

REPORT ON

The Impact Of The
COVID-19 Pandemic
On Women Cross-Border
Traders In Zimbabwe

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EXECUTIVE SUMMARY

The International Labour Organization (ILO) estimates that throughout the world, between 50 per cent and 75 per cent of the non-agricultural labour force is in the informal sector. At the regional level, the estimate for southern Africa is 66 per cent, while at a country level, Zimbabwe's estimate is at 52 per cent. Notably, the worldwide outbreak of the coronavirus (COVID-19) pandemic and governments' trade-related responses to contain the virus undesirably affected lives, livelihoods and cross-border trade in several southern African countries, particularly women cross-border traders in Zimbabwe.

This rapid assessment reviews the impact of COVID-19 and Zimbabwe's implemented policy response measures, in curbing the spread of the pandemic, in the context of the country's women in cross-border trade (WICBT). In line with the previous survey findings in Africa, this study finds out that informal cross-border trade (ICBT) in Zimbabwe is dominated by women traders who constitute 89 per cent compared to 11 per cent for men. Majority of these women traders are into informal cross-border trading for basic survival reasons. To exporting their products for selling in South Africa, they also import products for resale or consumption back home from the same country. These exported and imported products are categorized into food, textiles and clothing, building material and consumer goods. One of the key findings of the study is that continued government border closures, ban on movement of people and the prohibition of importing non-designated essential goods and services had a destructive effect on the socio-economic lives and livelihoods of WICBT. As an enabling factor, the survey finds out that 93 per cent of the WICBT mainly use or rely on the WhatsApp platform for communication and order placements, while the remaining 7 per cent either use the Internet (online) or websites for the same purposes. Following from this, the study infers that all WICBT in Zimbabwe are at the minimum, familiar with digital or electronic means of conducting business. Building from these key findings, the study concludes by proffering research-based recommendations for consideration by policy makers in ways that will enhance the country's cross-border trading environment amidst the pandemic, now and going into the future.

Key recommendations for consideration by the government include, automation of all current manual border procedures and processes, training of the women traders on border procedures, formalities and requirements, temporary re-opening of the Old Beitbridge border post to pedestrian traders, introduction of a local rail system to transport informal traders between South Africa's Messina town and Zimbabwe's Beitbridge railway station, centralized system of issuing import and export permits and licenses, including phyto-sanitary certificates. In the medium to long-term, introduction of the Single Window Concept, Combined Border Management System and One Stop

Border Concept (OSBP) are all strongly recommended.

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1. INTRODUCTION

The International Labour Organization (ILO) estimates that throughout the world, between 50 per cent and 75 per cent of the non-agricultural labour force is in the informal sector. The estimate for southern Africa is 66 per cent. Country-level estimates include South Africa at 33 per cent, Namibia at 44 per cent and Zimbabwe at 52 per cent. As for Zimbabwe, the informal sector is predominantly women, and the Zimbabwe National Statistics Agency (ZIMSTATS)'s estimate is much higher at 94.5 per cent for those in the age group of 15 years and above. Informal cross-border trade (ICBT) between Zimbabwe and South Africa is significant due to the Beitbridge land border post being the busiest in the region. The Southern African Migration Programme (SAMPS) estimates that Zimbabwe contributes 29 per cent of all ICBT with South Africa (The Southern African Liaison Office (NPC), 2017).

When properly managed, ICBT can generate income for women, speed up value chain creation, support welfare, reduce unemployment and contribute to food security (UNCTAD, 2020), but traders face numerous challenges. These include poor border infrastructural facilities, cumbersome processes, weak governance, payment of undue fees, sexual harassment, bribery and corruption. On the supply-side, impediments include misinformation about customs procedures and regulations, lack of access to capital and assets, and limited literacy and entrepreneurial skills. Behind the border, challenges faced include extortion by money exchangers in the black market and lack of access to start-up capital (UNCTAD, 2020). When improperly managed, ICBT results in smuggling, trade in illicit products, compromised national and regional border security systems, and poverty, hunger and starvation among the poor.

The outbreak of COVID-19, as a global pandemic has and continues to adversely impact all socio-economic sectors. Worldwide, countries are battling with high rates of morbidity and mortality, unprecedented economic contraction and recession. Productivity and demand for goods and services are on the decrease leading to the COVID-19 induced de-industrialisation. The end result has been largely a decline in business turnovers and client bases. No sectors of the economy, including small-scale cross-border traders across all African regional economic communities, have been spared this global scourge. To date, some of the most affected people in African developing countries are women in informal cross-border trade.

2. ASSESSING THE IMPACT OF COVID-19 ON WOMEN IN CROSS-BORDER TRADE IN ZIMBABWE

The principal objective of this rapid assessment is to review the impact of COVID-19 and consequent response measures taken by Zimbabwe women in cross-border trade (WICBT). Furthermore, recommendations that focus on improving the trade environment for WICBT amidst current and future pandemics will be offered.

To achieve the above objectives, the report is structured accordingly:

- A desk review of cross-border trade in Zimbabwe border posts commonly used for ICBT and the COVID-19 trade policy responses adopted by Zimbabwe.
- The findings from the survey carried out on a pre-determined sample size of 15 women traders and the representative of the Zimbabwe Cross-Border Traders Association (ZCBTA).

