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WOMEN CROSS-BORDER TRADERS IN SOUTHERN AFRICA

Contributions, Constraints, and Opportunities in Malawi and Botswana



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WOMEN CROSS-BORDER TRADERS IN SOUTHERN AFRICA

Contributions, Constraints, and Opportunities in Malawi and Botswana

Prepared by Dr. Rae Lesser Blumberg, Joyce Malaba, and
Lis Meyers

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TABLE OF CONTENTS

Acknowledgments.....	5
Acronyms.....	6
Executive Summary.....	8
1 Introduction	12
2 Methodology	13
2.1 Desk Review	13
2.2 Policy Review	13
2.3 Rapid Appraisal: Key Informant Interviews and Focus Group Discussions	13
2.4 Constraints and Limitations	15
3 Gender Assessment Findings	15
3.1 Defining Informal Cross Border Trade.....	15
3.2 ICBT: The African Context.....	16
3.3 Women in ICBT: Prevalence and Roles	17
3.4 Policy Review and Gender Implications of ICBT	17
3.5 Profile of Women ICBTs	22
3.6 Overview of Commodities Traded	23
3.7 ICBT associations and other forms of association among women ICBTs	29
3.8 Value of Women’s ICBT Work.....	30
3.9 Constraints	32
3.10 Institutional constraints vs. ICBTs’ suggested solutions	39
4 RECOMMENDATIONS	40
Infrastructure.....	40
Communication and Training	40
Regulatory Environment.....	41
Direct Support.....	41
Further Research	42
ANNEX 1. BIBLIOGRAPHY	43
ANNEX 2. FACT SHEET: KEY FINDINGS ON WOMEN AND INFORMAL CROSS BORDER TRADE (ICBT)	46
ANNEX 3. FACT SHEET FOR INFORMAL CROSS BORDER TRADERS.....	49
ANNEX 4. COMPREHENSIVE POLICY REVIEW	51
ANNEX 5. CONTACT LIST	55

LIST OF TABLES

Table 1. Interviewed ICBTs, Malawi and Botswana.....	14
Table 2. Definitions of ICBT (SADC and COMESA)	16
Table 3. Trade Policies of the Regional Economic Communities (RECs) in Southern Africa, and Implications for Women ICBT	18
Table 4. Summary of Main Imports and Exports by Malawi ICBTs, by Gender	25
Table 5. Main imports and exports by Botswana women ICBTs, at each border	27

LIST OF TEXT BOXES

Box 1. The Chirundu One-Stop Border Post (OSBP)	20
Box 2. WICBT in Zimbabwe Program (UN Women Zimbabwe)	21
Box 3. Women in ICBT Botswana Project	22
Box 4. Life of a Botswana Woman ICBT (Ms. A.).....	28
Box 5. COMESA: Aid to and Capacity Building of National and Regional ICBT Associations	29
Box 6. Malawi's Mwanza Land Border.....	31
Box 7. Ministry of Women Affairs, Gender and Community Development (MWAGCD) and Women in ICBT in Zimbabwe.....	33
Box 8. Sexual negotiation: Choosing a border; choosing a “boyfriend”	38
Box 9. Ms. B — Opportunities and Constraints of a Stylish Woman ICBT	39

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ACRONYMS

AMU/UMA	Arab Maghreb Union
AU	African Union
BIAT	Boosting Intra-American Trade
BLNS	Botswana, Lesotho, Namibia, Swaziland (Countries)
BURS	Botswana Unified Revenue Service
CBT	Cross Border Trade
CBTAM	Cross Border Trade Association of Malawi
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CFTA	Continental Free Trade Area
CIF	Cost, Insurance and Freight
COMESA	Common Market for Eastern and Southern Africa
CoC	Certificate of Origin
CTH	Customs Tariff Heading
DfID	Department for International Development (UK)
EAC	Eastern Africa Community
ECCAS	Economic Community of Central African States
ECOWAS	Economic Community of West African States
FGD	Focus group discussions
FTA	Free Trade Area
GBV	Gender-based violence
ICBT	Informal Cross Border Trade
ICBTs	Informal Cross Border Traders
ICBTM	Informal Cross Border Traders of Malawi
ISAL	Internal Savings and Lending Program (Zimbabwe)
ITC	International Trade Center
JBC	Joint Border Committee (Malawi)
JICA	Japan International Cooperation Agency
KI	Key Informant
MFI	Microfinance Institution
MRA	Malawi Revenue Authority
MS	Member States
MSMECD	Ministry of Small and Medium Enterprises and Cooperative Development (Zimbabwe)
MWAGCD	Ministry of Women Affairs, Gender and Community Development (Zimbabwe)
MYIEE	Ministry of Youth, Indigenization and Economic Empowerment (Zimbabwe)

NGO	Non-Governmental Organization
OSBP	One-Stop Border Post
PCMS	Passenger and Cargo Manifest System
RA	Rapid Appraisal
REC	Regional Economic Community/ies
RoO	Rules of Origin
ROSCA	Rotating Savings and Credit Association
SACBTA	Southern Africa Cross Border Trade Association
SACU	Southern Africa Customs Union
SADC	Southern Africa Development Community
SME	Small and medium enterprises
STR	Simplified Trade Regime
TFTA	Tripartite Free Trade Area
TID	Trade Information Desk
TIDO	Trade Information Desk Officer
TIFI	Trade Industry Finance and Investment
TMSA	TradeMark Southern Africa
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
VAT	Value Added Tax
WICBTs	Women Informal Cross Border Traders

EXECUTIVE SUMMARY

This report focuses on women informal cross border traders, a group whose valuable contribution to trade in Sub-Saharan Africa remains largely unrecognized and often ignored. The USAID Southern Africa Trade Hub project (Trade Hub), however, is aware of the prevalence and contribution of those women, and commissioned this study and report on women informal cross border traders (WICBTs) in Southern Africa. As a part of the Trade Hub's gender integration strategy and the Trade Hub's efforts in improving trade facilitation, this study examines the constraints, challenges, and opportunities experienced by women involved in informal cross border trade.



At present, the **formal trade system in Africa is extremely cumbersome**—it has the **world's longest customs delay**, averaging over twelve days which is more than three times the Western Europe's average. Fortunately, **much of Sub-Saharan trade involves intrepid informal cross border traders (ICBTs), who are mostly women**. For example, research by UN Women estimates that **ICBTs account for some 30–40 percent of intra-SADC trade** (UN Women, 2010).¹ In preview, ICBTs are the most **agile part of the system**, keeping **food and goods moving from surplus to scarcity** areas despite bureaucratic obstacles, corruption by bribe-seeking officials, and tough work conditions. WICBTs make a better living than they would in more conventional occupations and are their own boss.

As recognized by the Trade Hub, **women comprise an estimated 70 percent of informal cross border traders in the Southern Africa region**. Therefore, **reducing constraints and challenges facing women in informal cross border trade in the region, especially at border posts, will make contributions not only to facilitating trade but also in promoting gender equality and reducing the marginalization of women**. This technical report's main objective is to learn how to reduce constraints and challenges of women in informal cross border trade, especially at border posts. Specifically, this technical report performs gender assessments on constraints, challenges, and opportunities experienced by women involved in informal cross border trade. The assessment includes literature and policy review, as well as field research carried out in Malawi and Botswana using rapid appraisal methodology.

A total of 51 people were interviewed, 36 of them cross border traders. Six borders were visited for field research: two between Malawi and Mozambique and four between Botswana and its neighbors, Zambia, Zimbabwe, and Namibia.² Primary emphasis was placed on the Mwanza Land Border in Malawi and the Kazungula Ferry Border in Botswana as the Trade Facilitation team works toward coordinated border management at these two very busy borders, with most of the fieldwork carried out in Malawi and

¹ UN Women. 2010. Unleashing the Potential of Women Informal Cross Border Traders to Transform Intra-African Trade." UN Women.
<http://www2.unwomen.org/~media/headquarters/media/publications/en/factsheetafricanwomentradersen.pdf?v=1&d=20140917T100944>

² The Malawi-Mozambique borders were the Mwanza Land Border in Malawi (the country's busiest land border) and the small Mulanje Land Border. The Botswana borders were the very busy Kazungula Ferry Border with Zambia, the quieter Kazungula Land Border with Zimbabwe, and two quiet borders with Namibia, Ngoma Land Border and the Regional Kasane Water Border.

Botswana. Of the 36 traders, 26 (72 percent) were women and 10 (28 percent) were men. In addition, 15 key informant interviews were carried out.³

Some of the main findings from the gender assessment indicate that **women ICBTs face a number of obstacles**. These include **sexual harassment or coercion in some countries or borders** (including Malawi's Mwanza border with Mozambique), **and at time unique risks, such as using wild animal corridors to avoid certain borders** (e.g., in Northern Botswana). Though often in competition, these entrepreneurial women have developed cooperative mechanisms that help them professionally and help the flow of Southern African trade. **They look out for each other's safety on the road, and they typically belong to one or more "savings clubs" they have created to provide access to short-term working capital.**

The fact that these traders are mostly women benefits the women themselves, their families, and their countries. **These economically empowered women have both an increased voice in household decisions and the means to spend on their priorities.** And women's priorities improve economic growth and well-being far beyond the household: several empirical studies show that women and men with provider responsibilities have different priorities for income under their control, with **women devoting a disproportionate share of their earnings to their children's education, health, and nutrition (i.e., human capital)**. At the macro level, greater human capital translates to higher national income growth and welfare. **Moreover, women who control income also can take control of their own fertility and tend to have fewer children;** it has been empirically established that there is an inverse relationship between fertility and national GDP growth (Hess 1988; Das Gupta et al. 2011; Nolan and Lenski 2015).

Other **findings of the field research** include the following:

- Every border is unique in various ways. Researchers consistently encountered an extensive knowledge gap between the ICBTs and the officials who process them at the border, often leading to location-specific misunderstandings. This knowledge gap also promotes bribe-seeking by some officials according to both women and men ICBTs. Notably, if the two bordering countries are not members of the same Regional Economic Community (REC) such as COMESA, SACU, SADC, they will have different tariff and taxation policies as well as different ways of valuing certain goods, and creating confusion and opportunities for corruption.
- Although ICBTs on average have secondary school education and can read English, they do not have access to border regulations. Written border rules and regulations are nowhere to be found in the customs offices where they are most urgently needed.
- While there are some notable variations by border, a number of challenges appear to be prevalent throughout Southern Africa and beyond (Jawando et al. 2012; Morris and Saul 2000; Shaw 2010; Titeca with Kimanuka 2012). Border conditions for the traders vary from bad to appalling and health-threatening, including unsanitary or non-existent toilets, contaminated food and water, and exposure to malaria. At all borders, women encounter bureaucratic constraints that cost them time and money. For example, it is still necessary to go to a distant capitol or large city to get certain permits for trading, including permits to trade agriculture products. Another frequent problem is corruption among "front-line" customs and police officers.
- COMESA launched its Simplified Trade Regime (STR) in 2010 between Malawi and Zambia: no duties are paid below a certain level (\$1,000–\$2,000), and documentation is simplified to a certain extent; however, the benefits apply only to a quite limited Common List of goods. COMESA also began creating Trade Information Desks (TIDs), staffed by Trade Information Desk Officers (TIDOs) to help the ICBTs with their STR paperwork. Additionally, to further facilitate trade, it

³ Of these, 12 were with "insiders" (11 border officials and the chairwoman of the Cross Border Trade Association of Malawi), and three were with knowledgeable "outsiders," one for the Malawi-Mozambique border and two for Botswana's Kazungula ferry and land borders.

promoted the creation and initial support of ICBT national associations, including one in Malawi. It also created a regional association in Botswana.

