. To them ICBT has opened a way for them to discover more of themselves and has challenged them to be business minded and think beyond their current economic status.

4.4.4. Costs of ICBT

This section touches on the strains that ICBT brings to the households that were under study. A number of constraints were mentioned such as inadequate time with the family, failure to cover needs because of little profits, stigma and sexual harassment and absence of secure saving schemes. These constraints are put into two categories which are socio-cultural expectations and beliefs and inefficient business model.

a) Socio-cultural Expectations and Beliefs

Socio-cultural constraints are influenced by societal norms and cultural beliefs. These include strained family relations, stigma, and sexual harassment. Women attested to constant stigmatization that at times damage their confidence when selling to male customers or relating to family members. In this section, strained family relations, stigma and sexual harassment are discussed.

Strained Family Relations- Although ICBT is covering the gap in terms of basic needs, the process of getting the goods is time-demanding and at times disrupts the family structure. Women have to leave their children alone or with another adult. It creates a gap in the child's life whereby the guidance and bonding with the mother is compromised. Although they are aware of this situation, women do not give up on ICBT because a lot of people depend on them for survival. If they stop ICBT, many lives will be at stake.

> *As a housewife I have a lot of responsibilities therefore in doing this I am also neglecting some other duties at home and neglecting the children. If I have to go to South Africa and my child is sick, I have to give the responsibility to someone because I want the business to continue running and I want that income to be able to sustain the family therefore it sometimes comes with inconveniences.* (Blessing, personal communication, December 18, 2020)

Married women also highlighted that although they generate income, ICBT does put a strain on the relationships with spouses and children in the home. Even extended family can also be against their trade.

> *It is difficult for some of us who come from an African background. A lot of women have never been able to move around so much. The challenge is with my husband when I am not there, and I am the one who is supposed to be cooking and cleaning for my family. We had to adjust to that kind of a lifestyle. It is not easy especially for a man to allow his wife to travel like that. It can have a negative impact on the relationship* (Pamela, personal communication, December 6, 2020).

Grace commented that at first it was difficult for her aunt's husband to allow her to travel for days.

> *The husband did not understand at first. It used to happen, but they had to adjust especially with the current economic situation. He now understands.* (Grace, personal communication, March 17, 2021)

The sociological theory of gender states that home-related activities have been the burden of women and family dynamics change when a wife starts bringing income into the home (Lindsey, 2015). Relationships are at the danger of being strained due to the cultural expectations of a woman in the African home. The above comment from Pamela indicates that a woman is supposed to be the one to cook and clean for the family. If they are working as well, it means the woman does a second and third shift of unpaid work when she gets home (Lindsey, 2015). Family responsibilities therefore are a task of the woman regardless of being employed or not. This wears them down a lot as they are caught between a rock and a hard place. They need to spend time with family and fulfil their role as mothers and yet, they also need to go out and sell to generate income that can sustain the family.

ICBT can strain the relationships in the home, but they are left with no choice but continue trading because at times the man does not have a stable income to sustain the family consistently. Motherly bonding with their children is heavily strained because they are ever travelling hence rely heavily on extended family to look after the children in their absence. The children are their biggest motivator in pursuing ICBT. The desire to see their children grow and flourish pushes them to continue working hard regardless of obstacles.

Stigma and Sexual Harassment - ICBT is a sector that is highly stigmatized against women, and it does demonstrate the gendered nature of informal trade. Sexual harassment ranges from comments to threats of non-consensual sexual acts (Landström, Strömwall, & Alfredsson, 2016). All the women who participated in the study stated that stigma and sexual harassment are real. Only two women, stated that they had never experienced sexual harassment but had witnessed the younger women being victimised. It is vital to note that these two women are older, aged 48 and 54 years. It is possible that they have never experienced this kind of harassment due to their ages. The most common perpetrators are male bus staff and truck drivers.

> *The challenge that sometimes men can take advantage of you. I have heard of stories of other women and even myself. They do not care that I am married, they will still propose to me.* (Blessing, personal communication, December 18, 2020)

Women are taken advantage of in their desperation to get their goods to their clients at a lower cost. The multiple costs of buying the goods, paying for luggage and transport and the Beitbridge Border Post taxes weigh them down and the easiest way to lower the costs is to try to negotiate with the bus staff or truck drivers to lower their luggage charges. In the process of negotiating, they are undermined and taken advantage of.

> *If you go, instead of spending 10 minutes, you can actually go for 30 mins being told things that do not concern you and that are of no benefit to you. The most painful thing is that men they undermine women in a painful way in this business.* (Moana, personal communication, December 9, 2020)

Men do not go through the same trauma women have to go through. This leaves women vulnerable to various forms of sexual abuses that can even have detrimental effects on their families. Human dignity includes the ideas of equal worth and equally deserving of respect (Nussbaum, 1999). From a capabilities approach perspective, women's dignity in this regard is sexually violated which means women are not treated with equality when it comes to bodily safety and integrity (Nussbaum, 1999). They are vulnerable to various forms of sexual and verbal abuse.

Most of the women stated desperation as the main cause of sexual harassment. This desperation can be in form of over-negotiating the prices or they end up giving in to the sexual requests of the drivers because they need to get the goods home and generate profit for the survival of the family. Some women stated that women are the cause of the sexual harassment because of their habit of negotiating a lot and also because some women's personalities make it easy for men to abuse them.

> *I think as women we make ourselves vulnerable because you know very well that this luggage cost R200, but you say give me loose money I will give them 150. You go there and you negotiate but what do you expect? The guy will say for the remaining R50 you pay in kind* (Twiggy, personal communication, December 30, 2020).

Amanda was also of the same view:

> *There are some who would have done it before, and men now carry a mentality that all women in cross border trade are like that. However, your personality can also make it easy for men to approach you. If you are decent, it is not easy for a man to just approach you but if you are not decent, they find it easy* (Amanda, personal communication, December 18, 2020).

The above comments show that women put part of the blame on themselves. According to Landström, Strömwall, & Alfredsson (2016) self-blame usually occurs when a victimised woman is trying to justify the unjustified act. Ullman, Peter-Hagene, & Relyea (2014) also further explain that women can blame sexual harassment on their own behaviour or character

which gives way to feelings of low self-esteem and shame. Women in ICBT are quite aware of the danger they operate in, but desperation forces them to take risks.

Sexual harassment can be analysed from the sociological theory of gender, notably patriarchy. African women are existing in a culture that upholds the dominance of the man and submission of the woman. Men generally have authority over women in various circles of life. According to George, Ozoya & Amoo (2017), patriarchy is a "double edged sword" for women because they experience it in the home and in the marketplace as well. Women are expected to be rooted in household activities and not be too mobile or too engaged in trade (Livingston, 2014). Due to the poor economic conditions across Africa, most women become actively involved in providing for the family, which at times forces them to self-sacrifice and accept sexual abuse from men. This is a typical situation ICBT traders from Harare are facing. Women continue sacrificing their safety because they are driven by necessity to feed the family.

Sexual harassment is not only unique to the case of Harare female informal traders, but also happening in other parts of the continent. According to George et al. (2017), in Nigeria, ICBT women are raped and are subject to various forms of sexual abuse that in turn undermine their economic activities and their role as providers for the household. Sexual harassment is just like rape because a woman that has been victimized can put the blame on her by doubting her self-worth (Petrocelli, Petrocelli, & Repa, 1992). It is giving leeway to fundamental inequalities in the informal sector.

Some women in the study mentioned that they are not confident to go and sell their goods to male dominated markets by themselves because they fear sexual abuse. Instead, they take a close male relative to accompany them and act as if the goods are his.

> *Some give you their own amount that they want not the one you are charging simply because they will be undermining you as a woman. So, you are forced to try and involve men in the business as much as you can; taking your cousins to escort you so that if they see me walking with a man, that certain amount of respect will be there.* (Moana, personal communication, December 9, 2020)

The above comment echoes the views of Pyles (2008) that women get victimized and experience fear and shame. The argument goes further to stipulate that women are victims of societal hierarchies that deny them full access to opportunities thereby compromising their lives in the community and their basic capability of appearing in public without shame (Pyles, 2008; Sen, 1992). With greater freedom, women have the ability to improve the welfare of the

family. This challenge points to a need of institutions that protect women from both bodily and emotional harm.

ICBT is a secondary labour market that faces a lot of stereotyping and stigma. Women are made to feel inferior in the society they live in. In the study conducted, most of the women stated that their immediate families encourage them to continue trading because they are able to provide for them, but society stigmatize them as prostitutes who sleep around for money and have loose morals. This affects their social standing as women of financial independence, and it makes them lose confidence in their businesses. Sexual harassment is a harsh reminder of the vulnerability of women across the world. Women are trapped in an economic situation that is leaving families in dire poverty. This forces them compromise on their culturally expected roles as the caregivers and instead opt to venture into economic transactions. Unfortunately, society has not adjusted to women being significant economic actors and financially independent.

Harare women are an example of how women are stigmatized for their hard work and how they are vigorously defying all odds and continuing with their pursuits to be financially independent and be able to provide for the family. Most of them are heading families where there is an absent father. They do not have a choice but to be the breadwinner and the caregiver in the home. Household inequality is a reality in the African homes, but it becomes a challenge for women to continue being submissive in a failing economy where people scramble for food. The changing times demand a change in the approach of society towards women empowerment. According to Pyles (2008), traditional methods of empowerment have failed to address the deep issues of poverty that is associated with violence against women.

b) Inefficient Business Model

The business model used by the traders under study is not wholly reliable because it relies heavily on credit lines. Delays or promptness in payments by customers directly affects profits. Their businesses do not have proper savings systems that can rescue businesses in times of crises. The constraints that emerged in this section are inadequate profits to cover household needs and absence of a secure savings system.

Inadequate Profits to Cover Household Needs- Whereas ICBT has been hailed as a saviour of the households under study, some women mentioned that at times they break even and there is not much profit left for them to cover needs in the home. Profits are swallowed by border tariffs and bribes in order to smuggle the goods in the country. Most of the business is reliant on credit lines which leaves them stranded if customers delay to pay them.

> *Sometimes you find that I am breaking even, and I do not have profits left over. The challenge right now with a lot of cross border traders is that whatever they are making gets swallowed up by the expenses. So you will see that they are left with little if any money for investment. So it is a vicious cycle* (Pamela, personal communication, December 6, 2020).

Profitability is very crucial to the continuity of any business. Informal cross border traders rely on the profits made to survive during economic hardships (Dzawanda et al., 2021). The above quotation from Pamela indicates that at times traders do not have profits to support the family adequately. Some women like Amanda stated that this loss in profits can be attributed to a number of factors among which are late payment by creditors, increased tax barriers at border posts, breakages, and unofficial charges such as bribes to avoid seizure of goods. Most of these factors concur with the view of Mangadi et al. (2014), that the loss of profits is mainly due to the risks associated with doing business informally. Due to the fact that ICBT does not guarantee a stable fixed income every month, families tend to find themselves in different predicaments depending on the profits made. This makes it a difficult for the families to dynamically improve their well-being.

Basic household needs are a priority for most households and that is the reason why they take risks and engage in ICBT. Though needs such as food, shelter, education and clothing are not the only needs for a household, it appears these are the most dominant and most pressing needs. The households feel the pressure on different levels depending on the profits made, if any. Lack of profits end up making ICBT a hand-to-mouth strategy for survival. More protection for informal traders is required, in terms of public policies and regulations that allows a more systematic way of conducting business.

Absence of Secure Savings- Although most of the women interviewed hailed the idea of rotating saving schemes, it is not a secure system for one to save for the future and there are no guarantees that the other participants will not falter. This situation is mainly caused by lack of trust in the banking institutions of Zimbabwe. There is a lot of mistrust of banks such that the women in this study stated that they would rather keep their money in their pockets and buy physical assets than saving it with banks. Informal traders prefer to keep their money in their houses rather that the banks. Banks in Zimbabwe have lost the trust of the people because of lack of cash when people need it the most. This has given rise to the foreign exchange black market that offers immediate raw cash to informal cross border traders.

> *No, you cannot bank money here because the value just goes down. You cannot put the money in the bank. My sister puts the money inside the house, in a container.* (Esther, personal communication, February 23, 2021)

Another evidence of mistrust of financial institutions is clearly evidence of the existence of roadside currency trade nicknamed "World Bank"(Mawowa & Matongo, 2011). Citizens prefer roadside foreign exchange to exchange in formal financial institutions. A research by Afrobarometer has also indicated that there is widespread mistrust of local banks, with 63% saying they trust banks a little or not at all (Afrobarometer, 2020). Trust of local banks has been dwindled by the lack of cash in the economy. Citizens have to queue for long to get cash or they can go for several days without cash on hand. 54% of the surveyed participants admitted to have gone for several days without cash (*Afrobarometer*, 2020.)

In the current competitive world, Zimbabwean banks are failing to provide secure and efficient services to informal traders. Millions of dollars are circulating out of the formal system. Some of the informal traders that were interviewed would really love the government to intervene in the hyperinflationary situation in the country so that banks can be able to support informal traders with saving their money and giving out loans.