Table 1: Sample size by age group

Demographic Information	Sample Size
Younger than 25 years	4
Between 25 years and 35 years	4
Between 36 years and 50 years	4
From 51 years and above	3
TOTAL	15

- A profile of products traded by WICBT, source or origin of the products, client profiles and the impact of COVID-19 national response measures are presented.
- The study concludes with policy recommendations and strategies WICBT may adopt to become actively involved in the policy change process.

The review largely concentrates on the Beitbridge border post because it is frequently used by the majority of WICBT in Zimbabwe.

3. DESK REVIEW

A brief overview of cross-border trade in Zimbabwe is done from existing literature. The main objective of this process is to identify the border posts that are frequently used as conduits for trade

by WICBT, the nature of the trade as well as the trade policy strategies adopted by Zimbabwe in response to the COVID-19 pandemic.

3.1 Brief overview of cross-border trade in Zimbabwe

By geographical location, Zimbabwe is a landlocked country surrounded by Zambia to the north, Mozambique to the east, South Africa to the south as well as Botswana and Namibia to the west.

Figure 1: Zimbabwe as a landlocked country



Source: <https://www.operationworld.org/country/zimb/owtext.html>

Table 2 below shows frequently used border posts as conduits for exports and imports by WICBT. The Beit Bridge Border post is used most frequently.

Table 2: Frequently used border posts by WICBT

Name of the Zimbabwean Border Post	Name of Bordering Country
Beitbridge	South Africa
Chirundu OSBP	Zambia
Plumtree	Botswana
Nyamapanda	Mozambique
Forbes	Mozambique
Sango	Mozambique

Regionally, Zimbabwe has had or still has bilateral trade agreements with all its neighbouring countries. It is a Member State to the Southern African Development Community (SADC), and Common Market for Eastern and Southern Africa (COMESA). Zimbabwe is also a member state to the African Continental Free Trade Area (AfCFTA).

The principal legislation which governs cross-border trade for Zimbabwe is the Customs and Excise Act [Chapter 23:02]. Subsidiary legislation includes Customs and Excise (General) Regulations being Statutory Instrument 154 of 2001, and export and import statutory controls. These pieces of cross-border trade regulations are administered and implemented by the Zimbabwe Revenue Authority (ZIMRA) through its division of Customs and Excise. The New Zimbabwe Constitution provides for administrative justice while the Customs and Excise legislation specifically allows for recourse through the internal appeals process before a case may be taken to the Courts.

Apart from ZIMRA, several other government stakeholders also operate from the ports of entry. These include Port Health, Agriculture, Environment Management Authority (EMA), Plant Inspectors and Veterinary Services. These officials issue permits and licenses depending on the type of goods traded. In Zimbabwe, most goods are either imported or exported under an open general import license (OGIL) or open general export license (OGEL). A few others require mandatory export and import licenses depending on the applicable controls. Concerning controlled goods, all exporters and importers, whether commercial or small-scale, formal or informal – including WICBT – must adhere to the necessary requirements. Traders must produce the respective control documents at the time of clearance at all ports of entry.

3.2 Nature of trade

Towards the turn of the last century, Zimbabwe started to experience a growth in ICBT with all neighbouring countries. This was driven, inter alia, by the adoption of the Economic Structural Adjustment Programmes (ESAP). ESAP resulted in increased formal sector job losses due to retrenchments, while the post-2000 economic downfall gave rise to the closure of numerous industries (SAMP, 2017). Recurrence of persistent droughts alternating with floods contributed to the further growth in ICBT.

Today, one of the major reasons why informality in cross-border trade blossoms is high institutional barriers women traders face in the formal sector. These barriers include access to travel documents, the bureaucratic process in getting trading licenses, long waiting times at borders, overcharging by customs officials, and lack of knowledge of official procedures. Additional unique challenges they further encounter include rent-seeking behaviours by border officials, sexual abuse, unjustifiable confiscation of goods, and the imposition of statutory import bans without prior engagement or

communication. ICBT is also perceived as a source of counterfeit goods (The South African Institute of International Affairs, 2016).

ICBT in Zimbabwe is traditionally dominated by female traders. This is the findings of a 2017 study of 514 Harare-based informal cross-border traders with South Africa under SAMP (SAMP, 2017). On average, the WICBT spent 1.8 days in South Africa per visit. Those bringing goods to sell in South Africa can stay up to several weeks. Travelling to South Africa was relatively frequent with sixty-seven per cent making at least a single trip a month and eighty-two per cent travelled more than four times in a year. Most travelled by bus. Once in Johannesburg, the traders purchase goods for import into Zimbabwe from numerous small outlets. Twenty-six per cent buy from China Mall, twenty-five per cent from other Chinese-run malls and five per cent from Oriental Plaza.

Table 3: Imports by WICBT

Type of Goods Bought by WICBT to Import into Zimbabwe	Percentage of Traders
New clothing and shoes	88 %
Other goods including accessories such as bags and suitcases	27 %
Bedding materials	20 %
Electronics	12 %
Household products	8 %

Source: Compiled from SAMP Report (2017)

Informal cross-border traders always consider the local marketability of goods bought in neighbouring countries and the demand for local goods in cross-border markets. In a 2017 baseline study carried out in Zimbabwe, it was observed that one woman cross-border trader bought mealie-meal in Victoria Falls and exported it for selling in Zambia. Upon selling it, she used the proceeds to buy soap in Zambia which was sold in Victoria Falls. Out if the proceeds she received she bought crafts that she then exported to South Africa for resale in Cape Town. It was further noted that electric gadgets, mobile phones, clothing, bedding, footwear, groceries and alcohol were some of the goods that were traded in the same manner (UN Women, 2008).