- In Malawi, however, where all three COMESA initiatives were inaugurated, the TIDs were closed due to funding issues, and the TIDOs were gone at the time of fieldwork. Moreover, the chairperson of the ICBT Association of Malawi stated that the COMESA funding lasted only two years, forcing it to close its office. It also lost most Internet capabilities as well as the means to deliver services to its members and/or lobby on their behalf. This association still has a membership of about 3,000, comprised of 60 percent women and 40 percent men, in addition to a woman chairperson. However, the chair and members both agree that the association is currently unable to advocate effectively for its members because of lack of resources.
- Malawi women ICBTs complained of harassment and gender-based violence, including sexual harassment, coercion, and exploitation at Mwanza, the country's busiest land border post. Other studies on ICBTs in Sub-Saharan Africa confirm that gender-based violence is common at borders, including the DRC-Great Lakes Region (e.g., Titeca with Kimanuka).
- Zambian and Zimbabwean women ICBTs trying to trade in Botswana viewed its borders as very strict in terms of monitoring what ICBTs were bringing into Botswana. Consequently, some of these women risk going through a wild animal corridor — used by lions, elephants, buffalo, and hyenas — in order to avoid the formal border and avert regulations and customs.
- Women ICBTs in both Malawi and Botswana have created opportunities and cooperative mechanisms for themselves. For example, they have created “savings clubs” (technically, Rotating Savings and Credit Associations) to meet some of their needs for working capital. They also tend to band together and look out for each other's safety on the road, even when they sell similar products. One focus group interviewed at Botswana's Kazungula Ferry Border had traveled together from Southern Botswana to Lusaka, Zambia, and were all bringing back second-hand clothing, shoes, and handbags. They also all slept on the bus.
- Men ICBTs interviewed in Malawi⁴ have many of the same problems with the Customs-Police-Immigration system as the women ICBTs, though they tend to be larger scale and trade in higher value products. They also face fewer problems linked to personal safety and GBV.
- ICBTs consider trading to be their best income opportunity. A majority of fieldwork participants stated that they would be “traders for life,” when asked if they would switch to a “regular” job if one was offered.

High Priority Recommendations:

1. Fulfill ICBTs' “right to information” by having **each agency at a given border create a poster or easily understood informational materials with both the general and specific rules and regulations that apply**. The poster should be hung up in a clear, visible space and should state that full information is available on request at a given window at that post.
2. **Improve** major deficiencies in **border infrastructure at each post by providing**: (a) **safe storage** and (b) **clean water and hygienic sanitary facilities** as well as by assuring that (c) **safe accommodations** (including malaria-protected accommodations where needed) are available for ICBTs.
3. Address two urgent research deficiencies by requiring that: (a) information is collected on ICBT with **all people-level variables disaggregated by sex** in order to capture women and men ICBTs' contribution to economic development and to inform policymakers about the activities and challenges of this subsector and (b) **studies are carried out of “front-line” border officials – at**

⁴ The researchers encountered no men ICBTs in Botswana and were told that informal cross border trade was virtually all-female among the Botswana population.

minimum, Customs, Police and Immigration – initially by inexpensive rapid appraisal, and including officials’ own ideas on improving work conditions/practices and curbing bribe-seeking.

4. Use research results to provide relevant periodic training for and solicitation of suggestions from ICBTs and “front-line” border officials on how to improve border procedures and reduce corruption.
5. Further simplify trade for ICBTs by: (a) expanding the common list of goods eligible for a Simplified Trade Regime (STR) by COMESA and promoting STR adoption by other RECs, and (b) creating a stable funding mechanism for forming and supporting ICBT associations as well as trade information desks staffed by a Trade Information Desk Officer at the borders most used by ICBTs.
6. Promote ICBT access to working capital by linking women’s savings clubs with ICBT associations and microfinance institutions (MFIs), to develop products suitable for their uneven business cycle.
7. Promote policies to address gender based violence and enforcement of these policies to help ensure “front-line” border officials who commit gender based violence are held accountable and penalized, as well as training of “front-line” border officials and women ICBTs to address gender-based violence where it is an issue.
8. Especially at busy borders, create a Joint Border Committee (JBC) as found at the Mwanza Land Border in Malawi that includes key stakeholders such as border agencies, ICBTs, and other relevant stakeholders.
9. With or without a JBC, encourage suggestions from ICBT associations and individual ICBTs about improvements at individual borders to improve efficiency at little or no cost or even savings (e.g., two ICBT suggestions in the present study were to: (a) divide single customs queues into two, perishables vs. non-perishables, to prevent unnecessary spoilage and improve food security, and (b) provide frequent border crossers with laminated cards so they won’t have to buy several expensive passports a year due to so many immigration stamps).
10. In order to reduce corruption and harassment and improve efficiency and information-dissemination, incorporate ICT advances into border operations and ICBT, ranging from automated customs and immigration forms to cell phone messaging with up-to-date information on regulations, prices, and other data that can facilitate trade.
11. Create forums where ICBTs can discuss, receive support, and identify constructive solutions to address cases of official misconduct, including corruption and gender-based violence, as well as addressing gender-based violence and harassment of traders through rights awareness campaigns.
12. Provide training and capacity building to existing ICBT associations. Where ICBT associations do not exist, it is recommended that support be given to help form new ICBT associations. Support can be administrative, logistical, technical, and financial.

1 INTRODUCTION

This report focuses on women informal cross border traders, a group whose valuable contribution to trade in Sub-Saharan Africa remains largely unrecognized and ignored in global trade and economic growth programming. For example, a recent OECD analysis of informal cross border trade fails to mention that the great majority of informal cross border traders are women (Lesser and Moiseé-Leeman 2009). The USAID Southern Africa Trade Hub (Trade Hub), however, is quite aware of the prevalence and contribution of those women and commissioned the present study and report on women informal cross border traders (WICBTs) in Southern Africa.

The Trade Hub strives to improve international competitiveness, intra-regional trade, and food security throughout Southern Africa. As a regional program, the Trade Hub works to reduce the time and cost of transporting goods across borders and to improve the Doing Business Index rating of countries in the region by deploying modern trade facilitation tools, such as trade information portals and national single windows in selected countries. Additionally, the Trade Hub aims to improve the enabling environment for intra-regional and international trade, investment, and integration through regulatory reform and the promotion of harmonized standards. The Trade Hub provides needs-driven assistance to the Southern African Development Community (SADC), the Southern African Customs Union (SACU), governments, and private sector organizations in eight countries (Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, and Zambia), to advance regional trade within Southern Africa while incorporating gender integration in all activities. As a part of the Trade Hub's gender integration strategy and its efforts in improving trade facilitation, this study examines the constraints, challenges, and opportunities experienced by women involved in informal cross border trade.

At present, the formal trade system in Africa is extremely cumbersome: it has the world's longest customs delay, averaging over twelve days which is more than three times the Western European average. Fortunately, much of Sub-Saharan trade (30–50 percent) is managed by intrepid informal cross border traders (ICBTs), who are mostly women. In preview, they are the most agile part of the system, keeping food and goods moving from surplus to scarcity areas despite bureaucratic obstacles, corruption by bribe-seeking officials, and tough work conditions. WICBTs make a better living than they would in more conventional occupations and are their own boss.

As recognized by the Trade Hub, women comprise an estimated 70 percent of informal cross border traders in the Southern Africa region. Therefore, reducing constraints and challenges facing women in informal cross border trade in the region, especially at border posts, will not only facilitate trade but will also promote gender equality and reduce the marginalization of women. This technical report's main objective is to learn how to reduce constraints and challenges of women in informal cross border trade, especially at border posts by performing a gender assessment on the constraints challenges, and opportunities experienced by women involved in informal cross border trade. . The assessment includes literature and policy review as well as field research carried out in Malawi and Botswana using rapid appraisal methodology.

During the field research, six borders were visited of which four were studied and two were observed. The two main borders researched were the Mwanza Malawi Land Border with Mozambique and the Northern Botswana Kazungula Ferry Border with Zambia. The rapid appraisal included interviews with 36 informal cross border traders (ICBTs). Of these, 26 (72 percent) were women (including 24 in focus groups and two in special case studies) and 10 (28 percent) were men. Given that at least 70 percent of Southern Africa ICBTs are women this ratio is more or less reflective of the gender composition. However, Malawi has many more men ICBTs than Botswana where almost no men ICBTs were seen, and the researchers were told that ICSTs there are almost all women. The research also included 15 key informant interviews: 12 with “insiders” (officials of the various border services and the woman chair of the Informal Cross Border Trade Association of Malawi) and three with people providing an outsider's perspective— one for the Malawi-Mozambique border and two for the four border posts in and around Kasane in Northern Botswana where Zambia, Zimbabwe, and Namibia nearly meet in a four-way intersection.

This report presents conclusions and recommendations drawn from both the rapid appraisal and the literature and policy reviews as well as from suggestions made by women ICBTs. In addition, it presents some promising potential “best practices,” as no compilations of global best practices were found for this field. It is clear that much remains to be learned about ICBTs in Southern Africa in general and women ICBTs in particular.

2 METHODOLOGY

The research used several methodologies, including desk review of literature, policy review, and a rapid appraisal for fieldwork in Malawi and Botswana. Together, they paint a picture of the women ICBTs’ importance for trade in Southern Africa and in Sub-Saharan Africa — in addition to a critical view of the policies that affect both trade and these ICBTs’ position.

2.1 DESK REVIEW

The research team undertook a desk review of women’s role in informal cross border trade, consulting a range of sources. The review began with searches for literature on small-scale cross border trade that takes gender into account, finding a substantial number of items (see Annex 1 for the bibliography). For further comparative purposes, sources from outside Southern Africa and Sub-Saharan Africa were reviewed. They show that other geographic areas encompassing Latin America and the Caribbean as well as Southeast Asia, also have high proportions of women in ICBT, and that these patterns are historic. Over 45 resources were consulted, including policies as well as qualitative and quantitative studies from a range of sources such as the World Bank, COMESA, UN Women, Africa Development bank, and the OECD.

Overall, the detailed desk review showed extensive contributions by women in informal cross border trade that have not been incorporated into existing “mainstream” analyses of trade. For example, the study for the OECD by Lesser and Moisé-Leeman (2009) is a prime example of “gender-blindness.” In a detailed review of “Informal Cross-Border Trade and Trade Facilitation Reform in Sub-Saharan Africa,” it fails to mention the gender of most of the ICBTs in the region.

2.2 POLICY REVIEW

The gender assessment methodology also included a policy review that examined key policies adopted by the three Regional Economic Communities (RECs) that include countries from Southern Africa: COMESA, SADC, and SACU. In each case, the gender implications affecting women ICBTs are considered. Overall, five policies were reviewed from COMESA, SADC, and SACU.

Of the three RECs, COMESA has done the most with respect to recent initiatives to simplify trade for small-scale cross border traders, and could potentially have the greatest impact on women ICBTs.