> *The government should at least try to balance the currency because the rate of the Zimbabwean dollar drops almost every day. It is difficult to buy Rands because we are also changing that money illegally. If the banks had money; that foreign currency will change it in their banks with the normal rate. As women, we can boost the country even more.* (Joyce, personal communication, December 27, 2020)

The fact that ICBT does not require them to receive their salaries through a bank account leaves families vulnerable. Lack of proper and systematic savings means that there is not guaranteed security of the future in terms of income and meeting household needs. This lack of savings can also be attributed to why some women end up risking their lives and crossing the border illegal by way of Limpopo river. They are forced to do so because there is no proper savings that can be utilised when hard times hit. ICBT, though bringing income to the households, has no job security and does not ensure continuity of the families' well-being.

Even though most informal traders are educated enough to understand the benefits of banking their money, they have reservations about the country's banking system and their biggest fear is failure to access their money from banks when they need it (Dumbu, 2018). There are many restrictions when they want to withdraw their money ranging from no cash available to very low minimum withdrawals for the day. It is a risk they are willing to take compared to putting

their money in banks. Lack of financial inclusion is a barrier to economic growth. Not only is the economy getting damaged, but there is also little concern on how this sector can be improved since it is catering for the livelihood of millions of families in Zimbabwe. Governments should get to a point of acknowledging that informal trade is having a huge impact in society, and they should start finding ways of incorporating them in the formal sector so that they also benefit from the systems of development.

4.4.5. Social Capital

Social capital can be defined as the social networks through which entrepreneurs collect assets or information for business performance and opportunities (Dai, Mao, Zhao, & Mattila, 2015). Support from the government does not penetrate deep into the informal economy and there is little recognition of the role of women in economic development (Olusola & Lere, 2020). This forces women to create their own networks that enable their small-scale businesses to perform better. (Akintimehin et al. (2019) states two types of social capital namely external and internal social capital. External capital involves useful market information and recommendations from faithful customers whereas internal social capital refers to support from family in terms of financing and strategic business advice (Akintimehin et al., 2019). Social capital is very important in the continuity and sustainability of ICBT.

The findings also indicate that the women in ICBT are educated and understand basic principles of business. Most of them understand marketing and they do it on social media platforms, especially WhatsApp. They improve their entrepreneurial skills through networking and learning new skills. This also strengthens family ties as most of them mentioned that they have relatives in South Africa that have been helping them a lot during the Covid-19 pandemic by buying the goods for them and sending them to Harare via trucks. The family members also assist them with identifying places where goods maybe be cheaper since they are more familiar with Johannesburg. This echoes the comments of (Akintimehin et al. (2019) that family members give strategic business advice.

Networking is not only limited to family members, but it also extends to creating business relationships with people of other nationalities and with other informal traders. As Afrika & Ajumbo (2012) stated, ICBT is heavily reliant on interpersonal skills and establishing relationships. They also connect with “runners” who assist them with buying the goods and send them to Harare for a fee. This business model of runners has made it easier for the women to minimize traveling and to still operate regardless of the national lockdown. This entrepreneurial social networking has a positive impact of identifying new opportunities and

gathering resources for the opportunities (Bhagavatula et al., 2010). It also helps them to have more time with their families and attend more to the social needs of the family such as bonding with children and taking an active role in their day to day lives. Mamoyo, a runner was of the view that her services are very beneficial to women in informal cross border trade, especially in saving time.

> *Yes, it does help, and it is less traumatic for them because they do not have to sit in a bus for 24 hours. They do not have to leave their families. I just need a few hours to go and buy the stuff for them and send it to them Instead of spending 24 hours in their bus and all the hassles at the border* (Mamoyo, personal communication, January 4, 2021)

Interestingly, a majority of the informal traders that were interviewed expressed dissatisfaction with the services of runners but did not have a choice but to continue using them because they could not go and buy the goods themselves. The pricing of runner services is a major concern for women in ICBT.

> *Using runners is expensive because of their pricing. Sometimes they tell you that an item that costs R50 was bought for R100 so there is no profit.* (Martha, personal communication, December 8, 2020)

Tassel did some calculations to demonstrate how unprofitable it is to use runners.

> *Those people charge 30% of the total cost of my order and their minimum order requirement is R1500. I have to give them 30% of that amount. I have to pay for my own transportation, and it is usually R600 to Zimbabwe. R600 is plus or minus US$40-$50 whereas if I had gone by myself, I would have used less. Maybe I could have used that money to buy more orders.* (Tassel, personal communication, December 16, 2020)

Tassel's sentiments were echoed by seven more traders, and they state that due to the runners' exorbitant charges, they are left with close to nothing after selling their goods. This has largely compromised the provision of basic needs in the home. Social capital is good for continuity of the business but given the scale of the business most of the participants were in and the impact of Covid-19, the financial burden was becoming too heavy.

Social capital is utilised by most informal traders in order to find better ways of doing business and to face the competition from other traders. Social capital also helps with balancing the work-home relationship, especially when it comes to time spend on business trips. It makes work easier for the traders and allows them to focus on other roles expected of them in the home.

4.4.6. The Role of Government

This section deals with the perceived role of government in ICBT as a source of income. Most participants raised concerns regarding hostility of government towards informal traders and the high tariffs and inefficiencies at the border. They also suggested ways in which they thought government could help them to continue providing for their families through ICBT.

a) Hostile Attitude

All participants that were interviewed strongly felt that the government needs to offer some support to female cross border traders especially in terms of loans and easing of regulations at border posts. Some of the women were of the opinion that government is selfish and does not want to acknowledge the existence of informal sector in the country. Rose, Pamela's mum pointed out that government has a negative attitude towards the informal traders.

> *Government should be helping but it seems it is the one attacking them. Women are harassed when bringing their goods this side. It needs to be fixed because that is what allows women to be exploited by law enforcement officers* (Rose, personal communication, December 14, 2021).

The government's attitude towards informal sector has damaged trust between government and the citizens who are trying to survive in an economy where formal jobs are scarce, and industries are closing down. This mistrust has extended to institutions that want to help cross border traders. Some women stated that they cannot register with cross border traders associations because they work hand in hand with the government to dupe them of their money. The other reason stated was that they are working to fend for their families and joining these association bodies requires them to pay monies; something that they are not prepared to do. Participants felt that the government only looks out for itself and only helps when it can get something in return.

> *The problem with government is that they do not just assist in most cases. They assist if they get something in return* (Chido, personal communication, December14, 2020)

Srinivas (2020) states that municipalities have the hostile attitude towards informality because even though it does bring income and sustain households, it pollutes the cities and causes blockages and haphazard hawking activities. These are the disadvantages of informal economy which the government aims at eradicating. Chasing the informal traders from the streets is not going to solve much as history has shown, that they will always find another way around the systems.

b) High Tariffs and Delays at the Border

High tax charges at the border has been one of the biggest challenges faced by all participants interviewed. Tariffs are high such that most traders lament that there is no profit left for them. They see border officials as savages that are after the little money that they have hence they are calling on the government to intervene. Due to the high tariffs, most of them are pressured to smuggle goods into Zimbabwe but their woes do not end there. When they cross into Zimbabwe, they still encounter roadblocks of police and ZIMRA officials who also need bribes because of the smuggled goods they will be carrying. By the time they sell the goods, their profits will already be reduced. In some months they break even and have no profits. They end up working for expenses only. This is part of the reason they opt for rotating savings programmes to generate money for investments in assets like cars, land and building houses.

> *The thing with the border is that those people there are like savages or hyenas. They just want to take and take. They do not know that I am struggling so at the end of the day I do not want to take shortcuts because it does not benefit me anyway* (Jessica, personal communication, December19, 2020)

Blessing also expressed her frustration with the border posts.

> *The tariffs and the duty that this boarder wants us to pay is broad day robbery. When you buy and want to cross with the things, they have a certain percentage that they put on the goods because they want to discourage us from doing informal cross border trade. As a result most women including myself, we do not pay this, we know how to get away with it.* (Blessing, personal communication, December 18, 2020)

High tariffs and increased banning of certain basic goods from entering the country are among the challenges faced at the border. These challenges trigger corruption by border officials. Chikanda & Tawodzera (2017) also stated that banning of certain goods was done as a promotion of local industry but unfortunately, these industries closed down during the 2008 economic crisis. Banning goods from entering the country does not stop traders from importing them into the country. As Blessing stated, informal traders will find loopholes in the system and manipulate them for themselves. In fact, the ban of goods has increased corruption and smuggling as traders are desperate to get the goods the population in need of it.

Corruption and smuggling are also exacerbated by the delays at the border. State officials take advantage of malfunctioning systems to maximize their profits thus fuelling smuggling. Muzondo (2020) comments that Beitbridge Border Post is regarded as the busiest border in Sub-Saharan Africa and also the most inefficient mainly because of the poor systems and

infrastructure that does not support the high influx of people and vehicles passing through. Muzondo (2020) further states that trucks take on average, five days to be cleared. These comments are supported some informal traders in this study, who complained that delays at the border damages their business by losing customers. People want to buy goods that are readily available.

> *One of the challenges we meet is having our goods confiscated or delayed at the border and you will not have money to pay those goods again. It becomes a problem because you have to source out more money by yourself because some people are not willing to accept that there are challenges in bringing goods from A to B. The border has its own rules.* (Clara, personal communication, December 19, 2020)

Martha also stated that her religious beliefs are compromised at the border.

> *At times you are left with nothing, so you end up smuggling. Even if you are a Christian, you end up smuggling for survival.* (Martha, personal communication, December 8, 2020)

Women are forced to forfeit their faith for survival. The level of desperation of Zimbabwean female traders present them as prey to be impounded on by various border officials. Unfortunately, there is no policy that covers female informal traders in Zimbabwe. This leads to corruption as they smuggle the goods illegally into Zimbabwe. Lesser & Moisé-Leeman (2009) also state that weak law enforcement facilitates informality and corruption at border posts. The repercussion of this is that they will not be able to get much profit. Most of the money they get cover expenses, including bribes.

The objective of a border post is to provide value added services to enable smooth passage of people, goods, and vehicle (Bimha & Bimha, 2018). However, Beitbridge border has not been providing this value-added service, based on the research findings. The delays have a negative impact on the traders that need to quickly deliver goods to customers so that they can generate profits to support families. The inefficiency of Beitbridge border post has a negative domino effect on the survival of households.

Başbay, Elgin, & Torul (2018) comments that people who are in the informal sector are proponents of heavy government intervention. Another suggestion was that people in informal sector are most likely to have higher confidence in political intervention in the market than those in the formal economy (Başbay et al., 2018). All participants stated that government intervention to make ICBT more productive instead of trying to thwart its operations is necessary. The most common suggestion was that there is need for government to relax the

regulations at the border as well as come up with a more efficient system that eliminated delays at the border. This way the traders will be able to deliver goods to their clients in time and there will not be any need for smuggling and bribery. This will also mean that they are able to make more profit and sustain their families better. Participants pleaded with the government that the systems at the border can be improved by having separate queues for informal traders and those who are not so that the process becomes faster.

c) Suggested Government Intervention

With the ailing economy, a lot of informal traders in Zimbabwe find it difficult to get start-up capital. From the study, the thirteen informal cross border traders that were interviewed either saved money to start their businesses or a close family member lend them some money. All of them said they did not get loans from any institution. Zimbabwe does not have a sound financial sector to cater for the needs of informal traders. Most aspiring informal traders do not have collaterals to use as security if they want to apply for a loan. They are already excluded from the beginning. Women like Pamela tried to join some loan plans but did not see the fruits of their labour because they were given the loan in groups instead of individually.

> *I remember there was a banking institution here that was doing that, and they would put you into groups of five and they would say each one should get $500. You would have to pay it off and they would come to assess your business. I actually got that credit facility but in retrospect it did not really help me. I feel that there needs to be a better way that things can be structured and help us better* (Pamela, personal communication, December 6, 2020).

Another suggestion was that government should assist women with some form of financial help.

> *If there can be a women's bank that looks at the needs of women in cross border trade so that they get a lot of capital and buy a lot of goods that allow them to supply things in bulk.* (Madhu, personal communication, December 7. 2020)

However, other traders like Blessing felt that loans should just not be dished out easily because people will abuse the system.

> *I do not believe in just giving a person money because they will not work hard but if you learn them, they will have to return the money. I think that it is better that the government gives loans to women because many women have great ideas out there but do not know where to start because they are unemployed, and the husband is also not working.* (Blessing, personal communication, December 18, 2020)

Chikanda & Tawodzera (2017) also state that more women fund their businesses through their own personal savings or they borrow money from relatives. Golub (2015) concurs with Chikanda and Tawodzera when he states that kinship networks play a crucial role in financing their businesses. Women are struggling to find start-up capital and to fund the continuity for their business because of a number of factors among which are the hyperinflationary economy of Zimbabwe, high charges at the border, bribery given to law enforcement officers on their way to Harare and confiscation of the goods by ZIMRA, either at the border or when they arrive in Harare. All these issues affect the profit they need to support their families and also to sustain their businesses.

From this section, it is evident that a lot is yet to be done to make ICBT more effective in supporting households in Zimbabwe. Though it is understandable that banning of some goods is necessary for the promotion of local industries, the prices of the local commodities are still exorbitant and still push people to buy from the informal sector.

