

A Critical Analysis of Problems Encountered by Informal Female Cross Border Traders in Zimbabwe

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Abstract: Due to the failure of the Zimbabwean economy in the past two decades and the subsequent collapse of the formal sector in the country cross border trading has become increasingly popular in the country and likewise the involvement of women in the sector. Remunerations which is earned through informal female cross border trading is not only benefiting their respective households but contribute to the GDP of the country through payment of customs exercise duty, tax on importation of goods, and other government charges and hence women are major contributors to the economy of Zimbabwe. Nonetheless, despite the contributions by women, the challenges and benefits involved with informal cross border traders are based on gender. Unfortunately, there is lack of information on the challenges and stressors faced by females in cross border trading in Zimbabwe. It is against this background that the present study seeks a critical analysis of problems encountered by informal female cross border traders in Zimbabwe and also determining the coping strategies. A qualitative method was adopted in primary data collection and it was achieved through the use of interviews. The snowball sampling method was used to select the females that participated as respondents. The study noted that female cross border traders in Zimbabwe facing serious and deep rooted challenges in the process of conducting their trade from government officials, restriction to access of loans, and health issues emanating from stress and leads to other serious mental health issues like depression, anxiety, tendency of self-harm, and suicide. The study also noted that begging, creating personal savings, and visiting health institutions and employing self-medication were the most common coping strategies applied by the female cross border traders.

Keywords: Cross-border Trader; Informal Economy; Self-harm; Sexual Harrasment

I. INTRODUCTION TO THE STUDY

Zimbabwe has a total population of 15,240,419 people (Worldometer, 2022). Out of the over 15 million people, the total working age population in the country is approximated to be 9 million making up 59% of the total population. Amongst the working age population 3.3 million people are currently employed (ZimStat, 2021), and it is estimated that 26% of people currently employed are employed in the formal sector while 74% are in the informal sector. Due to successive financial crisis coupled with deindustrialization and the collapse of commercial agriculture forcing people out of formal employment Zimbabwe's informal economy has become a vital source of resilience. It is estimated that 80% to 90% of Zimbabweans are engaged to in informal economic activities which accounts to 40% of

Zimbabwe's GDP and is linked to the formal economy and supply chains (Ndiweni, 2021).

The majority of people who heavily rely directly or indirectly in the informal sector are females who make up to 65% of the people dependent on the sector. Retail trade, motor vehicle repairs, cross border trading, agriculture, and fishing has the largest proportion of people in the informal sector. Cross border trading has the largest proportion of females in the informal sector, and according to the cross border trader's desk at the COMESA secretariat women account for 70% of cross border traders. Nonetheless, although cross border trading is a viable economic activity that improve living standards, improve food security, supplements income, and generates employment, it is at large a factor of vulnerability that leads to emotional stress with lack of access to finance and mainstream finance institutions, a weak social contract between cross border traders and the government, no social security protection, sexual harassment, harsh working standards, fatigue through working around the clock among many other factors.

II. BACKGROUND TO THE STUDY

The decline of the Zimbabwean economy in the past two decades have resulted in Zimbabwe having the second largest informal economy as a constituent of its economy in the world which has seen over 80% of the whole working population and over 68% of the female working population earning their livelihoods from the informal sector. Cross border trading is one such enterprise in the informal sector which is now one of the key livelihood strategy for Zimbabweans with 70% of cross border traders being women. The participation of females in the informal cross border trading is now more popular amid the historical evidence that females are active participants in the political, economic and social development of their societies (George and Chukwuedoze, 2015). Earnings derived from the cross border trading of women contributes immensely not only to their families but also to the national economy since it increases the gross domestic product (GDP) through custom exercise duty, tax on importation of goods, and other different revenue streams to the government. As the key players in the informal sector and cross border trading women maximally contribute to GDP. Even though both men and women participate in cross border trading, the challenges and benefits involved with cross border trading are based on gender (GENTA, 2001).

Cross border trading includes the movement of services and goods from one country to another. The sector is blended across all age groups, gender, religion, and ethnic groups. Tellingly, cross border trading includes both the informal and formal cross border trading. The informal cross border trading is often made up of unregistered traders, and it has been found to be subjugated by females. Even though they do not pay taxes, they pay import duty, and import and export taxes hence they participate in the growth of the economy. Fleury, (2016), noted that cross border trading leads to the welfare improvement of those who participate in the trade and their families. The high level involvement of females in the cross border trading dates back to the adoption of the Neo-liberalism policies across Africa which were mainly introduced in the 1980s and led to job losses and in Zimbabwe the females in cross border trading started to increase in the past two decades when the country's economy started to fail. The effects of the unstable failing economy led women in Zimbabwe to look for self-sustaining income sources to counter the impoverishing economy (Alpizah, 2013).

