

**BINDURA UNIVERSITY OF SCIENCE EDUCATION**



**FACULTY OF SOCIAL SCIENCES AND HUMANITIES**

**OPPORTUNITIES AND CHALLENGES FOR WOMEN INFORMAL CROSS-BORDER  
TRADERS IN THE CONTEXT OF THE AFRICAN CONTINENTAL FREE TRADE  
AREA: A CASE OF ZIMBABWE.**

BY

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## ABSTRACT

*The study was inspired by the need to understand the prospects and challenges for women informal cross border traders in Zimbabwe in light of the AfCFTA. The theoretical cornerstones of the study were the Complex Interdependence Theory by Joseph Nye and Robert Keohane and Entrepreneurial feminism theory by Barbra Orser and Catherine Elliott. Through an interpretivist research philosophy, the case study research design was chosen to as it afforded the researcher an opportunity to gather detailed data using a variety of data collection methods. With a qualitative research approach, the researcher collected more clearer findings. A mixture of purposive and random sampling, the researcher collected data using questionnaires and interviews. The key findings of the research were that women informal cross border traders face some challenges which include lack of access to capital, Gender Based Violence (GBV), negative societal perceptions, corruption, among others. Without adequate information on trade policies, they are harassed and forced to surrender their goods, stop services they will be rendering to clients during business hours. The study concluded that if the government creates an enabling environment, women informal cross border traders can achieve more than they already have. Close analysis of the AfCFTA drove the researcher into concluding that its provisions on gender equality in the trade matrix is the biggest prospect that Zimbabwean women informal cross border traders stand to benefit from. Despite these measures more can be done to ensure that more information on trade policies is disseminated to women informal cross border traders.*

**DECLARATION OF ACADEMIC HONESTY**

I Natasha Aisha Kundai Washaya declare that this dissertation is an original copy of my own work and has not been published before or submitted to any other institution/university.

**Signed**.....

**Date**.....

**Registration number** .....

**Physical address**.....

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## **DEDICATION**

I dedicate this research to my mother, Angeline Elinah Zindi.

## **ACKNOWLEDGMENTS**

Special thanks goes to the Almighty who continues to make things possible. It is by the Lord's grace and mercy that I have been able to come this far. This project would have not been possible without the support of the following people in a number of many different ways. My deepest appreciation goes to my supervisor, Dr. David Makuwerere for believing in me, for his patience, guidance, constructive criticism and succour in shaping and seeing through my research idea. This research would not have been a success without my respondents from a handful of staff under Ministries of Zimbabwe that are involved in trade, other CSOs and of course the women informal cross-border traders. Special mention also goes to my colleagues; Frank Chiwada and Gondai Dekeza, who would push me whenever I felt like giving up, you guys rock! Lastly, my family and friends for always supporting me; my mum (gogo Wenjie), for always checking on my progress and offering to help even if the research idea had nothing to do with her area of expertise. My sister (Yollanda Washaya) and brother (Ordeal Washaya) who always applauded me after submitting every chapter as they said, "no progress is too small, you are doing great, keep pushing till you get there." Not forgetting Kudzanai Maurukira, my work colleague (janitor) who would ensure that my workstation was always clean, as she believes that a clean space makes a free mind thus allowing one to effectively concentrate.

## LIST OF ABBREVIATIONS

|        |                                                               |
|--------|---------------------------------------------------------------|
| AfCFTA | African Continental Free Trade Area                           |
| AMU    | Arab Maghreb Union                                            |
| AU     | African Union                                                 |
| BIAT   | Boosting Intra-African Trade                                  |
| BUSE   | Bindura University of Science Education                       |
| CCPR   | Convention on Civil and Political Rights                      |
| CEDAW  | Convention on the Elimination of Discrimination Against Women |
| CENSAD | Community of Sahel-Saharan States                             |
| COMESA | Common Market for Eastern and Southern Africa                 |
| EAC    | East African Community                                        |
| ECCAS  | Economic Community of Central African State                   |
| ECOWAS | Economic Community of West African States                     |
| ERC    | Equal Remuneration Convention                                 |
| ESAP   | Economic Structural Adjustment Programme                      |
| ETD    | Emergency Travel Document                                     |
| GBV    | Gender-based violence                                         |
| GDP    | Gross Domestic Product                                        |
| GEWE   | Gender Equality and Women's Empowerment                       |
| IGAD   | Intergovernmental Authority on Development                    |
| KIIG   | Key Informant Interview Guides                                |
| MDGs   | Millennium Development Goals                                  |
| MNCs   | Multi-National Companies                                      |

|        |                                                               |
|--------|---------------------------------------------------------------|
| MSMEs  | Ministry of Small to Medium Enterprises                       |
| MWAGCD | Ministry of Women’s Affairs, Gender and Community Development |
| NTBs   | Non-Tariff Barriers                                           |
| RBZ    | Reserve Bank of Zimbabwe                                      |
| RECs   | Regional Economic Communities                                 |
| SADC   | Southern African Development Community                        |
| SMEs   | Small to Medium Enterprises                                   |
| SOEs   | State Owned Enterprises                                       |
| STIs   | Sexually Transmitted Infections                               |
| UDHR   | Universal Declaration of Human Rights                         |
| UNCTAD | United Nations Conference on Trade and Development            |
| UNIFEM | United Nations Development Fund for Women                     |
| USAID  | United States for International Development                   |
| VAWG   | Violence against Women and Girls                              |
| WICBT  | Women informal cross-border traders                           |
| ZIMRA  | Zimbabwe Revenue Authority                                    |
| ZUNDAF | Zimbabwe United Nations Development Assistance Framework      |

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## **CHAPTER ONE: INTRODUCTION**

### **1.1 Introduction**

The 10<sup>th</sup> of March 2018 witnessed African countries signing of the African Continental Free Trade (AfCFTA) Agreement. Launched on 1 January 2021, the AfCFTA is a historic milestone in the chase of inclusive and united socio economic growth of the African countries. As part and parcel of the African Union's Agenda 2063, the AfCFTA seeks to attain inclusive holistic growth and sustainable growth for the whole of Africa. Since women comprise over half of the populations within African countries (World Bank 2021), it is imperative to understand and examine the challenges and opportunities that women in informal cross border trades face. The study attempts to unpack the challenges that confront women who informally trade across Zimbabwe's borders as well as the opportunities that they stand to benefit from in the Africa Continental Free Trade Area. Zimbabwe is used as a case study as the study grapples to get to grips with the experiences of informal female cross border traders in Zimbabwe.

### **1.2 Background**

#### **1.2.1 Women in Informal Trade in Africa**

Also known as parallel trade, informal cross border trade has effects on the greater effects on the greater national, regional, continental and global economy. In terms of the employment, Gross Domestic Product (GDP) and share, informal cross border trade appears to be larger than the formal economy (Ndiaye 2010). Women are a prominent feature of informal cross border trade as in most cases it is their primary or only source of income. Women's involvement in informal cross border trade is therefore spurred by the need to ameliorate poverty and improve the welfare of families (United Nations Economic Commission for Africa 2012, Titeca and Celestin 2012). In

other words, women's participation in informal cross border trade is both a survival strategy and also an attempt to accumulate wealth. Due to their failure to access productive resources and support systems due to feeble economic policies, women resort to informal cross border trade thus making them a prominent feature of the economic activity (Chikanda and Tawedzera 2017). Such a set up partially explains why women contribute less significant proportions to formal international trade. The International Trade Center, cited by the Economic Commission for Africa (2021) draws attention to the fact that women owned business offer a paltry one percent of the global government procurement market.

The informal sector is a different from formal sector in this regard. The United Nations (2022) highlights that in the African continent, Small to Medium Enterprises (SMEs) steered by women create over 450 million jobs thus contribute around 60 percent of Africa's Gross Domestic Product (GDP). In as far as portraying the benefits that comes with female run businesses is concerned, the UNCTAD (2010) reports that women were significant players in the dominant sectors of the informal business realm in the Sub-Saharan region aptly positioned in dealing with economic crises. The USAID Southern Africa Trade Hub correctly observed that women comprise approximately 70 percent of informal cross border traders in the Southern African region contributing significantly to the economies of their countries (Ligomeka 2019, Macheng 2021).

Practiced by the unofficially employed driving small to medium enterprises, women's involvement in informal cross border trade appears to be more responsive to economic shocks and food crises in comparison to formal trade. Despite being disdainfully regarded by policymakers in most African governments, well documented research has reflected that female cross border traders have

and continue to invaluablely contribute to the growth of African economies (UNIFEM 2009). In the Southern African Development Community (SADC) region, informal cross border trade is estimated to contribute around an impressive US\$ 17.6 billion which translates to 30-40% of SADC intra trade (United Nations Women 2008). In Nigeria informal cross border trade contributes 20% of the country's Gross Domestic Product (GDP) whilst in Benin it contributes up to 75% of the country's GDP (UNCTAD 2013). Historically, women in Sub Saharan Africa have been involved in informal trade dating back to the colonial period (Portes and Haller 2005). The colonial economy and society only allowed men to access formal education and employment relegating women to informal trade.

Zimbabwean women have been no exception in as far as cross border trade is concerned. Garatidye (2014) notes that as a result of economic hardships that have hit the country, women in Zimbabwe participate in cross border trade going to neighbouring countries such as South Africa, Botswana and Zambia. Chikanda and Tawedzera (2017) traces women's informal cross border trade from the 1990s when Zimbabwe implemented the Economic Structural Adjustment Programme (ESAP). Many people lost their jobs and were therefore forced into informal trade. The situation only worsened in the post 2000 phase as industries were closed and economic decline took centre stage. Women had to take help their husbands who were either unemployed or even employed but did not receive gainful remuneration. Large numbers of women embarked into informal cross border trade.

### **1.2.2 African Continental Free Trade Area**

The African Continental Free Trade Area (AfCFTA) which seeks to bolster intra trade within the African continent is a flagship project of the African Union's Agenda 2063. The AfCFTA comes

as the latest attempt of over half a century of the African continent's regional economic cooperation experiments (Akinkugbe 2021). The Assembly, Secretariat, Council of Ministers and Committee of Senior Trade Officials forms the institutional framework for the administration, facilitation, implementation, monitoring and evaluation of the AfCFTA. Some of the many goals of the AfCFTA are to provide easy access to residency rights, lay the foundation for the establishment of a Continental Customs Union, facilitate the free movement of people across borders, stimulate socio economic inclusive growth on the African continent and reduce non-tariff and tariff barriers (Owusu - Gyamfi 2021). In this light, the AfCFTA grapples to attain the pan-African objective of uniting all Africa as a single compact trading bloc (Akinkugbe 2021). It is the vision that the AfCFTA, coupled with the Boosting Intra-African Trade (BIAT) speaks to intra-African trade bottlenecks paying specific attention to seven realms of trade facilitation, factor market integration, trade information, trade policy reform, trade related infrastructure, trade finance and trade related infrastructure (United Nations Economic Commission for Digital Trade in Africa 2017). The alignment and convergence of the formal architecture and African continental economic integration espoused in the AfCFTA is crucial in ensuring the effectiveness of the AfCFTA, its institutions, strategies, programs and its single market economy aspiration. Naldi and Magliveras (1998) prescribed that to ensure the success of the AfCFTA, must embark on a massive transplant of the World Trade Organization's integration regimes as well as institutions.

The AfCFTA agreement came into effect on 30 May 2019 following the ratification of the agreement by 24 of the 55 members of the African Union. Of the 55 African states, 54 have signed the AfCFTA as Eritrea remains the only state to sign the agreement. By May 2022, 43 states have not only signed the agreement but also deposited their instruments of AfCFTA ratification to the African Union Commission Chairperson. With an estimated combined Gross Domestic Product of

3.2 trillion and a gargantuan market of 1.3 billion people, the AfCFTA is the world's biggest free trade area giving birth to a multitude of business opportunities and new jobs across the African continent (Economic Commission for Africa 2021).

The centrality of gender equality in the development of economic cooperation and international trade is highlighted in the AfCFTA agreement's preamble which talks of

Recognizing the importance of international security, democracy, human rights, gender equality and the rule of law, for the development of international trade and economic cooperation (AFCFTA Agreement, 2018: 2)

Moreover, article 3(e) touches on the need for African governments to

Promote and attain sustainable and inclusive socio-economic development, gender equality and structural transformation of the State Parties (AFCFTA Agreement, 2018: 5)

Article 3 (e) reiterates on the need for gender equality promotion as one of the broad goals of the AfCFTA (Macheng 2021). Gender equality emerges as one of the requisites in delivering the transformative potential of the AfCFTA (Bayat 2020). Women and youth are crucial stakeholders in the continent's economic development as they participate in Africa's informal sector which contributes 85% of the continent's total economic activity (Ighobor 2020).

### **1.3 Purpose of the Study**

The study sought to explore opportunities and challenges for women cross border traders in light of AfCFTA in Zimbabwe. Reflections were made from a gender perspective, pertaining to how regional and continental trade frameworks can be improved to address the needs of women in informal cross border trade.

#### **1.4 Statement of the Problem**

Historically, women have been ignored in trade and economic development pacts and treaties on the African continent (Owusu Gyamfi 2021). In this old model of trade agreements, states, State Owned Enterprises (SOEs), Multi-National Companies (MNCs) and other huge corporations are the primary beneficiaries at the expense of women and the small to medium enterprises that they own. The African Continental Free Trade Area (AfCFTA) is the latest African initiative that seeks to improve trade and economic development of African countries. It is imperative to understand current challenges confronting women in informal cross border trade as well as the opportunities that women stand to benefit from.

Despite the uniqueness of each and every border on the continent, USAID (2016) highlighted that women informal cross border traders are confronted with more obstacles as compared to their male counterparts. Despite playing a critical role in cross border trade, women have reaped fringe benefits of their trading activities. Even though women contribute to the national economies of African countries, women's informal cross border trading is not recognised. The challenges to women's lucrative cross border trade which have both been identified and documented include poor regulatory frameworks, institutional barriers and cultural issues (Ityavayar 2013). Due to rampant corruption at formal borders, women in informal cross border trade have been forced to use wild animal corridors risking deadly clashes with wildlife (Macheng 2013). Women cross border traders lack the requisite knowledge which aid them in scaling up their businesses. Access to credit and technology are other obstacles women in informal cross border trade face as informal cross border trade itself is demonised (Gaidzanwa 1998). Female cross border traders are branded prostitutes and are often harassed by truck drivers, the police and customs officials. As a result, other gainful options which women can take they confront the aforementioned problems on a daily

basis. Cross border trade is generally thought of as a threat that demands to be controlled rather than a true and lucrative economic activity (Makombe 2011).