ICBT is dominated by women and is their source of livelihood. This trend is consistent across various African countries. The ILO estimates that about 60 per cent of non-agricultural self-employment of women in sub-Saharan Africa emanates from trade. Despite this considerable number, WICBT remains the most vulnerable group. Borders rarely cater for their requirements. Their clearances are often done from the same place or area where commercial trucks and private vehicles are cleared. Existing office buildings are often decrepit whilst toilets, lighting and fencing may be effectively

non-existent. High custom duty rates, rigid clearance procedures, burdensome documentary requirements (including centralised permit and licensing issuing systems), and sudden changes in trade policies all add to trade costs for WICBT. Studies conducted at various border locations across sub-Saharan Africa indicate that corruption and harassment (including gender-based violence against women) are regular features of cross-border trade (Bridges Africa, 2018).

The results of a study conducted in October 2008 are still relevant and reflective of today's WICBT in Zimbabwe. The study focused on Beitbridge border post (Zimbabwe and South Africa), Plumtree border post (Zimbabwe and Botswana) and Forbes border post (Zimbabwe and Mozambique). The study concluded that a greater proportion of women participate in ICBT because of poverty and the need for food security. Special groceries, cleaning gadgets, clothing and linen, crafts, and agricultural produce were among goods exported by Zimbabwean WICBT to South Africa, Botswana and Mozambique. In return, standard manufactured groceries, furniture and equipment, clothing and linen, building materials, and car accessories were among the type of goods commonly bought for export to Zimbabwe from these countries. On the use of trade income, women were found more likely to use their trade-related incomes to pay school fees and home health care services, and to purchase household items. Men would spend it on buying personal effects and paying rent.

3.3 COVID-19 related trade policy responses adopted by Zimbabwe

On 30 January 2020, COVID-19 was declared as a Public Health Emergency of Concern by the World Health Organization (WHO). Soon after, countries were encouraged to prepare for its containment by the International Health Regulations (2005) Emergency Committee. In line with this recommendation, Zimbabwe through its Ministry of Health and Child Care, began to initiate the process of developing the Zimbabwe National Preparedness and Response Plan. The objective of this policy approach was to eventually minimise morbidity and mortality emanating from the pandemic. The Plan embraced prevention, containment and mitigation measures as priority actions to reinforce the overall health system (Kubatana.net, 2020).

Following the first Zimbabwean reported case of Coronavirus, the country's President declared a State of Disaster in terms of Zimbabwe's Civil Protection Act with effect from 23 March 2020 (Veritas, 2020). This was followed by the implementation of a 21-day national total lockdown with effect from Monday, 30 March 2020. The implementation was enabled through Statutory Instrument 83 of 2020 known as Public Health (COVID-19 Prevention, Containment and Treatment) (National Lockdown) Order, 2020. The 21-day national lockdown was subsequently extended subject to periodic reviews. Part III of the Statutory Instrument provided for border closure. Table 4 below presents a summarised

overview of the adopted and implemented strategies by Zimbabwe in response to the pandemic.

Table 4: Zimbabwe COVID-19 response strategies as they were introduced

Period	Zimbabwe COVID-19 Response Strategy
February 2020	Zimbabwe National Preparedness and Response Plan developed by the Government through its Ministry of Health and Child Care in line with IHR (2005) Emergency Committee for the Pandemic.
23 March 2020	Government declares a State of Disaster through Statutory Instrument 76 of 2020 [Civil Protection (Declaration of State of Disaster: Rural and Urban Areas of Zimbabwe) (COVID-19) Notice, 2020].
28 March 2020	National Lockdown and Prohibition of Gatherings was legislated through Statutory Instrument 83 of 2020 [Public Health (COVID-19 Prevention, Containment and Treatment) (National Lockdown) Order, 2020].
17 May 2020	The Government extended the national lockdown indefinitely, subject to fortnightly reviews through Statutory Instrument 110 of 2020 also known as the Public Health (COVID-19 Prevention, Containment and Treatment) (National Lockdown) (Amendment) Order, 2020 (No. 8).
4 May 2020	The Government unveiled a ZWL 18 billion (Business Weekly, 2020) (about US\$720 million at the official exchange rate of \$25:US\$1 and US\$257 million at the parallel market exchange rate of \$70:US\$1 on 07 June 2020 or 9 per cent of GDP) Economic Recovery and Stimulus Package aimed at revitalising the economy and providing relief to individuals, families, small businesses and industries impacted by the economic slowdown. The main aim was to provide liquidity support to all the productive sectors of the economy and protect employment through prevention and minimization of COVID-19 effects.

With effect from 17 May 2020, Government indefinitely extended the level 2 national lockdown subject to reviews after every fourteen days. This commenced on 31 May 2020 through an amendment Statutory Instrument (Veritas, 2020).

Through its stimulus package, Government announced a ZWL\$18 billion disbursement as part of the capital to use in the operationalisation of mitigation and control measures. Of this amount, ZWL\$738.5 million was due to the Ministry of Health and Child Care. It was meant to largely cater for additional employment benefits, recruitment of additional staff, capacity building and personal protective equipment (PPE) procurement. Further, ZWL\$114.2 million was allocated for water and sanitation; ZWL\$43 million for local production of PPEs by institutions of higher learning; ZWL\$100 million for the reopening of schools starting with examination classes; ZWL\$32.8 million for e-learning; ZWL\$197 million for enforcement of lockdown restrictions; ZWL\$50 million to support transitory poor households; ZWL\$35.5 million for homeless shelters and ZWL\$229.7 million for quarantine centres.