2.3 RAPID APPRAISAL: KEY INFORMANT INTERVIEWS AND FOCUS GROUP DISCUSSIONS



Rapid appraisal is increasingly being used in development research because of its eclectic combination of methods and unique way to promote validity through “triangulation.” This involves using a tightly honed list of variables and issues and obtaining at least two different sources of data for each — preferably generated by different methodological techniques. The techniques most frequently used in rapid appraisals are Key Informant (KI) interviews, Focus Group Discussions (FGDs), observation, review of documents and existing

studies, and other methods where feasible and appropriate (see Blumberg 2002 and 2009 for details).⁵ Moreover, rapid appraisals ideally gather data from both an insider's perspective (e.g., project officials and the target group being studied, including leaders of their organizations) and an outsider's perspective, such as people who are familiar with the issues and groups being studied but are not interested parties or beneficiaries. In the present rapid appraisal, two case studies were also obtained involving experienced women ICBTs, one from Malawi and one from Botswana. The data gathered covered both business and family information, including the nature of their businesses and how they make them grow; their constraints, challenges, and opportunities; and their arrangements for taking care of children while they are traveling.

For the gender assessment, a total of 36 ICBTs were interviewed in Malawi and Botswana (26 women and 10 men), either individually in KIIs or in Focus Group Discussions FGDs. Seventeen women and ten men were interviewed in Malawi and nine women were interviewed in Botswana. Five FGDs were conducted in Malawi (three for women and two for men), and two all-women FGDs were conducted in Botswana. In Malawi, the respondents in the five focus groups were mainly organized by the Cross Border Trade Association of Malawi, both from the national office in Blantyre and from the chapter in Mwanza District. In Botswana, the Botswana Unified Revenue Service organized a FGD with a group of three Botswana women informal cross border traders who were traveling together from Lusaka, Zambia and were passing through the Kazungula Ferry border. In addition, some cross border traders were picked at random by the research team from Kasane Market. One of them proved to be a leader among local women ICBTs and she organized a focus group of five women that provided particularly rich data.

Table 1. Interviewed ICBTs, Malawi and Botswana

Country (FGD/Case Study)	Participants by Gender		
	Women	Men	Total
Malawi			
Blantyre Women FGD	8		8
Mwanza Women FGD	3		3
Mwanza Women FGD	5		5
Blantyre Men FGD		5	5
Mwanza Men FGD		5	5
Case Study	1		1
Total Malawi	17	10	27
Botswana			
Kazungula Ferry Border Post Women FGD	3		3
Kazungula, Kasane Market Women FGD	5		5
Case Study	1		1
Total Botswana	9		9
Grand Total	26	10	36

Note: Includes focus group discussions (FGD) and individual interviews.

Additionally, twelve KIIs with “insiders” were conducted, six in Malawi and six in Botswana. The “outsider” interviewee for Malawi was a Mozambique businessman familiar with the Mozambique-Malawi

⁵ Other methods can include reanalysis of existing data sets and even a “last-step survey,” after much of the variance has been accounted for by the other RA techniques.

customs situation, especially in respect to Mozambique. In Botswana, the “outsiders” were the team’s interpreter/driver who is a court-certified interpreter in ten mostly local languages and his wife. He was familiar with both ICBTs and border officials. These 15 key informants bring the total interviewed to 51 (see Annex 2).

In Malawi, the institutional interviews included the chairwoman of the Cross Border Trade Association of Malawi (CBTAM) as well as key informants representing the main border institutions (Customs, Immigration, and Police). The Mulanje Border Post between Malawi and Mozambique was also visited in order to observe the activities of the ICBTs.

In Botswana, four borders were covered: Kazungula Ferry Border Post connecting Botswana and Zambia, Kazungula Road Border Post between Botswana and Zimbabwe, Regional Kasane Water Border between Botswana and Namibia, and Ngoma Land Border Post between Botswana and Namibia. The last two borders involved only observation. Institutional interviews for Botswana were carried out at the Kazungula Ferry Border Post with officers representing Customs, Immigration, and Agriculture including Plant Protection and Veterinary sectors. Additionally, interviews were conducted with three individuals from USAID to discuss WICBTs and their contributions to intraregional trade.

2.4 CONSTRAINTS AND LIMITATIONS

The principal constraint was limited time in the field. This research was carried out at the end of the Trade Hub project and this limited the scope of the research in both the number of countries included and the amount of time allotted for fieldwork and analysis. Additionally, the research team was unable to interview “front-line” border officials from Customs, Immigration, and Police. In both Malawi and Botswana, the chief customs officer facilitated access to high-ranking officials of these services, but did not offer to set up interviews with the lower-ranking “front-line” officials who interact with border crossers — this may be due to the fact that the subject matter is sensitive. This limitation of the present research should be remedied in subsequent research on ICBTs in general and women ICBTs in particular.

3 GENDER ASSESSMENT FINDINGS

This chapter weaves together all three sources of data: desk review, policy review, and fieldwork in Malawi and Botswana. First, informal cross border trade is defined and put into context. Second, women in ICBT are briefly described with respect to prevalence, characteristics, and role. Third, an in-depth policy review examines the gender implications of policies and their impact on ICBT.

Finally, the report provides an in-depth examination of women and gender in ICBT, encompassing (1) an overview (demographic characteristics, commodities traded, and patterns of association, both formal and informal); (2) the value and benefits that women ICBTs generate at micro and macro levels; and (3) the multiple constraints they face. Two case studies of women ICBTs are presented. The section also examines several ways in which ICBTs – especially women ICBTs – come together in associations, self-organized “savings clubs,” and for mutual support and safety on the road.

3.1 DEFINING INFORMAL CROSS BORDER TRADE

Globally, ICBT, also referred to as *parallel trade*, is informal in its organization. It has low levels of capitalization and small numbers of employees, is mostly owner-operated, is often unregistered, and is highly vulnerable to market and other forces that result in high mortality rates. However, most ICBTs are formal migrants in terms of emigration rules and customs and excise duty payments. ICBT can take place within a sub-region, a region, or across continents. ICBT is vibrant as well as complex, and its implications for national, regional, and global economies cannot be underestimated. It has been argued that ICBT has been instrumental in forging the



process of integration in Africa as populations across Africa find it easier to trade informally. In this regard, ICBT can be viewed as a force for political stability in Africa.

In Southern Africa, however, the positive contributions of ICBT are not always recognized. There are two major views concerning ICBT as defined by SADC and COMESA (Table 2).

Table 2. Definitions of ICBT (SADC and COMESA)

SADC	ICBT is any business operating in goods and services that trades across the border, and that has no official export/import license or permit within a defined threshold and frequency (SADC 2010).
COMESA	ICBT is a form of trade that is unrecorded in official statistics and is carried out by small businesses or traders in the region. ICBT characteristically involves bypassing border posts, concealment of goods, under-reporting, false classification, under-invoicing, and other similar tricks. In addition to seeking to evade taxes or fees imposed by governments, traders also are seen as trying to avoid administrative formalities in areas such as health, agriculture, security, and immigration, which are perceived as costly, complex, and time consuming. (Paraphrased from Njiwa 2013.)

The COMESA definition largely criminalizes ICBTs and their economic activities. This definition is highly problematic and generates strong responses from people involved with trade issues at all levels. It should be recognized that trade, like any other economic activity, is a continuum, with players ranging from informal, micro, small, and medium to large and very large businesses. In this view, authorities should try to provide the most conducive operating environment for each category while minimizing informality and illegal trade (Chipika and Malaba 2010).

3.2 ICBT: THE AFRICAN CONTEXT

ICBT is the most fluid sector of trade in Sub-Saharan Africa. It compares very favorably in efficiency with formal trade in Africa, which experiences average customs delays of 12.1 days — the longest in the world, and three times that of Western Europe (Soko 2006). Lesser and Moisé-Leeman (2009:19) similarly assert that, “Africa has the longest [formal trade] customs delays in the world.” In contrast, during fieldwork in both Malawi and Botswana, customs officials observing the line of ICBTs, who were mostly women, in the customs queue told the research team that all would make it through in several hours, on average.

“Africa has the longest customs delays in the world.” - Lesser and Moisé-Leeman (2009:19)

ICBT is also quite important in its own right. It contributes substantially to the economies of many African countries (Brenton and Gamberoni 2013). For example, a 2009 African Development Bank study on ICBT estimated that ICBT provides an income source for 43 percent of the total African population (Afrika and Ajumbo 2012, also citing Organization for Economic Cooperation and Development, 2003). Some estimates have put ICBT contributions at between 30 to 40 percent of intra-SADC trade (UN Women, 2010). ICBT’s proportion of total trade in Southern Africa is valued at some \$20 billion a year (Intracen 2014).⁶ According to Brenton and Gamberoni (2013:5), this is equivalent to nearly half of total development assistance to all of Sub-Saharan Africa. Some see ICBT as even more prevalent: Jawando et al. 2012 estimate that, on average, fully 60 percent of Africa’s trade is informal, citing empirical studies by Macamo (1999), Ackello-Oguto (1998) and Minde and Nakhumwa (1998) — all published in USAID/Africa Bureau’s Regional Trade Series.

⁶ All dollar figures are USD.

3.3 WOMEN IN ICBT: PREVALENCE AND ROLES



Few casual observers are aware of how feminized informal cross border trade is in Southern Africa and elsewhere in Sub-Saharan Africa. Recent estimates point to the fact that 70 to 80 percent of ICBTs are women (UNIFEM, 2010; COMESA Study, 2012 and Intracen 2014). All sources agree that women predominate among ICBTs.

70–80% of ICBTs in Southern Africa are women.

This research included interviews at the Cross Border Trade Association of Malawi (CBTAM), an organization of about 3,000 members, 60 percent of whom are women. Their chairperson, a key informant (and a woman), estimated that in Malawi, women traders comprise at least 70 percent of ICBTs. Malawi Revenue Authority (MRA) officials stated that women account for 80 percent of the people crossing the Mwanza Land Border Post with Mozambique—the busiest, highest-volume land post in the country. In Botswana, ICBT is almost exclusively a woman’s trade: the only men traders who were mentioned were Zimbabweans who deal in curios (mainly wood and stone carvings). Researchers observed that most ICBTs crossing the Botswana Kazungula Ferry border with Zambia were women; this was also confirmed by the customs and immigration officials at the border. Similarly, Brenton and Isik (2012) found that 80 percent of cross border traders in the Great Lakes region are women.

Most of the women interviewed for the focus groups and case studies in both Malawi and Botswana are primarily retailers. The goods that they bring back are mainly sold directly, whether in their own shops, in formal and informal markets, from their homes, or through their other jobs (e.g., as prison wardens, agricultural extension agents, or hairdressers). In Malawi, the women ICBTs seem to operate at a somewhat more modest scale than their male counterparts: men ICBTs are more likely to deal in electronics and electrical goods, but both genders deal in tiles and cement as well as clothing and cosmetics. More generally, most ICBTs in Southern Africa view themselves as small business operators, regardless of gender.

Women ICBTs are generally respected by their households, although, according to both the existing literature and fieldwork, in some countries, their reputation suffers from the perception that they are promiscuous or are active in the sex trade (see Titeca with Kamanuka 2012 concerning the Great Lakes region). For example, in Malawi, women in the focus groups stated that many people perceive female ICBTs as “prostitutes.” More positively, all the ICBTs interviewed in Malawi, both women and men, and in Botswana, all women, said they are able to provide basic necessities for their households, although some at times lived from hand to mouth. They perceive themselves as economic agents like other economic laborers and workers who should be recognized as making an important economic contribution.