The AfCFTA is at risk of having preventable gaps if it does not reiterate on the crucial role of women in either snail pacing or fast tracking economic growth within the African continent. Without acknowledging the challenges that women cross border traders face and the need to address them, the AfCFTA may also damage its ambition of attaining socio economic growth in Africa (Owusu Gyamfi 2021). It is through discussing the obstacles which women informal cross border traders face and also the available opportunities that the AfCFTA dream of sustainable socio economic growth may be supported.

### **1.5 Objectives of the Study**

1. To examine the nature of women informal cross border trade in Africa with a specific focus on Zimbabwe.
2. To analyse opportunities that the AfCFTA presents for women in informal cross border trade in Zimbabwe.
3. To asses challenges confronting Zimbabwean women in informal cross border trade.
4. To explore ways of maximizing opportunities presented by the AfCFTA for women informal traders

### **1.6 Research Questions**

1. What is the nature of women informal cross border trade in Africa?

2. What opportunities does the AfCFTA offer for women in informal cross border trade in Zimbabwe?
3. What are the challenges confronting Zimbabwean women in informal cross border trade?
4. What is required to improve women cross border traders in Zimbabwe?

### **1.7 Assumptions of the study**

Women in informal cross border trading in Zimbabwe are facing challenges

The AfCFTA presents opportunities for women in informal cross border trading

Study participants will cooperate with the researcher during the data collection process

### **1.8 Significance of the study**

The study probes the opportunities and challenges of women informal cross border traders in light of the AfCFTA. In the past as well as currently, women face challenges as they informally trade across borders. What is critical to understand is the ways in which the AfCFTA may improve female informal cross border trade. The paper explores how the new African international agreement may boost these businesses. Findings derived from the study may be helpful in informing not only policy crafters but women in informal cross border trade to maximize on some of the prospects attached to the AfCFTA. Moreover, findings from the study should also speak to future and ongoing negotiations at various levels of the African continent thus providing an opportunity for the creation of gender sensitive trade agreements.

### **1.9 Delimitations of the study**

The study is limited to Zimbabwe as a country. It is also confined to the experiences of women involved in cross border trading.

### **1.10 Limitations of the study**

The researcher is a worker and occupies a very busy office which might compromise on the quality of the study. To mitigate this limitation, the researcher will take leave days so that he can put more effort on the study. Study participants might not be free to divulge information they might deem too personal to the researcher. In addressing this limitation, the researcher will explain before beginning the data collection process that information shared with her will not be linked to them in any way. It may be difficult getting a slot on the busy schedules of some of the participants especially in government departments. To counter this limitation, appointments will be set well before meeting participants.

### **1.11 Definition of key words**

**Informal cross border trade** is a system of trade which encompasses the buying and selling of goods and services between individuals and businesses in neighboring countries. Since this system of trade occurs outside state controlled parameters, income generated in the informal economy is rarely recorded for taxation purposes (Manjokoto and Ranga 2017). The manner in which business is organized forms the reason why it is called informal cross border trade. There are low numbers of employees, low levels of capitalization, high vulnerability market forces that often sees these

enterprises falling down. In most cases cross border trade is a single individual enterprise which is unregistered (United Nations Economic Commission for Africa 2009).

**Feminism** is a variety of social movements, political movements and ideologies that pursue a similar goal of establishing, defining and ultimately achieving personal, social, political and economic equality of sexes. Feminism is premised on the goal of achieving women's justice and equality in all aspects of life (Raina 2020).

**Women's Empowerment** is mostly conceptualized as the acceptance of women's views or at least making efforts to solicit them in decision making. It also encompasses raising the status of women through training awareness and literacy (Anderson 2018).

## **1.12 Dissertation Outline**

**Chapter One:** The first chapter introduces and provides the background of the study, the statement of the problem, research questions, and purpose of the study, hypothesis, and significance of the study, assumptions, and limitations, delimitations of the study, conceptual framework, and definition of terms.

**Chapter Two:** This chapter focuses on a review of related literature. It presents a review of various literature and studies which are related to the analysis of the opportunities and challenges that confront women in as far as informal cross border trade is concerned.

**Chapter Three:** This chapter describes the methodology that outlines the research design, the population of the study, the sample and sampling procedure, data collection technique, research instrument used for the study, data presentation procedures and data analysis techniques used for the study.

**Chapter Four:** In this chapter, it presents the data presented, analyzed and interpreted

**Chapter Five:** This chapter gives the summary, findings, conclusions and recommendation of the study. It also recommends areas for further study.

## **CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.0 Introduction**

This chapter works as a form of a measure which locates the research question into scholarly context. It seeks to appreciate other existing scholarly studies and contestations relevant to the debates on the challenges and opportunities that women face in the context of the AfCFTA. The chapter begins by explaining the principal theoretical lens that the research is built upon before proceeding to look into other scholarly insights pertaining to the nature of informal cross border trade, challenges faced by women informal cross border traders and continental and regional legislation supporting gender equality.

### **2.1 Theoretical Framework**

#### **2.1.1 Complex Interdependency Theory**

Arguments forwarded in the study are informed by the complex interdependency Theory coined by Keohane and Nye. The theory argues that the world is increasingly interdependent in human aspirations, communications and economics. What this scenario entails is that trans-national social movements, international organizations, and Multi-National Corporations (MNCs) have emerged as some of the non-territorial principal actors on the international scene (Keohane and Nye 1977). Traditional military concerns though important play second fiddle to a multiplicity of non-hierarchical issues such as poverty reduction, human rights and global warming among others. The establishment of international financial organisations, as well as liberal and international arrangements for trade are a response to the serious need for policy uniformity created by interdependency (Keohane and Nye 1984).

According to Keohane and Nye, three characteristics summarize complex interdependence,

1. Actors are both of a state and non-state actor orientation having manifold transnational, trans-governmental and interstate channels of communication.
2. There is no clearly ordered and unswerving hierarchy agenda of interstate relationships as there are multiple issues permeating various realms. Military security does not occupy a towering position on the agenda.
3. Military force plays a less significant role because it is not utilized by governments when complex interdependence succeeds.

In light of the explanations by Keohane and Nye (1977), it may be suggested that the AfCFTA as one of the many trade arrangements that the African continent has come up with, has been born as a result of the complex interdependency. The objectives of the AfCFTA demonstrate the need to boost trade, open markets and fight poverty in Africa, feats that can be achieved through interdependency of states upon one another. One of the knowledge gaps that the research seeks to fill is if the AfCFTA demonstrates the complex interdependency that exists between African economies.

### **2.1.2 Entrepreneurial Feminism Theory**

The study is also premised on the entrepreneurial feminism theory. Barbra Orser and Catherine Elliott are credited for coining the theory which is defined as a mechanism aimed at creating equity based outcomes and economic self-sufficiency for women and girls (Orser, Elliott and Leck, 2011). The study argues that women who have ventured into informal cross border trade are entrepreneurial feminist who are fighting the battle of attaining economic self-sufficiency as explained by (Orser et al, 2011). Entrepreneurial feminism, developed from social feminism, rose

as a response to a scholarly outcry over the “masculinization” of entrepreneurship. Entrepreneurial feminists are therefore agents of change who through innovative processes, services and products aim at improving women’s well-being and quality of life. In other words, entrepreneurial feminists are entrepreneurial missionaries who hold the belief that playing the role of an entrepreneur accords one the chance to effect social change through entrepreneurial efforts (Orser et al, 2011). The then Director of the Research National Foundation for Business Owners, Julia Weeks correctly observed that

Entrepreneurship offers tremendous opportunities for women across the world by opening doors to greater self-sufficiency, self-esteem, education, and growth – not only for the women themselves but also for their families and their employees. And women are changing the face of business ownership internationally; between one-quarter and one-third of the world’s businesses are owned by women. As their numbers grow and as their businesses prosper, they will change the way the world does business (Jalbert 2000:14).

The study aims at closing the knowledge gap on how women in informal cross border trade have effected social change through inspiring other women in Zimbabwe to empower themselves through cross border trade.

Entrepreneurial feminism has developed over the years. The granting of women a right to vote in the early 1900 century (Yuval-Davis 1997) and the achievement of civil and political rights in the early 20<sup>th</sup> century all paved way in the establishment of female run entrepreneurial ventures. Although entrepreneurial feminism has evolved over the years, Ferreira Dos Santos, Macedo, Ribeiro and Jardim (2019) opines that the lack of acceptance by some sections of the society produces a serious fear to pressure and open criticism on the part of the female entrepreneurs. Such

lack of acceptance is clear in the African context, when looking at the branding of women informal cross border traders as women of loose morals.

### **2.1.1 Entrepreneurial Feminism in Different Contexts**

Entrepreneurial feminism is not a one size fits all throughout the world. Societal rules, public policy, cultural norms, technological advancements and traditions have a significant influence from one setting to the other. For example, the Global Entrepreneurship Monitor (GEM) (2020) highlighted that the lowest figures of female entrepreneurs is found in Norway, Japan, North Macedonia and Pakistan. On the other hand, the highest figures of female entrepreneurs are evident in Brazil, Qatar, Madagascar and Saudi Arabia. Moreover, political and social statuses of women have changed mostly for better in many contexts of the world over the past 30 years (Minnit and Naude 2010).

Ferreira dos Santos et al (2019) gives voice to the view that despite the rise in entrepreneurial feminism, some women still find it difficult to strike a balance between the demands of the entrepreneurial world and tasks at home that they are expected to satisfactorily perform. Cultural norms appear to be a ghost that has perennially surfaced to haunt female entrepreneurs. With regards to personal awareness, some female entrepreneurs lack the self-esteem and confidence to present arguments during diverse forums articulating their positions. Gender inequality also challenges entrepreneurial feminism through limiting women's access to resources requisite for the development of their businesses. The relevance of the afore-said thought is backed by the fact that the entrepreneurial field has been predominantly characterised by men.

### **2.1.2 Motivations behind Entrepreneurial Feminism**

A myriad of considerations push women into entrepreneurship. These include race, age, background, economic status and education among others. Nevertheless these motivations can be broadly classified as negative and positive motivations which may also be explained as push or pull factors (Lee and Stearns 2012). On the side of negative motivations, women may be thrust into entrepreneurship as a result of frustrations at the workplace and dissatisfaction with the prevailing remuneration and or working conditions. Walker and Webster (2006) note that such scenarios may push women to start their own ventures. This may not be the case for the majority women in countries in the global south who may engage into entrepreneurship as a means of escaping poverty. With high levels of unemployment despite being educated, most of women in the third world end up starting their own enterprises.

Positive opportunities on the also pull women into entrepreneurship. Studies have brought to light the vitality of women's choices and decision making in as far as becoming an entrepreneur is concerned. This freedom of choice is reinforced by the need for these women to work when they please (deciding hours of business), freedom to decide when to take risks, and become their own bosses (Rey-Marti, Porcar and Mas-Tur 2015). In simpler terms what attracts women into entrepreneurship is the need to do things differently, in the way they deem fit and necessary unlike having a regular job where set rules have to be adhered to all the time. In Gill and Ganesh's (2007) perspective, the entrepreneurial mindset is controlled by personhood because autonomy, responsibility and freedom of choice take center stage.

Gill and Ganesh (2007) emphasize on an important dimension of entrepreneurial feminism as they argues that women who start their business ventures in most cases aim at creating opportunities

for other women who wish to economically stand on their feet. This is in concurrence with Orser et al (2011) who argue that entrepreneurial feminists should be regarded as entrepreneurial missionaries imbued by the belief that they should a positive role in effective social change.

## **2.2 Nature of Women Informal Cross Border Trade in Africa**

A considerable number of studies have been conducted in attempts to understand the nature of informal cross border trade in Africa. Such studies include those of Nsolo and Mijere (2011), Ogalo (2010), Chipika and Malaba (2009), UNIFEM (2008), SADC (2008), Southern African Migration Programme Studies (2007) and Muzvidziwa (2005) among others. Conceptualized by SADC (2010) as any form of business transacting services and goods across national borders without permit, import or export license, informal cross border trade which mostly thrive on evading government gazetted taxes and fees, hiding of goods, false classification, under invoicing of goods, bypassing of the official border entrance and exit points among a multitude of tricks (Njiwa 2013). Taking place at the sub-region, region, globally and inter-continental levels, informal cross border trade highly complex activity of international trade. Ndiaye (2010) vehemently argues that the real integration of Africa is occurring in informal trade rather than it is progressing in the formal realm. Dubbing it Africa's "Real" Economy, Ndiaye (2010) continues to state that African populations are more at ease to trade across borders informally and has consequently cushioned the continent from the adverse effects both food and financial crises.

According to Blumberg, Malaba and Meyers (2016), women involved in informal cross border trade in Africa enjoy the benefits of being their own bosses and also achieve a better quality of life than fellow women in conventional occupations. Through allowing women to heavily invest in

health care, property and their children's education, women in informal cross border trade become the envy of their communities (Muzvidziwa 2005). Typically women informal cross border traders are members of one or more "savings clubs" that attempt to proffer them with short term working capital crucial in scaling up their businesses or even inject capital in their enterprises when they incur losses (USAID 2016). Such assertions are contrary to the prevalent belief that women are disempowered in decision making in as far as informal cross border trade income is concerned. A 2004 study conducted by the International labour Organisation, (ILO) brought out that women's informal cross border trade is a principle dimension of women's wealth creation, poverty reduction and self-employment. It provides 60% of non-agricultural self-employment in Sub-Saharan Africa. Women's informal cross border trade employs "1.2 people in their home businesses, support on average 3.2 children as well as 3.1 dependents who were not children or spouses" in the West and Central African region.