A cash transfer program targeting one million vulnerable households in rural and urban areas is under implementation (International Monetary Fund, 2020). The Government also adopted specific mitigatory measures to curtail the spread of the infection.

Table 5: Zimbabwe COVID-19 mitigatory measures

Airport Measures	The arrival and departure of any chartered plane or passenger plane or cargo aircraft engaged in an essential service is allowed, provided it departs within ten (10) hours of arrival.
	All aerial transport services are prohibited except the operation of such services (whether commercial, private, chartered, or scheduled) engaged in the carriage of staff for essential services.
	All cross-border aerial transport services must abide by the health screening protocols prescribed by the authorities of the neighbouring State or other State of destination.
Border Measures	Entry and exit of vehicles involved in the transportation of food and essential supplies and items during the national lockdown is allowed.
	Entry and exit of any goods vehicle in transit or cross-border goods vehicle engaged in an essential service is allowed. All mandatory restrictions to be fully complied with.
Export Measures	Ban on exports of all medical supplies from 22 April 2020.
Import Measures	Full suspension of import duties on the importation of equipment for use in the fight or containment of COVID-19. These include personal protection equipment, sanitisers, pharmaceutical consumables and masks.
Operational Measures	Movement of people across the borders are banned since 23 March 2020, except those involved in the movement of essential goods and services (for example crew members and truck drivers) under strict observance of and adherence to the COVID-19 mandatory requirements.
	Mandatory temperature screening, hand sanitisation and at least one metre social distancing.
	Observing the existing strict transit requirements.
	Reduced border working hours.
	Pre-clearance of goods and use of e-payments as well as electronic submission of correspondences, queries, inquiries, applications, certificates of origin, and import and export licenses and permits.
	Suspension of excise duty on locally manufactured ethanol used in the manufacture of alcohol-based hand sanitisers.
	Ban of all physical cargo inspection in favour of the use of non-intrusive inspection methods as well as electronic sealing of transiting high-risk cargo.

Banning the movement of people across the borders, particularly ICBT, was one of the prominent containment measures used by both Zimbabwe and South Africa. This meant that ICBT was severely disrupted (Ubuntu Times, 2020). In response to this measure, the International Organization for Migration (IOM) subsequently observed a 95 per cent decrease in cross-border movement at the Beit Bridge border between March and April 2020. This resulted in a severe disruptive knock-on effect on the rural and urban household incomes earned from Zimbabwe's informal sector activities. The severity of the disruption is significant given informal sector activities constitute 75 per cent of national employment.

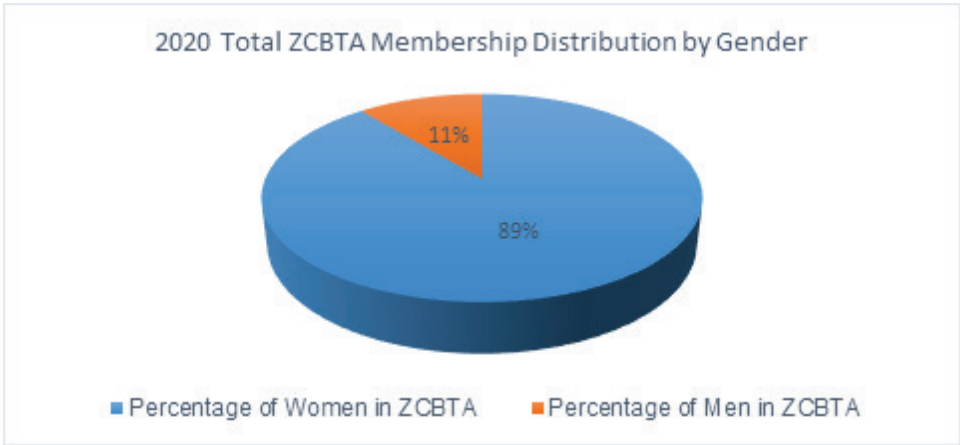
4. SURVEY FINDINGS

This section presents the survey findings from the interviews with a representative of ZCBTA and 15 women who are members of ZCBTA. A flexible guide or semi-structured conversation approach was adopted in the engagement with the participants.

4.1 Demographics in Zimbabwean ICBT

At the time of carrying out the field rapid assessment, ZCBTA's records showed that they had a total membership of 1 017, of which 89 per cent were women and 11 per cent men.

Figure 2: ZCBTA membership distribution by gender



Source: Compiled by Author (2020)

WICBT are far more than their male counterparts across all four age groups. On average, to every single man in ICBT, there are about nine women traders.