High-level border institution key informants (KIs) perceive ICBTs as people trying to make a living under harsh economic conditions and indicate that they should be supported. However, they see ICBTs as afraid of taking big trading risks—risks formal businesses would take—and as lacking enough business-related information to run their activities in a more formal manner. They also see ICBTs as wanting to avoid paying taxes as this reduces their profit.

3.4 POLICY REVIEW AND GENDER IMPLICATIONS OF ICBT



Trade in Southern Africa takes place within the context of three RECs: Common Market for Eastern and Southern Africa (COMESA), Southern African Development Community (SADC), and Southern African Customs Union (SACU). It is important for women ICBTs to understand the trading environment created under these trading blocs and to take maximum advantage of the trade liberalization taking place. In

addition, a Tripartite Free Trade Area (TFTA) has been formed, including COMESA, the East African Community (EAC), and SADC. Table 3 summarizes the trade policies of the RECs in Southern Africa and their implications for women ICBTs.

The Trade Information Desk (TID) and the Trade Information Desk Officer (TIDO), where they have been created, are intended to serve as the primary source of information about trade policies for ICBTs. Field research in Malawi found that COMESA's funding problems were held responsible for the closing of the TID and the elimination of the TIDO position at Mwanza, which is the busiest land border in the country. The chairperson of Malawi's national ICBT association also said that the organization had received only two years of funding from COMESA. When the money stopped, they were forced to close their office and curtail services to members. If funded, these COMESA initiatives — STR, TID, TIDO, and supporting ICBT associations — could greatly help ICBTs and can aid in the institutionalization of their organizations.

Indeed, the test of any policy is the extent of its operationalization. There are ongoing initiatives to operationalize the trade policies that affect women ICBTs, highlighted under the three RECs in Southern Africa (Table 3). For example, the SADC Advocacy Strategy on Informal Cross Border Trade (October 2012), which is a best practice in the region, seeks to advance the promotion of ICBT as an accepted sector that is granted conducive policies and legislation as well as a favorable business environment (see Annex 5). The aim is to reduce poverty among SADC citizens, especially women, who comprise the substantial majority of ICBTs. The strategy emphasizes that effective cross border trade for small-to-medium traders in the SADC region requires a well-planned and coordinated effort among an array of organizations, disciplines, and sectors. Trade-related institutions, services, and resources must provide supportive services to address the problems that ICBTs face. There is a need to enhance effective **coordination** of ICBT activities and their incorporation into SADC trade, economic liberalization, and development. There is also a need for **infrastructure support** to provide a foundation for regional integration and sustainable development.

Table 3. Trade Policies of the Regional Economic Communities (RECs) in Southern Africa, and Implications for Women ICBT

Trade Policies	Gender Implications for ICBT
COMESA^a	
COMESA is the largest regional economic organization in Africa, with 20 member states (MS), ^b a population of about 406 million, and a GDP of \$736 billion (PPP). ^c	This market can potentially be translated into wealth creation for women ICBTs if countries focus on implementing free movement of people in addition to free movement of goods.
The COMESA Free Trade Area (FTA) provides duty-free, quota-free market access to the 15 MS ^d that are part of the FTA for COMESA-origin products.	Women ICBTs should know these 15 countries and maximize their trade across them. They should also concentrate in trading goods that are produced within the COMESA region.
COMESA's Rules of Origin (RoO) are a set of criteria used to distinguish between goods produced by COMESA MS (entitled to preferential tariff treatment) versus those produced outside the COMESA FTA (subject to full import duties). The COMESA Certificate of Origin (CoO) is issued by the authorized issuing authority.	The COMESA RoO criteria are difficult for ICBTs to implement and prove difficult even for large, formal trading companies.
The COMESA Simplified Trade Regime (STR) is designed to simplify the process of clearing goods for small-scale, cross border traders using four innovations: a simplified Certificate of Origin; a Common List of goods; a simplified Customs entry	The STR covers all traders including ICBTs; women ICBTs should maximize use of the STR and the Trade Information Desk where one is available.

document; and a Trade Information Desk (TID), staffed by a Trade Desk Information Officer (TIDO) to help ICBTs with STR requirements and forms (see comment about funding uncertainties below).	
A small-scale cross border trader exporting goods valued at \$1,000 or less per consignment is covered by STR (though some COMESA countries have raised the ceiling to \$2,000).	Women ICBTs should check the trade limits between COMESA countries in order to maximize the trading of COMESA-originated goods.
SADC^e	
By January 2008, the SADC Free Trade Area (FTA) included 12 of the 15 SADC MS (excluding Angola, DRC, and Seychelles). This has created a regional market worth \$360 billion with a total population of 170 million.	This market can potentially be translated into wealth creation for women ICBTs if countries focus on implementing free movement of <i>people</i> in addition to free movement of goods. Women ICBTs should identify SADC countries that have removed visa requirements and concentrate in trading in those countries or with those that issue visas at the port of entry.
The SADC FTA is designed to facilitate the movement of goods through: harmonizing customs procedures and customs classifications; increasing customs cooperation; reducing costs by introducing a single, standardized document (Single Administrative Document) for customs clearance throughout the region; establishing "one-stop" border posts; ^f and making trans-shipment easier by enabling a single bond to be used when transporting goods across several borders within the Community. Box 1 presents the Chirundu One-Stop Border Post (OSBP) operationalization.	<p>Women ICBTs should maximize trade between countries where three one-stop border posts are being piloted (see note <i>f</i>). Women ICBTs should check with relevant offices in their countries of origin about the benefits of trading as SADC citizens.</p> <p>Women ICBTs should be encouraged to become members of ICBT associations, which should provide all appropriate information on the trade policies within the regional trading bloc.</p>
SACU^g	
SACU came into existence on December 11, 1969, among South Africa, Botswana, Lesotho, Namibia, and Swaziland. SACU is the oldest Customs Union in the world. The SACU market is made up of a population of 51 million people and a GDP of \$541 (PPP).	<p>This big market potential can be translated into wealth creation for women ICBTs.</p> <p>Women ICBTs should take advantage of the free movement of people allowed between SACU countries.</p>
SACU's aim is to maintain the free interchange of goods between member countries. SACU provides for a common external tariff and a common excise tariff.	Women ICBTs should: take advantage of the South Africa Rand (ZAR) accepted in all SACU countries, and a relatively low import tax in the form of a uniform 12 percent Value Added Tax between SACU countries.
COMESA-EAC-SADC Tripartite Free Trade Area (TFTA)	
<p>Recently launched in Egypt on June 10, 2015, the TFTA comprises the three largest RECs in Africa: COMESA, EAC, and SADC.</p> <p>The TFTA will create an integrated market with a combined population of almost 600 million and a total Gross Domestic Product (GDP) of about \$1 trillion.</p>	This is a serious step toward integrating the whole of Africa. Women ICBTs should demand recognition in its formative stages.

^a Details of the COMESA trade policies are in Annex 5.

- ^b COMESA member states are Burundi, Comoros, Democratic Republic of Congo (DRC), Djibouti, Egypt, Eritrea, Ethiopia, Kenya, Libya, Madagascar, Malawi, Mauritius, Rwanda, Seychelles, Sudan, South Sudan, Swaziland, Uganda, Zambia, and Zimbabwe.
- ^c Purchasing Power Parity.
- ^d COMESA FTA member states include Burundi, Comoros, Djibouti, Egypt, Kenya, Libya, Madagascar, Malawi, Mauritius, Rwanda, Seychelles, Sudan, Uganda, Zambia, and Zimbabwe.
- ^e Details of the SADC trade policies are in Annex 5.
- ^f Currently there are pilot “one-stop” programs in three locations: at the borders of Zimbabwe and Mozambique (Forbes-Machipanda), South Africa and Mozambique (Lebombo-Ressano Garcia), and Zimbabwe and Zambia (Chirundu).
- ^g Details of the SACU trade policies are in Annex 5.

Box 1. The Chirundu One-Stop Border Post (OSBP)

Chirundu, situated on the border between Zambia and Zimbabwe is the main entry point for commercial goods and people entering Zambia from Zimbabwe, South Africa, and other commercial ports in Southern Africa, as well as those proceeding through Central and Eastern Africa (AfDB 2012). Because of its strategic location, Chirundu handles a high density of commercial traffic, averaging 268 trucks per day. In the past, this led to heavy congestion, delays at border posts, and related corruption tendencies, increasing the costs of trading. The bottlenecks faced by traders at Chirundu and other border posts motivated COMESA to introduce one-stop border posts in the region, with Chirundu being a pilot.

The Chirundu OSBP was launched in December 2009, with the aim of reducing “the duplication caused by dealing with two identical sets of agencies by having juxtaposed facilities for authorities on either side, with each juxtaposed facility handling traffic going in only one direction on either side of the border.” Now, trucks and traders that are northbound are only checked and cleared once, on the Zambian side, while those that are southbound are cleared by authorities posted on the Zimbabwean side. A recent evaluation of the Chirundu OSBP highlighted many benefits of the new facility, including reduced supply chain transaction costs, increased government revenues, reduced duplication of efforts, reduced retail price of consumer goods, and increased investment and growth. The time required for a truck to cross the border has been reduced from 2–3 days to only two hours. The fast-track preclearance process takes only 15 minutes. Furthermore, reduced transaction costs (both in terms of fixed costs and truck/driver’s time) have translated into increased volume of goods traded across the border, which has increased revenues for the Government of Zambia by 30 percent.

The Chirundu One-Stop Border Post was given the special SADC Excellent Performance Award in June 2011. The awards are organized by African Business Magazine and the Commonwealth Business Council (CBC) to recognize Africa’s rapidly transforming economy.

TradeMark Southern Africa (TMSA) and its predecessor program, the Regional Trade Facilitation Program, provided extensive support to the development of the OSBP at Chirundu. Chirundu is the first operational One-Stop Border Post in Sub-Saharan Africa. It forms part of the larger North-South Corridor Aid for Trade Program, a core focus of TradeMark Southern Africa’s work. The program is designed as a series of interventions to reduce constraints to regional trade, implemented in a sequential way. Development partner support to the OSBP has come from the Department for International Development (DfID) and Japan International Cooperation Agency (JICA). The Governments of Zambia and Zimbabwe financed the construction of the new buildings required for the OSBP. ICBTs also are beneficiaries of the increased efficiency at the Chirundu OSBP.

Source: AfDB 2012 (by Habiba Ben Barka); SADC Secretariat 2011.

At the country level, Botswana, Zimbabwe, and Swaziland are some of the SADC countries that have started to implement significant support programs for women ICBTs under their Ministries of Gender. In 2010, a three-year project on Women in ICBT in Botswana (Jan. 2011–Dec. 2013) was developed by Botswana’s Women’s Affairs Department in the Ministry of Labor and Home Affairs (see Box 3). The overall goal of the project is to reduce poverty, improve networking among women ICBTs, increase visibility of women ICBTs, and highlight their special contribution to employment and the national economy.