4.4.7. Effects of COVID-19 Pandemic on ICBT

Covid-19 has brought a new normal that has seen women in ICBT adjusting their business model so that they can continue. Millions of Zimbabweans' lives are anchored on ICBT (Kudejira, 2020). The policies that were put in place in order to curb the spread of Covid-19 have posed a threat to the continual survival of many households. Skinner & Watson (2020) commented that policy regulations regarding Covid-19 has disrupted the system of ICBT and has witnessed a severe disturbance in both South Africa and Zimbabwe. From this study, most Harare women have resorted to networking for the continuity of their business. They do confess that it is not business as usual as they are now forced to buy less goods due to high costs of transporting the goods from Johannesburg to Harare. Most of the women have resorted to using agents based in Johannesburg to buy them the goods and send them home. They use platforms like Mukuru.com to send the money to the runners. Madhu explained how business during Covid-19 pandemic has evolved for ICBT traders in the following remarks:

> *In business you will never be short of business associates that help you, even if they are doing it at a fee. The runners are the ones that used to go to South Africa and bring our goods. Now they cannot because of COVID-19 but they made a plan and got us trucks to bring our orders. On a weekly basis, we get maybe two batches of orders. If you have connections, you pay them, and they do things for you.* (Madhu, personal communication, December 7. 2020)

Business is still running regardless of the pandemic, but it is not as good as before Covid-19 hit the nation. Profits have significantly gone down because the runners at times cheat them of their money and goods.

> *They know how to get things cheaper for example, during Black Friday. For example, I see the pamphlet online that says buy four and get one for free and I sent my runner but instead of giving me the five he holds onto the extra one.* (Blessing, personal communication, December 18, 2020)

The above comment shows that women are losing out by using runners, but they are forced to work with them because that is the best alternative at the moment for them to continue providing for their families. The national lockdown has confined many to their homes and has severe effects on informal sector (Chagonda, 2020). With the informal economy contributing about 61% of Gross Domestic Product (GDP) between 1991-2015 and also being regarded as one of the largest informal economies in the world, Covid-19 is a huge blow to a million of households (Price, 2020).

Covid-19 has affected cross border business in terms of customer base. Customers of the traders who participated in this study were heavily affected especially by job losses. Losing one's job means a drop in a person's ability to maintain his/her lifestyle. This has affected cross border trade in that they have lost customers and some customers who used to buy cash have become more reliant on credits. Grace, Sarah's niece explained that Covid-19 has brought negative repercussions to informal traders.

> *Yes, it has affected business because some customers are no longer working, and they now take goods on credit or they cannot afford to buy the goods anymore* (Grace, personal communication, March 17, 2021)

Many people lost their jobs because of the national lockdowns and this has affected many sectors of the economy (Price, 2020). People are experiencing trauma as they try to adjust to the new life without a salary (Crayne, 2020). Covid-19 has resulted in a drop in spending especially in sectors that require in-person interaction and this has largely affected small businesses and informal sector (Chetty, Friedman, Hendren, & Stepner, 2020). This poses a threat to the livelihood of many households that are dependent of ICBT. The restrictions on movement of goods means that poverty is on the rise especially for households that are living in abject poverty and solely rely of informal trade for survival. According to Chitsamatanga & Malinga (2021), the poor families in Zimbabwe have been put on a "Covid-19 guillotine". The situation is made worse by Zimbabwean government's reputation of cracking down on the

informal sector. Covid-19 is worsening the plight of the poor and inequality in the country. The poor are becoming poorer.

Covid-19 has also brought about a hike in the bus fares for those who are bold enough to attempt crossing over to South Africa to buy goods. On top of the high fares, they are required to produce a Covid-19 test certificate that shows that they are negative. This certificate requires money which is hard to come by under lockdown. Women like Sarah are forced to cross the border illegally through Limpopo river, which is a danger to their lives. They can easily be raped or killed by crocodiles and humans but the situation in their homes forces them to takes such risks. Women like Clara think that subsidized government buses can help in reducing fares. This is a long shot because government will not likely provide buses at the moment due to the effort to curb the spread of Covid-19. Providing buses at this critical time may give the impression that they are promoting the cross border travelling that they are trying to thwart.

Although some traders from this study attributed their venture into ICBT to Covid-19, most of them see Covid-19 as an evil that has taken their source of livelihood away. Covid-19 has brought unexpected negative effects to their business. Although they are trying all means to keep their businesses afloat, without funding , it can become cumbersome.

4.5. Conclusion

The findings discussed in this section indicate that ICBT has both positive and negative impact on the household needs. It positively impacts needs that require monetary transactions but has a negative impact on some social needs of the family such as time with family and stigma. However, there are also some positive social impacts such as respect, improved self-esteem. It is also imperative to note that many traders' responses indicate that their primary needs are the ones that can be addressed by monetary transactions. Any other needs, especially social needs are secondary. They are willing to compromise them and to compromise their own safety so that they get money to buy food and send children to school. Even though institutional constraints can be a challenge, they find alternative ways of keeping the businesses running.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

This study sought to explore the contributions of ICBT to household needs and poverty reduction in Harare. Exploring the contributions of ICBT gives a clearer understanding of how informal sector is enabling households in Harare to cope in a harsh economic environment. The prevalence of informal sector has made it possible for households to meet basic needs through generation of income.

Findings of this research resonate with capabilities approach that states that poverty cannot be measured in economic terms only (Sen, 1992b). There are various dimensions to poverty, some of which are social in nature. The findings also concur with the sociological theory of gender that places women at the centre of informal economy. Women tend to flock into the informal sector because it offers them the economic opportunity of income generation, that they would otherwise not get from the formal sector (Lindsey, 2015). Maslow's hierarchy of needs also resonates with the findings of the study, especially in analysing the nature of household needs that are covered by ICBT. The theory of motivation by Maslow (1943) places human needs into five categories, which in this study became a framework of analysis of the benefits of ICBT at household level. The urgency of the various household needs differs according to the pressing needs of the moment.

5.2. Findings and Conclusions

The six key objectives for this study informed the structure and framework by which the major findings and conclusions are discussed in this section. The aim of the study was to:

- Establish the motives behind women's decision to venture into ICBT.
- Explore women's perception of poverty and informality.
- Identify the ways profits from ICBT are used in meeting household needs.
- Explore social benefits of ICBT to women.
- Explore challenges faced by women in ICBT.
- Unpack the role government has played in the prevalence of ICBT.

These objectives will be discussed individually in relation to the findings of the study.

5.2.1. Establish the motives behind women's decision to venture into ICBT .

Based on the findings of this study, economic hardships is the main reason of venturing into ICBT. Both the unemployed and formally employed women engage in ICBT to supplement their low salaries or to generate income that was never there before. This is because the salaries offered by formal jobs are too low to cover expenses in a country where inflation is spiralling, and food prices are soaring. Though ICBT does not offer job security, it offers them access to the basic goods and services they need for the moment, and it is better than sitting at home with nothing to look forward to. Educational qualifications have been rendered useless. Both the educated and the uneducated are opting for the informal sector because what is most important to them is the ability to provide for the physiological needs. These people also feel excluded from the system which triggers their mistrust of government. The onus falls on the government to restore the relationship between the two parties by making strides towards fixing the ailing economic institutions, especially banks and border posts. This will reduce corruption and allow money to flow into the system rather than on the black market. It will be a win-win situation for both parties.

Widowhood was also identified as a push factor into ICBT. Some women are suddenly widowed and do not have necessary qualifications to enter into the formal sector. ICBT offers them a chance to make a living. Widowhood places an enormous burden on women of providing for the family by themselves (Mabilo & Gouws, 2018). Widow-headed households are the most vulnerable and poverty stricken because there is absence of anything better for their livelihood (Khan & Khan, 2009). ICBT is the easier route to be absorbed in the informal market and generate income.

5.2.2. Explore women's Perception of Poverty and Informality

Women in this study have various perception on what poverty is and what informality is. They mostly emphasized that they are not poor because they can afford a better lifestyle than those who are formally employed. They also do not view themselves as informal traders because they pay duty at the border posts. Chikanda & Tawodzera (2017) indicated in their study that ICBT is a survival strategy for many marginalised and poor families in Zimbabwe. The findings of this study concur with this conclusion. Though many women were in denial of being poor and marginalised, their contributions demonstrated issues of financial deprivation, low salaries, and unemployment as the main causes of the influx of women in ICBT. These are factors linked to poverty and marginalisation. Poverty is an indication of lack, for example, of income (Sen, 1992b). Income generation is an important pull factor into ICBT such that some households

are fully dependent on it. There is a high reliance on ICBT as a way of covering the basic needs of the family. Kudejira (2020) states that ICBT is a crucial source of income such that the Covid-19 restrictions on movement left a lot of household stranded.

Most traders raised concern on being referred to as informal traders. To them, that was an unfair title which further demonstrates government's hostility towards them. The informal sector earned that title because of its failure to operate within the confines of government regulations and are not included in the national economic accounts (Aguilar & López Guerrero, 2020). The fact that their businesses are not registered and do not pay tax automatically makes them informal traders. The denial of being informal traders shows that women in informal sector do not have access to industry knowledge. This concurs with the study of Peberdy (2018) and Dhliwayo (2017) that there is a serious lack of knowledge which is easily exploited by more knowledgeable government officials.

Although all traders in the study had decent educational backgrounds, they still could not fully grasp the concept of informality. Moreover, the argument of paying duty at the border as a qualifying factor for them to be formal traders is questionable. This is because of the findings that they usually dodge paying duty by bribing border officials and smuggling their goods into the country. The fact that they dodge the border tariffs makes the claim of being a legitimate business powerless.

5.2.3. Identify the ways profits from ICBT are used in meeting household needs.

From this study, it emanated that ICBT contributes enormously to basic needs in the home. The profits from ICBT are used to provide food, shelter, education, and health needs. Apart from these, profits are channelled into investments in land, agriculture, houses, and businesses. Generation of profits also allows traders to participate in rotating saving schemes in order to expand their businesses and acquire assets (Mishi & Kapingura, 2012). Profits are therefore used for basic needs and investments. This is in line with the views of Muzvidziwa (2015) who states that the profits from ICBT cover needs of the family hence it has become a livelihood strategy. This has a domino effect in that it impacts on social issues of respect and recognition of women. Ability to put food on the table for the family is deserving of respect.

5.2.4. Explore social benefits of ICBT to women.

There is a shift in the status quo of women. They have moved from being stay-at-home mothers to crucial breadwinners in the home. This study uncovered that women have shifted their roles to breadwinners for both their immediate families and the extended families. The study by

Muzvidziwa (2015) indicates that women in ICBT were referred to a “varume pachavo”, meaning that they are men in their own right. This is because the role of breadwinner in the Shona society is usually attributed to men. It is a huge breakthrough for a woman to be financially independent and become a breadwinner for the family. Gender expectations of men being breadwinners give an understanding of how gender expectations play out in spousal exchanges between housework and income generation (Thébaud, 2010). Change of status has boosted their confidence and has increased the level of respect given to them. Respect and recognition of one’s achievements are esteem needs central to human survival (Mcleod, 2020). It does not mean, however, that married women automatically become the head of the house. Muzvidziwa (2015) argues that though women become breadwinners, they still affirm the role of the men as the head of the family.

5.2.5. Explore challenges faced by women in ICBT.

In line with studies conducted by Njoku et al. (2014), harsh economic conditions have pushed women into ICBT, mainly because they have limited economic opportunities and they have demanding social roles in the home. Findings of this study show that women suffer from “time poverty” (Chant, 2006). They do not have enough time with their families which can cause strains in their relationships. The nature of their business is time-demanding to the point where they have to compromise their constant presence in their children’s lives. This could be the reason why most of the women who participated in this study were single ladies. Married women face intense challenges with balancing their family-work relationship.

Nussbaum (1999) argues that women have the right to bodily integrity. This is a core human capability and a moral entitlement of every woman. It emerged from this study that women face sexual harassment and stigma in the informal sector. If a woman’s bodily integrity is violated, it compromises her confidence in the marketplace. From this study that, it emerged that some women lose their confidence when selling their goods because some men ask for sexual/romantic favours. This becomes a condition for the men to buy from them. Women find trusted male family members to accompany them and sell the goods on their behalf. This has a potential of lowering their self-esteem and triggers self-doubt (Petrocelli & Repa, 1992). This undermines them in the market where there is a lot of competition.

This study also uncovered that women face challenges in accessing start-up capital, which eventually leads them to join rotating savings scheme that are not secure. These women feel excluded from the banking system because they do not possess the requirements to qualify for a loan. The hyperinflationary environment also discourages them from banking their money. It

has resulted in mistrust of the banking system (Mawowa & Matongo, 2011). Rotating savings programmes are helping women, but they are not safe because there is no guarantee that every member will honour their pledge.

Covid-19 pandemic has been a challenging situation because it slowed down business. Restrictions on movement meant traders could no longer travel frequently as before. Even when the borders reopened for traders, they still needed a covid-19 test, which is expensive for the traders. They resorted to the use of truck drivers and runners, but this pose another challenge of being conned of their money, breakages of goods, delays, and theft. Mitigating these challenges is a problem because they have to rely on another person to buy and transport their goods.