Table 6: Membership composition by age group and gender

Membership Composition by Age Group and Gender		
Age Group	Women	Men
Younger than 25 years	194	19
Between 25 years and 35 years	259	31
Between 36 years and 50 years	361	39
From 51 years and above	97	14
TOTAL	911	103

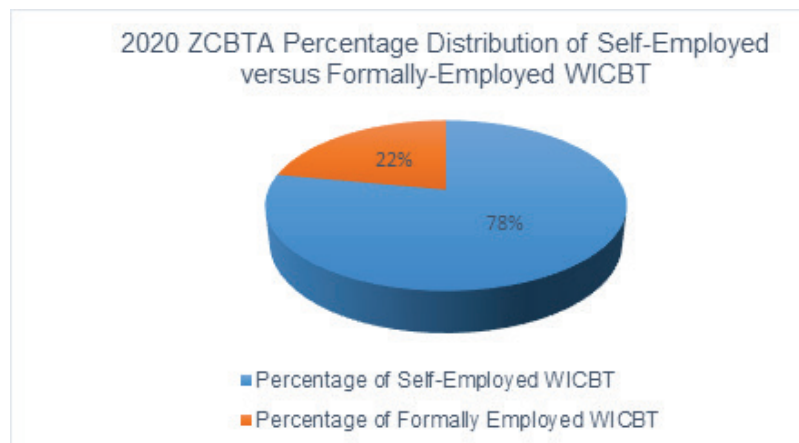
Women's disaggregated data by age shows those in the 36 to 50 years' age group constitute the majority of the WICBT at 40 per cent. Whereas 28 per cent is in the age group 25 to 35 years.

Table 7: Disaggregation of data by age among WICBT

Age Group	Number of WICBT by Age Group	% in Each Age Group
Younger than 25 years	194	21%
Between 25 years and 35 years	259	28%
Between 36 years and 50 years	361	40%
From 51 years and above	97	11%
TOTAL	911	100%

Further to the above findings and as depicted in Figure 3 below, out of the total of 913 WICBT, ZCBTA estimates 78 per cent are self-employed and 22 per cent are employed in the private or public sector.

Figure 3: Age comparison of self-employed versus formally employed WICBT



Source: Compiled by Author (2020)

Reasons given by formally employed women also involved in cross-border trade are insufficient incomes from formal employment, and the high cost of living. Incomes need to be supplemented to provide enough food for their families, generate additional funds for school fees for their children, and for health care. The table below lists the reasons given by the 78 per cent self-employed WICBT.

Table 8: List of reasons for participating in WICBT

1	Basic survival reasons as an individual
2	Cross-border trade is the easiest way to reduce poverty and starvation
3	Willing to work, but unemployed due to increasing absence of formal employment opportunities in Zimbabwe
4	Prolonged economic hardships
5	Food security for both immediate and extended family members
6	The high cost of living worsened by a lack of job opportunities
7	The need to raise funds for school fees for children, stationery and uniforms
8	Health care, especially for the elderly family members and those family members suffering from chronic illnesses, for example HIV/AIDS, hypertension, diabetes
9	Comparatively cheaper and affordable household goods in South Africa

10	Get periodic orders from local downtown retail outlets (especially local and traditional Indian/ Asian business persons)
11	Operate flea markets in towns and at growth points
12	Own personal small shops and tuckshops in high-density suburbs
13	Have established markets for their wares across the borders
14	Local resale of imported certain goods and services due to shortage of domestic supplies within Zimbabwe
15	Supply safety and mining equipment to the small to medium companies such as artisanal miners, spares, repair and maintenance utilities
16	Motivated by business growth and improved lifestyle of those WICBT already trading
17	Requires small start-up capital with no stringent conditions attached

4.2 WICBT and their trade profile

To understand their trade profile, the respondents were asked to give an overview of their traded export and import products, profile of their local and abroad clients, border posts frequently used, and ultimately the challenges encountered during COVID-19 as a consequence of the response measures adopted. Their responses were captured and presented as outlined in the following sub-headings.

4.2.1 Overview of products traded

A comprehensive list of goods exported was consolidated from all the respondents. Table 9 below lists goods commonly exported from Zimbabwe by WICBT and the countries exported to.

Table 9: List of exported goods by WICBT and destination countries

Name of Goods	Host Country
Curios	South Africa
Agricultural products (grains etc.)	South Africa, Botswana and Mozambique
Clothes and bedding accessories	Angola and Tanzania
Sugar	Zambia
Basketry, brooms	South Africa and Botswana
Breakfast cereals and cordials (e.g. Mazoe Orange Crush)	South Africa and Botswana
Home-made implements (e.g. hoes, pick-heads, etc.)	Mozambique

Most of the goods exported from Zimbabwe find their market in South Africa and Botswana with South Africa experiencing the highest frequency. Even though sugar exports are controlled in Zimbabwe, the high demand for it in Zambia has compelled WICBT to find irregular means, such as smuggling it into Zambia. Some bedding accessories are exported beyond neighbouring countries to Tanzania and Angola.

Table 10: Consolidated list of goods imported by WICBT and their sources

Name of Goods	Source Country
Electronics and electric goods (computers, stoves, fridges, etc.)	South Africa and Botswana
Laptops, mobile phones and accessories through the airport	China and Dubai
Clothing including shoes, baby clothes and accessories	Tanzania (new), Mozambique (used), Zambia (used), South Africa (new) and Botswana (new)
Groceries (bathing and washing soap, cooking oil, maize flour, eggs, rice pasta, tinned fruits and canned foods)	South Africa and Botswana
Blankets, sheets and duvets	South Africa and Botswana
Sanitary wares (tissues and baby products e.g. Pampers)	South Africa and Botswana
Beauty products (perfumes and skin lightening creams though these are illegal)	South Africa and Botswana
Building and plumbing materials (tiles, sinks, toilet pans, etc.)	South Africa, Botswana and China
Furniture	South Africa
Bags, school trunks and suitcases	South Africa and Botswana
Roofing sheets and paints	South Africa
Alcoholic beverages including illicit strong alcoholic staff	Mozambique

Notable from the above list are laptops, mobile phones and accessories as well as tiles, sinks and toilet pans are imported from Dubai and China. This was contributed by thirteen per cent of the respondents, who on average, go to China or Dubai at most twice a year. Thirty-three per cent of the respondents, who are based in Beitbridge border town indicated that they ordinarily cross to South Africa at least twice per week, while the remaining 8 per cent cross once every month-end.