Following the 2010 publication of the UNIFEM ICBT Study in Southern Africa 2007–2008 (the Case of Swaziland and Zimbabwe), the Women ICBT Program in Zimbabwe was set up by UN Women in collaboration with the Ministry of Women Affairs, Gender and Community Development (MWAGCD) (see Box 2). Acknowledging that regional and international trade is essential for the growth of small and medium enterprises (SMEs), the program raised awareness among women on bilateral, regional, and international trade agreements such as COMESA and SADC. It supported women's participation in regional and international markets, including trade fairs and cross border trade. It also raised awareness on certification of products based on internationally approved standards. Entrepreneurship training was a key component. In addition, it aimed to raise the self-esteem and confidence of women ICBTs and restore respect from the community.

Box 2. WICBT in Zimbabwe Program (UN Women Zimbabwe)

Overview

Following the UNIFEM ICBT Study in Southern Africa 2007–2008 (the Case of Swaziland and Zimbabwe), published in 2010, the WICBT Program in Zimbabwe was set up by UN Women, working in collaboration with the Ministry of Women Affairs, Gender and Community Development (MWAGCD). It acknowledged that regional and international trade is essential for the growth of small and medium enterprises (SMEs). The program raised awareness among women on bilateral, regional, and international trade agreements, such as COMESA and SADC. It supported women to participate in regional and international markets including trade fairs and cross border trade and raised awareness on certification of products based on internationally approved standards. Entrepreneurship training was a key component. It was also aimed at raising the self-esteem and confidence of WICBT and restoring respect from the community.

Work on WICBT

Partnered with ZIMTRADE to train women on:

- Trade agreements including the COMESA trade agreements, STR for cross border traders, SADC Protocol on Trade
- Preparing for exhibitions and external trade missions
- Packaging, costing, and pricing
- The importance of information seeking related to markets
- E-trade through establishing websites, among other activities

Achievements

The Program:

- Supported production of a documentary to show realities of women in ICBT to be used as an advocacy tool
- Supported local market fairs and provided training to ICBTs, resulting in orders from regional and international buyers
- Increased women's access to more lucrative markets in different cities
- Improved on quality, packaging, and pricing, as well as confidence building
- Raised quality of products women traded as they crossed borders
- Supported women to attend regional trade fairs, including in Angola, Namibia, and Zambia
- Helped to establish stable markets which they continue to supply

Source: UN Women Zimbabwe, “WICBT in Zimbabwe” (PowerPoint presented by A. Sibanda).

Through the MWAGCD, the Government of Zimbabwe has put in place various support initiatives for women ICBTs in Zimbabwe, such as: (1) the Internal Savings and Lending Program (ISAL); (2) two Training Centers (Jamaica Inn in Marondera and Rodger Howman in Masvingo) to instruct women in crafts, batik, home décor, uniform making, and food processing; (3) access to local, regional, and international markets; (4) trade capacity building in collaboration with ZIMTRADE, the Ministry of Small and Medium Enterprises and Cooperative Development (MSMECD), and the Ministry of Youth, Indigenization, and Economic Empowerment (MYIEE); and (5) funding through the Women Development Fund (launched in 2010 with a fiscal allocation of \$1 million) and the Broad Based Women Economic Empowerment Framework (2012), which includes support to women ICBTs in its strategic interventions (see Box 7).

3.5 PROFILE OF WOMEN ICBTS



Education. Contrary to stereotypes, women ICBTs are not undereducated; most have at least some secondary education. Research indicates that in Malawi, Botswana, Zimbabwe, and Swaziland (UNIFEM 2007–2009), educated people are the ones engaging in ICBT, reflecting the unavailability of formal employment in the context of economic hardships in the region. In this regard, 82 percent of Malawi women ICBTs have at least secondary or higher education, as do 90 percent of the men ICBTs. In Botswana, of the eight women ICBTs in

two focus groups, 88 percent had at least some secondary education and all but one had achieved at least Form 3. One is a University of Botswana graduate who was a lecturer at an engineering college; all but one had finished Grade 8 in primary school. These levels of education are in line with other recent studies showing secondary education to be the central tendency among ICBTs from Southern Africa (Peberdy 2000; UNIFEM 2007–2009). In the past, ICBT was seen largely as a survival option for the less educated. General economic hardships must be considered a significant push factor for people of all education levels to engage in ICBT as either a survival or a wealth accumulation strategy.

Age. The women in this report's field research ranged from 26 to 53 years of age, with a mean age of 35. In Malawi, women ICBTs ranged from 26 to 45 years of age, with a mean age of 33. The men in the Malawi focus groups ranged from 28 to 48 years of age, averaging 41 years old, eight years older than the women. In Botswana, the women ranged in age from 29 to 53, with a mean age of 38.

Fertility. The ICBTs also have low fertility, at an average 1.9 children per woman for the Malawi and Botswana focus groups combined. Malawi women in the focus groups averaged 2.1 children and Botswana women averaged 1.8 children. The men in Malawi averaged 3.2 children; they are also more likely to be married. Most of the women ICBTs are heads of their households, with children of school-going age; almost all the children are at school, showing the use of ICBT income to pay school fees. In all the focus groups, traders with children mentioned paying school fees from their business income. Another harsh reality emerged in the Botswana focus groups: the strong presence of orphans in ICBT households from extended family. This reflects the impact of high levels of HIV and AIDS in Southern Africa.

Box 3. Women in ICBT Botswana Project

Sponsored by Women's Affairs Department, Ministry of Labor and Home Affairs

In 2010, a three-year project was developed on Women in ICBT in Botswana (Jan 2011–Dec 2013). The overall goal of the project was to reduce poverty, improve networking among women ICBTs, increase visibility of WICBTs, and highlight their special contribution to employment and the national economy. The project was designed with four outputs:

- *Output 1:* Enhanced knowledge among WICBTs and service providers on WICBT issues.
- *Output 2:* Enhanced capacities for WICBTs to produce quality products and gain access to regional and international markets.
- *Output 3:* Strengthened capacity for effective advocacy, policy dialogue, and reforms.
- *Output 4:* Strengthened capacities for the incorporation of WICBT needs and priorities in relevant policies, legislation, programs, and budgets.

Project Strategies included the following:

- Research into gender equality issues, barriers, and opportunities for integrating gender in Informal Cross-Border Trade.
- Capacity building in entrepreneurship development.
- Advocacy to promote incorporation of WICBT issues and priorities in policies, legislation programs, and trade facilitation.
- Policy reviews and dialogue between WICBT and their networks.

- Support networking by trade and enterprise development related departments with WICBT groups, organizations, and networks, to increase their access to and control over resources.
- Support knowledge management and development related to wealth creation and poverty reduction.

The Women Affairs Department works closely with a number of Ministries that provide a strong leverage point for addressing the constraints that WICBTs face. These include the Ministries of Trade and Industry, Finance and Development Planning, and Local Government. Local government By-Law Enforcement ensures compliance to trade laws/regulations. The Commercial Affairs Division registers and licenses small businesses, such as hawkers and street vendors. Other strategic partners include: Botswana Confederation of Commerce, Industry and Manpower (BOCCIM); Botswana Exporters and Manufacturers Association (BEMA); Women in Business Association (WIBA); Women's Finance House Botswana (WFHB); the Business Place; Southern Africa Trade Hub; and other institutions, groups and networks. The project also benefits from support by the SADC (Trade, Industry, Finance, and Investment (TIFI) and Gender Unit).

Under this project, a Botswana WICBT Project Baseline Study was conducted from May to July 2012; publicity and IEC materials and a WICBT Project Stakeholder Directory were produced to provide information on products and services provided by different stakeholders dealing with trade and business-related issues as well as contact information. A Project Steering committee including 17 organizations and a Project Task Team were established. The project was piloted in two areas with active informal trade: Lobatse, which has three border posts to South Africa namely Ramatlabama, Lobatse, and Pioneer Gate; and Francistown, which has three border posts to Zimbabwe namely Ramokgwebana, Matsiloje, and Maitengwe. The WICBT Baseline Study also showed that most ICBT is with South Africa and Zimbabwe. Ongoing activities include the Simplification of Trade Policies, Protocols and Agreements that govern cross border trade. The Botswana ICBT Baseline Study revealed that 84 percent of the women ICBTs relied solely on ICBT as their primary source of employment, earning on average \$117 per person per month.

Source: Botswana Women's Affairs Department, Ministry of Labor and Home Affairs (D. Babini Powerpoint presentation).

3.6 OVERVIEW OF COMMODITIES TRADED

Almost all the studies of ICBTs found that they trade in agricultural commodities; women are also likely to trade in cloth (Morris and Saul 2000; Jawando et al. 2012; Titeca with Kimanuka 2012; USAID 2012). The trade in agricultural commodities is crucial as it typically involves trading from surplus to shortage areas, e.g., from food-abundant Mozambique to frequently food-short Malawi, as emerged in the fieldwork. This trade in fact comprises the principal foundation for food security in Africa. However, most ICBTs have a broader range of goods and are flexible and entrepreneurial enough to add to or change commodities in response to a sudden opportunity or a shift in supply and demand patterns. The best illustration comes from the fieldwork in Malawi with data from both women and men and Botswana with data only from women.



Malawian ICBTs trade with Mozambique, South Africa, Tanzania, Zambia, and Zimbabwe. Botswana ICBTs trade with the same countries as Malawian ICBTs as well as Namibia to a lesser extent. Mozambique, despite the fact that it is not considered as affluent as South Africa, is a supplier of groceries and some manufactured goods to Malawi. Zambia is a very popular destination for Botswana ICBTs who

seek, among other things, *chitenge*⁷ cloth, high-quality second-hand clothes, shoes, and handbags, and seasonal vegetables and produce.

ICBTs trade in very similar commodities in Southern Africa in general, and Malawi and Botswana in particular. Agricultural commodities include: vegetables such as rape (a leafy green), sweet potatoes, cassava, and plantains (either dry or ground); crops such as groundnuts, cowpeas, sugar beans, and green mealies (maize); fruits such as bananas and mangoes (with phytosanitary certificate); sugarcane; stock feeds such as wheat and maize bran, sunflower, molasses, and cotton cake; and dried fish. In South Africa and Botswana, traders also deal in manufactured goods, including grocery items such as snacks and cleaning gadgets; clothes and shoes, both new and second-hand; African clothing materials such as *chitenge*; linen, curtains, and chair backs; furniture; building materials; car accessories; cosmetics; leather handbags; kitchen utensils; electric appliances such as fridges and hotplates; electronic devices including phone accessories, radios, televisions, electric wires and plugs; jewelry; hair weaves; cheese; and takeaway packaging. Handicrafts and curios are also part of the trade.

Some ICBTs sometimes also trade in illegal goods, including drugs, precious stones, fuel (petrol and diesel), firearms, both labor, especially child labor, and sex trafficking, and even in human body parts (UNIFEM, 2010). However, the magnitude of illicit trade in Southern Africa remains unknown.