5.2.6. Unpack the role government has played in the prevalence of ICBT.

Covid-19 pandemic presented an unforeseen challenge for the informal sector. Restriction on movement slowed down their progress. As Kudejira (2020) states, many households were left stranded with no source of income. It emerged in the findings of this study that women in ICBT have resorted to other ways of doing business in order to continue providing for their families and to keep their customers. There has been a modification in the business model. Some women have resorted to the use of runners to help them buy their goods and send to them via trucks. This has proven to be a workable solution in a time where borders are not allowing non-essential travel. However, questions were raised of whether ICBT should be seen as an essential service. The argument provided by some participants being that it should be an essential service because through it families are able to put food on the table. “Essential service” is defined by Mortimer (2020) as something necessary, indispensable and unavoidable. Based on this definition, it makes sense to classify ICBT as an essential service to households. The challenge is that governments in Africa do not recognise ICBT as a crucial economic activity hence they do not regard it as essential.

One of the findings that emanated from this study is the hostility of government towards informal traders. Hostility is experienced in different forms, some of which are through eviction of street vendors, high tariffs at border posts, strict regulations that prohibit some goods from crossing into Zimbabwe, confiscation of goods and delays at the border. Lesser & Moisé-Leeman (2009) argue that delays at the border and high tariffs necessitate corruption of government officials. This study indicates that women do not feel supported by the government. The border officials end up accepting bribes and helping traders to smuggle their goods into the country. The situation makes women vulnerable to sexual harassment in their

effort to negotiate for bribes. With this kind of vulnerability, women need to be rescued form their predicament.

5.3. Recommendations

There is a shift in the status quo of women as more women are becoming breadwinners or co-breadwinners in the home. With a rising number of single women/mothers, societies need to accept that women are capable of fending for their families if they are supported systematically by the state. Findings from the study show that most women who participated were either single ladies, single mothers or widowed. Men are missing in the picture hence they have to do what they can to survive. Furthermore, with an ailing economy like that of Zimbabwe, even if the men are present, it has become necessary for married women to engage in small-scale trade in order to compensate the low and at times inconsistent salaries of men. Ability to bring an income in the home has earned them respect in the family and society.

From this study, it is suggested that government needs to invest in policy frameworks in the areas of capacity building, gender-sensitive policies, affordable healthcare, improved banking system, active participation of collective groups and taking advantage of the African Continental Free Trade Area (ACFTA). These areas will be discussed below.

a) Capacity Building

Many women showed interest of furthering their education so that they improve their businesses. This is an opportunity for institutions, especially public ones to start educational seminars with women, educating them on business principles and thereby encouraging them to be compliant and register their business. This will give more stability to their incomes and assist in securing a better future for their families. ICBT, because of its unregistered nature may end up being a hand-to-mouth strategy especially when considering the costs incurred in trying to smuggle the goods into the country. This also allows the informal traders to know more about trade regulations and trade agreements such as ACFTA and their benefits if they trade formally. This strategy can prove to be easier to implement because women in ICBT mostly have an urban background and are exposed to different lifestyles from other countries.

b) Gender Sensitive Policies

It is also important to note that as women become poor, there is also a rise in child poverty and poor children are most likely to grow into unproductive and impoverished adults (Pressman, 1988). Poverty becomes a cycle that is difficult to stop if there is no meaningful intervention from the state. Women's capacity to provide for their families could be increased if government

initiate intervention strategies to empower them either financially or in form of relaxed regulations that allow easier passage of goods at border posts. The government may start with strategies that address gender inequalities especially on women's invisible work (Tekwa & Adesina, 2018). There are no clear policies in place to support women fully in ICBT. This could be mainly because informal sector has not been well recognized in the country as a sector that contributes meaningfully to the economy. Instead, the government of Zimbabwe has always maintained a hostile attitude towards informal traders.

Women need to be protected from bodily and emotional harm. As the study findings have pointed out that women are vulnerable to sexual harassment and stigmatization, they need to be shielded. It may take time to conscientize people and make them change their cultural beliefs of female informal traders as people with loose morals; but if government and non-governmental institutions intervene and lead campaigns to empower these women, the communities will respect them more. There is a need for a mindset shift from seeing women as weak beings and sexual objects to seeing them as equal economic and social actors. Sexual harassment and stigma impact on their confidence to continue doing business and their self-esteem can be damaged. Conscientizing the society that women are equal economic actors that should not be undermined or treated in demeaning ways is necessary. Religious sects can also take part in this move to reach more people. Law enforcement officers, including immigration officers need to be educated on the importance of protecting women from bodily harm and abuse. This will help in preventing the perception of women as sexual tools and instruments for corruption at border posts and along highways.

ICBT is growing and there is a need to intervene and include it in the formal economy and ease regulations that force the traders to get involved in illicit transactions. Gender sensitive policies need to be enacted to avoid such exploitation of traders. Covid-19 has also infiltrated the market and halted business due to restrictions on movement across borders. The pandemic's effects cut across institutional and market related challenges and poses a great risk of starvation for families that are wholly dependent on ICBT. Policies need to be put in place that curb the spread of the pandemic and at the same time, not leaving the marginalized vulnerable, with no support for their survival.

The government can introduce regulations that allow women to be tested for Covid-19 at a cheaper rate so that they can easily go to Johannesburg to buy their goods. Moreover, government implement a programme to issue passports or emergency travelling documents that allow them to cross the border legally. Issuing of the passport should be conditional on the

trader being a member of ZCBTA or a recognized cross border traders association. This will encourage traders to register with the association and get more knowledge of the sector. When women are registered with an association, they have an opportunity to voice out their concerns about the business and they also gain more knowledge of the developments in the sector.

c) Affordable Healthcare

Most informal traders do not have health insurance. Their work involves risks of contracting sicknesses, especially sexually transmitted diseases. Government needs to revamp its health sector such that the informal traders can afford decent healthcare. There is a need to introduce a medical insurance programme that is affordable for the poor and the marginalized. This enables informal traders to access healthcare at reasonable rates. It may prove tough to integrate them with the health challenges the country is facing. However, with the coronavirus pandemic, informal traders are more vulnerable to sickness than before and if they are not covered, it is going to make it more difficult for the government to contain and mitigate the pandemic. It is also important to note that if the weak health system is not revamped, there is a very high risk of the rise of poverty beyond the current statistics.

d) Improved Banking System

The banking system of Zimbabwe needs to be more reliable, and this can be done through government intervention in controlling the rates of inflation. The reason why most informal traders do not trust banks is because of the instability of the currency in Zimbabwe. Failure to address the monetary policy of Zimbabwe can promote an increase in informal trade, especially the illegal money changing business. ICBT offers access to basic goods and services that are needed for the moment, and it is better than sitting at home with nothing to look forward to. Inefficiency of the banking system had made informal traders to feel excluded from the system which triggers their mistrust of government. The onus falls on the government to restore the relationship between the two parties by making strides towards fixing the ailing economic institutions, especially banks and border posts. This will reduce corruption and allow money to flow into the system rather than on the black market. It will be a win-win situation for both parties.

The Women's Bank in Harare was a good initiative to cater for financial needs of women. It can broaden its scope and relax the conditions of payment of loans, notably because most informal traders have been hit hard by the Covid-19 pandemic. This can be done by extending loan periods for traders in order to ease the financial burden on women. The bank can also offer

special Covid-19 loan packages for women to stimulate their businesses. This package can have special conditions attached in terms of payment plan. The interest rate can be lowered for women in ICBT but on condition that they are registered with a cross border's association and should produce the proof. This will get more traders to be registered with associations.

e) Associations/ Collective Organisations

Collective organisations can play a crucial role in empowering women in ICBT through workshops and lobbying for them to get funding and to convince the government to relax its import regulations for small-scale traders. More associations like ZCBTA are needed to cater for the needs of women in trade. Strides were made by the Zimbabwe Congress of Trade Union in 2003 when it created an informal economy department to research on the extend of informal economy in Zimbabwe, which they found to be on the rise (Ndlela, 2006). A number of NGO's also started advocating for ICBT. This includes the ZCBTA which is responsible for organising national and regional workshops on cross border trade as well as advocating for a friendly work environment for the sector (Ndlela, 2006). However getting informal traders to join the associations can prove to be cumbersome because they are loosely organised and difficult to trace.

The findings of this study show that women do not trust organisations such as ZCBTA. Their main concern is that the association wants to take their money. This concern could be arising out of lack of enough knowledge on what ZCBTA stands for. Jamela (2013) mentions that there has been quite a number of organisations with the nature of ZCBTA or even using that name to advance their personal interests. This makes traders to view ZCBTA with suspicion. Chisiri (2020) states that most informal traders are reluctant to join associations because the government see the traders as part of the opposition party. In order to protect themselves from any political harm, they do not join associations.

ZCBTA proposed policy changes in 2018, notable the suspension of Statutory Instrument 64 of 2016 (SI 64) (ZCBTA, 2018). SI 64 states that traders are to get licences from the Ministry of Industry and commerce in order to import basic items such as coffee creamers, canned food, body creams, wardrobes and bedroom suites among other items (Trade Law Centre, 2021). This is meant to limit consumer spending on luxury imports since the country has a huge balance of trade deficit and to also industrialise through import substitution (Trade Law Centre, 2021). Zimbabwean government is enforcing barriers while at the same time they are participating in agreements to non-tariff barriers such as COMESA or SADC Protocol on trade.

ZCBTA is justified in proposing policy changes because the goods that are banned are the ones that create business for cross border traders. Their ban means that their business is compromised.

Strides towards assisting cross border traders during the coronavirus pandemic were made in 2020. According to Maphosa (2020), ZCBTA had an agreement with Kei laboratories to allow cross border traders access to the Covid-19 test at a discounted rate. While other laboratories charge ZIM$60, Kei Laboratories charge ZIM$15 for cross border traders. The Covid-19 test certificate is required at the Beitbridge Border post for one to be allowed passage into South Africa. Although this is a commendable move from ZCBTA, whether this initiative will assist a lot of cross border traders is quite questionable. This is because informal cross border traders are not usually registered with the association hence, they do not have proof to show that they are indeed cross border traders who are legible for the discounted test. ZCBTA needs to conscientize more informal traders on who they are and what they indeed stand for so that more people are assisted. Findings from this study indicate that women do not have full knowledge of the association's mandate hence they associate it with the government.

From the above points, it can be concluded that associations have not made much progress in ensuring a friendly environment for informal traders mainly because of political influences. Traders are sceptical of the relationships between these officials and the government and at the same time are afraid of being associated with the opposition party. As long as there is still hostility from government towards informal sector, informal traders will find it difficult to trust any formal organisation that tries to assist them. There is a need for institutional intervention from the government, banking institutions and associations in documenting informal traders so that relevant policies that address their pertinent issues are implemented. The top-down approach that the government has been using in dealing informal sector does not bring much progress.

f) Prospects for ICBT and ACFTA

ACFTA is a flagship project of Agenda 2063 (Luke & Macleod, 2019). ACFTA is a trade agreement of African states to ease trade across the continent by reducing tariffs among member countries and covering policy areas such as trade facilitation and services, regulatory measures and technical barriers to trade (UN, 2020). It offers the opportunity to have a single continent wide market for goods and services and it also promotes easy movement of goods and people across Africa (Hartzenberg, 2020).

ACFTA has a potential of generating benefits for ICBT especially through making it affordable for informal traders to operate through more formal channels that are secure and address their issues such as non-tariff barriers and customs cooperation. ICBT poses challenges to local business and leads to unfair competition vis-à-vis formal trade and decrease investment prospects in the formal economy (Bouët et al., 2018; Landoulsi, 2020). According to Landoulsi (2020), the solution is for ACFTA to reduce the costs of trading in ACFTA member countries. Women can actually benefit from this agreement as informal cross border traders (Luke & Macleod, 2019). ACFTA has a potential to reduce poverty for a lot poor households in Africa (Kenewendo, 2020). It presents a lot of opportunities for informal traders to be recognized as economic players.

United Nations (2020) states that the implementation of ACFTA brings some optimism for participation of cross border traders in the economy by providing them with the scale of operation they need to improve their competitiveness. Informal cross border traders play a crucial role in food security, but they also harm local industries in their home countries. Abrego et al. (2020) highlighted that ACFTA has a potential of increasing welfare across African countries through reduction of non-tariff barriers and import – tariff elimination. ACFTA can intervene by creating inclusive formalisation of trade in agricultural products. This makes it easier to for the small-scale cross border traders to continue ensuring food security without too many constraints.

Through ACFTA, there is a good chance of women's capabilities being expanded through intra-Africa trade and achieving of Agenda 2063 goal 17 of full gender equality in all spheres (Avelar, 2021). Agenda 2063 is the continent's blueprint and strategic framework to promote inclusive growth and sustainable development (African Union, 2019). It is meant to reposition Africa for poverty eradication and " equitable people-centric socio-economic and technological transformation (Mhangara et al., 2019). Most women informal traders have been affected by Covid-19 pandemic. ACFTA is an opportunity to strengthen trade and creating opportunities for wealth and empowerment (Avelar, 2021). It would be good for more women to be involved as drivers of ACFTA in order to increase their decision-making power.

ACFTA is a good step in uplifting women and have their voices heard more in the trade sector. It has a huge potential of removing inequalities in the trade sector and ensure a more convenient and productive intra-African trade . More awareness therefore is required so that people know what kind of instrument it is and how they can utilise it to their benefit.