4.2.2 Client profile

When asked about the methods used when placing orders of goods for subsequently buying as imports into Zimbabwe, most respondents (Ninety-three per cent) relied on the use of mobile WhatsApp platforms for communication and order placements. The remaining seven per cent indicated that they either use the Internet or online (mainly airport users), web addresses, or face-to-face communications and orders. Actual payment for the goods would be in cash or through money transfer agencies such as Western Union and Mukuru.com. For fear of being searched by customs authorities, few women traders keep details of their communication and proof of payment with them. The majority of the WICBT do not keep or travel with original paper records and documentations across borders, especially when returning to Zimbabwe.

When selling their imported goods locally in Zimbabwe, communication with clients is through mobile phones and WhatsApp platforms. Advertisements are through Facebook pages and WhatsApp groups. Payment by clients is mostly in cash and in foreign currency, mainly United States Dollars or South African Rands. In some few instances EcoCash payments (Mobile-to-Mobile local currency funds transfer) are used. Receiving cash assures them of securing the foreign currency they will need when they next go across the borders. Most local clients are fellow women across all age groups, and they remain in contact through WhatsApp groups.

Different WICBT target different sets of clients both for selling their exports in South Africa and imported goods once back in Zimbabwe. Some of the women traders who cross to South Africa once every month-end target beneficiaries of the country's social grants and pension benefits at month-ends. As traders move around selling their wares in residential places in Johannesburg and other urban centres, they will collect their monies for the goods they delivered the previous month whilst distributing the current exports. These revenues will be collected the following month. Central to the success of this approach is the existing personal network system which largely relies on trust and mutual interdependency between the women traders and their clients. The method of selling and distribution varies from street selling, door to door and open market approach. Money collected will be used to buy goods from various retailers to take back to Zimbabwe.

4.2.3 Challenges encountered by WICBT due to COVID-19 as a result of measures adopted by the government

The measure-and-impact conversation was specifically centred on the effect of COVID-19 measures on WICBT's business viability, turnover, client base, cost of compliance for COVID-19 testing and emerging new market challenges. To create a firm basis on which to develop informed alternative

rapid policy recommendations at the end, the interview began by asking respondents to outline key challenges they encountered before the COVID-19 pandemic.

Challenges highlighted include inconsistent application of regulations resulting in unpredictability of border processes and expectations, and changes in regulations with little time to adjust. Other challenges include:

- the perceived high duty rates on common goods imported by WICBT also leads to smuggling and consequent detainment of goods by border authorities
- vulnerability to different forms of harassment and rent-seeking behaviours
- multiplicity in checks and verification of import and export requirements by different government border service-providers. This results in cross-border delays leading to increased trade costs
- high transport costs for private and public transportation
- the majority of transporters do not have goods insurance, and this has negative implications for women traders' livelihoods in the event of any mishaps. The aging state of road infrastructure contributes to the chances of accidents happening, which in turn results in loss of traders' wares
- women traders are generally excluded from financial inclusion. Access to financial loans hinges around collateral security, which the majority of WICBT do not have
- access to foreign currency is through the black market characterised by high rates of exchange
- women traders are not often recognised as important contributors to the socio-economic welfare of the host country. Instead, they are treated as holidaymakers or visitors. They are given a few days to stay in the host country. This lack of recognition also leads to brushes with the law as they are arrested when found selling their wares as their immigration accorded condition of the entry limits them to being tourists only.

Having discussed challenges faced by cross-border women traders prior to COVID-19, the survey switched to focus on the challenges faced by them during the pandemic due to policy measures adopted.

All the respondents pointed out that generally, free movement of people, specifically women traders across the borders was the greatest key enabler in the supply, marketing and delivery system of their traded wares. Replenishing of their stocks and reaching out to existing and potential clients required them to be always on the move. A ban on their movement since March 2020 froze their only available economic means of survival. The restriction on people's movement and banning

the movement of goods across the borders (other than designated essential goods and services) in the past eight months compounded their economic challenges and livelihood plight amidst the pandemic. National lockdowns restricted them and their targeted markets from undertaking any form of economic and business activity as they could not afford to be away from home.

For Zimbabwe, just like in any of its neighbouring countries, the combined effects of these mitigatory policy responses meant that women traders' business viability had suddenly been reduced to zero. The situation left them with no turnover or client base. The stock on hand at the time of implementation of the measures sold out soon after the adoption of the national lockdown measures. The meagre returns received then were instantly used for meantime upkeep. Their fall-back reserves have dried up. If the economy normalises, they need to look for pre-start-up capital from scratch. This is another daunting hurdle to them, especially in an environment that historically and currently still leaves out women traders from financial inclusion. A third of the respondents indicated that, despite having some remaining stocks to sell earlier on, market demand was diminishing. This they attributed to dwindling disposable income due to the national lockdown.

Referring to the government's gradual phase down and use of COVID-19 test certificates for travel, WICBT were not immediately affected as travel bans and border closures for cross-border traders remained in force as at the time of carrying out this project. However, they noted that the cost of COVID-19 per each testing per individual (USD15.00 for rapid COVID-19 testing and USD65.00 for polymerase chain reaction testing) was just too high and inhibitive. They have also not benefitted from the government's national economic stimulus package.