Behind the colourful picture portrayed above on the benefits that women reap from informal cross border trade is also the painful truth regarding the challenges that these "women without borders" face (Muzvidziwa 2005). Informal cross border trade is when looking at the challenges that women face, a hazardous enterprise. Women make up to 70 per cent of informal merchants who conduct business across African borders. Notwithstanding this significant constituent of cross border traders that they make, women remain vulnerable to exorbitant levies and bribes (Economic Commission for Africa 2021). Female cross border traders undergo terrible ordeals as some official demand sexual favours in order to release their goods and them (Kurebwa 2015). Women in informal cross border trade are involved in long periods of time away from their homes and this takes a heavy toll on their marriages escalating the risk of contracting Sexually Transmitted

Infections (STIs). As accommodation food and transportation is expensive in foreign countries, some women informal cross border traders may seek to reduce expenses by indulging in sexual activities. As a result of these nefarious coping mechanisms that some, not all women informal cross border traders indulge in, many end up perceiving all women in informal cross border trade as prostitutes (Kamanuka 2012).

Inadequate access to financial resources which enable women to expand their cross border operations is cited as great impediment. Sakr (2021) reports that women in informal cross border trade are less likely to successfully get loans from banks. Instead they get insufficient funds from banks, women informal cross border traders end up getting capital injections from friends and relatives (World Bank 2013). This limited access to formal streams of financial resources may be caused by women's lack of fixed and immovable assets that may be used as collateral.

Furthermore, the World Bank (2013) notes that women in informal cross border trade are drawn back by the lack of updated and coherent information on markets, border regulations, duty free products among a host of other issues. Without this important information, they purchase goods that may have high tariffs, end up paying bribes to customs officials for products that should freely pass from one country to the other. The costly and intricate nature of formal trade in Africa forges an excellent environment for corruption and bribes to thrive. In the Great Lakes region, over 80% of cross border traders report to have paid bribes to ensure the safe crossing of their goods partially because they did not know which one were authorized to be traded across borders and which one were illegal to trade across borders without a permit (World Bank 2013). In this light one is pushed into questioning how much Zimbabwean women involved in informal cross border trade know

about the AfCFTA. It is another gap that this research seeks address in chapter four where study findings are presented analyzed and discussed. These challenges and others not mentioned here snail pace if not stall the progress of women in informal cross border trade.

## **2.3 Continental and Regional Instruments on gender equality**

### **2.3.1 The African Union and Gender Equality**

Prior to looking into some of the opportunities that women in informal cross border trade stand to benefit from in the AFCFTA, it is vital to understand some of the continental and regional pieces of legislation which support gender equality. The Constitutive Act of the African Union (Constitutive Act or Act) bears evidence on how the African Union is committed to gender equality in article 4(I). This provision has set in motion gender mainstreaming which is defined by the United Nations Committee on Economic Social and Cultural Rights (1997:5) as the

“...process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated”

In 2003 in Maputo, the African Union adopted the African Charter on human and People's Rights on the Rights of Women in Africa. Dubbed the Women's Protocol, it emphasized on the importance of the elimination of discrimination of all women in the African continent. Critical to highlight is that the Women's Protocol is an extends the provisions on women's rights espoused in the African Charter and the Convention on the Elimination of Discrimination Against Women

(CEDAW) which are very important human rights laws that most African countries are parties to. It accorded African women the right life and integrity and security of her being abrogating inhuman, degrading treatment, cruelty and exploitation in all its forms (Anderson 2010). The Solemn Declaration on Gender Equality in Africa also known as the Gender Declaration, adopted in July 2004 is another demonstration of the continental body's commitment to gender equality. The Gender Declaration reiterated the AU pledge to expand, accelerate and continue to promote gender equality in all realms of life as well as all facets of life.

Budoo Scholtz (2022) forwards the idea that after the adoption of the Maputo Protocol in 2003, a number of declarations, comments and resolutions have been adopted seeking to better protect women in Africa. One current initiative that the African Union is spearheading is the Gender Strategy for Gender Equality and Women's Empowerment (2018-2028). The Gender Equality and Women's Empowerment (GEWE) is premised on a multi-sectoral and inclusive approach informed by the lessons learnt from the 2009 gender policy. Its objective is to ameliorate if not eradicate foremost inhibitions that stand in the way of women's empowerment and full participation in socio-economic and political initiatives. The GEWE seeks to amplify women's voices courtesy of adequate financing of women empowerment endeavours plus the correct implementation of laws supporting the rights women (African Union 2022). The GEWE strategy stands on four pillars. Each and every pillar comprises of proposed activities as well as their outcomes that support the attainment of the objectives of that pillar.

**Pillar 1** exerts its energies towards making the most out of opportunities and electronic technology dividends. Pillar 1 recognises that women are incapacitated to effectively participate in sustainable development activities because they lack the requisite technological skills and expertise. It

therefore calls upon financial institutions and electronic technology firms to place more attention on the participation of women in technological initiatives.

**Pillar 2** concentrates on resilience, security and dignity of women. Emphasis is placed on girls and women's psychological and bodily integrity that is in most cases infringed upon as a result of direct physical violence and other harmful cultural practices such as virginity testing, female genital mutilation, infibulation and early child marriages. It is the GEWE's proposal that the African Union implements guidelines on Ending Violence against Women and Girls (VAWG). Such a noble move should not end there but also proceed to put in place funds to smoothen the running of national projects which penalize those caught on the wrong side of the law on women's rights.

**Pillar 3** focuses on the need to put in place laws and policies that protect and promote women's rights. The challenge that this pillar seeks to address is that of the implementation of good policies that Africa has produced in the past but have not been effectively implemented. The GEWE strategy proposes the creation and implementation of a new initiative named "All for Maputo Protocol Programme" This programme aims to call upon all African countries to ratify and domesticate the Maputo Protocol.

**Pillar 4** places focus on women's visibility, voices and leadership. For women to be heard, it begins with their representation in all the political, economic and social realms. Being represented, they can identify and also effectively deal with barriers that pull women down. The pillar proposes knowledge development and management through the documentation of the stories of women who fought in Africa's liberation struggles (African Union 2022).

### **2.3.2 The Southern African Development Community (SADC) and Gender Equality**

SADC has shown its commitment to gender equality through its ratification of global and continental pieces of legislation which outlaw the oppression and suppression of women. In March 2004, SADC ratified CEDAW. States in the SADC region have reaffirmed their commitment to gender equality as entrenched in the Beijing Platform for Action of 1995, United Nations Resolution 1325, the Dakar Platform for Action (1994), Millennium Development Goals (MDGs) and the Constitutive Act of the African Union, specifically Article 4. In 1998, SADC adopted the Declaration on Gender and Development and its Addendum on the Prevention and Eradication of Violence against Women and Children. 1999 witnessed the regional group coming up with a concrete Plan of Action. This Plan of Action was transformed into the 2006 - 2010 Regional Strategic Implementation Framework on Gender and Development.

In the 21<sup>st</sup> century, SADC member states have considerably improved in as far as their gender guidelines, structures, programmes, policies and action plans. These have been instrumental in addressing gender disparities, improving gender mainstreaming, raising awareness on gender analysis and equality among other issues. Women's interest groups anchor their arguments, proposals and programmes of these continental and regional laws therefore revealing their vitality in improving the welfare of women (Economic Commission For Africa 2021). Nevertheless, in the area of women empowerment in trade and development, specifically women in informal cross border trade, regional policies leave a lot to be desired. Some of the important SADC policy and legal structures that are coherent to women informal cross border traders include

- ✓ SADC Protocol on Trade
- ✓ SADC Gender Policy
- ✓ Protocol on the Facilitation of Free Movement of People

- ✓ Protocol on Industry Protocol on Gender and Development
- ✓ SADC Regional Poverty Reduction Framework

## **2.4 Opportunities for Women Informal Cross Border Traders under the AfCFTA**

Such laws are an important opportunity that women in informal cross border trade should capitalize on. Sibalo (2019) bemoans the lack of proper implementation of these policies, a factor which has seen women informal cross border traders failing to freely move and trade their goods to the best of their capabilities. He further highlights that advocacy work should be embarked upon to ensure that women involved in informal cross border trade are less burdened.

The advent of the AfCFTA has seen scholars and organizations map up different ways through which women in informal cross border trade may benefit. Macheng (2021) highlighted that the AfCFTA may present an opportunity to women in informal cross border trade through pressuring governments to formalize informal cross border trade. Another opportunity touches on the reduction of tariffs and removal of Non-Tariff Barriers (NTBs) for informal cross border traders. Also, the improvement of dilapidated physical infrastructure is another opportunity that the AfCFTA presents.

Bayat (2020) makes an interesting observation as she claims that women are not a homogenous group. She tried to drive home the point that the implementation of the AfCFTA will affect women in informal cross border trade differently. Variables including role in the economy, location, education, experience will be decisive with regards to who gets what when and how.

In a prescriptive manner, Owusu-Gymfi (2021) talks of a gender protocol for the AfCFTA. She opines that such a protocol would clearly spell rules on how gender and trade issues should be dealt with in the African continent. More so, it would galvanize resources for women therefore

empowering them to even venture into other sectors of the economy that they are currently unable to participate as a result of inadequate resources. An AfCFTA gender protocol would have a positive ripple effect in as far as poverty reduction is concerned. Owusu-Gymfi (2021) bolsters her argument using statistical evidence. She explains that women head approximately 18-21 percent of African households. Research reflects that women significantly contribute to family budgets meaning that their access to income which in this case will be derived from cross border trade would go a long way in reducing household poverty.

## **2.5 The AfCFTA and Africa's previous attempts on economic cooperation**

### **2.5.1 Sceptics versus Optimists**

Two lines of thought appear to be tussling for superiority in as far as how the AfCFTA will fare. They have been categorised into two camps, namely sceptics and optimists. The discussion will focus on the sceptical side of the discussion before analysing arguments presented by the optimists (Akinkugbe 2021). The African Union recognizes eight Regional Economic Communities (RECs) namely the Southern African Development Community (SADC), Economic Community of West African States (ECOWAS), Common Market for Eastern and Southern Africa (COMESA), East African Community (EAC), Intergovernmental Authority on Development (IGAD), Arab Maghreb Union (AMU), Community of Sahel-Saharan States (CENSAD) and Economic Community of Central African States (ECCAS).

Skeptics note that in most of the RECs noted above, non-economic cooperation has been more pronounced thus registering more success as compared to economic integration (Akinkugbe 2017). An analysis of sub regional communities demonstrate in Africa illustrates that African countries place high priority on national economic development policies before regional roadmaps and

plans. In some cases there is incomplete domestication of regional policies whilst in others domestication of regional policies is too slow. Adegboyega (2020) a skeptic points to the delay in the ratification of the AfCFTA by some African parliaments portray a true picture of the reluctance with which African governments approach calls for regional integration. According to Akinkugbe (2021), there is a possibility that colonial divisions coupled with the lack of trust among Anglophone, Lusophone and Francophone countries may simply wade into the AfCFTA implementation process. The AfCFTA may be a reproduction of the problems that have beset RECs albeit at a grand scale!

Sceptics further highlight that for the AfCFTA to deliver its promise of improving trade and development in Africa, pre-existing impediments should be addressed. Ndonga, Laryea and Chaponda (2020) note that if effective services and goods trading is to be optimised under the AfCFTA, deficiencies in physical infrastructure, financial resources, technical capacity and elimination of non-tariff measures should be remedied. Paying specific attention to physical infrastructure, Akinkugbe (2021) observes that existing physical infrastructures (rail and road) show a colonial footprint in post-colonial Africa. RECs have attempted to address this challenge with limited success. In Obegon-Odoom (2020) viewpoint the AfCFTA is incapacitated to re-engineer a redistribution of legal and economic ordering. If this state of affairs continues and the challenges discussed are not discussed, the AfCFTA may not be able to register success beyond the meagre and isolated economic accomplishments made by RECs (Akinkugbe 2021).

On the other hand, optimists, mostly institutional representatives and actors have faith in the AfCFTA, noting the win-win nature of the agreement. Luke and MacLeod (2019) argues that

despite the fact that African economies are not on the same pedestal in terms of development, all can still gain from the AfCFTA. Industrialised countries stand to benefit from selling their finished products. Less industrialised countries can also benefit through creating linkages in the regional value chains. As goods will be allowed to freely pass across borders, landlocked countries will also reap benefits especially when purchasing goods from outside the continent. Agricultural products producing countries will have their share of the continental cake as the whole of Africa would bank on them for the continent's food security. Close analysis of both skeptics' and optimists' arguments, one realises that they are eye opening in as far as pointing areas that need improvements as well as areas African countries should exert maximum efforts towards in the AfCFTA is to succeed.

## **2.6 Policy and Legal Frameworks that Protect Women and Girls in Zimbabwe**

Prior to discussing the architecture of pieces of legislation and policies that protect and promote women's rights in Zimbabwe, it is vital to understand international conventions, instruments and treaties that Zimbabwe is a party to. The majority of international law Zimbabwe has ratified have been ratified and aligned them with its domestic laws falling under the purview of the Ministry of Women's Affairs, Gender and Community Development (MWAGCD). These include among others, Convention on the Elimination of all Forms of Discrimination against Women (CEDAW); Southern Africa Development Community (SADC) Gender and Development Protocol that also includes its Addendum on Prevention and Eradication of Violence Against Women and Children; Beijing Platform for Action; Protocol to the African Charter on Human and People's Rights of Women; International Convention on Economic, Social and Cultural Rights; Convention on Civil and Political Rights (CCPR); Universal Declaration of Human Rights (UDHR); Equal Remuneration Convention (ERC); Protocol to the African Charter on Human and People's Rights

on the Rights of Women 2005 (The Maputo Protocol), Millennium Development Goals (MDGs) of 2000; and Sustainable Development Goals (SDGs).