5.4. Recommendation for Further Research

From this study has emerged areas of further study such as citizens' mistrust of formal government institutions, the ICBT business model and its effectiveness , the relationship between formal and informal institutions in the economy of Zimbabwe and policy analysis of laws that govern trade in Zimbabwe. This study did not touch in detail the above-mentioned areas in detail**.**

5.5. Concluding Remarks

ICBT contributes immensely to the survival of families in Harare. The findings of this study indicate that ICBT is instrumental in providing social-economic needs of households in Harare. With the high demand in physiological needs, ICBT has become a saviour of the poor and marginalised households. Pressing needs such as food, shelter, clothing, health, and education are being covered by profits from ICBT. Moreover, social needs of the traders and their families, such as recognition, esteem and respect are attached to their abilities to provide for their families. ICBT has managed to earn them respect from both their families and the community. In so doing, women in ICBT have reduced poverty in their homes and their standard of living has improved. Although ICBT has not managed to reduce poverty at a significant national level, it has done quite a good job of cushioning the poor households so that they do not feel the full intensity of the impoverished economy of Zimbabwe.

ICBT also has some negative effects on the household such as limited time with families, stigma, and sexual harassment. Due to the state of the Zimbabwean economy, families are forced to weigh the pros and cons of ICBT and make decisions based on the best way to ensure survival. Most end up compromising their family coherence and social standing in favour of ensuring that basic needs are met. Women have garnered strength and overlook the prejudice and harassment attached to their work and they continue to pursue their business ambitions.

The findings of this study also demonstrate that women are capable of contributing immensely to the economy of Zimbabwe, if supportive state policies are put in place. Women utilise the financial resources at their disposal to achieve a decent standard of living. Their capabilities enable them to achieve a better well-being. Regardless of the gender related prejudice they frequently have to face, they develop positive attitudes and continue with their trade. Provision of basic needs is the core necessity, and they make sure not to comprise it.

This research argues that government needs to do more to support female informal cross border traders because they have become an important component of Zimbabwe's economy. The fact

that they are able to provide basic goods for their households when the government has failed to do it adequately is a clear indication that they need to be acknowledged and policy frameworks be put in place as supportive instruments to their business. Closing down their business is not the solution because they always find other ways to trade informally. Government should see informal trade as another route through which it can collect more revenue rather than harassing and exploiting them for their own benefit. Registration of their businesses should not be a cumbersome process. Better policy frameworks that are supportive of informal entrepreneurs and helps them reach their full potential as businesspeople and breadwinners need to be put in place.

It is also important to note that informal sector in general has been praised for being instrumental in the survival of poor households. Informal sector does help in ensuring survival of poor households, but it is also a sign that the governments in Africa have not been executing their duties fully. Under normal circumstances, informal sector should not be rampant but in Africa, it is widespread. It is used as a way of hand-to-mouth survival of the poor and the marginalised. The prevalence of informal sector in Africa points to a heavy malfunctioning of African economies. Governments and non-governmental organisations have not put much effort in curbing the socio-economic problem of poverty. They have frequently hailed the notion of poverty alleviation instead of poverty eradication. This has narrowed their response to the challenge. The main aim should be total eradication of poverty not just its reduction.

REFERENCES

Abrego, M. L., Zamaroczy, M. M. de, Gursoy, T., Nicholls, G. P., Perez-Saiz, H., & Rosas, J.-N. (2020). *The African Continental Free Trade Area: Potential Economic Impact and Challenges*. International Monetary Fund.

Adler, A., & Wolfe, W. B. (1927). The Feeling of Inferiority and the Striving for Recognition. *Proceedings of the Royal Society of Medicine*, *20*(12), 1881–1886. https://doi.org/10.1177/003591572702001246

Adude, O. V. (2006). *Assessing the Contribution of Informal Cross-Border Trade to Household Poverty Reduction in Malaba Town Council, Tororo District.* (Thesis, Uganda Martyrs University). Uganda Martyrs University. Retrieved from http://ir.umu.ac.ug//handle/20.500.12280/754

Africa Growth Initiative. (2020). *The impact of the COVID-19 crisis on trade* (p. 16) [Policy Brief]. Kenya.

African Development Bank. (2019). Zimbabwe Economic Outlook [Text]. Retrieved January 24, 2021, from African Development Bank—Building today, a better Africa tomorrow website: https://www.afdb.org/en/countries/southern-africa/zimbabwe/zimbabwe-economic-outlook

African Union. (2014). Agenda 2063 | African Union. Retrieved March 7, 2021, from https://au.int/en/agenda2063

Afrika, J.-G. K., & Ajumbo, G. (2012). *Informal Cross Border Trade in Africa: Implications and Policy Recommendations*. *3*(10), 13.

Aguilar, A. G., & López Guerrero, F. M. (2020). Informal Sector. In A. Kobayashi (Ed.), *International Encyclopedia of Human Geography (Second Edition)* (pp. 279–288). Oxford: Elsevier. https://doi.org/10.1016/B978-0-08-102295-5.10272-0

Akinboade, O. A. (2005). A review of women, poverty and informal trade issues in East and Southern Africa. *International Social Science Journal*, *57*(184), 255–275. https://doi.org/10.1111/j.1468-2451.2005.549.x

Akintimehin, O. O., Eniola, A. A., Alabi, O. J., Eluyela, D. F., Okere, W., & Ozordi, E. (2019). Social capital and its effect on business performance in the Nigeria informal sector. *Heliyon*, *5*(7), e02024. https://doi.org/10.1016/j.heliyon.2019.e02024

Alexander, J. (2010). Ending the liberal hegemony: Republican freedom and Amartya Sen's theory of capabilities. *Contemporary Political Theory*, *9*. https://doi.org/10.1057/cpt.2009.13

Antoine, B., Kathryn, P., & W, G., Joseph. (2018). *Informal cross-border trade in Africa: How much? Why? And what impact?* Intl Food Policy Res Inst.

Arrighi, G., Aschoff, N., & Scully, B. (2010). Accumulation by Dispossession and Its Limits: The Southern Africa Paradigm Revisited. *Studies in Comparative International Development*, *45*(4), 410–438. https://doi.org/10.1007/s12116-010-9075-7

Arsal, T., Basri, M., & Tono, S. (2017). Bakul: Contribution of Rural Women to Family Economy through Informal Sector Activities. *KOMUNITAS: International Journal of Indonesian Society and Culture*, *9*(1), 136–142. https://doi.org/10.15294/komunitas.v9i1.8906

Avelar, R. (2021, January 8). Making African Continental Free Trade Area Work for Women in a Post-COVID-19 World. Retrieved March 7, 2021, from South-South Galaxy website: https://www.southsouth-galaxy.org/news/making-african-continental-free-trade-area-work-for-women-in-a-post-covid-19-world/

Ballano, V. O. (2016). The Government's Attitude Toward the Informal Sector and Piracy. In V. O. Ballano (Ed.), *Sociological Perspectives on Media Piracy in the Philippines and Vietnam* (pp. 75–115). Singapore: Springer. https://doi.org/10.1007/978-981-287-922-6_3

Banerjee, M. M. (2015). Applying Sen's Capability Approach to Understand Work and Income among Poor People in India. *Journal of Sociology and Social Welfare*, *42*(3), 27. Retrieved from https://scholarworks.wmich.edu/jssw/vol42/iss3/6?utm_source=scholarworks.wmich.edu%2Fjssw%2Fvol42%2Fiss3%2F6&utm_medium=PDF&utm_campaign=PDFCoverPages

Bartlett, L., Vavrus, F., Bartlett, L., & Vavrus, F. (2017). Comparative Case Studies. *Educação & Realidade*, *42*(3), 899–920. https://doi.org/10.1590/2175-623668636

Başbay, M. M., Elgin, C., & Torul, O. (2018). Socio-demographics, political attitudes and informal sector employment: A cross-country analysis. *Economic Systems*, *42*(4), 556–568. https://doi.org/10.1016/j.ecosys.2018.03.003

Beck, T., & Cull, R. (2014). *SME Finance in Africa* (Policy Working Paper No. 7018; p. 37). World Bank. Retrieved from World Bank website: http://documents1.worldbank.org/curated/en/294741468006614213/pdf/WPS7018.pdf

Bhagavatula, S., Elfring, T., van Tilburg, A., & van de Bunt, G. G. (2010). How social and human capital influence opportunity recognition and resource mobilization in India's handloom industry. *Journal of Business Venturing*, *25*(3), 245–260. https://doi.org/10.1016/j.jbusvent.2008.10.006

Bonvin, J.-M., & Laruffa, F. (2017). *Multidimensional disadvantage and conversion factors: The example of political poverty*. *4*(4.1), 25. Retrieved from http://www.re-invest.eu/

Bouët, A., Pace, K., & Glauber, J. W. (2018). *Informal Cross-Border Trade in Africa: How Much? Why? And What Impact?* (SSRN Scholarly Paper No. ID 3305336). Rochester, NY: Social Science Research Network. Retrieved from Social Science Research Network website: https://papers.ssrn.com/abstract=3305336

Bradshaw, S., Chant, S., & Linneker, B. (2019). Challenges and Changes in Gendered Poverty: The Feminization, De-Feminization, and Re-Feminization of Poverty in Latin America. *Feminist Economics*, *25*(1), 119–144. https://doi.org/10.1080/13545701.2018.1529417

Brenton, P., Gamberoni, E., & Sear, C. (2013). *Women and Trade in Africa: Realizing the Potential* (Working Paper No. 82520; p. 201). Washington, D.C: World Bank. Retrieved from World Bank website: https://documents.worldbank.org/en/publication/documents-reports/documentdetail/115591468211805723/women-and-trade-in-africa-realizing-the-potential

Bulawayo Vendors and Traders Association. (2017). *Bulawayo Vendors and Traders Association*. 31. Bulawayo. Retrieved from https://www.bvtatrust.org/

Carducci, B. J. (2020). Maslow's Hierarchy of Needs. In *The Wiley Encyclopedia of Personality and Individual Differences* (pp. 269–273). John Wiley & Sons, Ltd. https://doi.org/10.1002/9781118970843.ch45

Chafetz, J. S. (2006). *Handbook of the Sociology of Gender*. Springer Science & Business Media.

Chani, C. (2008). *Informal cross – border trade: A review of its impact on household poverty reduction (Zimbabwe)* (Thesis, University of Fort Hare). University of Fort Hare. Retrieved from http://libdspace.ufh.ac.za/handle/20.500.11837/656

Chant, S. (2006). Re-thinking the "Feminization of Poverty" in Relation to Aggregate Gender Indices. *Journal of Human Development*, *7*(2), 201–220. https://doi.org/10.1080/14649880600768538

Chant, S. (2010). *The International Handbook of Gender and Poverty*. Edward Elgar Publishing. https://doi.org/10.4337/9781849805162

Charema, J., & Shizha, E. (2008). Counselling Indigenous Shona People in Zimbabwe: Traditional Practices versus Western Eurocentric Perspectives. *AlterNative: An International Journal of Indigenous Peoples*, *4*(2), 123–139. https://doi.org/10.1177/117718010800400209

Charmes, J. (2012). The Informal Economy Worldwide: Trends and Characteristics. *Margin: The Journal of Applied Economic Research*, *6*(2), 103–132. https://doi.org/10.1177/097380101200600202

Chetty, R., Friedman, J., Hendren, N., & Stepner, M. (2020). *The Economic Impacts of COVID-19: Evidence from a New Public Database Built Using Private Sector Data* (Working Paper No. w27431; p. w27431). Cambridge, MA: National Bureau of Economic Research. https://doi.org/10.3386/w27431

Chigwenya, A. (2019). Low income housing problems and low-income housing solutions: Opportunities and challenges in Bulawayo. *Journal of Housing and the Built Environment*, *34*(3), 927–938. https://doi.org/10.1007/s10901-019-09676-w

Chikanda, A., & Tawodzera, G. (2017). *Informal Entrepreneurship and Cross-Border Trade between Zimbabwe and South Africa* (J. Crush, Ed.). Southern African Migration Programme. JSTOR. Retrieved from https://www.jstor.org/stable/j.ctvh8qz72

Chikozho, C., & Peperdy, S. (2016). *INFORMAL SECTOR CROSS-BORDER TRADE AS A KEY COMPONENT OF REGIONAL TRADE VALUE-CHAINS: INSIGHTS FROM SOUTHERN AFRICA* (p. 1). Human Sciences Research Council. Retrieved from Human Sciences Research Council website: https://www.wider.unu.edu/sites/default/files/Blog/PDF/Chikozho%2C%20Claudious_poster.pdf

Chiliya, N., & Masocha, R. (2013).) Constraints facing Zimbabwean Cross Border Traders in South Africa. *Chinese Business Review*, *11*, 564–570.