Statement of the Problem

The participation of females in cross border trading has been generating benefits not only for themselves and their households but also the national economy. Despite the participation of females in the national economy, their contributions are seldom reported and frequently undermined (Fofack, 2013). Most of the times the female cross border traders are exposed to discrimination, violence and coercion, unwarranted impounding of goods, corruption and bribery, sexual exploitation, sexual violence and harassment, verbal harassment and physical violence. Other factors that greatly affect the female cross border traders compared to their male counterparts includes robbery, long hours of travel, lack of adequate financial services, time away from family and also the clumsiness of the legality surrounding the trading makes it exigent for monitoring and worries (Morris and Saul, 2000). Females are a major component of the cross border trade in Zimbabwe that goes on between and amongst African countries to an extent that they have become vital and visible elements in the sustainable development of the country but they face a number of ordeals like the aforementioned while carrying out their duties and these leads to emotional stress and mental health issues like depression, anxiety, self-harm, and suicide. The research submits that many challenges and ordeals faced by female cross border traders can be attributed to a number of factors but raises the question: what could be the main and major sources of these challenges and what could be the coping strategies female cross-border traders can adopt to mitigate these challenges? To address this the research study is aimed at analysing problems encountered by informal female cross border traders in Zimbabwe.

Despite the worldwide acknowledgement of challenges that are faced by cross border traders world over, there are very few studies that have been conducted that looked at the challenges faced by female cross border and there is a dearth

of studies undertaken in Africa let alone in Zimbabwe. The present literature is made up of various studies that have been conducted in the areas of female informal traders in different countries including Zimbabwe like Kabeer (2010); and Mauchi and Rawjee (2020). Tragically, there is dearth of data on women in cross-border trade since there is no known women migration information centre in Zimbabwe. It is against this background and due to this gap that this study is seeking to look at the specific challenges and stress related issues confronting women in informal cross-border trading in Zimbabwe.

III. LITERATURE REVIEW

Golub, (2015) defined Informal cross-border trade as trade in legitimately manufactured goods and services that circumvent the regulatory outline established by the government, hence avoiding certain regulatory burdens and tax, carried out by small unregistered individuals or companies while on the other hand Ogalo, (2010), defined formal cross border trade as trade meeting customs administrations of local, regional, and country representative. An important characteristic of informal cross-border trade is that the majority of traders are female, and for these females such trade is frequently their chief or even only stream of income (Titeca and Célestin, 2012; World Bank, 2012; Perberdy and Rogerson, 2000; Muzvidziwa, 1998; Perberdy and Crush, 1998). UN Women, (2010), pointed that in the SADC region, females institute approximately 70% of the informal cross-border traders. The high proportion of women in informal cross-border trade is frequently credited to females' mobility and time constraints, and also their restricted access to support systems and productive resources, making the trade one of the limited options available to females to make a living (Mbo'oTchouawou et al. 2016). Often the majority of female informal cross border traders normally have no or limited basic education and hardly have had previous formal jobs.

Informal cross border trading is a very important economic activity carried out throughout sub-Saharan Africa. According to Bouet et al., (2018), the value of informal trade in sub-Saharan Africa meets and in some countries exceeds the value of the formal trade. Particularly important is the fact that informal trade supports the livelihoods of marginalized groups including women who makes up the majority of the informal cross border trade (Soprano and Brenton, 2018). Informal and formal trade are not completely distinct groups and informal traders work to an extent with official procedures through paying their customs duty, paying import and export taxes, and having visas. A considerable percentage of informal cross border traders trade staple food commodities and consumer goods like electronic appliances, shoes, and clothes (Leeman and Lesser, 2009). Informal cross border trade is frequently carried out between people of the same ethnicity group.