In conclusion, the respondents were asked to suggest policy measures to improve their cross-border trade environment amidst the pandemic. They implored government to engage them in formulating and implementing policies that have bearing on their sector, especially in times of pandemics. Policymakers should redress issues of the high cost of communication, especially data for mobile phones and the Internet. An economic stimulus package dedicated to cushion WICBT against the effects of the outbreak is needed. Border authorities must adopt a common approach to eliminate avoidable border delays and potential risk of infection. Instead of a ban, a coordinated approach with South Africa to allow a minimum number of women traders to cross the border at pre-determined times and intervals can be adopted. WICBT can also be allowed to hire a single truck to cross and buy goods. Border authorities should take the initiative to trust WICBT by providing necessary procedural training as well as compliance issues. Simplified export and import procedures were a necessity as well as subsidised COVID-19 testing fees.

5. CONCLUSIONS AND RECOMMENDATIONS

In this section, we begin by presenting a summary of the key survey findings. Where possible, this will take the form of a brief comparison of the survey outcomes with the findings from the literature review. The chapter concludes by largely presenting recommendations as informed by the research outcomes of this survey.

5.1 Brief summary of the key findings

Consistent with previous studies on ICBT in Africa, small-scale cross-border trade in Zimbabwe is dominated by women who constitute 89 per cent compared to 11 per cent being men. Women in the age group of between 25 and 50 years, account for 68 per cent of the WICBT. This survey finds that 22 per cent of WICBT are formally employed in the private or public sector. The need to supplement salaries of formal employment due to the high cost of living has pushed them into this sector.

Products exported by Zimbabwe WICBT are mainly sold in South Africa. Similarly, imports by WICBT for resale or consumption back home are brought from South Africa. This finding asserts previous research that ICBT between Zimbabwe and South Africa is significant due to the Beitbridge border post being the busiest in the region. The type of goods being exported and imported are mainly food, textiles and clothing, building material and consumer goods. This finding implies that continued border closures, a ban on movement of WICBT and the prohibition of importing non-essential goods and services had a destructive effect on the lives and livelihoods of WICBT.

A key finding from this survey is that 93 per cent of the WICBT mainly use or rely on the WhatsApp platform for communication and order placements, while the remaining 7 per cent either use the Internet (online) or websites for the same purposes. All WICBT are at the minimum familiar with digital or electronic means of conducting business. This outcome favourably implies that WICBTs are embracing digitisation and the use of modern electronic platforms to improve their ability to trade. Almost all respondents indicate that border infrastructural set ups at numerous ports of entry in all the countries often frequented (Zimbabwe included) are not sensitive enough to women's gender needs and requirements. Clearances are generally and often conducted from the same points or locations as commercial importers and other motorists across the countries.

Prior to the COVID-19 outbreak WICBT faced several challenges. These include the inconsistent application of regulations, long queues at both Beitbridge and Musina border posts, and perceived

restrictive import and export controls. Generally, the cost of transporting goods among countries are high. The survey outcomes reveal the non-existence of the financial inclusion of women traders. Current standard requirements to access financial loans are beyond the capacity of women traders. Due to the informal nature of their businesses, sometimes they are treated as high-risk clients in terms of compliance levels. This has led to the limited recognition of WICBT as contributors to the socio-economic welfare of home and host countries. In respect of challenges faced as a result of measures adopted by the government in mitigating the spread of the pandemic, findings show that these measures compounded existing barriers by stalling women traders' business viability, disrupting their turnover and shrinking their clientele base.

5.2 Recommendations

Border reforms and continuous modernisation are critical and necessary especially in times of global pandemics. As the COVID-19 pandemic perseveres, it continues to confine free movement of people and prohibit the movement of non-designated goods and services across borders. Countries must urgently move away from the traditional manual ways of doing things in favour of automated regimes. Given the high prevalence of this sector in Zimbabwe, WICBT must be able to perform all border formalities and clearances through automated simplified border processes and procedures which do not wholly require their physical presence at the points of entry. This will go a long way in containing the general spread of infections. More so, it will facilitate the unabated resumption of safe small-scale cross-border trading.

Converting all manual border clearance processes into electronic-based systems will allow the online submission of all import and export documents, including certificates of origin for processing and authenticating in real-time. Such facilities must be highly user-friendly and easy to perform on less sophisticated electronic gadgets and mobile handsets. This approach should be complemented by the introduction of the reduced cost of data and communication (airtime). This will improve the cross-border trading environment and lower the risk infection. Over and above these advantages, comprehensive electronic modernisation of border processes will be critical in effectively formalising the current extent of informality associated with ICBT.

To allow for quick sustained recovery from the current national lockdowns and border closures, Government through customs authorities may need to consider temporarily reducing the presumptive tax for properly declared and paid for goods imported by WICBT. At least until such a time that the sector is fully revived. A new regime to increase Custom's duty-free, quantity and quality control exemption thresholds for unaccompanied goods imported by non-traveling traders will be a notable intervention towards the sustainability of WICBT. This system keeps the small-

scale informal sector thriving while reducing the socio-economic freezing effects of the current containment measures which include banning of movement of people across borders and free movement of their usual tradeable goods.