A close perusal of the Zimbabwe's Constitution that came into force in 2013 discloses that the rights of all the men and women of Zimbabwe are recognized. It outlaws all customs and traditional practices that infringe on the rights of women such as widow inheritance, forced and unforced virginity testing, female genital mutilation, pledging of girls as appeasement to avenging spirits (Kuripa Ngozi), child marriages, sexual intercourse between father in laws and newly married daughter in laws. Moreover, Section 17 (1) (a) provides for the State to promote the full participation of women in all spheres of Zimbabwean society on the basis of equality with men on Section 56(2) reads, "Women and men have the right to equal treatment, including the right to equal opportunities in political, economic, cultural and social spheres." Under Section 2.9 on National Objectives, the Constitution of Zimbabwe provides for gender equality in decision making structures. Section 56 of the Constitution clearly provides legislation for equality for all people and non-discrimination on the basis of gender.

Other laws that protect women's rights include the Domestic Violence Act of 2006, the First Schedule of the Public Service Regulations of 2000 which outlaws sexual harassment, amendments to the Labour Act (Act 7 in 2002 and Act 17 in 2005) prohibiting sexual favour demands in return for recruitment and promotion at the workplace. As a result of the aforementioned laws, women's visibility and representation within the civil service has escalated from just 18 percent in 2015 to over 25 percent in the year 2015. As of December 2017, in the judicial sector, women constituted 46 percent of Supreme Court judges (ZUNDAF 2018). Notwithstanding all this progress that has been made to advance the empowerment of women,

Moyo (2019) laments that a lot still needs to be done because women are still predominantly involved in small scale and low value economic activities that men do not usually go into such as hairdressing, catering, care work and subsistence farming. Manufacturing, construction and banking, as mainstream economic activities are still the preserve of men.

Moyo's (2019) arguments expose the disparity between public policy as espoused in government's policy documents versus implementation that takes place on the ground. Looking at the National Gender Policy (2013 to 2017), clear provisions for gender mainstreaming and equal advancement of women and men are laid out. In fact, the National Gender Policy's broad objective is the eradication of gender discrimination in all aspects of life but still inequality along gender lines persist.

## **2.7 Women Empowerment**

Both national and international discourse on development and human rights is strewn with the concept of women's empowerment. Owusu-Gyamfi (2021) posits that women's empowerment is critical when analyzing human development dimensions from a social justice and equality perspective. Women's empowerment is a key human capital investment that aids both state and non-state actors in closing the gender gap. Nevertheless, a vital question that has sprung up in the women's empowerment debate is; What are the steps that can be taken to achieve women empowerment? Governments through public policies may adopt a plethora of approaches that seek to eradicate gender discrimination. Such approaches guarantees that women have the same opportunities in accessing public services, financial assets such as credit, attaining productive asserts such as land a political voice that ensures that their concerns are placed on mainstream

political agendas (World Bank 2011). However, policy pronouncements alone cannot bring about women's empowerment. Macheke (2021) argues that government policies must be followed up with the practical implementation of what the actual policies hold.

Shonhayi's (2019) opinion of the practical implementation of women empowerment must start in the early stages of life with girls. Both the government and civil society organisations must strive towards ensuring that both boys and girls have equal access to the same quality and quantity of education and health care. Bhagowalia et al (2012) forwards that the endowment of women and girls that covers nutrition, education, health and employability benefit entire populations because it has substantial improvements on women's wellbeing, their husbands and also their children. Inheritance issues that present obstacles to widows can be addressed through women empowerment. Ali et al (2011) draw attention to the fact that strengthening women's property rights has the benefit improving inheritance rights clarifying that widows automatically inherit their late husbands' estate in the event of death.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter presents the research methodology that was used in collecting data for the study. It also addresses procedures followed in establishing the opportunities and challenges for women informal cross border traders in Zimbabwe. It starts by explaining the interpretivist research philosophy which informed the data gathering processes. The case study research design is also discussed before pointing out why it was adopted in the study. The case study research design advantages and drawbacks are also looked into. Moreover, the chapter covers aspects such as the population, the sample as well as the sampling techniques. The study's cardinal research instrument, the interview and Focus Group Discussions which complimented it are also discussed in the chapter. Before the chapter ends, ethical considerations that the researcher was careful to impinge upon are also discussed.

### **3.2 Philosophical Assumptions of the Study**

Also known as interpretivist research philosophy, interpretivism encompasses the interpretation of elements of the study by the researcher. Premised on a critique of positivism in social sciences, interpretivism stresses on qualitative analysis of finding over quantitative analysis. This is because interpretivism assumes that access to reality is a product of social constructions including shared meanings and instruments, consciousness and language (Myers 2008). Some of the most important variations of interpretivism include hermeneutics, phenomenology and symbolic interactionism. The interpretivist approach emphasizes the idea that the researcher should appreciate difference between individuals of various backgrounds, sexes, races, ethnic groups among others. Focus is place on meaning thus the utilization of several methods seeking to reflect and understand the

various aspects of issues under discussion (Saunders, Lewis and Thornhill 2012). The interpretivist philosophy was instrumental in understanding the diverse challenges that women informal cross border traders encounter. Meanings of some cultural values like marital status within the Zimbabwean setting had to be interpreted. For instance women without partners be they single, widowed or divorced are in most cases viewed as people of loose morals hence the branding of most women informal cross border traders as “prostitutes”

Naturalistic methods of data collection such as questionnaires, secondary sources and interviews are characteristic of the interpretivist approach (Collins 2010). These data collection tools as part and parcel of the interpretivist research philosophy were crucial in uncovering that whilst the African continent as part and parcel of the international community is celebrating the AfCFTA, there are certain requisite actions that African countries should take so as to enjoy the full benefits of the AfCFTA. Collecting data from women informal cross border traders in Zimbabwe unmasked that information on the AfCFTA was not readily available. The researcher therefore interpreted this as a shortcoming on the role of the Government of Zimbabwe that might be omitted in some discussions on how the African international community is trying to bolster trade and alleviate poverty.

### **3.3 Research Approach**

The study adopted a qualitative research approach. According to Borg and Gall (1996), a qualitative research approach allows for ‘a thick description’ of the phenomenon under study. It allows the researcher the opportunity to use open ended questions that have the ability to collect varied amount of data thereby reaching concrete conclusions Kumar (2008). Creswell (2018) postulated that qualitative research approach permits the research to view alternative explanations

of a situation or phenomenon under investigation. It makes use of a variety of methods to collect data to establish different meanings of phenomena under investigation. The qualitative character of the design allowed for the researcher to connect with participants and gain a richer understanding of the nature of women informal cross border trade as participant described some of the smallest aspects of the study.

Participants were able to respond to the researcher's questions in a far more "richer" way, and it provided insightful information that might not have been obtained by another method. An example of this richness of collected data was shown through Natalia, a 24 year old woman from Epworth who chronicled her ordeal during a workshop organised by ZIMTRADE. As the researcher was investigating the challenges confronting women involved in cross border trade, Natalia explained a scenario when the goods she was smuggling were impounded at the Beitbridge border post. She explained how she ended up offering herself to the male ZIMRA customs officer who had impounded them. This was because the impounded goods were the largest consignment of goods that she had ever ordered and was therefore willing to do anything not to lose it. According to her, the sexual encounter she had with the ZIMRA customs officer was unprotected and resulted in her contracting a Sexually Transmitted Infection (STI). Feelings of regret were evident as she spoke of "*kuzvidemba*" which is a Shona word for regret. It is through the case study design and qualitative research approach that such minute details came to light.

### **3.4 Research Design**

Kumar (2005) defines research design as a plan, structure and strategy of investigation so conceived as to obtain answers to research question and problems. Barbie (2000) suggests that

research design is an extremely important element of the research process since it holds all elements in a research together. Research design also enables the study to anticipate the appropriate research decisions to be made that will maximise the validity of the eventual outcome. The design explains in some detail how the researcher intends to conduct the work, namely how the questions asked in each research would be addressed (Sarantakos, 2005). In other words, a research design is a plan for carrying out the research from the initial stage to the last stage. The process includes research questions emanating from the topic. The investigative questions, in the form of an interview schedule, followed from the main questions in this research.

The study used a case study research design. Creswell (2014) defined a case study as an empirical study or investigation of a contemporary situation within its real life context using different sources of evidence. The researcher chose to use case studies for a variety of reasons, despite the fact that it is extremely difficult to generalize case study results and determine a clear cause or effect for diverse difficulties. A case study research design affords the researcher the opportunity to gather detailed data using a variety of data collection methods over a sustained period of time.

### **3.5 Research Population**

According to 2022 population census, the population of Zimbabwe stands at 15 178 979 people. The census found out that 52 percent of the population which is 7 889 421 are female while males consisted of 48 percent at 7 289 558 (ZIMSTAT 2022). It is impossible to gather data from this huge population. Interviewing such a large number of people is not practical due to time and budgetary constraints, among other factors. As a result, sampling was utilized. Sampling as

conceptualized by McPhail (2001) is the process of choosing a small number of individuals (a sample) from a larger population (the sampling population) to serve as the foundation for estimating or imagining a fact, circumstance, or outcome relevant to the larger population. Similarly, Leedy (2008) opines that samples are ideal for they serve the purpose of sufficiently representing the particular population that a researcher seeks to generalise.

### 3.6 Sample and Sampling Techniques

#### 3.6.1 Sample Size

**Figure 3.1 Sample size**

| <b>Group</b>                                                          | <b>Number</b> | <b>Sampling procedure</b> |
|-----------------------------------------------------------------------|---------------|---------------------------|
| Women informal cross border traders                                   | 65            | Random                    |
| ZIMTRADE                                                              | 1             | Purposive                 |
| SADC Secretariat                                                      | 1             | Purposive                 |
| Ministry of Women’s Affairs, Gender and Community Development (MWGCD) | 1             | Purposive                 |
| Zimbabwe Cross Border Traders Association                             | 3             | Purposive                 |
| Zimbabwe Revenue Authority                                            | 2             | Purposive                 |
| Ministry of Industry and Commerce                                     | 1             | Purposive                 |
| Ministry of Small to Medium Enterprises (MSME)                        | 1             | Purposive                 |
| <b>Total</b>                                                          | <b>75</b>     |                           |

#### 3.6. 2 Sampling Techniques

The researcher used purposive or judgmental sampling method on the 10 study participants. Representatives of the other organizations that participated in the study were likewise carefully chosen after it was determined whether they had access to the data the researcher was looking for. By using the sampling technique, it was ensured that the sample group reflected specific traits of the researcher's targeted population. According to Sekaran (2000), in a judgmental sampling

strategy, sample subjects are chosen based on their capacity to offer the specific kind of specialized information required by the researcher. The following method of applying a purposeful sample to responders was used:

Women informal cross-border traders who attended workshops and meetings organized by the Zimbabwe Cross-Border Traders Association were chosen because they would provide the researcher with data covering all study objectives. These women were chosen at random and given questionnaires, which they completed and returned to the researcher. According to Best and Khan (2003), random sampling is a sampling strategy that allows for the randomization of sample selection. Anyone in the sample has an equal chance as others within that very sample, of being selected and work as a representation of the whole population. These women were between the ages of 18 to 49. Their marital statuses were a mixed bag as they ranged from being married, single, divorced to being widowed. Married women were very few among the participants engaged. Much of the information of the demographics of the study participants are discussed in chapter four.

Purposive sampling was also employed to specifically select MWGCD and other personnel who had knowledge and exposure of the experiences of the women informal cross border traders. Such information could be the challenges they have faced and are currently facing, attempts to provide for their family, dynamics within their private lives, access lines of credit, linkages, aspirations, requirements and opportunities that can be exploited in future.

### **3.7. Data Collection Tool**

The main data collection instruments used in this research were key informant interviews, questionnaires and secondary sources.

#### **3.7.1 Key Informant Interviews**

Interviews are defined by Abawi (2013) as a research technique that involves the collection of data by way of asking questions was used in the study's key informants. Yin (2011) contends that, guided interviews are particularly useful when the aim of an enquiry is to gather information about the opinions of particular persons or institutions in order to gain qualitative insights into a problem of interest. Key Informant Interview Guides (KIIG) were used in conducting key informant interviews. Consisting of chiefly open ended questions, KIIG were instrumentalized by the researcher used to probe for further information from the interviewees. Eight key informant interviews were conducted within three weeks in October 2022. All of them were conducted in periods of approximately 30 minutes depending on how open the participant was. One of the interviews were prematurely terminated as the participant received a telephone call filtering in news that his younger brother has been involved in a road traffic accident and died on the spot. After the incident, the researcher had to interview the participant's second in line according to their organization's hierarchy.

Of particular note was the interview with the head of the Zimbabwe Cross Border Association. The arrangement of the questions that the researcher planned to use according to the guide was altered. She changed the direction of the interview as she took the researcher on a historical background of cross border trade in Zimbabwe. In a cheerful and loud voice, she was so bent on

ensuring the researcher understood where cross border trade came from up to the point it is in the present day. She gave reference to literature that the researcher was supposed to digest for an even better understanding of what she tried to explain. The interview ended up gobbling up an hour of the researcher's time. Critical to highlight is that despite the sometime enormous amounts of time that interviews took, they were worthwhile as they gave the researcher valuable insights into women informal cross border trade. As a result of their diversity, interviewees had different approaches to how challenges affecting cross border traders should be tackled. Interviewees were a central cog in the gathering of information that was crucial to the study.

### **3.7.2 Questionnaire**

A questionnaire is a systematic set of questions put in a structured manner, crafted by the researcher to extract information from participants in a study (Griffin 2013). In similar light Hale (2011) talks of questionnaire as a research instruments that embodies sequentially structured open-ended and closed ended questions. Answers prearranged by the researcher are provided in the questionnaire and the participant has to choose from those questions. A similarity between an interview and a questionnaire is that both extract data from study participants through asking him questions. This is different from the scenario there is when observation is used, for the researcher may collect information without asking the participants questions.

Considering the busy nature of the researcher's job, the questionnaire was chosen because it allowed the participants to answer the questionnaire at their own time. Ten questionnaires were left at the offices of the Zimbabwe Cross Border Traders Association every Monday for four consecutive weeks. The first set of questionnaires was left at the association's offices on the 26<sup>th</sup> of September 2022 after the researcher was encouraged to do so by the personnel at the office.