A massive majority of Zimbabwean informal cross border traders are women. In Southern Africa women represents 70% of informal cross border traders (Piovani, 2018) and they contribute about 60% of informal cross border traders in West

Africa (Yussuff, 2014) which shows that the trade is dominated by women. According to Andal, (2018), a greater portion of women in informal cross border traders trade in high volumes of low value goods such as food products, such as handicrafts, cloth, cosmetics, and food products; have lower level of education; and are relatively poor. In comparison, Shaw, (2010), claimed that their male counterparts usually import high value commodities and goods, and dominate the trade in services like money exchange and transport. Wakala et al., (2013), pointed that in some settings, females in informal cross border trading do not specialize but trade a range of goods whenever opportunity presents and deal in both imports and exports i.e. two way trade on their trips.

Despite acknowledging the low value nature of commodities traded in informal cross border trading, Shaw, (2010), appreciated that cross border trading makes a significant percentage all trade in the Southern African Development Community (SADC), the same sentiments which were shared by Andal, (2018) who pointed out the 35% to 45% of trade in the SADC region is informal cross border trade. Since the vast majority of people involved in the informal cross border sector are females, the sector is an important sector for themselves, their households and families. In sub-Saharan Africa, informal cross border trade is a very significant income source and employment among the self-employed women, contributing to more than 60% of employment outside the agricultural sector (Higgins and Turner, 2010a).

Challenges Faced by Women in Cross Border Trading

Women in cross border trading are confronted with numerous integrated encounters and trials while conducting their trade (Tayo et al., 2015). Tayo et al. stated that these difficulties can be gathered into different groups namely: susceptibility to corruption, gender based violence and sexual exploitation, ignorance and/or faith in trade procedures like those meant at facilitating trade, inadequate infrastructure and transportation expenses, fundamental issues of women illiteracy, absence of empowering women's agencies, and lack of access to finance. Yusuff, (2014), argued that these challenges are key stressors and leads to emotional stress amongst the women cross border traders.

The nature of violence against female cross border traders includes economic, physical, and sexual violence. These various typed of violence frequently overlaps in a poly-victimisation of informal cross border traders who experience various types of sexual, economic and physical violence happening in different locations, over a period of time, by different actors. Female cross-border traders face numerous forms of coercion and economic violence, comprising bribery and corruption at border posts (Blumberg et al. 2016), discrimination when attaining paperwork related to trade (CIGI, 2018); cumbersome border processes (Blumberg et al. 2016); delays at the border (CIGI, 2018); unjustified confiscation of their commodities and goods (Blumberg et al. 2016). For instance, Ruiter et al. (2017) noticed that border

patrols and agents are capable to bribe and cheat female traders by take advantage of information asymmetries about changing exchange rates; and in some cases forcing female traders to pay larger bribes than male traders; and coercing traders to pay informal fees (Higgins and Turner 2010a and 2010b).

Female cross-border traders also face sexual harassment and violence, reaching from verbal sexual harassment to actual rape, and frequently mentioning pressure from border officials who are mostly made up of male workforce, to deliver sexual favours in a give-and-take for preferential treatment at the border. Studies undertaken in Southern Africa (Blumberg et al. 2016), DRC (Brenton et al. 2011; Hossein et al. 2010), and Liberia (USAID 2014; Higgins 2012) argued that high rates of sexual harassment and violence is aimed against female informal cross-border traders. This sexual harassment and violence can take various forms. In Liberia females reported border officials wanting sexual favours in trade for for avoiding arrest or impounding of goods (USAID 2014); in East Africa, females report being made to pay huge bribes compared to their male traders, or alternatively provide the border guards and patrols sexual favours to avoid detention or impoundment of their goods and commodities (Higgins and Turner 2010); in the Democratic Republic of Congo, females report rape, stripping, groping and sexual touching (USAID 2014; Brenton et al. 2011), as well as physical assault and sexual harassment (Hossein et al. 2010) 15; in Southern Africa, women from Malawi report border personnel and patrols requesting sexual favours as bribes or else they impound the goods (Blumberg et al. (2016).

Outside sexual violence and economic violence the females also reported cases of other forms of violence while they were plying their trade like verbal harassment and physical violence. The female cross border traders in Liberia testify to experiencing physical assaults and robbery in train stations and bus stations and also on trains and buses (USAID 2014); in DRC, female cross border traders testify to insults and sometimes even spitting by the police either side of the border between the Democratic Republic of Congo and Rwanda (USAID 2014) as well as stripping, verbal insults, beatings and threats on both sides of the border and mainland Democratic Republic of Congo, Burundi and Rwanda (Brenton et al., 2011).