The research team was told by police officials that illegal crossing through unofficial borders is not large-scale; however, time limitations did not allow researchers to cross-validate this claim. ICBTs mentioned unofficial (and presumably unobserved) routes in both Malawi and Botswana, including quite dangerous wild animal corridors (discussed in section 4.5). Police and other border officials confirmed the existence of illicit



Research team interviews with police at the Mwanza Border Post

trade, which they estimated to be very limited. For example, the Malawi Mwanza

Land Border Police reported that in an average month they arrest five to eight individuals for under-declaring and arrest up to 15 smugglers through unofficial borders, the latter mainly through whistleblowers. Cases of drug trafficking have been reported with two or three arrests per month for marijuana and about one per month for hard drugs. The researchers were told that no arrests for smuggling precious stones have occurred at this border post. Male ICBTs report that antiretroviral drugs are also being smuggled from Malawi and they allege that border officials solicit women for sexual favors (discussed in section 4.5). Smuggling of prohibited items such as skin lightening creams is also rampant at Kazungula Ferry Border Post; this trade is attributed to Zambian traders who trade freely in this commodity in Zambia Kazungula Market across the river. Skin-lightening creams are also smuggled by the heavy trucks that dominate the Kazungula Ferry Border Post.

Both women and men ICBTs in Southern Africa also trade in services. For women, these include private domestic work and care work, hairdressing, and prostitution. For men, these include vehicle services (mechanics), construction services as carpenters and masons, and as petrol station attendants.

Regarding imports, men ICBTs dominate the more lucrative electronics and electrical imports and commercial, high-quantity manufactured goods. Women predominate in the low-value and generally low volume manufactured commodities. From 2007 to 2009, in response to foreign exchange shortages, women

⁷ *Chitenge* cloth comes in both brilliantly-hued modern patterns (see photo at the 3.6 subhead) and colorful traditional designs, such as the almost identical patterns worn by the man and one woman in the photo on p. 7 (see also the photo of the woman on p. 10), Zambian *chitenge* is considered the best in Southern Africa and widely traded by ICBTs.

ICBTs from Zimbabwe and Swaziland were exporting commodities and curios within the region in order to get money to import small-scale manufactured goods in demand back home.

Research found that in Malawi, women ICBTs usually carry cash to other countries to purchase goods for import, whereas men ICBTs are somewhat more likely to carry goods to other countries to trade for import goods. Table 4 summarizes the main imports and exports by women and men Malawi ICBTs, mainly through the very busy Mwanza Land Border Post.

Table 4. Summary of Main Imports and Exports by Malawi ICBTs by Gender

	Mozambique	Tanzania	Zambia	South Africa	Zimbabwe
IMPORTS					
Imports to Malawi by Malawi ICBTs – Women	Clothing, such as sandals and new shoes; Material (chitenje); Special groceries including cooking oil, spaghetti, soft drinks (Fizzi), washing powder; Building material including cement and tiles; Fish; Kitchen utensils such as pots, plastic containers, cups, plates, etc.; Juice	Clothing, such as sandals and new shoes and clothes; Material (chitenje); Jewelry; Cosmetics; Hair weave; Prohibited skin lightening creams; Kitchen utensils	Material (chitenje)—Zambia chitenje is preferred in the Malawi market; Clothing, such as sandals and new shoes and clothes; Material (chitenje); Jewelry; Cosmetics; Hair weave; Prohibited skin lightening creams; Kitchen utensils; School bags	Clothing and new shoes; Bedding linen; Kitchen utensils; Snacks (jiggies); Groceries such as cooking oil, rice, etc.; Building material including cement, tiles, doors, locks, etc.	Leather shoes Chair covers Leather shoes; Chair covers
Imports to Malawi by Malawi ICBTs – Men	See South Africa imports—traders enter Malawi through Mozambique on the bus route from South Africa	Electronics such as phone accessories, radios, televisions, electric wires, plugs etc.		Clothing and shoes including new shoes and work clothes and uniforms; Hair weave which some of the ICBTs sell in Mozambique (extended trade); Cosmetics; Furniture; Electronics such as phone accessories, radios, televisions, electric wires, plugs, etc.; Kitchen utensils; Kitchen appliances such as fridges and hotplates	Mozzarella cheese (for restaurants); Takeaway packaging (Kaylight); Spices (e.g., BBQ chicken; Buttercup; Margarine; Mono calcium phosphate for making stock feed
EXPORTS					
Exports from Malawi by Malawi ICBTs – Women	Carry money, not goods	Carry money, not goods	Carry money, not goods	Carry money; Groceries including rice and mealie meal; Furniture such as chairs — woven and cane	

Table 4. Summary of Main Imports and Exports by Malawi ICBTs by Gender

	Mozambique	Tanzania	Zambia	South Africa	Zimbabwe
Exports from Malawi by Malawi ICBTs – Men	Rice; Fish and agriculture products; Others carry money			Carry money; Cane chairs; Wood curios for tourists Agricultural products such as rice, some fish, lentils, and beans	Groundnuts; Stock feed including cotton cake
Exports of services by workers – Men and Women				Hairdressing (<i>mostly women</i>); Building trades (carpentry, etc., <i>mostly men</i>); Automotive (petrol attendants, mechanics etc., <i>mostly men</i>)	
Source: USAID 2016, Women Cross-Border Traders in Southern Africa, Contributions, Constraints and Opportunities in Malawi and Botswana, Primary data collection.					

Imports through the Botswana Kazungula Ferry Border Post from Zambia include vegetables; crops; fruits; sugarcane; second-hand clothes, shoes, and handbags; textiles; cosmetics; jewelry; and hair weave. Botswana women also import mainly vegetables and grapes, new clothes, cosmetics, and jewelry from South Africa. Imports through the Kazungula Ferry Border Post from Zimbabwe include second-hand clothes, shoes, and handbags; *chitenge*; woven baskets; curios (wooden and stone carvings, sold by men); cloth hangings and tablecloths (*batik*), sold by women; three-legged aluminum pots (sold by men); and groceries from Botswana are exported to Zimbabwe. Imports through the Ngoma Border Post from Namibia include sweet reeds and vegetables.

Exports through the Kazungula Ferry Border Post to Zambia by both Zambian and Botswana women ICBTs include groceries; bedding; stock feeds; dried fish, and illicit commodities such as petrol. Botswana women export Zambian *chitenges* to South Africa. Table 5 presents a summary of the main imports and exports by women ICBTs from Botswana through Kazungula Ferry Border, Kazungula Road Border, Ngoma Border, and South Africa borders.

Table 5. Main imports and exports by Botswana women ICBTs, at each border

	Kazungula Ferry Border Post with Zambia	Kazungula Road Border Post with Zimbabwe	Ngoma Border Post with Namibia	Botswana with South Africa Borders
IMPORTS				
Imports to Botswana, by Botswana Women	Vegetables (rape, sweet potatoes, cassava and plantains, either dry or ground); Crops (groundnuts, roundnuts, cowpeas, sugar beans, green mealies); Fruits (bananas and mangoes with phytosanitary certificate); Sugarcane; Second-hand clothes, shoes, and handbags; Material (<i>chitenges/dashiki</i> , and <i>chitenge</i> handbags); Cosmetics (including prohibited skin lightening creams, perfumes); Jewelry; Hair weave	Second-hand clothes, shoes and purses; <i>Chitenge</i> ; Woven baskets	Sweet reeds (only in summer; similar to sugarcane); Vegetables (rape, spinach, etc.)	Vegetables (cabbage, tomatoes, onions); Fruits (grapes); Clothes and shoes (new); Cosmetics; Jewelry
Imports to Botswana, by Zimbabwean Men		Curios (wooden and stone carvings); Cloth hangings and table cloths (batik); Three-legged aluminum pots		
EXPORTS				
Exports from Botswana, by Women	Groceries (flour, cooking oil, washing powder, salt, sugar, etc.); Bedding (blankets and duvets); Stock feeds (wheat and maize bran, sunflower, molasses, cotton cake); Dried fish; Illicit commodities (petrol); Livestock (cattle) – exported mainly by men; Currency (<i>Pula</i>)	Various groceries (flour, cooking oil, washing powder, etc.); <i>Pula</i>	<i>Take Pula</i>	<i>Chitenges; Pula</i>
Source: USAID 2016, Women Cross-Border Traders in Southern Africa, Contributions, Constraints and Opportunities in Malawi and Botswana, Primary data collection.				

Both Malawi and Botswana ICBTs buy most of their imports from Indian or Chinese shops, wholesalers, and markets in the countries of destination. Back home, they sell their wares in their own shops and homes as well as in offices. In Malawi, ICBTs often import commodities that have been pre-ordered by customers.

Some men ICBTs from Malawi are engaged in extended trade. For example, they buy hair weave from South Africa for resale in Mozambique. Barter trade is also practiced. For example, a Botswana woman ICBT exports groceries (cooking oil, flour, Cremora powdered milk, etc.) through Kazungula Ferry Border

Post to Zambia and barter trades them for vegetables (sweet potatoes, rape, groundnuts, sugar beans, etc.) from Zambian farmers living about 10 kilometers from the border.

Box 4. Life of a Botswana Woman ICBT (Ms. A.)

Family Background

Ms. A is a single woman aged 28 who has been an ICBT for ten years at the time of the study. She began after the death of her mother who was also an ICBT and taught her the business. She lives in Kasane, Botswana and trades via the Kazungula Ferry Border Post to Zambia via the Ngoma Land Border Post to Namibia and via the Martinsdraft Border Post to South Africa. She also operates a market stall in Kasane Market — a temporary shelter, with a plastic roof and cover. She has a household of eight: her three children aged 12, 10, and 4 years; her three siblings aged 26, 23, and 14 years. She says the community respects her for being a successful informal cross border trader and regards her as highly professional in how she conducts her business.

ICBT Business

During the summer, Ms. A crosses the border on one-day trips an average of three times a week (Mondays, Wednesdays, and Fridays) to barter trade for vegetables from Zambian farmers who live about 10 kilometers from the border. She carries groceries (cooking oil, flour, powdered milk, etc.) to exchange for crops such as broccoli, sweet potatoes, groundnuts, and sugar beans. She makes about 3,000 Pula (approximately USD \$278) per month and keeps all profits. On the days she goes to Zambia to barter trade, her day starts at 4:30 am to prepare food for her children and be at the border to queue before it opens at 6:00 am. She comes back on the same day after waiting in line at the border and is usually at her market stall in Kasane by noon.

Mostly during the winter months, Ms. A goes up to Lusaka, Zambia about three times a month, spending five to six days and carrying groceries to barter trade for second-hand clothes. She normally leaves home on a Friday and comes back the following Wednesday, giving her time to conduct business during the weekend. The clothing business is seasonal and is most lucrative in the winter when she sells jackets and coats.

Her trade with Namibia involves one day trips to import sweet reeds and vegetables such as broccoli and spinach in the summer. Sometimes she arranges with Namibia vegetable suppliers to bring the vegetables to the border so she doesn't have to cross the Ngoma border post. From South Africa, she imports vegetables (e.g., cabbage, tomatoes, potatoes and onions) and also fruits (especially grapes). Her trips to Namibia are often once a month, whereas trips to South Africa are seasonal and vary in frequency. She commended the police for being normally very helpful.

ICBT Benefits

Ms. A has managed to send both her older children and her three brothers to school from her ICBT business. She also uses the money to pay rent and for other family upkeep, including supporting two maternal uncles and some cousins.

Challenges and Constraints

Ms. A's challenges and constraints in ICBT are numerous: high taxes/duties; stiff competition; valuation of barter commodities; long lines at the border; expensive passports which fill quickly due to her frequent trips; lack of working capital; lack of decent shelter in her market stall; and unhygienic water, sanitation, and catering services at the borders. In the summer, long waits at the border mean that her vegetables from Zambia may be ruined; there is only one line and packed overnight buses from Lusaka generally arrive by the time she finishes bartering for the farmers' vegetables and is returning to the border.