They were collected the following Monday as a new set of fresh ones were left at the offices. Women informal cross border traders who passed by the offices were either asked to fill in the questionnaire there or take them home and return them later. Some of the questionnaires were responded to on during tea and lunch breaks of the two Zimbabwe Cross Border Traders Association workshops that she attended on the 30<sup>th</sup> September and 14<sup>th</sup> of October respectively. The anonymity attached to questionnaires resulted in women informal cross border traders highlighting issues that some of them might have been shy to speak about, for example questionnaires brought out that the challenge of sexual abuse was serious. Findings from questionnaires were triangulated with those derived from interviews and secondary data.

### **3.7.3 Secondary Sources**

Secondary sources were crucial source of data for the researcher. Published and unpublished dissertations, reports on cross border trade in Zimbabwe, women and informal trade among others were used by the researcher. As the researcher collected data through questionnaires and interviews, she was also offered information by some participant who felt that it would go a long way in helping her understand the gendered dimensions of informal cross border trade. Criticisms against Zimbabwe, SADC and AU trade policies that negatively affect women informal cross border traders were also considered.

### **3.7.4 Data collection procedure**

These are the steps and procedures the researcher adhered to during the collection of data from the participants. Permission was first and foremost granted by the Bindura University of Science Education (BUSE), Department of International Relations. The Department issued the researcher

a letter transparently indicating that the study was academic in nature and the findings produced were to be also used for academic purposes. A verbal permission was given to the researcher by the Zimbabwe Cross Border Traders Association, to collect data during the two workshops that the researcher attended. It was the researcher's impression that study participants felt more relaxed to share their experiences and the struggles they encounter in foreign lands and at border posts because the researcher is also a woman. Also the rapport that the researcher has cultivated with the women at the Zimbabwe Cross Border Traders Association whilst sharing experiences in the Civil Society realm went a long way in smoothening the data collection process. Manyoni, who was one of the key speakers at the second Zimbabwe Cross Border Traders workshop had this to say about the researcher in her address,

*It gives hope and joy to see that young women are trying to understand some of the challenges confronting fellow female entrepreneurs. These women are bold enough to cross borders in search of a better quality of life for their families, put food on the table and a status for them in society. It is through such inquiries she is making that the world knows of women's resolve to become better. Her presence here is indicative of the possibility of the solving of the challenges that confront women engaging in informal cross border trade.*

Research participants were also asked for permission prior to beginning data collection. They were also assured that their responses were to be kept confidential.

### **3.8 Data Presentation and Analysis**

The data collection exercise had mixed experiences. Some study participants failed to trust the researcher and therefore refused to have the interviews that were done with them recorded. One of the key informants who declined to be recorded spoke of past experiences saying

“...many a times, we have allowed journalist who visit our offices, disguised as researchers, like you, to interview us, only to see our names tarnished in the newspapers the following morning” (Eric 12 October 2022)

Five interviews were collected as the other three said they were not comfortable with them being recorded. These mixed experiences also had different effect on data analysis. Recorded interviews were easy to analyze as the researcher could repeat the interview countless times before arriving at a conclusion. This cannot be said for the interviews where the researcher only relied on the notes made during the interview.

Amid these varied experiences, the researcher transcribed in verbatim all the data derived from the field. It was put in her own format which enabled her to analyze the data. Beyond this stage, the researcher proceeded to data cleaning. At this stage, irrelevant data obtained from respondents was removed. This includes incongruent data which failed to address the key objectives of the study. The data cleaning exercise brought structure, meaning and order the collected data that the researcher wanted to work on.

Qualitative data analysis was adopted in assisting the researcher to provide an outline which guided the tracking of important qualitative data, assembly and lastly scrutinize it. It was through qualitative data analysis that the researcher could decipher different perspectives on the opportunities and challenges that women informal cross border traders face in the context of the AfCFTA. Qualitative data analysis made it possible for the researcher to understand the nature of informal cross border trade and how it positively and negatively affected women in the trade thereby establishing valid and crucial explanations.

### **3.9 Trustworthiness**

The trustworthiness of the findings of any study can be seen through the validity and reliability of the findings. Bryman and Bell (2007) opine that validity can be put into two categories, external and internal validity. External validity deals with degree to which research findings can be generalised to other events, people and settings. On the other hand internal validity refers to whether the conclusion that the study arrives at take into consideration a causal relationship between two or more variable. External validity focused on the generalizability of research finding of the challenges and opportunities of women informal cross border traders in light of the AfCFTA to other countries in the African continent. Internal validity strove to ensure the credibility of research findings of the study in as far as coming up with relevant recommendations to the challenges that confront women involved in informal cross border trade.

Polit and Hungler (1993) highlight that reliability focuses on the extent to which a study's findings are consistent over a period of time. It also looks into the accurate representation of the total population that the study looks at. For a study's findings to be reliable, the researcher should ensure that no section of the population or a particular individual is accorded more attention than the other. Polit and Hungler (1993) further highlight that reliability encompasses the degree of consistency with which data collection tools gauges attributes that it is intended to gauge. In a bid to ensure that the findings of the study were reliable, data collection tools were pretested in the process, identifying the flaws that they had.

### **3.10 Ethical Issues**

Research ethics are rules of conduct guiding professional conduct within research. Neuman (1993) define ethical considerations as what is or not legitimate to do or what is 'moral' when conducting scientific research. In a bid to maintain confidentiality, the names and places used in this research are not their real names. Instead pseudo-names were used. It is necessary to consider ethics prior to carrying out a research. Individual scrutiny is unprecedented when it comes to research ethical behaviour (Best and Kahn, 2000). The data gathered will be treated in high confidence and no names of participants will be disclosed. The results of the study will be published in honest manner and will be communicated to the participants.

## **CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS**

### **4.1 Introduction**

The central objective of the study was to probe the opportunities and challenges of women informal cross border traders in light of the AfCFTA specifically focusing on the Zimbabwean context. In this chapter, the findings collected mainly through interviews and Focus Group discussions during the data collection tools are presented and analysed. Participants chose pseudo name that will be referred to throughout the chapter. Presented in accordance with the study's objectives, the findings are the source of the final conclusions as well as the recommendations that are presented in chapter five.

### **4.2 Summary of Participants**

During the data collection exercise, the researcher managed to engage 62 of the targeted 65 randomly selected women informal cross border traders. The researcher also managed to interview one representative of the MWGCD. The researcher attempted to get hold of the SADC Secretariat without success. The other representative of the ministry argued that his opinions were similar to those of the first respondent for they worked together for the same ministry, therefore there was no need to gather data from both of them. This was not the case at ZIMRA who felt that after the researcher had engaged her targeted participants, there was also need for her interview one more member who they opined could provide very valuable insights pertaining to women's involvement in informal cross border trade. All other targeted ministries and government departments were

interviewed. The table below illustrates targeted responses against the actual participants that were engaged in the study.

**Figure 4.1: Targeted versus actual participants**

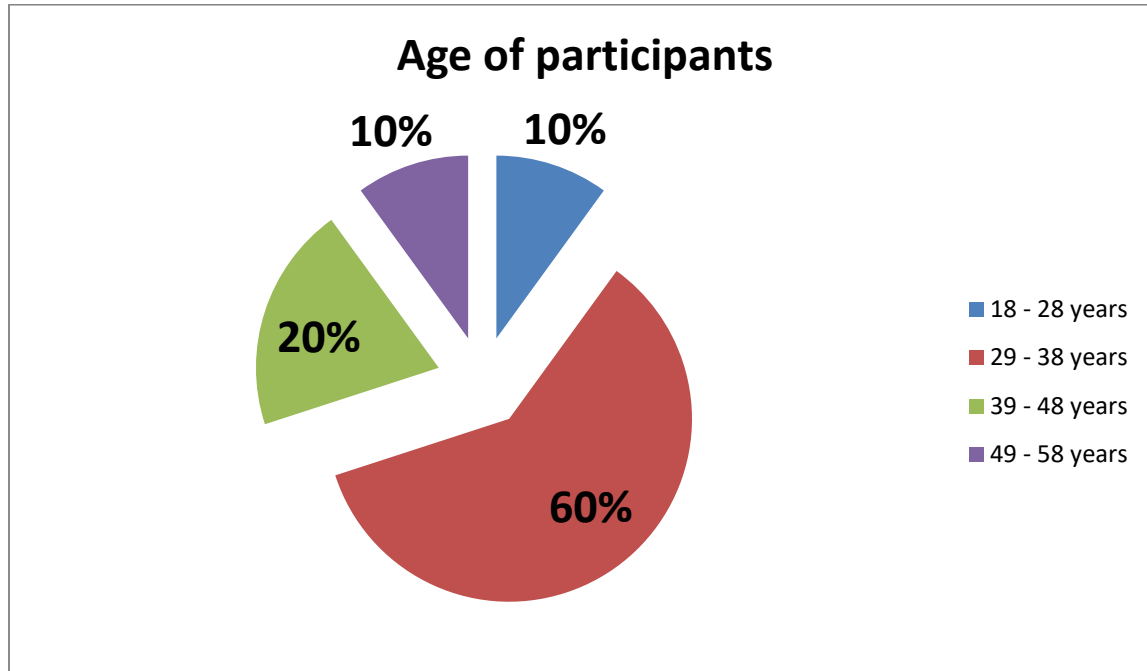
| <b>Group</b>                                                          | <b>Targeted Participants</b> | <b>Actual Participants</b> | <b>Sampling procedure</b> |
|-----------------------------------------------------------------------|------------------------------|----------------------------|---------------------------|
| Women informal cross border traders                                   | 65                           | 60                         | Random                    |
| ZIMTRADE                                                              | 1                            | 1                          | Purposive                 |
| SADC Secretariat                                                      | 1                            | 0                          | Purposive                 |
| Ministry of Women’s Affairs, Gender and Community Development (MWGCD) | 2                            | 1                          | Purposive                 |
| Zimbabwe Cross Border Traders Association                             | 3                            | 3                          | Purposive                 |
| Zimbabwe Revenue Authority                                            | 2                            | 3                          | Purposive                 |
| Ministry of Industry and Commerce                                     | 1                            | 1                          | Purposive                 |
| Ministry of Small to Medium Enterprises (MSME)                        | 1                            | 1                          | Purposive                 |
| <b>Total</b>                                                          | <b>75</b>                    | <b>70</b>                  |                           |

**Source: Research data, 2022**

#### **4.2.1 Age of participants**

Out of the 60 female informal cross border traders that the researcher engaged, the youngest was in the 18 to 28 years age range whilst the oldest was in the 49 to 58 years age range. Women in the age range of 29 to 38 constituted the largest group of 60% (36 women). The age range from 39 to 48 years had the second largest number of women at 20% (12 women). The age ranges of 18 to 28 years and 49 to 58 years both constituted 10% (6 women) of the respondents. Figure 4.2 demonstrates the age of participants

**Figure 4.2: Age of participants**



**Source: Research data, 2022**

#### **4.2.2 Marital Status**

40% (24 women) of the female informal cross border traders were single had no children and had not entered into marriage. The percentage of married women in the study stood at 20% (12 women). 30% (18 women) of the female cross border traders were divorced whilst a small 10% were widowed. Cumulatively 80% of the female informal cross border traders had no marriage partners. The researcher got to understand some dimensions of why female informal cross border traders are often labelled as people of loose moral or even worse as prostitutes.

**Figure 4.3: Marital Status**

| <b>Quantity</b> | <b>Marital Status</b> | <b>Percentage</b> |
|-----------------|-----------------------|-------------------|
| 24 women        | Single                | 40%               |
| 12 women        | Married               | 20%               |
| 18 women        | Divorced              | 30%               |
| 6 women         | Widowed               | 10%               |

**Source: Research data, 2022**

### **4.2.3 Monthly Incomes**

During the data collection process, the researcher learnt that female informal cross border traders earned different amounts of income. Whilst some were seemingly struggling and had to engage in informal cross border trade for survival, other were recording high earnings. Interviews with the Zimbabwe Cross Border Traders Association uncovered that monthly incomes differed not from how hard women informal cross border traders worked but according to the goods that they traded in. As illustrated in the figure below 15 women, making up 25% of the participants noted that they earned below US\$ 500. 35% translating to 21 women noted that they took home income above US\$500. 30% (18 women) had monthly earnings of over US\$1000 whilst 5% made US\$ 2000 per month and another 5% earned US\$3000 per month.

**Figure 4.4 Monthly Incomes**

| <b>Amount</b>   | <b>Percentage</b> |
|-----------------|-------------------|
| Below US\$ 500  | 25%               |
| Above US\$ 500  | 35%               |
| Above US\$ 1000 | 30%               |
| Above US\$ 2000 | 5%                |
| Above US\$ 3000 | 5%                |

**Source: Research data, 2022**

#### **4.2.4 Level of Education**

Figure 4.5 shows the level of education of the respondents.

**Figure 4.5: Level of Education**

| <b>Level</b>         | <b>Quantity</b> |
|----------------------|-----------------|
| Uneducated           | 3               |
| Primary Level        | 13              |
| Ordinary Level       | 19              |
| Advanced Level       | 11              |
| Under graduate Level | 10              |
| Post graduate level  | 4               |
| Total                | 60              |

**Source: Research data, 2022**

The level of education of female informal cross border traders appear to suggest that there is no direct link between literacy and informal cross border. Venturing into informal cross border trade by women is caused by a multitude of factors such as unemployment (especially considering that some are university graduates), poor remuneration in the realm of formal employment, marital problems, the harsh economic environment in the country among others.