Women cross-border traders experience violence not only at the border crossings, but also in their broader world of work, including on transport and in destination countries. Blumberg et al. (2016) describe in detail the range of violence that women traders experience on transport in South Africa, including theft of goods and cash; general and sexual harassment; verbal abuse from touts and drivers; police harassment on trains; and official roadblocks where traders needed to offload and reload goods, and police and customs officials could extract goods or money from traders who had already crossed the border; and harassment and theft by transport operators. In West Africa, women traders report high

incidents of theft and physical assaults on buses and trains, and at bus and train stations on their journey to markets across borders, such as port markets in Lagos and Lomé; these risks were exacerbated by unsafe travel conditions, such as having to travel through the night, or on tops of vehicles (Higgins, 2012). This is consistent with broader literature¹⁹ on GBV in the world of work, where unsafe transport and infrastructure can contribute to GBV.

Coping Strategies of Women in Cross Border Trading

Women are acknowledged to embrace diverse and various strategies to deal with the challenges they encountered within their cross border trade. According to Aluoch, (2014), the coping strategies include: rescue which is comprised of protection and provision; attachment which functions to teaching of survival skills and protection; assertion which consist of working and doing everything conceivable to achieve a goal; adaptation which refers to capitulation to irresistible conditions (Jamela, 2013); fight and flight whereby fight is evoked by the requirement to eliminate a hazard whereas flight is deducted by the requirement to evade a hazard that is combat the hazard and escape the hazard respectively, McCarty, (2016), added that fight and flight were reciprocal, depending on how events are perceived; and competition and cooperation where competition is necessitated by the need to attain limited essentials whereas cooperation is necessitated by the requirement to create limited resources. Aluoch, (2014), argued that these six coping approaches of to counter these challenges might function discretely or in a broad spectrum of combinations, and they might be utilized very adaptably in numerous combinations.

A study from Malawi cited by Blumberg et al. (2016) deliberates transactional sexual relationships used as a coping mechanism by female cross-border traders to help them prevent the risk of sexual violence. Female traders may grow boyfriend-girlfriend relationships with border patrols as a means of protection from sexual violence by other males at the border. The study illustrates the situation faced by one Malawian female operating as a cross-border trader, “the female clarified that sexual harassment, exploitation, and coercion were prevalent at border crossings and specified that if she had to offer sexual favours for goods to cross the border and she feels better doing it on her own terms than being forced into it, hence she realized having a boyfriend at the customs and negotiate terms of the relationship and the sexual encounters (Blumberg et al. 2016, p. 38). Due to the uneven dynamics in these sorts of relationships Blumberg et al. (2016), put emphasis in that the relationships inherently pose additional health risks as they do not offer the female an opportunity to negotiate safe sex, and they are also inherently violent.

Theoretical Framework

The theory on which this research study is founded on the intersectionality theory, which argues that females are

oppressed due to their gender and that they encounter oppression due to other intersections of gender inequality (Viruell-Fuentes, Miranda, and Abdulrahim, 2012). The intersectionality theory was the best fit for this study because it is an analytical framework for understanding how aspects of a person's social and political identities combine to create different modes of discrimination and privilege. In the case of this study the aspect of social identity which led to discrimination and lack of privileges thereof was gender. Krenshaw, (1989) elaborated that the intersectional theory asserts that people are often disadvantaged by multiple sources of oppression: their race, class, gender identity, sexual orientation, religion, and other identity markers thereby highlighting how the theory suits this study. The reasons for cross border trade which females are oppressed are frequently not investigated due to the patriarchal nature of the Zimbabwean society (Kuhlengisa, 2014).

IV. OBJECTIVES OF THE STUDY

The main objective of this study was to explore and analyse problems encountered by informal female cross border traders in Zimbabwe. To achieve the main objective and to also find the solution for the problem statement, the following specific objectives were formulated:

- Determining the main challenges faced by female cross border traders in Zimbabwe.
- Determining the main coping strategies that can be adopted as mitigation for the challenges being faced by female cross border traders in Zimbabwe.

V. METHODOLOGY

The study will look at key challenges and stressors associated with women in cross border trade, the involvement of government officials and relevant agencies in the challenges, and the coping strategies devised by women to overcome these challenges. Although females performs a critical part in cross border trade, Ityavayar, (2013) argue that they frequently benefit only slightly from their trading action because of a number of issues, comprising policy, cultural, economic, institutional, and regulatory issues. African cross border traders, particularly female, are inhibited by such matters as high tax and duty levels, cumbersome bureaucracies, poor border facilities, weak governance at the border, lengthy clearance processes, corruption, and a lack of understanding of the rules. Furthermore, cross border traders encounter other problems before even getting to the borders, like securing capital and assets and growing the quantity and quality of the products they trade, and problems with registering their businesses, Likewise, gender norms prohibiting women's mobility, control, and access over decision-making and resources within the household influence how much males and females benefit from trading activities.