Chirisa, I. (2012). The Informal City: Assessing its Scope, Variants and Direction in Harare, Zimbabwe. *Global Advanced Research Journal of Geography and Regional Planning*, *1*(1), 016–025. Retrieved from http://garj.org/garjerr/index.htm

Chisasa, J. (2014). A diagnosis of rural agricultural credit markets in South Africa: Empirical evidence from North West and Mpumalanga provinces. *Banks and Bank Systems*, *9*(2). Retrieved from http://www.irbis-nbuv.gov.ua/cgi-bin/irbis_nbuv/cgiirbis_64.exe?C21COM=2&I21DBN=UJRN&P21DBN=UJRN&IMAGE_FILE_DOWNLOAD=1&Image_file_name=PDF/banks_2014_9_2_12.pdf

Chisiri, T. (2020). Cross border traders losing source of livelihood. Retrieved February 14, 2021, from Gender Links website: https://genderlinks.org.za/news/cross-border-traders-lose-source-of-livelihood-due-to-covid-19/

Chitsamatanga, B. B., & Malinga, W. (2021). 'A tale of two paradoxes in response to COVID-19': Public health system and socio-economic implications of the pandemic in South Africa and Zimbabwe. *Cogent Social Sciences*, *7*(1), 1869368. https://doi.org/10.1080/23311886.2020.1869368

Christensen, M. A. (2019). Feminization of Poverty: Causes and Implications. In W. Leal Filho, A. M. Azul, L. Brandli, P. G. Özuyar, & T. Wall (Eds.), *Gender Equality* (pp. 1–10). Cham: Springer International Publishing. https://doi.org/10.1007/978-3-319-70060-1_6-1

Crayne, M. P. (2020). The traumatic impact of job loss and job search in the aftermath of COVID-19. *Psychological Trauma: Theory, Research, Practice, and Policy*, *12*(S1), S180–S182. https://doi.org/10.1037/tra0000852

Crow, G., & Wiles, R. (2008). *Managing anonymity and confidentiality in social research: The case of visual data in Community research*.

Crush, J., Skinner, C., & Chikanda, A. (2015). *Informal Migrant Entrepreneurship and Inclusive Growth in South Africa, Zimbabwe and Mozambique*. Southern African Migration Programme. https://doi.org/10.2307/j.ctvh8r08d

Dai, W. (David), Mao, Z. (Eddie), Zhao, X. (Roy), & Mattila, A. S. (2015). How does social capital influence the hospitality firm's financial performance? The moderating role of entrepreneurial activities. *International Journal of Hospitality Management*, *51*, 42–55. https://doi.org/10.1016/j.ijhm.2015.08.011

Darbi, W. P. K., Hall, C. M., & Knott, P. (2018). The Informal Sector: A Review and Agenda for Management Research. *International Journal of Management Reviews*, *20*(2), 301–324. https://doi.org/10.1111/ijmr.12131

Derera, E., Croce, F., Phiri, M., & O'Neill, C. (2020). Entrepreneurship and women's economic empowerment in Zimbabwe: Research themes and future research perspectives. *The Journal for Transdisciplinary Research in Southern Africa*, *16*(1), 13. Retrieved from https://td-sa.net/index.php/td/article/view/787

Dhliwayo, S. (2017). Export experience and key success factors in cross-border trade: Evidence from Southern Africa. *Acta Commercii*, *17*(1), 1–9. https://doi.org/10.4102/ac.v17i1.383

Dzawanda, B., Nicolau, M. D., Matsa, M., & Kusena, W. (2021). Livelihood Outcomes of Informal Cross Border Traders Prior to the Rise of the Virtual Cash Economy in Gweru, Zimbabwe. *Journal of Borderlands Studies*, *0*(0), 1–20. https://doi.org/10.1080/08865655.2020.1865187

Ebila, F. (2015). "A proper woman, in the African tradition": The construction of gender and nationalism in Wangari Maathai's autobiography Unbowed. *Tydskrif Vir Letterkunde*, *52*(1), 144–154. https://doi.org/10.4314/tvl.v52i1.10

Etikan, I. (2016). Comparision of Snowball Sampling and Sequential Sampling Technique. *Biometrics & Biostatistics International Journal*, *3*(1). https://doi.org/10.15406/bbij.2016.03.00055

Gaidzanwa, R. B. (2012). *Beyond income: An analysis of gendered wellbeing and poverty in Zimbabwe*. Institute of Environmental Studies (IES), University of Zimbabwe. Retrieved from https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/11719

Garatidye, S. (2014). *An exploration of the experiences of Zimbabwean women informal cross-border traders at the Zimbabwean/South African BeitBridge border post*. Retrieved from https://open.uct.ac.za/handle/11427/12839

George, T. O., Ozoya, M. I., & Amoo, E. O. (2017). Women in Informal Cross-border Trading along Nigeria and Benin Republic Border: Challenges and Coping Strategies. *International Journal of Applied Business and Economic Research*, *15*(19), 155–163. Retrieved from http: www.serialsjournals.com

Golub, S. (2015). Informal cross-border trade and smuggling in Africa. *Handbook on Trade and Development*. Retrieved from https://www.elgaronline.com/view/edcoll/9781781005309/9781781005309.00016.xml

Grant, R. (2013). Gendered Spaces of Informal Entrepreneurship in Soweto, South Africa. *Urban Geography*, *34*(1), 86–108. https://doi.org/10.1080/02723638.2013.778640

Hartzenberg, T. (2020). The African Continental Free Trade Area Agreement – what is expected of LDCs in terms of trade liberalisation? [The African Continental Free Trade Area Agreement – what is expected of LDCs in terms of trade liberalisation?]. Retrieved February 11, 2021, from The African Continental Free Trade Area Agreement – what is expected of LDCs in terms of trade liberalisation? website: https://www.un.org/ldcportal/afcfta-what-is-expected-of-ldcs-in-terms-of-trade-liberalisation-by-trudi-hartzenberg/

Higgins, K. (2012). *GENDER DIMENSIONS OF TRADE FACILITATION AND LOGISTICS* (No. 83232; p. 51). World Bank. Retrieved from World Bank website: https://openknowledge.worldbank.org/handle/10986/16973

Hjelmström, J. (2017). *Feminist perspectives on women empowerment in Tanzania: A case study of why economic development is not enough*. Retrieved from http://urn.kb.se/resolve?urn=urn:nbn:se:sh:diva-34026

Hopper, E. (2020). Maslow's Hierarchy of Needs Explained. Retrieved February 2, 2021, from Maslow's Hierarchy of Needs Explained website: https://www.thoughtco.com/maslows-hierarchy-of-needs-4582571

International Labour Organization. (2017). *Situational analysis of Women in the informal economy in Zimbabwe* (p. 36) [Research Report]. Zimbabwe: International Labor Organisation. Retrieved from International Labor Organisation website: https://www.ilo.org/wcmsp5/groups/public/---africa/---ro-abidjan/---sro-harare/documents/publication/wcms_619740.pdf

Jamela, T. (2013). *Experiences and coping strategies of women informal cross-border traders in unstable political and economic conditions: The case of Bulawayo (Zimbabwe) traders* (p. 136) [Research Report]. Johannesburg: University of Johannesburg.

Jawando, J. O., Adeyemi, E. O., & Oguntola-Laguda, B. (2012). *Survival Strategies of Women in Informal Cross Border Trade Along Lagos-Seme Border Axis*. 11.

Jearey-Graham, N., & Bohmke, W. (2012). "A lot of them are good buggers": The African "foreigner" as South Africa's discursive Other. *Psychology in Society*, 21–41.

Kabeer, N. (2013). The rise of the female breadwinner: Reconfigurations of marriage, motherhood and masculinity in the global economy. In S. M. Ray & G. Waylen (Eds.), *New Frontiers in Feminist Political Economy* (pp. 62–84). New York, USA: Routledge. Retrieved from http://www.routledge.com/

Kabeer, N. (2017). Economic Pathways to Women's Empowerment and Active Citizenship: What Does The Evidence From Bangladesh Tell Us? *The Journal of Development Studies*, *53*(5), 649–663. https://doi.org/10.1080/00220388.2016.1205730

Kahiya, E., & Kadirov, D. (2020). Informal Cross Border Trade as a Substratum Marketing System: A Review and Conceptual Framework: *Journal of Macromarketing*. (Sage CA: Los Angeles, CA). https://doi.org/10.1177/0276146719897115

Karkare, P., Byiers, B., Apiko, P., & Kane, M. (2021). *A system, not an error: Informal cross-border trade in West Africa* (No. 300). Retrieved from https://ecdpm.org/publications/system-not-error-informal-cross-border-trade-west-africa/

Kenewendo, G. M., Bogolo. (2020). Meet the World's Largest Free Trade Area. *Foreign Policy*, (undefined). Retrieved from https://foreignpolicy.com/2020/11/13/afcfta-free-trade-africa-economics/

Khan, T., & Khan, R. E. A. (2009). Urban Informal Sector: How Much Women Are Struggling for Family Survival. *The Pakistan Development Review*, *48*(1), 67–95. Retrieved from https://www.jstor.org/stable/41260908

Klaveren, M., Tijdens, K., Williams, M., & Ramos Martín, N. (2010). An overview of women's work and employment in Zimbabwe. *AIAS Working Papers WP 97*.

Kudejira, D. (2020). Covid-19 and the Plight of Informal Cross Border Traders in Zimbabwe. Covid-19 and the Plight of Informal Cross Border Traders in Zimbabwe. *COVID-19 AND THE PLIGHT OF INFORMAL CROSS BORDER TRADERS IN ZIMBABWE*, 10. Canada. Retrieved from https://www.researchgate.net/publication/341614670_COVID-19_AND_THE_PLIGHT_OF_INFORMAL_CROSS_BORDER_TRADERS_IN_ZIMBABWE_Working_Paper

Kurebwa, J. (2015). *The Vulnerability of Female Informal Cross Border Traders to HIV and Aids in Zimbabwe: The Case of Beitbridge Border Post*. *20*(3), 5. Retrieved from www.iosrjournals.org

Landoulsi, A. (2020). *The African Continental Free Trade Area Agreement and agricultural development: Challenges and prospects* (Working Paper No. 15; p. 6). Ghana: United Nations. Retrieved from United Nations website: http://www.fao.org/fsnforum/activities/discussions/AFCFTA

Landström, S., Strömwall, L. A., & Alfredsson, H. (2016). Blame attributions in sexual crimes: Effects of belief in a just world and victim behavior. *Nordic Psychology*, *68*(1), 2–11. https://doi.org/10.1080/19012276.2015.1026921

Lesser, C., & Moisé-Leeman, E. (2009). *Informal Cross-Border Trade and Trade Facilitation Reform in Sub-Saharan Africa*. https://doi.org/10.1787/225770164564

Lindsey, L. L. (2015). *Gender Roles: A Sociological Perspective*. Routledge.

Little, P. D., Tiki, W., & Debsu, D. N. (2015). Formal or Informal, Legal or Illegal: The Ambiguous Nature of Cross-border Livestock Trade in the Horn of Africa. *Journal of Borderlands Studies*, *30*(3), 405–421. https://doi.org/10.1080/08865655.2015.1068206

Livani, T., & Solotaroff, J. (2019). Promoting Women's Participation in Cross-border Trade in South Asia. *ANTYAJAA: Indian Journal of Women and Social Change*, *4*(1), 9–32. https://doi.org/10.1177/2455632719832208

Livingston, B. A. (2014). Bargaining Behind the Scenes: Spousal Negotiation, Labor, and Work–Family Burnout. *Journal of Management*, *40*(4), 949–977. https://doi.org/10.1177/0149206311428355

Luke, D., & Macleod, J. (2019). *Inclusive Trade in Africa: The African Continental Free Trade Area in Comparative Perspective*. Routledge.

Mabilo, M., & Gouws, A. (2018). *Women in the informal economy: Precarious labour in South Africa* (p. 181) [Academic]. University of Stellenbosch. Retrieved from University of Stellenbosch website: https://scholar.sun.ac.za

Makina, D. (2010). Historical Perspective on Zimbabwe's Economic Performance: A Tale of Five Lost Decades. *Journal of Developing Societies*, *26*, 99–123. https://doi.org/10.1177/0169796X1002600105

Malinga, W. (2018). 'From an Agro-Based to a Mineral Resources-Dependent Economy': A Critical Review of the Contribution of Mineral Resources to the Economic Development of Zimbabwe. *Forum for Development Studies*, *45*(1), 71–95. https://doi.org/10.1080/08039410.2017.1378711

Mangadi, K. T., Okurut, F. N., Ama, H. A., & Njoku, A. (2014). Profitability of the informal cross-border trade: A case study of four selected borders of Botswana. *African Journal of Business Management*, *7*, 12. https://doi.org/10.5897/AJBM2013.7124

Manjokoto, C., & Ranga, D. (2017). Opportunities and challenges faced by women involved in informal cross-border trade in the city of Mutare during a prolonged economic crisis in Zimbabwe. *Journal of the Indian Ocean Region*, *13*(1), 25–39. https://doi.org/10.1080/19480881.2016.1270558

Maphosa, V. (2020, December 8). Zimbabwe: Relief for Cross Border Traders. Retrieved March 5, 2021, from AllAfrica.com website: https://allafrica.com/stories/202012080161.html

Maringira, G., & Nyamunda, T. (2017). Duty versus agency in the security state of Zimbabwe: Soldiers' deployment in Chiadzwa diamond mining. *The Extractive Industries and Society*, *4*(1), 172–179. https://doi.org/10.1016/j.exis.2016.12.004

Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, *50*(4), 370–396. https://doi.org/10.1037/h0054346

Mawowa, S., & Matongo, A. (2011). "Inside Zimbabwe's Roadside Currency Trade: The 'World Bank' of Bulawayo." *Journal of Southern African Studies*, *37*(1), 203–203. https://doi.org/10.1080/03057070.2011.573377

Mbiriri, R. P. (2010). *Can Zimbabwe Use its Informal Economy as a Means for Sustainable Development in the Current Reconstruction Process* [Research Report]. University of the Witswatersrand. Retrieved from University of the Witswatersrand website: https://core.ac.uk/download/pdf/39667329.pdf

McLanahan, S. S., & Kelly, E. L. (2006). The Feminization of Poverty. In J. S. Chafetz (Ed.), *Handbook of the Sociology of Gender* (pp. 127–145). Boston, MA: Springer US. https://doi.org/10.1007/0-387-36218-5_7

Mcleod, S. (2020). Maslow's Hierarchy of Needs. Retrieved January 30, 2021, from Simply Psychology website: https://www.simplypsychology.org/maslow.html

Mhangara, P., Lamba, A., Mapurisa, W., & Mudau, N. (2019). Towards the Development of Agenda 2063 Geo-Portal to Support Sustainable Development in Africa. *ISPRS International Journal of Geo-Information*, *8*(9), 399. https://doi.org/10.3390/ijgi8090399

Michael, R., & Florian, K. (2016). *The State of Food Insecurity in Johannesburg*. Southern African Migration Programme.