## 4.4 Data Presentation

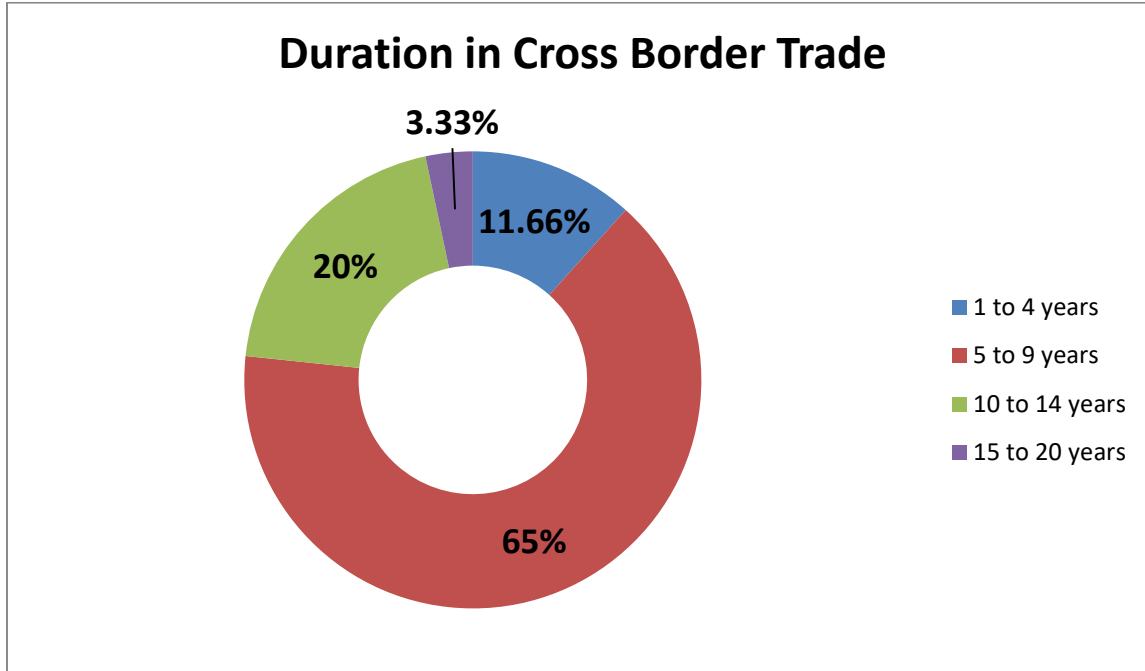
### 4.4.1 Examining the nature of informal cross border trade among Zimbabwean women

Most female informal cross border traders highlighted that they were in the business not for a short while but to stay. The majority of participants highlighted that informal cross border trade was their main source of income. Ruvarashe, a 39 year old mother of three

*I have been a cross border trader since 2006. It has been over 15years now and I have been in most Southern African countries including South Africa, Mozambique, Botswana, Namibia, Zambia and Angola. Over the years there is nothing that I have not experienced from sleeping outside in the cold during the winter season, beatings at the hands of the police, xenophobic violence, sexual abuse, imprisonment, falling sick without money to get healthcare, deportation and many other negatives experiences that female cross have encountered.*

Ruvarashe's testimony demonstrates how long female cross border traders stay in the sectors braving some of the negative experiences entangled with the sector. This is consonant with Masinjila's (2009) study in the Kenyan, Ugandan, Rwandan and Burundi contexts where she unearthed that most female cross border traders settled to earn a living in informal cross border trade rather than engage in it for a while before venturing into something else. As illustrated in figure 4.6, 65% of the participants had been informal cross border traders for years ranging from 5 to 9 years. The second largest percentage who had been in the sector was 20% in the years ranging from 10 to 14 years. 11.66% had been informal cross border traders for years ranging from 1 to for years whilst only 3.33 had been informal cross border traders for years ranging from 15 to 20.

**Figure 4.6: Duration in Cross Border Trade**



**Source: Research data, 2022**

Ruvarashe continued to highlight that despite the vagaries of cross border trade, a number of benefits had also been reaped. She chronicled how she had managed to achieve milestones in her life,

*It is because of informal cross border trade that I can pay school fees for my children to school. I am also taking care of my mother who has been diagnosed with sugar diabetes since 2019. What I am most proud of is that I have purchased a residential stand and have started building a house which is in my name. Also, my customers give me hope to keep going even in the face of challenges. They expect me to deliver goods and services on time.*

The testimony by Ruvarashe is in tandem with one of the principal tenet entrepreneurial feminism which holds that entrepreneurial feminists are themselves agents of change or entrepreneurial missionaries, who through innovative processes, services and products aim at improving women's well-being and quality of life (Orser et al, 2011). Moreover, Ruvarashe's testimony closes the gap

mentioned in chapter two on how women in informal cross border trade are effecting social change. It is evident that Ruvarashe's success serves as inspiration to other women to empower themselves as cross border trade.

Another important aspect of informal cross border trade is the goods, commodities and services that women in the industry focus on. Shumirai, the ZIMRA official that the researcher engaged highlighted that women in informal cross border traders deal in goods including agricultural produce, second hand clothes, beauty product, groceries and hardware. In as far as services are concerned, women in informal cross border trade work as maids, beauticians and hairdressers. Hawking was another activity that women informal traders also hinted at doing. It was however noted that hawking is highly characterised by clashes with municipal police. In focus group discussions, three participants chronicled how they had to end up bribing members of the Musina municipality policy in South Africa so that they could be immune to habitual harassment.

Although hawking is disallowed especially at undesignated places even here in Zimbabwe, women in informal cross border trade were taken advantage of by officials as a result of a lack of regional policies or laws on trade. During one of the focus group discussions, Natalia reinforced this finding noting that,

*Our lack of knowledge on trade policies has costed us much. Many a times you pay a bribe only to realise that there was no need to pay a bribe. Border officials take advantage of our lack of knowledge to siphon the small profits that we make out of our pockets. If we are to benefit from the AfCFTA that you are talking about, we must have as much knowledge about it as possible.*

In interviews with ZIMRA officials, they claimed that they could neither confirm nor refute allegations of corruption at border posts. They however opined that they had a some clarifications to make. Simangele highlighted that ZIMRA officials treat everyone equally as demanded by ZIMRA's core values. They however argued that according to their statistics, women are not very frequent or regular traders compared to men. This aspect tends to disadvantage them in as far as keeping abreast with changes in policies at border posts is concerned. Instead of taking the blame that has been laid upon them, ZIMRA officials argued that middlemen or agents cheat women especially those who are afraid to declare their goods due to unknown reasons.

#### **4.4.2 To analyse opportunities that the AfCFTA presents for women in informal cross border trade in Zimbabwe.**

The head of the Zimbabwe Cross Border Traders Association highlighted that the biggest opportunity that the AfCFTA has for women in informal cross border trade is that the issues of gender equality in the development of economic cooperation and international trade are stressed upon in the AfCFTA agreement. The AfCFTA's preamble talks of

*Recognizing the importance of international security, democracy, human rights, gender equality and the rule of law, for the development of international trade and economic cooperation (AFCFTA Agreement, 2018: 2)*

In article 3(e) of the AfCFTA, African governments are called upon to ensure that they

*Promote and attain sustainable and inclusive socio-economic development, gender equality and structural transformation of the State Parties (AFCFTA Agreement, 2018: 5)*

Article 3 (e) reiterates on the need for gender equality promotion as one of the broad goals of the AfCFTA (Macheng 2021). Gender equality emerges as one of the requisites in delivering the transformative potential of the AFCFTA (Bayat 2020). Women and youth are crucial stakeholders

in the continent's economic development as they participate in Africa's informal sector which contributes 85% of the continent's total economic activity (Ighobor 2020). Such prioritization of women participation is an opportunity that women in informal cross should capitalize on.

The head of the Zimbabwe Cross Border Traders Association further highlighted that

*The fact that the AfCFTA noted that women should be accorded a special place in trade is a gateway to a number of opportunities. If you like, you can call it a master key which should give women in informal cross border trade unfettered access to both markets and profits. Also, armed with the provisions of the AfCFTA among others global, continental and regional pieces of legislation, we can lobby to all relevant players for the availing of resources to help women in informal cross border trade to expand and scale up their businesses.*

Partnerships between women and community based organisations and Non-Governmental Organisations (NGOs) are another opportunity that participants spoke of. NGOs proffer financial services and skills development to women in informal cross border trade which are crucial in sustaining these businesses. During a focus discussion group, Stella brought to light that

*One of the NGOs in Mabvuku helped women in informal cross border trade with financial literacy skills. At the end of every month, they would meet with us at Kamunhu Shops to discuss the challenges we encountered in our businesses. The organisation has also encouraged us to identify suppliers of the products we sell in neighbouring countries so that they could help us facilitate informal credit arrangements.*

On the other hand, optimists within secondary sources that the researcher went through, mostly institutional representatives and actors have faith in the AfCFTA, noting the win-win nature of the agreement. Such scholars demonstrate the relevance of Keohane and Nye's (1977) complex

interdependency theory in African international relations. The establishment of the AfCFTA as a liberal and international arrangement for trade is a response to the serious need for policy uniformity created by interdependency (Keohane and Nye 1984).

An aptly fitting example of optimists is that of Luke and MacLeod (2019) who argue that despite the fact that African economies are not on the same pedestal in terms of development, all can still gain from the AfCFTA. Industrialised countries stand to benefit from selling their finished products. Less industrialised countries can also benefit through creating linkages in the regional value chains. As goods will be allowed to freely pass across borders, landlocked countries will also reap benefits especially when purchasing goods from outside the continent. Agricultural products producing countries will have their share of the continental cake as the whole of Africa would bank on them for the continent's food security. Close analysis of both skeptics' and optimists' arguments, one realises that they are eye opening in as far as pointing areas that need improvements as well as areas African countries should exert maximum efforts towards in the AfCFTA is to succeed.

Complex interdependency among African countries is also illustrated through the fact that the vision of the AfCFTA, coupled with the Boosting Intra-African Trade (BIAT) speaks to intra-African trade bottlenecks paying specific attention to seven realms of trade facilitation, factor market integration, trade information, trade policy reform, trade related infrastructure, trade finance and trade related infrastructure (United Nations Economic Commission for Digital Trade in Africa 2017). The alignment and convergence of the formal architecture and African continental economic integration espoused in the AfCFTA is crucial in ensuring the effectiveness of the

AfCFTA, its institutions, strategies, programs and its single market economy aspiration. Naldi and Magliveras (1998) prescribed that to ensure the success of the AfCFTA, must embark on a massive transplant of the World Trade Organization's integration regimes as well as institutions.

#### **4.4.3 Challenges confronting Zimbabwean women in informal cross border trade.**

Punitive collateral requirements by micro enterprise lenders were cited as a common challenge by women in informal cross border trade in Zimbabwe. These requirements included even the auctioning and attachment of one's property in the event that they failed to pay back the money that they owed. During one of the Focus Group Discussions, Natalia brought to light that;

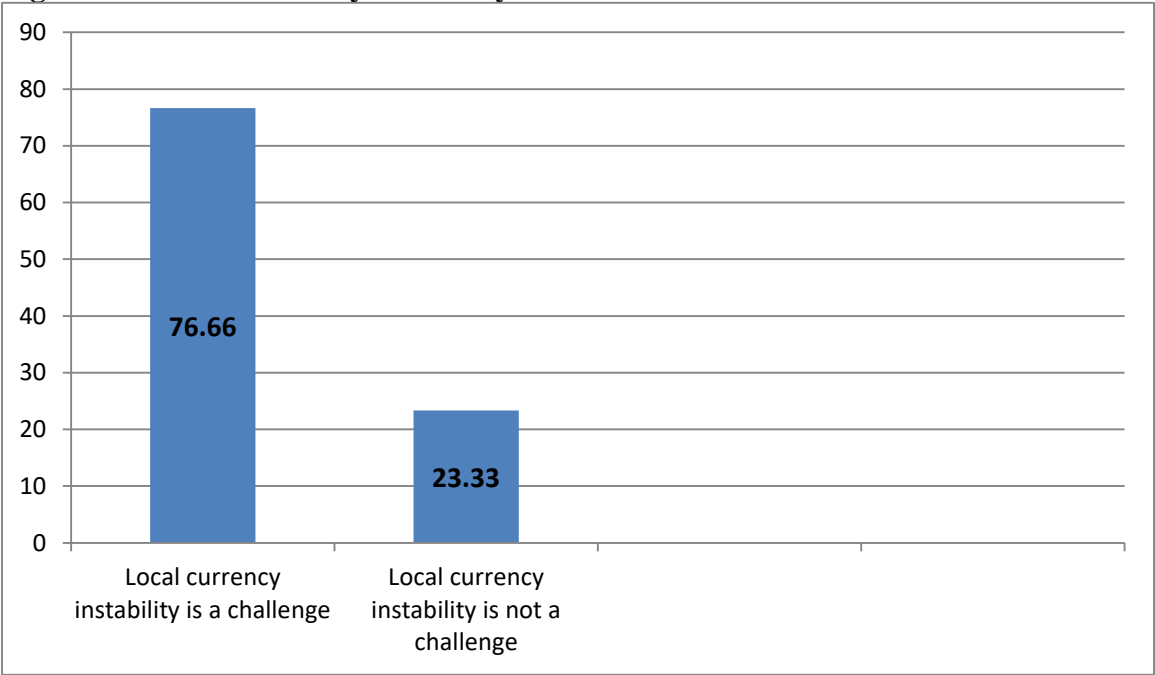
*One gets the feeling that micro enterprise lenders are against the idea of lending money to female cross border traders. Their requirements are difficult to attain as they want collateral for them to process a loan you. Failure to pay results in the property you would have given them as collateral being grabbed away from you.*

Closely attached to punitive collateral requirements by micro enterprise lenders is the problem of high interest rates. The head of the Zimbabwe Cross Border Traders Association highlighted that high interest rates were charged in accordance with the calculated level of risk of lending by institutions. These high interest rates inhibited women from borrowing money from micro-enterprises therefore snail-pacing the growth of women's informal cross border trade.

The lack of reliability of the Zimbabwean currency was also cited by respondents as challenge for women in informal cross border trade. The instability of the currency caused foreign exchange problems for traders as there are two exchange rates namely the official Reserve Bank of Zimbabwe (RBZ) exchange rate and the parallel or black market rate. Pricing services and goods therefore emerged as a challenge for women in informal cross border trade. The use of the United

States Dollar in informal cross border trade was viewed as way of stabilizing prices which are almost always fluctuating due to the instability of the local currency. Policies by the government disallowing informal cross border traders to transact in foreign currency exacerbate an already difficult business environment. The foreign currency auction system was spoken of by traders as failing to address the foreign currency needs for informal cross border traders. As demonstrated in the figure below, 76.66 percent of participants highlighted that the instability of the Zimbabwean currency is challenge to trade.