Border authorities, Customs and Immigration included, need to urgently invest in soft and hard infrastructural issues that revolve around addressing WICBT requirements and expectations. Soft-side issues include comprehensive and targeted training of the women traders on border procedures, formalities and requirements. Once appropriately capacitated, women traders become aware, knowledgeable and empowered in cross-border trade matters. They become increasingly free from being taken advantage of due to the lack of knowledge of border procedures, and processes. Exposed to the right knowledge of the border procedures and other import and export controls, WICBT have the potential to become fully compliant and ready to gradually move into the formal sector. Conducting regular tailor-prepared workshops in the local languages that they understand best can be an effective strategy. Elaborate signage system within the border premises and strategically positioned client charters written in local languages are critical tools to aid border orderliness and reduce border dwell time and turnaround durations.

Under hard infrastructure, it is recommended that additional ablution facilities be constructed, and extra boreholes be drilled. This is to match the increase in demand associated with the increasing number of traders who use Beitbridge border post. For an exceptionally busy land border post like Beitbridge, constant water supply is critical for handwashing to keep in line with the recommended COVID-19 sanitisation procedures. Enhanced use of alternative sources of power such as solar energy will keep the border systems up and running in times of electricity outage. For the relevant ministries and respective border agencies to achieve all this, it is further recommended that policymakers consider a National COVID-19 Border Management Stimulus Package (BMSP) designed for a safe and improved border trading environment amidst the pandemic. To be included and covered under the National COVID-19 BMSP are the following recommended rapid transformative, decongestive and trade facilitative policy strategies:

- Immediate interim re-opening of the Old Beit Bridge border post for use by pedestrian cross-border day-trippers and all small-scale informal cross-border traders, including the WICBT.
- Introduce a local rail transport system plying between Musina railway station and Beitbridge town rail station at regulated intervals. This option will rely on the already existing railway line infrastructure that links these two countries.

If properly planned and jointly agreed between these two countries, the above BMSP can be extended into a Joint Beitbridge/Musina Border Management Strategic COVID-19 Response

Package for safe and improved trading environment for small-scale cross-border traders. Under this package, it is recommended that South Africa considers opening an inland border office in Musina town capable of clearing all traders that will have opted to use the rail system to cross-over to Zimbabwe. Likewise, Zimbabwe will have to consider upgrading their inland offices at the Beitbridge National Railway Station to clear all the traders that will have opted to use the rail system. It is highly anticipated that these novel strategies, which largely build on what is already structurally in physical existence will go a long way in significantly facilitating safe trade and relieving pressure by decongesting the current Beitbridge/Musina border control points.

Port Health authorities need to complement the whole process by investing adequately across all frequently used ports of entry. In line with WHO's recommendations, priority areas for investment by the Port Health authorities include the urgent setting up of automated thermometers and sanitisers, putting in place wheel and foot baths, availing testing and screening amenities, and providing PPEs for all frontline border government stakeholders.

A centralised system of issuing the various import and export permits and licenses, including phyto-sanitary certificates, needs to be introduced to reduce human interaction and trade costs for traders. Centralisation can be in the form of introduction of the Single Window Concept, Combined Border Management System or meantime tailor-formulated approaches. This will see all control documents issued and marked-off under one roof or desk located within the border area. Trade Information Desk Officers (TIDOs) should be at all border posts to facilitate trade for the small-scale traders traveling in person. Given that women traders deal in small quantities of controlled goods, individual permits may be replaced by a bulk permit system for small-scale cross-border traders. Ideally, this system will enable each small-scale cross-border trader's consignment to be marked off against the bulk permit. A bulk permit mark-off can be granted under some simple and yet easy to understand conditions. A good example of one of the conditions may include that, for a small-scale trader to enjoy this facility, they must initially have registered and then assigned a unique customs trader number for export and import administrative purposes. Closer to these recommendations, is for both South African and Zimbabwean governments to start jointly investing towards the Beitbridge/Musina One Stop Border Post Concept to facilitate trade.

The Government should take deliberate policy initiatives to ensure and encourage financial inclusion for women traders at affordable and reasonable premiums and interest rates. This way, traders will remain afloat in times of pandemics. The role played by WICBT is of great significance in alleviating poverty and improving the health care system of the nation. Furthermore, policymakers should closely start working with the associations that represent cross-border traders, especially women traders at the national policy level.

Policy coordination and improved policy dialogue across countries and harmonised interoperability among suppliers, WICBT and transporters in neighbouring countries are critical in improving the cross-border trade environment. When effectively implemented, these improvements will discourage traders' physical presence anywhere across the supply chain through to the borders. The combined use of online orders, groupage transportation systems and group customs clearances, are critical policy alternatives that will unfreeze the ICBT sector at critical times. Customs authorities can consider according such transporters progressive status such as the Authorised Economic Operators for Customs Compliant Small-Scale Cross-Border Traders (AEO – CCSSCBT). Such reforms will make it possible for women traders' goods to enjoy customs pre-clearance facilities and use customs predetermined low-risk lanes for expedited movement across the borders.

Leaders in the informal sector and Cross-Border Traders Associations (CBTAs) must engage with government through existing national policy dialogue platforms. Every year, the government through the Ministry of Finance and Economic Development creates time to consult various economic players and sectors under its pre-budget consultation meetings. CBTAs and various women organisations of similar interest must participate in such government-initiated arrangements.

Realigning and transforming existing CBTA into modern forms of organisational set up that keep and maintain updated details of their membership is critical. As is keeping reliable statistics and customised reports. Such data and information, which is already scarce in African developing countries, can be used to form the basis for informing national, regional and continental trade policy designs and space for WICBT.

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