Miller, D. (2020). *Car Cultures*. Routledge.

Miller, F., Gluck, J., & Wendler, D. (2008). Debriefing and Accountability in Deceptive Research. *Kennedy Institute of Ethics Journal, 18,* 235–251. https://doi.org/10.1353/ken.0.0196

Mishi, S., & Kapingura, F. (2012). Women's access to microfinance and poverty alleviation in Zimbabwe: Case study of Chinhoyi town. *African Journal of Business Management*, *6*(29), 8667–8676. https://doi.org/10.5897/AJBM12.597

Mortimer, G. (2020). What actually are "essential services" and who decides? Retrieved March 3, 2021, from The Conversation website: http://theconversation.com/what-actually-are-essential-services-and-who-decides-135029

Moyo, I. (2018). Resistance and Resilience by Informal Traders in Bulawayo, Zimbabwe: Beyond Weapons of the Weak. *Urban Forum*, *29*(3), 299–313. https://doi.org/10.1007/s12132-018-9333-8

Muiya, B. M. (2013). *Universal health care in Kenya: Opportunities and challenges for the informal sector workers*. *1*, 10.

Munn, Z., Porritt, K., Lockwood, C., Aromataris, E., & Pearson, A. (2014). Establishing confidence in the output of qualitative research synthesis: The ConQual approach. *BMC Medical Research Methodology*, *14*(1), 108. https://doi.org/10.1186/1471-2288-14-108

Musoni, F. (2020). *Border Jumping and Migration Control in Southern Africa*. Indiana University Press.

Muzondo, T. (2020). *Border Transgressions As A Form Of Survival For The Downtrodden Zimbabweans: The Case Of Beitbridge Border Post* [Research Report]. Nova Scotia: University of Halifax. Retrieved from University of Halifax website: https://DalSpace.library.dal.ca//handle/10222/80094

Muzvidziwa, V. N. (2015). Gendered Nature Of Informal Cross border Trade In Zimbabwe. *Journal of Social Development in Africa*, *30*(1), 121–146. https://doi.org/10.4314/jsda.v30i1.

Mwaniki, J. (2008). *The Impact of Informal Cross Border Trade on Regional Integration in SADC and Implications for Wealth Creation.* (p. 6) [Working paper]. IRED-ESA. Retrieved from IRED-ESA website: https://sarpn.org/documents/d0001002/CFA-Mwaniki_CORN.pdf

Nambiar, S. (2013). Capabilities, conversion factors and institutions. *Progress in Development Studies*, *13*(3), 221–230. https://doi.org/10.1177/1464993413486547

Nchanji, E. B., Lutomia, C. K., Chirwa, R., Templer, N., Rubyogo, J. C., & Onyango, P. (2021). Immediate impacts of COVID-19 pandemic on bean value chain in selected countries in sub-Saharan Africa. *Agricultural Systems*, *188*, 103034. https://doi.org/10.1016/j.agsy.2020.103034

Ndiweni, E., & Verhoeven, H. (2013). The rise of informal entrepreneurs in Zimbabwe: Evidence of economic growth or failure of economic policies? *African J. of Accounting, Auditing and Finance*, *2*(3), 260. https://doi.org/10.1504/AJAAF.2013.057636

Ndlela, D. B. (2006). *Assessment of informal cross-border trade in Zimbabwe* (pp. 14–23). Institute for Global Dialogue. Retrieved from Institute for Global Dialogue website: https://www.jstor.org/stable/resrep07751.5

Ndumba, S. P. (2020). *An investigation into informal cross-border trading at the Rundu-Calai urban bridgehead* (Thesis, University of Namibia). University of Namibia. Retrieved from http://repository.unam.edu.na/handle/11070/2911

Njikam, O., & Tchouassi, G. (2011). Women in Informal Cross-border Trade: Empirical Evidence from Cameroon. *International Journal of Economics and Finance*, *3*(3), p202. https://doi.org/10.5539/ijef.v3n3p202

Njoku, A., Mangadi, K., & Ama, H. A. (2014). Exploring the challenges facing women entrepreneurs in informal cross-border trade in Botswana. *Gender in Management: An International Journal*, *29*(8), 505–522. https://doi.org/10.1108/GM-02-2014-0018

Nkoroi, I. (2015). *Assessing the informal cross border trade between Kenya and Uganda* (Thesis, University of Nairobi). University of Nairobi. Retrieved from http://erepository.uonbi.ac.ke/handle/11295/92997

Noble, H., & Smith, J. (2015). Issues of validity and reliability in qualitative research. *Evidence-Based Nursing*, *18*(2), 34–35. https://doi.org/10.1136/eb-2015-102054

Ntseane, P. G. (2011). Culturally Sensitive Transformational Learning: Incorporating the Afrocentric Paradigm and African Feminism. *Adult Education Quarterly*, *61*(4), 307–323. https://doi.org/10.1177/0741713610389781

Nugundu, K., & Lombard, A. (2012). The Contribution of the Informal Economy to the Social and Economic Development of Women-Headed Households in the Chegutu Urban District in Zimbabwe. *Social Work/Maatskaplike Werk*, *48*(1). https://doi.org/10.15270/48-1-101

Nussbaum, & Glover, J. (1995). *Women, Culture, and Development: A Study of Human Capabilities*. Clarendon Press.

Nussbaum, M. (1999). Women and Equality: The Capabilities Approach Special Issue: Women, Gender and Work (Part I). *International Labour Review*, *138*(3), 227–246. Retrieved from https://heinonline.org/HOL/P?h=hein.journals/intlr138&i=236

Nyamunda, T., & Mukwambo, P. (2012). The State and the Bloody Diamond Rush in Chiadzwa: Unpacking the Contesting Interests in the Development of Illicit Mining and Trading, c.2006–2009. *Journal of Southern African Studies*, *38*(1), 145–166. https://doi.org/10.1080/03057070.2012.649945

OECD, & Organization, I. L. (2019). *Definitions of informal economy, informal sector and informal employment*. 155–165. https://doi.org/10.1787/103bf23e-en

Oleson, M. (2004). Exploring the relationship between money attitudes and Maslow's hierarchy of needs. *International Journal of Consumer Studies*, *28*(1), 83–92. https://doi.org/10.1111/j.1470-6431.2004.00338.x

Olusola, O., & Lere, A. (2020). Exploring the Effect of Women Cross-Border Trade (wcbt) on Food Security in the Border Towns of the South Western Nigeria. *Gender & Behaviour*, *18*(2), 15892–15900. Retrieved from https://search.proquest.com/docview/2427545236/abstract/F92E68046AF44A7CPQ/1

Onwe, O. J. (2013). Role of the Informal Sector in Development of the Nigerian Economy: Output and Employment Approach. *Journal of Economics and Development Studies*, 15.

Oved, O. (2017). Rethinking the Place of Love Needs in Maslow's Hierarchy of Needs. *Society*, *54*(6), 537–538. https://doi.org/10.1007/s12115-017-0186-x

Padgett, D. (2012). *Qualitative and Mixed Methods in Public Health*. 2455 Teller Road, Thousand Oaks California 91320 United States: SAGE Publications, Inc. https://doi.org/10.4135/9781483384511

Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health*, *42*(5), 533–544. https://doi.org/10.1007/s10488-013-0528-y

Pasura, D., & Christou, A. (2018). Theorizing Black (African) Transnational Masculinities. *Men and Masculinities*, *21*(4), 521–546. https://doi.org/10.1177/1097184X17694992

Peberdy, S. (2018). *Calibrating Informal Cross-Border Trade in Southern Africa*. Baltimore, Maryland: Project Muse. Retrieved from https://muse.jhu.edu/book/50486/

Peprah, V., Buor, D., & Forkuor, D. (2019). Characteristics of informal sector activities and challenges faced by women in Kumasi Metropolis, Ghana. *Cogent Social Sciences*, *5*(1), 1656383. https://doi.org/10.1080/23311886.2019.1656383

Petrocelli, B., Petrocelli, W., & Repa, B. K. (1992). *Sexual Harassment on the Job*. Nolo Press.

Poston, B. (2009). *308: Maslow's Hierarchy of Needs*. 7.

Pratap, S., & Quintin, E. (2006). *The informal sector in developing countries: Output, assets and employment* (Working Paper No. 2006/130). WIDER Research Paper. Retrieved from WIDER Research Paper website: https://www.econstor.eu/handle/10419/63326

Pressman, S. (1988). At Home. *Challenge*, *31*(2), 57–61. https://doi.org/10.1080/05775132.1988.11471242

Price, R. (2020). *Impacts of COVID-19 Regulatory Measures on Small-scale and Informal Trade in Zimbabwe*. Retrieved from https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/15323

Pyles, L. (2008). The capabilities approach and violence against women: Implications for social development. *International Social Work*, *51*(1), 25–36. https://doi.org/10.1177/0020872807083912

Rankhumise, E., & Rugimbana, R. (2010). Micro enterprise owner perspectives on performance: Insights from selected municipalities in Mpumalanga Province, South Africa. *Africa Journal of Business Management*, *4*, 3500–3507.

Renzaho, A. M. N. (2020). The Need for the Right Socio-Economic and Cultural Fit in the COVID-19 Response in Sub-Saharan Africa: Examining Demographic, Economic Political, Health, and Socio-Cultural Differentials in COVID-19 Morbidity and Mortality. *International Journal of Environmental Research and Public Health*, *17*(10), 3445. https://doi.org/10.3390/ijerph17103445

Rihoux, B., & Ragin, C. C. (2009). *Configurational Comparative Methods: Qualitative Comparative Analysis (QCA) and Related Techniques*. SAGE.

Robeyns, I. (2016). The Capability Approach. In E. N. Zalta (Ed.), *The Stanford Encyclopedia of Philosophy* (Winter 2016). Metaphysics Research Lab, Stanford University. Retrieved from https://plato.stanford.edu/archives/win2016/entries/capability-approach/

Robinson, R. S. (2014). Purposive Sampling. In A. C. Michalos (Ed.), *Encyclopedia of Quality of Life and Well-Being Research* (pp. 5243–5245). Dordrecht: Springer Netherlands. https://doi.org/10.1007/978-94-007-0753-5_2337

Rogerson, C. M. (2011). Urban Tourism and Regional Tourists: Shopping in Johannesburg, South Africa. *Tijdschrift Voor Economische En Sociale Geografie*, *102*(3), 316–330. https://doi.org/10.1111/j.1467-9663.2011.00666.x

Rubin, A., & ER, B. (2009). *Research Methods for Social Work*.

Ryle, R. (2011). *Questioning Gender: A Sociological Exploration*. SAGE Publications.

Sasson, A. (2012). Food security for Africa: An urgent global challenge. *Agriculture & Food Security*, *1*(1), 2. https://doi.org/10.1186/2048-7010-1-2

Saungweme, T. (2013). *TRADE DYNAMICS IN ZIMBABWE: 1980-2012*. 10.

SDG Knowledge Hub. (2020). Guest Article: Gender Mainstreaming in AfCFTA National Strategies: Why it Matters for the SDGs | SDG Knowledge Hub | IISD [Blog]. Retrieved February 14, 2021, from Gender Mainstreaming in AfCFTA National Strategies: Why it Matters for the

SDGs website: https://sdg.iisd.org:443/commentary/guest-articles/gender-mainstreaming-in-afcfta-national-strategies-why-it-matters-for-the-sdgs/

Sen, A. (1982). *Poverty and Famines: An Essay on Entitlement and Deprivation*. OUP Oxford.

Sen, A. (1992a). *Inequality Re-examined*. Oxford: Clarendon Press.

Sen, A. (1992b). Missing women. *BMJ : British Medical Journal*, *304*(6827), 587–588. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1881324/

Sen, A. (1993). *The Quality of Life*. Oxford: Clarendon Press.

Sen, A. (2003). Missing women—Revisited. *BMJ : British Medical Journal*, *327*(7427), 1297–1298. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC286281/

Shaw, A. (2010). Gender and Trade in East Africa: A Review of the Literature. *Commissioned by the UK Department for International Development (DFID)*.

Sheikh, F. A. (2019). Undervaluation of informal sector innovations: Making a case for revisiting methodology. *African Journal of Science, Technology, Innovation and Development*, *11*(4), 505–512. https://doi.org/10.1080/20421338.2018.1532630

Sibanda, V., & Makwata, R. (2017). *Zimbabwe Post Independence Economic Policies: A Critical Review*.