**Figure 4.7: Local currency instability**



**Source: Research data, 2022**

Another challenge that the study uncovered was the lack of knowledge among cross border traders pertaining to the AfCFTA. Study participants noted that if women do not possess knowledge about the AfCFTA it becomes difficult if not impossible for them to tap into the benefits of the agreement. There is minimum knowledge regarding how either positively or negatively the AfCFTA will affect them and their businesses. What is however critical is to understand that this

lack of knowledge did not start with the AfCFTA only but goes back to other regional and continental agreements and policies that informal traders never got to know about.

Negative attitudes from husbands and families are some of the specific social-gender challenges that confront women in informal cross border trade. Ruvarashe said,

*Women in informal cross border trade are thought of as sexually immoral women. I have had a number of quarrels with my husband especially when I receive messages and call from male clients and customers. He thinks that they are my boyfriends on which none of them are. Instead they are just my clients and customers*

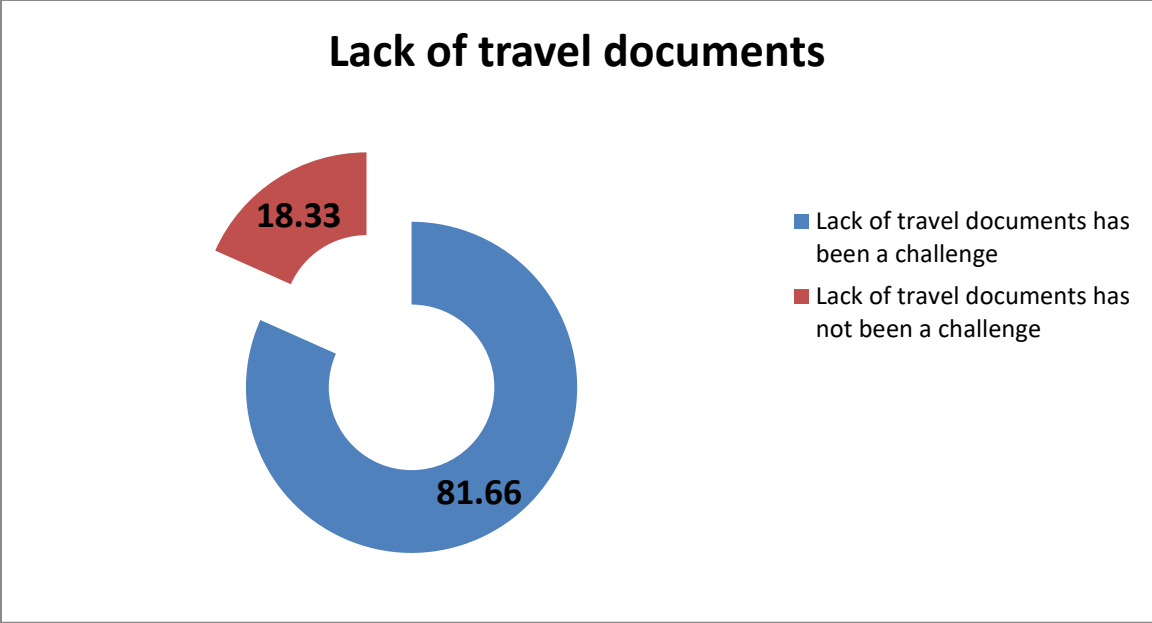
Shuvai during a Focus Group Discussion highlighted that the role that social media has played in worsening the situation as she claimed that

*Social media videos, audio messages and pictures mostly involving truck drivers enjoying extra marital affairs with married women who are in some cases naked or semi dressed have made life difficult for most women in informal cross border trade. Such videos showing other women of loose morals have seen almost all of us being branded as “pfambi” (Shona term for prostitute).*

Women in informal cross border trade highlighted that they live in a perpetual state of fear that their husbands may take second wives and or mistresses as a result of their alleged sexual immorality. On the other hand, the wider anticipation from immediate and extended family members for financial support from proceeds of cross border trade were also cited by participants. This scenario usually occurred to women in informal cross border trade who had registered some level of success in their businesses as seen through the purchase of a vehicle, residential stand or household property. Family members are claimed to frequent and flock at such an individual’s home requesting for financial assistance.

The lack of travelling documents such as passports and Emergency Travel Documents (ETDs) is another challenge that has confronted women in informal cross border trade in Zimbabwe. Until early 2022 when the Government of Zimbabwe raised fees for Zimbabweans to get passports from US\$53 to US120, a passport was a difficult document to secure. The lack of travelling documents has opened the door for a multitude of problems for these female traders. Without passports, most women in informal cross border trade have had to use illegal routes to cross borders where they were sexually harassed, beaten and stolen from. According to the head of the Zimbabwe Cross Border Traders Association, most women in informal cross border trade have been sexually abused or killed at the illegal routes of entry into South Africa by the escorts in the area also known as “*magumha-gumha*” As demonstrated in the figure below, 81.66% highlighted that lack of traveling documents has been one of the serious challenges they have met

**Figure 4.8: Lack of travel documents**



**Source: Research data, 2022**

**4.4.4 Ways of maximizing opportunities presented by the AfCFTA for women informal traders**

Women in informal cross border trade suggested that the availability of border regulations in the form of posters and pamphlets would go a long way in assisting them at to declare their goods in time. It was noted that mostly written border rules are not easily accessible despite the fact that the majority of them can read and write English. Resultantly, women informal cross border traders spend a lot of time looking for information that should be made available.

Study participants who trade their goods and services in Botswana called upon the Zimbabwe Cross Border Traders Association to lobby on their behalf concerning the strictness of Botswana officials with regards to vetting and monitoring everything that the traders brought to Botswana. Some goods although legal might be thrown away if the immigration officials feel that they might not be what they seem to be. Consequently, some of the women end up risking going through

routes used by wild animals so that they can bring in their wares without being severely scrutinised at the border.

Community Based Organisations (CBOs), Faith Based Organisations and pressure groups as part and parcel of the broader civil society should provide skills as a form of empowerment to women in informal cross border trade. These empowerment skills can extend to basic accounting, book and record keeping, business management, product value addition, border post procedures among others. Sensitization Gender Based Violence (GBV) Sexually Transmitted Infections (STIs) and behaviour change are another reproductive health issues that women in informal cross border trade may benefit from.

#### **4.5 Data Analysis: Themes**

##### **4.5.1 The importance of information dissemination**

Continental and regional trade is an important cog of African economies as is the case with countries the world over. The data collected in the study reflected that women play an important role in facilitating informal trade. Women play an important role in informal cross-border trade because it is often their primary or sole source of income. Women's participation in informal cross-border trade is thus motivated by the desire to alleviate poverty and improve family welfare (United Nations Economic Commission for Africa 2012, Titeca and Celestin 2012). In other words, women's participation in informal cross-border trade serves as both a survival strategy and an attempt to amass wealth.

Workshops spearheaded by ZIMTRADE are trying to improve women's knowledge in as far as SADC Protocol on Trade, COMESA trade agreements and the recent AfCFTA is concerned. Such

information assist women in informal cross border trade to peg prices of their goods based market demand. Moreso, they are kept abreast on which services and goods to focus on depending on the markets and the business season. The head of the Zimbabwe Cross Border Traders Association, giving a vote of thanks to ZIMTRADE officials during one the workshops that the researcher attended noted that the women involved in informal cross border trade were appreciating the efforts that ZIMTRADE and other players were exerting towards the betterment of women informal cross border traders therefore reflecting the importance of information dissemination.

In similar light Natalia, bubbling with confidence said,

*We are so full of information thanks such workshops that were are attending. If we had not been given this information on the AfCFTA, we would continue operating in ways that continue to disadvantages us when there are so many opportunities for us.*

#### **4.5.2 The importance of Information Communication Technologies ICTs for women informal traders**

It is an undeniable truth that electronic commerce also known as e-commerce where sets of commercial transactions occur is a game-changer in as far as trade is concerned. It has smoothened both major and medium scale business transactions. Anderson (2019) brings to light that the world Customs Organization Revised Kyoto Convention Chapter 7 dictates that customs at border posts must use ICTS in pursuit of standard customs operations and efficient trade. ICTs and e-commerce have symbiotic relationship such that if women informal traders are to benefit from e-commerce, they should be skilled in the use of ICTs (Larouche-Maltais 2022).

Although most of them are educated, women informal cross border traders face the challenge of digital illiteracy therefore barring them from using e-commerce facilities. The head of the Zimbabwe Cross Border Traders Association noted with concern that

*Most of our members find it difficult to find information on the internet as typing using a keyboard in itself is a challenge. It becomes so important for these women to be taught on how to use lucrative smart phone applications beyond the common social media platforms such as WhatsApp and Facebook.*

#### **4.5.3 Financial Assistance**

The study brought to light how much women have struggled to secure loans from micro financial institutions. Punitive collateral requirements continue to stop women from accessing money to start their businesses or scale them up. A key question that arose during the data collection exercise was the role that the Women's Bank was playing in bringing out women not only in informal cross border trade but all women in business from the misery of failure to secure loans. In trying to get to grips with what the Women's Bank had done to help women in business, the researcher learnt that around 87 000 projects have been funded by the bank starting from as little as US\$150 which the bank described as vendor loans repayable within 30days (Herald 2022). Although this number of women who have benefited has been contested as allegations of corruption have been levelled against personnel at the bank, more women especially including women informal cross border traders could have accessed loans from the bank if it was not the same challenge of collateral that they also faced at the Women's Bank. Women's organisations have called upon the Women's Bank to ease collateral requirements and instead focus on the viability of projects that women seek to engage in.

#### **4.5.4 Gender Based Violence (GBV)**

Findings from the study demonstrated that GBV is a prevailing problem encountered by all women in informal cross border trade. Immigration officials, the police and customs officials were cited among some of the biggest perpetrators of GBV. Coercion especially when women informal cross border traders were found on the wrong side of the law, harassment as favours of a sexual form were demanded were spoken of not only as very rampant but a reality. This is in line with a 2012 COMESA study which uncovered that women in informal cross border trade have mostly been used as objects as they trade goods and offer services across borders. These findings also support Kurebwa's (2015) finding which highlighted that in instances when goods are impounded by customs officials, women undergo a terrible ordeal as they are given two excruciatingly painful choices. Male customs official tell them to either sexually offer themselves or lose their goods.

Transport operators were also mentioned as perpetrators of GBV especially in instances where female traders did not have adequate money to pay for their goods, or required their goods to be dropped off at designated points in their absence. Transporters mostly use harsh language such as "*handitambi newe*" which is Shona for "I am not your friend" as said by Ruvarashe. Instances were also highlighted where women are said to have been victims of beatings at the hands of transporters. Age is in most cases a mitigating factor as young, middle aged and even women advanced in age faced insults, threats of beatings and actual beatings.

It is the researcher's conviction that because perpetrators of GBV go unpunished that women informal traders keep silent about and proceed to devise coping mechanisms. One of the coping mechanisms raised during Focus Group Discussions was the nurturing of mostly male "friends" at

places where cases of GBV are high. Such “friends” are said to work as a form of protection against the various forms of GBV. However, these “friends” were reported to end up proposing love to female cross border traders. Shuvai said,

*My “friend” was called Josh , a customs officer at Kazungula border post. We were friends for almost a year and she helped me so much in many different ways. As time went by she proposed love to me. Honestly speaking, I was not really interested in him but due to the fear of losing the favours he provided, I played along. The relationship was however short lived as movement across borders was restricted due to the COVID -19 lockdown.*

Shuvai’s testimony demonstrates how the spiral of GBV continues in many different ways. Even the coping mechanisms do not guarantee safety but instead in subtle ways perpetuates GBV.

#### **4.5.5 Resilience**

Women informal cross border traders are resilient. The study corroborated some of the known challenges that women in the industry face. Nevertheless, most women informal cross border traders remain resilient continuing with the trade. As the study uncovered, 65% of the participants had been informal cross border traders for years ranging from 5 to 9 years. The second largest percentage who had been in the sector was 20% in the years ranging from 10 to 14 years. 11.66% had been informal cross border traders for years ranging from 1 to for years whilst only 3.33 had been informal cross border traders for years ranging from 15 to 20. What is important to understand are the reasons behind this resilience. The first one is poverty. Without other alternative sources of income in the harsh economic environment in Zimbabwe, women cling to informal cross border trade so as to provide for their families. Women in informal cross border trade have been resilient in the face of challenges as a result of the good profits that they have made in the process. Informal

cross border trade has transformed the lives of some women that no other form of employment has ever done such that they see it fit to continue even in the face of challenges. Such women have attained the topmost goal of entrepreneurial feminism which is to attain economic self-sufficiency (Orser et al, 2011).

Thirdly the resilience displayed by women in formal cross border trade can be attributed to support that has been offered by the Government of Zimbabwe through the Ministry of Women Affairs, Gender and Community Development (MWAGCD). The ministry has among other initiatives come up with training centers for women informal cross border traders, coined an internal savings and lending program and also facilitated access into regional and international markets. Exhibition spaces are also provided for at international trade platforms such as the Sanganai/Hlanganani Travel Expo, Zimbabwe Agricultural Show in Harare and the Zimbabwe International Trade Fair courtesy of MWAGCD (USAID 2016).

#### **4.5.6 The AfCFTA opportunities for women informal crosses border traders**

The study's findings demonstrated a multitude of problems that confront women informal cross border traders. Some of the principal objectives of the AfCFTA are to provide easy access to residency rights, lay the foundation for the establishment of a Continental Customs Union, facilitate the free movement of people across borders, stimulate socio economic inclusive growth on the African continent and reduce non-tariff and tariff barriers (Owusu - Gyamfi 2021). This free movement of people and goods across borders effectively deals with most of the challenges that the study participants lamented about. With the free movement of goods and services, bigger markets are opened; there is less corruption and less sexual exploitation of women. The

Zimbabwean government should play its part by ensuring that the provisions of the AfCFTA are adapted to national policies for women informal cross border traders to benefit from the agreement.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS, RECOMMENDATIONS AND AREAS FOR FURTHER RESEARCH**

### **5.1 Introduction**

After a successful data collection exercise, this chapter summarizes, concludes the study, gives recommendations and suggests areas that can be investigated in the future. During the data collection exercise, the researcher uncovered a multitude of problems that are confronting women informal traders in Zimbabwe. Opportunities were also looked into. With the understanding of these dimensions, the chapter offers recommendations aimed at improving women's involvement in informal cross border trade.