This study focuses on cross border trade in Zimbabwe due to the significant role and transformative ability of cross-border trade for the economic growth of the country, regional

integration, and finally economic empowerment of females. The core of the study focused on the challenges encountered by female cross border traders in the country and the supply-side impediments that hamper their growth opportunities and leads to stress and mental health issues.

Methods

For this research study, qualitative methods were used and the study utilized both primary and secondary data sources. For the primary data collection the study adopted an interview. For secondary data, newspaper articles, websites, journal, and library textbooks were analysed as secondary data collection tools. Conclusions were inferred using qualitative methods and systematic review of literature. Multiple methods approach was vital in getting both an unconscious and a conscious thinking process (Woodside et al., 2019). The use of different data collection approaches will help to triangulate data, implying to use different sources of data in validating the same outcomes. The snowball sampling was utilized to select the women that participated in the study.

VI. RESULTS AND DISCUSSION

Findings

Socio-Demographic Profile of Participants

All the respondents who participated in the study were Zimbabweans. 60% of the women were married, 26% were single, 4% were separated, and 10% were widowed. The average age of the respondents was 50 years and the majority lived with their husbands and had at least 3 children. The average level of education was secondary education graduated after O' level. Tellingly the majority of the women were bread winners of their respective families.

Trading Profile of the Participants

The majority of the respondents were found to trade between South Africa and Zimbabwe, followed by traders who trade between Botswana and Zimbabwe, the Mozambique and Zimbabwe and relatively small percentages who plied their trade between Zambia and Zimbabwe, Tanzania and Zimbabwe, Namibia and Zimbabwe, and Kenya and Zimbabwe. 42% of the traders had their own private shops where they traded their services and goods and the rest were peddlers who hawked their products from one place to another or from their houses. 80% of the respondents said that they have been trading for over five years with the average of trading years determined as three years. 85% of the respondents said that cross border trading was their substantive source of livelihood.

Challenges and Coping Approaches of the Participants

The major challenges that were found to be common amongst the women that were interviewed in this study are grouped as health challenges, harassment from government official for example at the border, and financial challenges. The main health challenge that was common amongst the respondents was stress and the respondents emphasized that the stress

leads some of their colleagues to depression, anxiety, tendency of self-harm, and suicide. Harassment from government officials was coming was coming foremost in the form of impoundment of goods by border officials and tax officials, and furthermore the mandate for collateral was the utmost financial challenges. The respondents were applying and adopting different coping approaches to each group of challenges. Begging becomes the most straightforward and foremost coping approach adopted by the respondents to counter the challenge of harassment from the government officials. The respondents were also in congruence that creating personal savings was their most viable coping strategy they adopted to counter their financial challenges since they did not possess collaterals which are a prerequisite in accessing loans from financial institutions. The majority of the respondents acknowledged that they visit health institutions and also employ self-medication to counter health challenges.

Discussions

The weight of the adverse impacts and consequences of the harassment that the respondents faced by the government officials was given in the interviews which were conducted one on one:

My relative had her goods impounded by the border officials after she had invested all her retirement money on the business out of fear that her retirement which was disbursed to her in the local currency would lose value. This was her first trip when the goods were impounded. None of the goods were recovered regardless of the effort that was put to retrieve the good and my relative relocated to the villages and lost her pension.

A border patrol personnel interviewed revealed that:

Although they impound all contraband goods from both males and females, females are weak and capitulates to bribe demands easily so we release their goods.

The evidence gathered from the study suggested that over half of the women cross-border traders in Zimbabwe experienced economic violence and coercion by border officials and police on the borders and some roadblocks. At the Beitbridge border post between Zimbabwe and South Africa, more than 50% of women cross-border traders report corruption or harassment when they pass through, and 81% report corruption at least once since they started using the border post, citing corruption by the Zimbabwe Republic Police (ZRP) officers (59%), Zimbabwe Revenue Authority officials (18%), middlemen (12%) and clearing agents (10%). At the Plumtree border post between Zimbabwe and Botswana, 72% of female cross-border traders reported having had to pay bribes for confiscated or impounded goods. At the Forbes border post, 85% of female cross border traders had paid bribes, 60% fines, and 38% had had their goods confiscated.