Slevin, E., & Sines, D. (1999). Enhancing the truthfulness, consistency and transferability of a qualitative study: Utilising a manifold of approaches. *Nurse Researcher (through 2013)*, *7*(2), 79. Retrieved from https://search.proquest.com/docview/200819635/citation/D6740F87B51A4BA0PQ/1

Taherdoost, H. (2016). *Validity and Reliability of the Research Instrument; How to Test the Validation of a Questionnaire/Survey in a Research*. *5*(3), 28–36. https://doi.org/10.2139/ssrn.3205040

Taormina, R. J., & Gao, J. H. (2013). Maslow and the Motivation Hierarchy: Measuring Satisfaction of the Needs. *The American Journal of Psychology*, *126*(2), 155–177. https://doi.org/10.5406/amerjpsyc.126.2.0155

Tawodzera, G. (2011). Vulnerability in crisis: Urban household food insecurity in Epworth, Harare, Zimbabwe. *Food Security*, *3*(4), 503–520. https://doi.org/10.1007/s12571-011-0152-1

Tawodzera, G., & Chikanda, A. (2017). *Linking Harare and Johannesburg through Informal Cross-Border Entrepreneurship*. 33.

Tekwa, N., & Adesina, J. (2018). *Gender, Poverty and Inequality in the Aftermath of Zimbabwe's Land Reform: A Transformative Social Policy Perspective*. *19*(5), 19.

Thébaud, S. (2010). Gender and Entrepreneurship as a Career Choice: Do Self-assessments of Ability Matter? *Social Psychology Quarterly*, *73*(3), 288–304. https://doi.org/10.1177/0190272510377882

Titeca, K. (2012). Tycoons and contraband: Informal cross-border trade in West Nile, north-western Uganda. *Journal of Eastern African Studies*, *6*(1), 47–63. https://doi.org/10.1080/17531055.2012.664703

Trade Law Centre. (2021). Zimbabwe re-brands Statutory Instrument (SI) 64. Retrieved March 5, 2021, from Tralac website: https://www.tralac.org/blog/article/12411-zimbabwe-re-brands-statutory-instrument-si-64.html

Trochim, W. M. K. (2020). Positivism & Post-Positivism [Blog]. Retrieved October 7, 2020, from Research Methods Knowledge Base website: https://conjointly.com/kb/positivism-and-post-positivism/

Tshuma, M.C, Jari, & B. (2013). The informal sector as a source of household income: The case of Alice town in the Eastern Cape Province of South Africa. *Journal of African Studies and Development*, *5*(8), 250–260. https://doi.org/10.5897/JASD12.042

Ubba Kodero, C. (2020). Development Without Borders? Informal Cross-Border Trade in Africa. In S. O. Oloruntoba & T. Falola (Eds.), *The Palgrave Handbook of African Political Economy* (pp. 1051–1067). Cham: Springer International Publishing. https://doi.org/10.1007/978-3-030-38922-2_57

Ullman, S. E., Peter-Hagene, L. C., & Relyea, M. (2014). Coping, Emotion Regulation, and Self-Blame as Mediators of Sexual Abuse and Psychological Symptoms in Adult Sexual Assault. *Journal of Child Sexual Abuse*, *23*(1), 74–93. https://doi.org/10.1080/10538712.2014.864747

UNCTAD. (2019). Policy to help African women benefit from cross-border trade endorsed | CNUCED. Retrieved August 26, 2021, from CNUCED Prospérité pour tous website: https://unctad.org/fr/node/2330

United Nations. (2010). *Economic Report on Africa 2010: Promoting High-level Sustainable Growth to Reduce Unemployment in Africa*. UN. https://doi.org/10.18356/cd79df2f-en

United Nations. (2020). Economic Report on Africa 2020 | United Nations Economic Commission for Africa. Retrieved February 14, 2021, from Economic Report on Africa 2020 | United Nations Economic Commission for Africa website: https://www.uneca.org/era2020

United Nations. (2021). United Nations | Peace, dignity and equality on a healthy planet. Retrieved February 5, 2021, from United Nations website: https://www.un.org/en/

Veeran, V. (2000). *Feminization of Poverty*. https://doi.org/10.13140/2.1.3039.2000

Waterman, A. S. (2014). Self-Actualization. In A. C. Michalos (Ed.), *Encyclopedia of Quality of Life and Well-Being Research* (pp. 5743–5746). Dordrecht: Springer Netherlands. https://doi.org/10.1007/978-94-007-0753-5_2626

Williams, C. C., & Youssef, Y. (2013). Evaluating the gender variations in informal sector entrepreneurship: Some lessons from brazil. *Journal of Developmental Entrepreneurship*, *18*(01), 1350004. https://doi.org/10.1142/S1084946713500040

World Bank. (2020a). Overview [Text/HTML]. Retrieved July 3, 2020, from World Bank website: https://www.worldbank.org/en/country/southafrica/overview

World Bank. (2020b). The World Bank In Zimbabwe [Text/HTML]. Retrieved July 14, 2020, from World Bank website: https://www.worldbank.org/en/country/zimbabwe/overview

Wrigley-Asante, C. (2013). Survival or escaping poverty: The perspectives of poverty and well-being among Ghanaian women in cross-border trading. *Journal of Gender Studies*, *22*(3), 320–334. https://doi.org/10.1080/09589236.2012.703519

Yusuff, S. O. (2014). Gender Dimensions of Informal Cross Border Trade in West-African Sub-Region (ECOWAS) Borders. *International Letters of Social and Humanistic Sciences*, (18), 19–33. Retrieved from https://www.ceeol.com/search/article-detail?id=104435

ZCBTA. (2018). Zimbabwe Cross Border Traders Association Archives. Retrieved March 5, 2021, from Nehanda Radio website: https://nehandaradio.com/tag/zimbabwe-cross-border-traders-association/

ZimStats. (2021). PDL – Zimbabwe National Statistics Agency. Retrieved April 1, 2021, from ZimStats website: https://www.zimstat.co.zw/pdl/

Zusammenarbeit, (GIZ) Deutsche Gesellschaft für Internationale, & Deutsche Gesellschaft für Internationale Zusammenarbeit, (GIZ). (2014). *The Vulnerability Sourcebook: Concept and guidelines for standardised vulnerability assessments*. GIZ. Retrieved from https://gc21.giz.de/ibt/var/app/wp342deP/1443/wp-content/uploads/filebase/va/vulnerability-guides-manuals-reports/Vulnerability_Sourcebook_-_Guidelines_for_Assessments_-_GIZ_2014.pdf

APPENDIX

SEMI- STRUCTURED INTERVIEW SCHEDULE FOR WOMEN IN ICBT: English Version

Research question:

What are the contributions of informal cross border trading in meeting household needs and alleviating poverty for Harare women trading between Harare and Johannesburg?

Goal of study

To explore the contributions of cross-border trade in meeting household needs and alleviating poverty in Harare.

Section A: Biographical Information

1. Age category

18 – 25	26 - 30	31- 35	36 - 40	41- 45
46 – 50	51- 55	56 - 60	61 and above	

2. Marital status: …….
3. Level of education: …….
4. Number of dependents in your household: …….

Section B: Informal Cross-border Trading

1. Why did you go into informal cross border trade?
2. How long have been in informal cross border trading?
3. What type of goods do you sell and to which market?
4. Is there any other source of income for your household or it is solely dependent

on informal cross border trade?

5. Approximately, how much do you spend on a typical business trip to Johannesburg; including the value of goods that you buy and any other extra costs?
6. How has cross-border trade affected your daily household needs, especially in terms of food security, access to education, health, income, and other investments?
7. Are there any challenges you meet in informal cross border activities? If yes, what coping strategies do you use to overcome them?
8. Regardless of the challenges you face, what motivates you to continue engaging in informal cross border trading activities?
9. Does ICBT allow you to maintain contact with family and friends in South Africa?
10. Has ICBT changed your social status in the home?
11. Are you a member of any cross-border traders association? If yes, how does that benefit you?
12. Do you/have you ever received any financial support from institutions or organizations to support your cross-border trade activities and if yes, from whom?
13. What support does government offer to informal cross-border traders?
14. What recommendations can you make regarding any aspects/issues that can improve your cross-border trading activities?

SEMI-STRUCTURED INTERVIEW SCHEDULE FOR WOMEN IN ICBT: Shona Version

CHINANGWA

Kuongorora kuti basa rekutenga kunze kwenyika nekutengesa (informal cross border trade) rinobatsira sei mukurarama kwemhuri uye mukuderedza kushaya muHarare.

Chikamu A: Nhoroondo yeupenyu

1. Makore

18 - 25	26 - 30	31- 35	36 - 40	41- 45
46 - 50	51- 55	56 - 60	61 zvichikwira	

2.Makaroorwa here? …….

3.Makadzidza kusvika papi? …….

4.Munogara nevanhu vangani pamba penyu? …….

Chikamu B: Kutenga kunze kwenyika nekutengesa

1. Chii chakaita kuti mupinde mubasa rekutenga kunze kwenyika muchitengesa?
2. Mava nemakore manganic muchitengesa?
3. Munotengesa chii uyezve munotengesera kupi?
4. Pane dzimwe nzira dzamunowana nadzo mari here dzekuchengeta mhuri dzisiri kutenga nekutengesa?
5. Munowanzoshandisa mari yakawanda sei pamunoenda kuJohannesburg kunotenga; tichisanganisa mari yekuhodha nezvimwe zvinoda kubhadharwa?
6. Basa rekutenga nekutengesa rabatsira sei mhuri yenyu, kunyanya panyaya dzechikafu, kuenda kuchikoro, hutano, kuwana mari nekutenga midziyo?
7. Pane matambudziko amunosangana nawo here pakutega nekutengesa kwamunoita? Kana

aripo,ndedzipi nzira dzamunoshandisa kuti mukunde matambudziko aya?

8. Kunyangwe muchisangana nematambudziko, chii chinoita kuti murambe muchiita basa rekunotenga to Johannesburg muchidzoka muchitengesa kuno?
9. Kutenga nekutengesa kunokubvumirai here kutaura nehama neshamwari dziri kuSouth Africa?
10. Kutenga nekutengesa kuri kushandura here maonerwe amunoitwa mumusha?
11. Muri nhengo yabato rinokuridzira kutenga kunze kwenyika muchidzoka kunotengesa kuno here?
12. Makambobatsirwa nemari here kubva kumabato anokurudzira basa ramunoita rekutengesa?
13. Hurumende pane zvainombokubatsirai nazvo here mukutenga nekutengesa kwamunoita?
14. Chii chamunofunga kuti chingaitwe kuti basa rekutenga nekutengesa rifambire mberi

SEMI-STRUCTURED INTERVIEW SCHEDULE FOR FAMILY MEMBER- English Version

Goal of study

To explore the contributions of cross-border trade in meeting household needs and alleviating poverty in Harare.

Section A: Biographical Information

1. Age category

18 – 25	26 - 30	31- 35	36 - 40	41- 45
46 – 50	51- 55	56 - 60	62 and above	

5. Marital status: …….

6. Level of education: …….

INFORMAL CROSS-BORDER TRADING

1. How are you related to the main informant?
2. Why do you think she was motivated to engage in informal cross border trade?
3. Has there been any changes in lifestyle at home since she started informal cross border trade?
4. Do you think it is good for her to continue with informal cross border trade? Why?
5. What do you think can be done to improve the operations of informal cross border traders?

SEMI-STRUCTURED INTERVIEW SCHEDULE FOR FAMILY MEMBER- Shona Version

CHINANGWA

Kuongorora kuti basa rekutenga kunze kwenyika nekutengesa (informal cross border trade) rinobatsira sei mukurarama kwemhuri uye mukuderedza kushaya muHarare.

Chikamu A: Nhoroondo yeupenyu

1. Makore

18 - 25	26 - 30	31- 35	36 - 40	41- 45
46 - 50	51- 55	56 - 60	62 zvichikwira	

2.Makaroorwa here? …….

3.Makadzidza kusvika papi? …….

CHIKAMU B: KUTENGA KUNZE KWENYIKA NEKUTENGESA

1. Hukama hwenyu naamai vanoita zvekutengesa hwakamira sei?
2. Chii chamunoona sekuti ndicho chakaita kuti atange zvekutenga nekutengesa?
3. Ko mararamiro kumba akashanduka here kubva zvavatanga kutenga kunze kwenyika vachitengesa kuno?
4. Semaonero enyu, zvingava zvakanaka here kuti varambe vachitenga kunze kwenyika nekutengesa kuno? Nei madaro?
5. Chii chamunofunga kuti chingaitwa kuti basa rekutenga kunze kwenyika nekutengesa rifambire mberi?

SEMI-STRUCTURED INTERVIEW SCHEDULE FOR RUNNER- English

Goal of study

To explore the contributions of cross-border trade in meeting household needs and alleviating poverty in Harare.

Section A: Biographical Information

1. Age category

18 – 25	26 - 30	31- 35	36 - 40	41- 45
46 – 50	51- 55	56 - 60	63 and above	

7. Marital status: …….

8. Level of education: …….

INFORMAL CROSS-BORDER TRADING

1. When did you become a runner?
2. Do you offer your services to female informal cross border traders?
3. How many people do you offer your services to in a month? An estimation is good enough.
4. Do you think ICBT is benefiting these female traders positively?
5. Have you ever witnessed these women being sexually harassed?
6. Does ICBT change the social status of women in the home and community?
7. Is there anything that you may think that government needs to do to assist women in ICBT?

Informal Cross Border Trade

Research Project Timeline