Impact on Household Role

The ICBT business has affected Ms. A's role as a mother at home. While her ICBT activities allow her to support her family, she feels that the time-consuming nature of her work affects her ability to provide direct care and supervision over her children. Mrs. A spends many days away from home while conducting her business and has long workdays at the Kasane Market when she is home. She works all week and only closes on some Sundays when business is slow (for example, during the first week of the month). She worries about being unable to help her children with their schoolwork. As a single mother, she finds life very difficult and has to rely on an elderly domestic worker to look after the children. On the day of her interview, her 4 year old spent the day at the market because the domestic worker did not come (although she noted that this is unusual). It is also difficult to make business decisions on her own, and she relies on her cousins and other relatives for input about her business.

Ms. A is neither aware of any Cross Border Trader Associations in Botswana nor of any women's organization. Concerning her future work plans, she retorted, "*ICBT forever*"!

Source: USAID 2016, Women Cross-Border Traders in Southern Africa, Contributions, Constraints and Opportunities in Malawi and Botswana, Primary data collection.

Zambian ICBTs also export agricultural produce, vegetables, and *chitenges*, as well as prohibited skin lighting creams to Botswana through the Kazungula Ferry Border Post, and mainly take home groceries to Zambia. Zimbabwean ICBTs, mainly men, bring in curios and three-legged aluminum pots to Botswana. Zimbabwean women ICBTs export groceries from Botswana to Zimbabwe.

Box 4 presents a case study of a woman informal cross border trader from Kasane, Botswana who has managed to provide a living for a household of eight, starting as a trader in early childhood as an orphan; she vows to remain an ICBT for life. However, she faces many constraints in her ICBT business operations.

3.7 ICBT ASSOCIATIONS AND OTHER FORMS OF ASSOCIATION AMONG WOMEN ICBTS

Generally, authorities find it easier to support small traders as organizations rather than as individuals. The advantages of joining an ICBT Association include the following for women ICBTs:

- Networking and information sharing about ICBT business practices and opportunities
- Increased awareness about relevant trade protocols, policies, and regulations
- Coordinated, more effective approach to policymakers
- Increased awareness of rights to information, protection, and access to resources
- Increased networking for risk mitigation
- A first step towards formalizing a business and making it grow
- Opportunity to hold leadership positions -- empowering ICBTs and articulating women-specific ICBT issues with various stakeholders
- Opportunity to organize safe transport and participation in trade fairs and business expos
- Effective lobbying for a conducive operating environment at border posts, including adequate banking facilities, storage, accommodation, safe water and sanitation, and basic health facilities
- In the countries of destination, opportunity to lobby for such needs as market space, warehouses, and safe and hygienic accommodation
- Opportunity for credit, skills, and entrepreneurship development programs

The COMESA Secretariat, together with several Non-Governmental Organizations (NGOs) and other development partners, is supporting the organization of ICBTs into associations and building their capacity. Box 5 summarizes this initiative.

Box 5. COMESA: Aid to and Capacity Building of National and Regional ICBT Associations

COMESA encourages and provides assistance to ICBTs to form national and regional traders' associations (ICBTAs) or other related institutions. The Gaborone, Botswana-based Southern Africa Cross-Border Trade Association (SACBTA) is the umbrella body, facilitating the establishment of ICBT associations in Member States. SACBTA has a Women Cross Border Traders Forum, which specifically looks at the issues of women ICBTs. Under the SACBTA initiative, it is hoped that the traders will be properly organized to effectively participate in and inform the development of trade policy within and among the Member States. So far, eight national ICBTAs have been established in COMESA Member States. Furthermore, these associations are permitted to sit in National Trade Working groups in which they advocate for policy and other interests for their members' benefit. Within this framework, some ICBTAs have achieved significant policy and other concessions. For example, all participating countries agreed to raise the STR duty exemption threshold from \$500 to \$1,000 and, for some countries, up to \$2,000. There also is mutual recognition of the traders using a border pass where passports are lacking. In Zambia, for example, the visa for small businesses was extended to six months at a time and the application fee was reduced by 90 percent from \$10 to \$1, while Zimbabwe, Kenya, Uganda, and Rwanda charge no fees at all for STR processing.

However, in Malawi, the chairperson of the national ICBT association said her organization had received funding from COMESA for only two years. Then, without this support, the organization could not maintain an office and its services to members declined. Members of this organization in the Malawi focus groups complained about the current lack of benefits of the organization. Without funding, its membership might dwindle dramatically, reducing its capability to act on members' behalf.

Sources: Southern Africa Cross Border Traders' Association. 2013; "Regional Cross Border Trade Stakeholder Dialogue," Maputo, Mozambique, April 23-24; authors' Malawi fieldwork.

The Joint Border Committee, Mwanza Border Post

There is a Joint Border Committee (JBC) at Mwanza Border Post that brings together a range of stakeholders, including government agencies (MRA, Police, Immigration, Ministry of Agriculture, Ministry of Health); CBTAM, including its local Mwanza chapter; local government, including village chiefs; transporters; clearing agents; insurers; currency traders, etc. Through this JBC, the Southern Africa Trade Hub works to delineate and deal with the problems and challenges faced by ICBTs. The JBC discusses issues of child trafficking and child labor, including at the border where the researchers were told children aged ten to 18 years can be seen washing cars at the Mwanza border car park.

Women's "Savings Clubs:" A potential platform for linking ICBT associations with microfinance institutions

In focus groups with both Malawi and Botswana women, every participant said she belonged to one or more "savings clubs." These are technically Rotating Savings and Credit Associations (ROSCAs); the women pay into the club and periodically receive interest-bearing loans so that assets are not depleted. Malawi women were familiar with major microfinance institutions (MFIs) such as FINCA, but they found their loan products incompatible with the fluctuating business cycle of ICBTs. In the absence of funds from COMESA, all the women's focus groups spoke of the need for working capital; women have far less access to formal credit than men in these countries. Linking ICBT associations with an MFI willing to develop more flexible credit products might provide working capital for the ICBTs as well as a small commission for the ICBT association -- a possible "win-win" constructed by building on the "Savings Clubs" foundation.

Informal cooperation: Watching out for each other on the road

Some of these entrepreneurial women team up in ways that enhance mutual safety and interests while offering companionship. One focus group interviewed at Botswana's Kazungula Ferry Border had traveled together from Southern Botswana to Lusaka, Zambia and back; the members were bringing home second-hand clothing, shoes, and handbags. These long-distance trips require ICBTs to sleep on the bus while remaining alert to possible theft of money and goods; they additionally must use toilets that may not be safe from intruders. Companions help by looking out for each other. In the long customs lines, similar small clusters of women could be seen.

3.8 VALUE OF WOMEN'S ICBT WORK

On a larger scale, women's ICBT activities have cushioned the effects of the economic crisis — for example, in Zimbabwe during the near decade of economic collapse from 2000 to 2008, as well as during food crises that have been endemic in African countries (UNIFEM 2007–2009). Almost three-quarters of ICBTs in Southern Africa contribute to government revenue through duty, license, and passport fees (UNIFEM 2007–2009). Although women ICBTs address vital issues such as food and income security, they are neglected by mainstream trade policies and institutions, reducing the profitability and visibility of their activities. At the household level, UNIFEM surveyed 2,000 women ICBTs in 2007–2009 in Cameroon, Liberia, Mali, Swaziland, Tanzania, and Zimbabwe. A great majority of those surveyed stated that the proceeds from their trading activities comprise the main source of income for the family, and that they use their income to buy food and other household needs, including school fees, health care, and rent. Many also saved some earnings through social clubs and banks or reinvested in their businesses. The scope and number of benefits from women's ICBT work are surprisingly numerous and important.

3.8.1 MACRO-ECONOMIC AND POLITICAL BENEFITS OF WOMEN'S ICBT ACTIVITIES

All the major sources agree that women ICBTs in Sub-Saharan Africa have had a major, positive impact on well-being and income growth. Afrika and Ajumbo of the African Development Bank (2012:4) credit them with supporting regional food security:

It is worth noting that during...2005–2006...many countries in the region experienced critical food shortages. It is indisputable that the 208,922 metric tons of foodstuff traded informally during that year helped lessen the impact of the food crisis. This underscores the relative importance of ICBT in supporting food security in the Southern Africa region.

The AfDB report lists Mozambique, Zambia, South Africa, and Tanzania as the main source countries with Malawi, DRC, and Zimbabwe as the main recipients. Since all sources confirm that ICBT in sub-Saharan Africa, including Southern Africa, is largely maintained by women, there is no doubt that this contribution to food security is the greatest single “big picture” benefit of the brave and enterprising women who engage in this endeavor.

Box 6. Malawi's Mwanza Land Border

During a week spent mostly at Malawi's very busy Mwanza Land Border, the research team saw the unloading of a large number of big Intercape buses from South Africa that travel through Mozambique and cross into Malawi at Mwanza. Most of the women traders were from Malawi; they bring back their import goods in a large trailer pulled behind the big bus. As soon as the bus stopped and the passengers exited, women could be seen directing and negotiating with the men and male youths who ran to the bus to unload the cargo. One trailer was loaded with plastic-wrapped bales at least six feet long. One split open and was seen to contain packaged foods, including popular South African snacks. Other bales from the bus trailers contained other types of food, including agricultural products.

The scene looked chaotic, but the hustle and bustle had its own internal order, and the goods were quickly unloaded and reunited with their women owners who then had to get them through customs. The scene also brought to mind the frequent observation in the ICBT literature that this mostly female cohort not only contributes to food security but also promotes peaceful trade relationships that help to weave the countries of the region together, rather than divide them with armed conflict.

Source: USAID 2016, Women Cross-Border Traders in Southern Africa, Contributions, Constraints and Opportunities in Malawi and Botswana, Primary data collection.



Women Informal Cross Border Traders pick up their merchandise at Malawi's Mwanza Land Border.

ICBTs account for some 30 to 40 percent of intra-SADC trade, and they contribute to economic growth by increasing business activity through their import and export of goods and employment creation at the national and regional level (UN Women, 2010). They also contribute to governments' revenues via duty, license, and passport fees. According to key informants from the Mwanza Land Border of the Malawi Revenue Authority (MRA), Malawi's trade policy recognizes ICBT and its impact on easing unemployment.

Key informants from the police station at the Mwanza Border Post stated that ICBT should be supported as it reduces criminal activity, especially given the high unemployment rate in Malawi. Malawi and Mozambique have had a Free Trade Agreement since 2010, encouraging ICBT; for goods with a SADC Certificate of Origin, there is no duty charged. Again, key informants from the Botswana Unified Revenue Authority (BURS) at the Kazungula Ferry Border Post observed that almost all ICBTs in Botswana are women. About half the revenue generated at this busy, truck-clogged border post is from WICBTs. Overall, ICBT is a force for political and economic stability in Africa.

3.8.2 HOUSEHOLD AND INDIVIDUAL BENEFITS OF WOMEN'S ECONOMIC ACTIVITIES

Women traders, regardless of marital status, are seen to control their own businesses and the resulting income, a point that emerged in all the focus groups in Malawi and Botswana. Many benefits ensue. Since 1960, it has been reported (Blood and Wolfe) that income-earning women have a greater voice in household decisions, particularly relating to household acquisition and allocation of assets, children's well-being, and their own fertility. Women and men with provider responsibilities are seen to allocate their income differently, with women spending a greater proportion on their children's education, nutrition, and health — i.e., on human capital.⁸ This has important and positive impacts as well on national and regional macro-economic development.