Some of the challenges that was founded by the study through either participants or systematic review of literature was lack

of local market expertise amongst the female cross border traders. More often than not, the traders reported that they find difficulties at one point to sell some of the goods that they have already brought into the country showing that less market research had been carried out. Boulongne et al, (2019), stated that buying pattern varies from region to region and other factors like trends and festivals and they added that the traders can counter this challenge through comprehensive market research before the bring their commodities.

Female cross-border traders in Zimbabwe experienced economic violence and coercion, including discrimination when obtaining trade-related paperwork, delays at the border, unwarranted impounding of goods, and bribery and corruption, including coercion into paying informal fees and/or higher bribes than male traders. The available evidence suggests that over half of the Zimbabwean female cross-border traders experienced economic violence and coercion by border officials and police.

The study also find out that female cross-border traders experienced sexual violence, harassment and exploitation, ranging from verbal sexual harassment to rape, and often citing pressure from border officials, a mostly male workforce, to provide sexual favours in exchange for better treatment at the border, e.g. to avoid being detained, or goods being impounded. Transactional sexual relationships between female cross-border traders and border officials were a coping strategy applied by the females to manage and mitigate the risks of sexual violence and harassment. Available evidence from Zimbabwean cross border traders suggests high rates of sexual harassment and violence against women cross-border traders.

Beyond economic and sexual violence, there were also reports of women cross-border traders experiencing other forms of violence, including physical violence and verbal harassment, such as physical assaults, robbery, insults, threats, being stripped and spat on. Existing data suggest high levels of verbal abuse against women cross-border traders and these types of violence was hugely experienced in South Africa. Women cross-border traders experience violence not only at the border crossings, but also in their broader world of work, including on transport and in destination countries. These risks include theft of goods and cash, sexual harassment, and verbal abuse, and are exacerbated by unsafe travel conditions, such as having to travel through the night. The study found out that violence was perpetrated by a range of actors, including border and customs officials, gangs working on behalf of the state or independently, smugglers, transport workers, and male traders.

Several factors drove violence against women traders at border crossings: the broader context of gender inequality, including stigma against cross-border traders in many contexts in Zimbabwe; a broader context of high rates of gender based violence; violent and unstable borders in some contexts; and unequal access to information between border officials and cross-border traders, including around what taxes and fees are

due, as well as knowledge of the rules of the game, linked to traders' levels of literacy, familiarity with the border, whether they have crossed before, and whether they have social or professional networks or associations they can leverage.

The study discussed evidence of links between this violence against women cross-border traders, and the taxes and duties systems at borders, making two key points which are:

First point:

Complex border tax systems, where there are information asymmetries between border officials and women traders, enables GBV by border officials, who wield great power and are often able to act with impunity. With regard to tax, this can play out in officials imposing arbitrary taxes or threatening to impound goods unless the trader offers a bribe or sexual favour. However, the limited evidence base does not explore interactions among these factors, e.g. whether the severity or incidence of violence varies in association with particular fees or penalties.

Second point:

Traders' awareness of complex tax systems and corrupt tax officials push women into informal cross border trade, in order to avoid the challenges at border posts, including of disproportionately high formal and informal taxes and fees, delays, and violence. Women cross border traders maybe likely to avoid formal border crossings, and choose informal routes instead; but informal border crossings pose risks as well of coercion and sexual violence by smugglers and intermediaries, as well as by border officials if the traders are caught.

VII. CONCLUSION

The study noted that female cross border traders in Zimbabwe facing serious and deep rooted challenges in the process of conducting their trade from government officials, restriction to access of loans, and health issues emanating from stress and leads to other serious mental health issues like depression, anxiety, tendency of self-harm, and suicide. As a result of these challenges and impediments some of the female cross border traders had to quit their operations out of frustration, others kept on persisting with no hope of countering the challenges at least in the foreseeable future, and finally some have since become retailers. The study calls and recommend for educating female cross border traders on legal goods to trade to prevent them from dealing with contrabands. This is achievable through creating social groups of female cross border traders to enlighten them and also using social media and the print media to create a larger reach. The study also recommends the social groups to enlighten the female traders on more valuable and profitable goods that ensures that they minimize their trip and prevent jeopardize their health as they afford more time with their family and incur less expenses through travelling.

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