### **5.2 Summary**

The study was motivated by the knowledge gap that exists regarding the existing challenges and opportunities confronting Zimbabwean women informal cross border traders in the face of the AfCFTA. Scholarly investigations have in the past paid attention to challenges faced by traders under Regional Economic Communities (RECs). Focus has also been laid on informal trade and its contribution to the growth national and regional groupings. The study specifically looked at the plight of Zimbabwean women informal cross border trade in the wake of a new continental wide trade agreement.

The theoretical cornerstone of the study was the entrepreneurial feminism theory formulated by Barbra Orser and Catherine Elliott. Entrepreneurial feminism is defined as a mechanism aimed at creating equity based outcomes and economic self-sufficiency for women and girls,

entrepreneurial feminism (Orser, Elliott and Leck, 2011). The study argued that women who have ventured into informal cross border trade are entrepreneurial feminist who are fighting the battle of attaining economic self-sufficiency as explained by (Orser et al, 2011). Entrepreneurial feminists serve the role of change agents who strive to inspire other women to transform their lives entrepreneurial efforts (Orser et al 2011).

The data collection process was not an entirely smooth process for the researcher encountered challenges. Some key informants especially declined to enter into interviews with the researcher. They argued that they had, in the past, been hoodwinked into interviews by journalists disguised as researchers. To protect their personalities and their jobs they opted to refuse to have an interview with the researcher. Some of government employees who the researcher engaged declined the researcher to record the interviews. They cited the Government of Zimbabwe's Official Secrecy Act as the instrument which bound them not to partake in proceedings that were to be recorded without due authorization processes spelt in the act. Another constraint was the researcher's busy schedule at the place of employment where she leads various teams in fieldwork activities. However, this constraint was mitigated by taking days off duty. During these days, data was collected.

The study used a case study research design which is defined by Creswell (2014) as an empirical study or investigation of a contemporary situation within its real life context using different sources of evidence. The researcher chose to use the study research design because it afforded her the opportunity to gather detailed data using a variety of data collection methods over a sustained period of time. With a qualitative research approach, the researcher collected 'thick descriptions'

of the phenomenon under study as participants were able to respond to the researcher's questions in a far more "richer" way, and it provided insightful information that might not have been obtained by another method. Using a mixture of purposive and random sampling, the researcher collected data using questionnaires and interviews.

### **5.3 Conclusions**

Women informal cross border traders face a number of challenges which include lack of access to capital, Gender Based Violence (GBV), negative societal perceptions, corruption among others. Moreover without adequate information on trade policies, they are harassed and forced to surrender their goods, stop services they will be rendering to clients during business hours. Whilst getting goods into Zimbabwe may seem to be an uphill task due to corruption and other aforementioned challenges, the fluctuating nature of the Zimbabwean currency was cited as huge challenge. It can therefore be concluded that the economic environment in Zimbabwe constitutes one of the biggest challenges that women informal cross border traders brave.

In the face of the challenges that the study uncovered, women continue to be resilient. Imbued by the need to support their families and improve their social standing, women in the study exemplify the key tenet of entrepreneurial feminism which states that female entrepreneurs are social missionaries who seek to inspire fellow women through their success in business. The researcher concluded that if the government creates an enabling environment, women informal cross border traders can achieve more than they already have.

Close analysis of the AfCFTA drove the researcher into concluding that its provisions on gender equality in the trade matrix is the biggest prospect that Zimbabwean women involved in informal cross border trade stand to benefit from. Another prospect are the efforts that the Zimbabwean government is doing through its ministries to inform women in informal cross border trade about trade policies, link them with international markets and also empowering them through diverse skills. The researcher also concluded that the Government of Zimbabwe, despite putting in place measures to boost women's involvement in informal cross border trade through various initiatives, has to do more to ensure that even more information on trade policies is disseminated. This dissemination of relevant information is an important prospect for women informal cross border traders which demands to be scaled up.

## **5.4 Recommendations**

Based on the finding discussed in chapter four, the researcher makes recommendations to women informal cross border traders and the government of Zimbabwe.

### **5.4.1 Recommendation to women informal cross border traders**

Women informal cross border trade should also ensure that they search for information regarding government policies on trade and also on the AfCFTA. Readily armed with such information lessens the chances for corrupt elements in government service to impound their goods or demand bribes.

To address the lack of funding, the study recommends that women informal cross border traders should create primarily self-funded associations. These associations would then offer loan facilities to its members. Such associations should also be charged with securing donors from

within and outside the country to bolster their financial muscles. Social media platforms must be used to not only inform but encourage all women in informal cross border trade to join such associations.

Incidents of corruption and sexual harassment should be reported on time. Collecting evidence of photographs, audios, screenshots of chats and videos is also crucial in strengthening cases perpetrators of corruption.

#### **5.4.2 Recommendations to the Government of Zimbabwe**

If the full benefits of the AfCFTA are to be reaped in Zimbabwe, inputs of women informal cross border traders as the part and parcel of the greater informal economy should be incorporated in AfCFTA decision making, policy making and negotiation. This ensures that the requirements and expectations of women informal cross border traders are not left out where it matters the most.

The Government of Zimbabwe through its ministries and departments that deal with women should launch intensive exercises that educate women on the AfCFTA. Such exercises should also fully explain measures that the government has adopted in trying to help informal cross border traders.

Considering the huge contributions that informal cross border trade makes to the Zimbabwean economy as part and parcel of countries in Sub-Saharan Africa, the Government of Zimbabwe must conduct periodic and standardized surveys on the state of informal cross border trade. State departments in lieu with the civil society and players in the field should be roped in to conduct for instance bi-annual surveys so that the government has a clear picture of what is going on with regards to informal cross border trade.

Government needs a vigorous approach in capacity building and sensitization of women informal cross border traders to be on alert when approached by corrupt elements working for the government. The government must encourage the exposure of such individuals.

### **5.5 Areas for future research**

- i. Strategies being used by the Government of Zimbabwe to implement the AfCFTA
- ii. Understanding women's cross border associations and civil society partnerships in improving informal trade in Zimbabwe
- iii. The impact of religious and cultural values to women's informal cross border trade.

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## Appendix 1 Questionnaire

My name is Natasha Washaya, a student at Bindura University of Science Education (BUSE), carrying out a research in partial fulfilment of post-graduate studies (Master of Science in International Relations). My research topic is **Opportunities and challenges for women informal traders in the context of the African Continental Free Trade Area (AfCFTA): A case of Zimbabwe** and I would really appreciate your detailed responses, as they will help me with my findings.

Please note that your responses will be treated with strict confidentiality and only used for academic purposes. Where you feel uncomfortable, you are free to pass or indicate if you cannot take any more questions.

Your assistance will be greatly appreciated.

### Section A: Questionnaire Details

A1 Questionnaire No.

A2 Date completed

### Section B: Demographic Details

| No | Question                     | Response category                       | Response Code | Skip pattern |
|----|------------------------------|-----------------------------------------|---------------|--------------|
| B1 | What is your age?            | 18 – 28 years                           | 1             |              |
|    |                              | 29 – 38 years                           | 2             |              |
|    |                              | 39 - 48 years                           | 3             |              |
|    |                              | 49 – 58 years                           | 4             |              |
| B2 | What is your marital status? | Single                                  | 1             |              |
|    |                              | Married                                 | 2             |              |
|    |                              | Divorced                                | 3             |              |
|    |                              | Widowed                                 | 4             |              |
| B3 | What is level of education?  | Uneducated                              | 1             |              |
|    |                              | Primary Level                           | 2             |              |
|    |                              | Ordinary Level                          | 3             |              |
|    |                              | Advanced Level                          | 4             |              |
|    |                              | Undergraduate Level                     | 5             |              |
|    |                              | Post graduate (Masters/Ph.D.)           | 6             |              |
| B4 | What is your religion?       | African tradition religion (ATR)        | 1             |              |
|    |                              | Protestant (Roman Catholic/Anglican...) | 2             |              |
|    |                              | Pentecostal (UFIC/ZAOGA/AFM/etc)        | 3             |              |
|    |                              | Apostolic sect                          | 4             |              |
|    |                              | Other Christians (JWs and LDS)          | 5             |              |
|    |                              | Islam                                   | 6             |              |

|    |                                 |                 |   |  |
|----|---------------------------------|-----------------|---|--|
|    |                                 | Other           | 7 |  |
| B5 | How much do you earn per month? | Below US\$500   | 1 |  |
|    |                                 | Above US\$500   | 2 |  |
|    |                                 | Above US\$ 1000 | 3 |  |
|    |                                 | Above US\$ 2000 | 4 |  |
|    |                                 | Above US\$ 3000 | 5 |  |
|    |                                 |                 |   |  |

**Section C: Nature and practices in informal cross border trading by women**

| No | Question                                                                   | Response category                             | Response Code | Skip pattern |
|----|----------------------------------------------------------------------------|-----------------------------------------------|---------------|--------------|
| C1 | Have you ever engaged in informal cross border trading?                    | Yes                                           | 1             |              |
|    |                                                                            | No                                            | 2             | Go to C      |
| C2 | Why did you decide to venture into informal cross border trading?          | Lack of formal employment opportunities       | 1             |              |
|    |                                                                            | Economic hardships                            | 2             |              |
|    |                                                                            | It was out of my own interest                 | 3             |              |
| C3 | What kind of informal cross border trading activities are you involved in? | Piece jobs in exchange for cash or in kind    | 1             |              |
|    |                                                                            | Buying and selling groceries                  | 2             |              |
|    |                                                                            | Buying and selling clothes                    | 3             |              |
|    |                                                                            | Buying and selling households property        | 4             |              |
|    |                                                                            | Buying and selling building material/hardware | 5             |              |
|    |                                                                            | Vending                                       | 6             |              |
|    |                                                                            | Commercial sex work                           | 7             |              |
|    |                                                                            | Other                                         | 8             |              |
| C4 | Outside informal cross border, are you employed elsewhere?                 | Yes                                           | 1             |              |
|    |                                                                            | No                                            | 2             | Go to C      |
| C5 | If yes, what else do you do to earn a living (please state)                | .....<br>.....                                |               |              |

**Section: D Knowledge of African Continental Free Trade Area and Challenges faced by women in informal cross border trade**

| No | Question                                                                                                                                                       | Response category                         | Response Code | Skip pattern |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------|--------------|
| D1 | Are you aware if the existence of the AfCFTA?                                                                                                                  | Yes                                       | 1             |              |
|    |                                                                                                                                                                | No                                        | 2             | Go to D      |
| D2 | What do you think are the benefits of the AfCFTA in relation to the informal cross border trading? (please state)                                              |                                           |               |              |
| D3 | What do you think should be done for women in informal cross border trade to benefit more from the AfCFTA? Both at national and regional levels (please state) |                                           |               |              |
| D4 | What challenges have you faced in this informal cross border trade?                                                                                            | Sexual exploitation and abuse             | 1             |              |
|    |                                                                                                                                                                | Theft                                     | 2             |              |
|    |                                                                                                                                                                | Negative attitudes from husband/family    | 3             |              |
|    |                                                                                                                                                                | Stigma and discrimination                 | 4             |              |
|    |                                                                                                                                                                | Border officials asking for bribes        | 5             |              |
|    |                                                                                                                                                                | Physical abuse                            | 6             |              |
|    |                                                                                                                                                                | Arrest                                    | 7             |              |
|    |                                                                                                                                                                | Lack of access to microfinance/loans      | 8             |              |
|    |                                                                                                                                                                | Lack of travel documents e.g. passports   | 9             |              |
|    |                                                                                                                                                                | Other                                     | 10            |              |
| D5 | Through this informal cross border trade, are you able to meet your personal and family needs?                                                                 | Strongly Agree                            | 1             |              |
|    |                                                                                                                                                                | Agree                                     | 2             |              |
|    |                                                                                                                                                                | Neutral                                   | 3             |              |
|    |                                                                                                                                                                | Disagree                                  | 4             |              |
|    |                                                                                                                                                                | Strongly Disagree                         | 5             |              |
| D6 | What do you think has to be done to make women informal cross border trade easier?                                                                             | Raise awareness on trade policies         |               |              |
|    |                                                                                                                                                                | Make access to microfinance/ loans easier |               |              |
|    |                                                                                                                                                                |                                           |               |              |

Thank you for your cooperation!!!

## **Appendix 2 Key Informant Interview Guide**

My name is Natasha Washaya, a student at Bindura University of Science Education (BUSE), carrying out a research in partial fulfilment of post-graduate studies (Master of Science in International Relations). My research topic is **Opportunities and challenges for women informal traders in the context of the African Continental Free Trade Area (AfCFTA): A case of Zimbabwe** and I would really appreciate your detailed responses, as they will help me with my findings.

Please note that your responses will be treated with strict confidentiality and only used for academic purposes. Where you feel uncomfortable, you are free to pass or indicate if you cannot take any more questions.

Your assistance will be greatly appreciated.

1. Please explain your role in Zimbabwe trade and your interaction with Zimbabwean women informal cross border traders.
2. Which sectors of the economy do Zimbabwean women informal cross border traders are mostly involved in?
3. In your view is informal cross border trade beneficial to a. the female traders b. the Zimbabwean economy at large
4. What are some of the obstacles confronting women informal cross border traders?
5. How do women informal cross border trades cope with these challenges?
6. Do you have women cross border individuals or associations that are officially registered (under you), that you work with?
  - How do you work with them?
  - Are they cooperative as you work with them?

- What sort of support or assistance do you render to ease their doing of business?
7. What is your understanding of the African Continental Free Trade Area (AfCFTA)?
- What opportunities does the AfCFTA) present to Zimbabwean women informal cross border traders?
  - Do women informal cross border traders possess knowledge about the AfCFTA? Support your answer.
  - Explain other measures that have been put in place by either in Zimbabwe or within the SADC region in a bid to ensure that trading becomes easier for women informal cross border traders?
8. In your view, are Zimbabwean women involved in informal cross border trade best positioned to benefit from the AfCFTA?