Finally, it has long been found (e.g., since Weller 1968) that women who control income also have greater control over their own fertility, harmonizing it with their needs and capacities. Usually, this means lower total fertility, often with wider spacing of children (Engelman 2008). In fact, women ICBTs interviewed had had fewer children than the men. This clearly benefits the woman, who can obtain contraception without asking others for funds or approval. She controls her own body and can plan her fertility so that she can continue her economic activities. Additionally, lower fertility at the national level is clearly correlated with economic growth (Hess 1988; Das Gupta et al. 2011; Nolan and Lenski 2015).

3.9 CONSTRAINTS

Despite their significant contributions, ICBTs face significant constraints when doing business.⁹ Women ICBTs in particular still suffer stigmatization, violence, harassment, poor working conditions, and lack of recognition of their economic contribution. Some of the challenges identified by the UNIFEM 2007–2009 research include: cumbersome border processes; bribery and corruption at border posts; lack of policy recognition of ICBTs at national and regional levels; weak organization of ICBTs at national and regional levels; poor dissemination of information on the SADC trade protocol and other customs rules and regulations; poor infrastructure at border posts, ranging from lack of clean toilets to lack of storage space; import restrictions; sexual coercion in some places; vulnerability to HIV and AIDS; inability to meet certain health, sanitary, and environmental requirements; harassment of women ICBTs, including unwarranted impounding of goods and humiliating body searches; and excessive, arbitrary, or inconsistent customs charges, often as part of bribe-seeking. There is also the danger entailed in using risky informal border crossing points, including wild animal corridors, as found by researchers in Botswana.

3.9.1 ECONOMIC CONSTRAINTS

The legal situation of African women in business is improving. Nevertheless, women still have inadequate access to finance in general and, more specifically, to working capital for their businesses. Limited access to financial



⁸ Blumberg (in press) cites scores of empirical studies.

⁹ Shaw (2010) notes that a key finding from East African literature is that men tend to move into positions usually held by women, as sectors become mechanized (as in, e.g., agriculture, fishing and forestry), citing UNCTAD/UNDP 2008.

resources for doing business is a chronic problem for women ICBTs. According to COMESA (2012), nearly 80 percent of ICBTs obtain their capital from informal sources, while about half used their own savings. Financial support from family and friends are particularly important sources of finance for up to 68 percent of women. Only one-fifth of traders have access to bank loans, and 62 percent of these are men, mostly in Ugandan border towns.

This is one reason why women's ROSCAs are so popular under a variety of names, including "savings clubs" in Malawi and Botswana and *susu*, *isuzu*, and *abota* in West Africa. Similar practices are known worldwide wherever women have long been traders (e.g., in Southeast Asia, the Caribbean, and the Andean and Mayan regions of Latin America). These informal groups provide capital to women who cannot receive formal credit, while avoiding extortionate interest payments to moneylenders.

There are two reasons for the lack of formal credit: (1) the women traders rarely have the collateral required by banks. Researchers were told that they often do not have the collateral required by some MFI programs in Sub-Saharan Africa, including FINCA; and (2) their seasonal and fluctuating income flow makes it difficult for them to use standardized loan products that require regular payments (weekly, biweekly or, occasionally, monthly) when their own business cycle is not so regular. It was suggested that the national ICBT associations could collaborate with some of the better-established MFIs — perhaps with backing from COMESA — to develop a microcredit program for short-term working capital, designed with the flexibility to accommodate traders' uneven business cycles.

The main factor that drives small businesses to informal trade is the burden of taxes and duties. Although the free trade area has helped ease border taxes in the COMESA region, many MS continue to apply other forms of taxes and charges at levels considered too high for small traders. A COMESA study of 167 traders in various border areas found that nearly 39 percent were concerned about taxes. This spurs non-payment of taxes and duties. For example, Malawi Mwanza Border Police complain that ICBTs under-declare goods and completely evade import taxes payments.

Box 7. Ministry of Women Affairs, Gender and Community Development (MWAGCD) and Women in ICBT in Zimbabwe

In Zimbabwe, the majority of women who participate in ICTB do so because of poverty and food security reasons. Women ICBTs export handicrafts and import mainly manufactured products, such as spare parts, motor vehicles, blankets, clothes, and electrical gadgets. The majority of women engaged in ICBT have managed to open flea market stalls or boutiques, as well as buying some fixed assets. In Zimbabwe, every growth point, city, and town has flourishing flea markets, aided by targeted government support. ICBT in turn contributes to government revenue through duty, licenses, and passport fees.

The Zimbabwean government has put in place the following support initiatives for women ICBTs:

Internal Savings and Lending Program (ISAL)

Training Centers

The MWAGCD has two training centers: Jamaica Inn in Marondera, and Rodger Howman in Masvingo. The centers train women in crafts, batik, home décor, uniform making, and food processing. Women in ICBT have used this opportunity to train and export these products to neighboring countries, including Botswana, South Africa, and Zambia. The centers also train women in business management and proposal writing.

Access to markets

The Government, through the MWAGCD and other line ministries, facilitates effective economic empowerment of women in cross border trade by initiating and promoting market development for women through local, regional, and international exhibitions. This includes facilitating group participation at national and international Business Expos such as the COMESA, Malawi International Trade Fair, Botswana Trade Fair, and the Shanghai six-month Expo in China. The MWAGCD also provides exhibition space for women traders annually during the Zimbabwe International Trade Fair held in Bulawayo, the Sanganai/Hlanganani Travel Expo, and the Zimbabwe Agriculture Show in Harare.

Capacity Building

ZIMTRADE is a trade promotion arm of the government as a collaboration of the MWAGCD, Ministry of Small and Medium Enterprises and Cooperative Development (MSMECD), and Ministry of Youth, Indigenization, and Economic Empowerment (MYIEE) implementing a Women and Youth in Business Initiative. Under this initiative, women and youth in business with registered companies that manufacture products and/or produce services that are currently being exported or have export potential are assisted with training in business management and export marketing orientation. The products relevant to tourism that ZIMTRADE has assisted include arts and crafts, such as *sadza batiks*, wire products, wooden carvings, and stone sculpture; the services sector offers freighting services to women exporters.

Funding

The government has also funded women's income-generating projects. The Women Development Fund was established in 2010 with a fiscal allocation of \$1 million. This was increased to \$3 million in 2012. The Fund functions as a revolving soft loan entity through a group lending scheme where members of a group guarantee each other. The fund was disbursed through The Peoples Own Saving Bank (POSB) with close to 160 outlets across the country.

In an endeavor to ensure women's total contribution to the productive sectors, the MWAGCD launched the "Broad Based Women Economic Empowerment Framework" in July 2012. This was a culmination of three studies done in 2011 of women in agriculture, mining, and tourism. The framework proposes short, medium, and long term strategic interventions with achievements resting on four pillars:

- Viable formal and informal livelihood activities (including women in cross border trade)
- Women business ownership and control (moving women in cross border trade from micro to macro levels)
- Employment equity
- Participation in key economic decisions

Source: Ministry of Women Affairs, Gender and Community Development (MWAGCD) (PowerPoint by V. Mashangwa); Women in ICBT in Zimbabwe.

3.9.2 INFORMATION AND AWARENESS

A key finding from the field research is the enormous information gap between the ICBTs, especially women ICBTs, and customs officials, both high-level and "front-line." The situation is exacerbated by the lack of posted customs rules and regulations at all the borders visited by the researchers. Researchers asked representatives of all the major border agencies, "Would you be in favor of a large, laminated poster that contains all the latest rules and regulations about [customs duties, immigration rules about length of stay, etc.] being mounted on the wall in a high-traffic area of your office, where it would be visible to all?" All of the agencies agreed that this would be a good idea. In some cases, a follow-up question was asked, "Should a complete, printed set of the rules and regulations be available to those who pass through their border agency?" Here too, the response was very positive. This is an initiative that can be followed up and easily monitored.

MRA officials in Malawi insisted that the rules and regulations with regard to customs and other import duties are clear. However, the evidence from the ICBTs shows a substantial information gap. While the ICBTs complain of being harassed, cheated, and overcharged by the MRA, they also seem to have a flawed understanding of regulations. For example, even though day-trippers by regulation are not given any import duty exemptions, the ICBTs think they are entitled to one. They also misunderstand the exemption of MWK 300,000 given to people who have been out of the country for 48 hours and who are bringing back goods for *personal use* rather than for resale. The ICBTs are not importing goods for personal use, so this regulation should not apply to them, contrary to their belief. The women seemed unaware of the actual rules and regulations. This is unsurprising as rules and regulations are not posted or available anywhere in the MRA Customs area. As long as this type of information gap continues to exist, and the actual rules and regulations are not visible, ICBTs will continue to feel cheated.

In other areas, researchers likewise found a substantial information gap with regard to rules and regulations and the calculation of taxes. At the Kazungula Ferry Border Post, women ICBTs from Botswana often trade with a non-SACU member, Zambia. For imports from non-SACU members Zimbabwe and Zambia, ICBTs must declare all imports and pay at least 35 percent basic import taxes, 20 percent customs duty, 12 percent

Value Added Tax (VAT), and 3 percent add-ons. Adding another level of complexity, second-hand clothes, shoes, and handbags from Zambia have to be weighed because they are subject to taxes of BWP 25 per kilogram. For second-hand apparel, a permit is required as well. Luxuries such as perfumes attract an additional tax of 7 percent. This array of charges was not well understood by the women traders in the two Botswana focus groups. Among SACU countries (South Africa and Namibia, as well as Botswana, Lesotho and Swaziland), only the 12 percent VAT is charged on import goods with no other import duties. But Botswana ICBTs complain about the high duties from Zambia and most do not seem to realize that the extra 23 percent is due to the fact that Zambia is not a member of SACU.

Another information gap exists with regard to rules and regulations for the importation of agricultural produce, which require various certifications. According to BURS, any imports valued above BWP 20,000 have to go through a clearing agent, adding another layer of expense.

The chairperson of the Cross Border Trade Association of Malawi (CBTAM) emphasized that information on rules and regulations is neither clear nor easily available. Moreover, it is not made available in vernacular languages, which is a problem especially for those with limited education. The only poster researchers encountered in a local language was in a Botswana Immigration office at the Ngoma border. Unfortunately, it was almost completely blocked by a piece of equipment installed on the counter in front of it. In the absence of a website or publicly visible posters citing the principal rules and regulations, ICBTs depend primarily on friendship and kinship networks for information via word of mouth.

3.9.3 INFRASTRUCTURE

Generally, Border Posts do not have adequate and hygienic water, sanitation, and catering facilities. The deficits in basic infrastructure cause inconvenience and health risks to ICBTs, particularly to women. For example, immigration officials in Malawi are concerned about the fact that the border has deficient infrastructure facilities and no facilities at all for those living with disabilities such as sign language for the deaf or Braille for the blind. Malawi women ICBTs complained about the unhygienic situation of the water and sanitation facilities, the lack of hygienic catering facilities, and the absence of toilets, especially at border posts in neighboring countries. In Mozambique, for example, the bus would make a stop before the border and ICBTs would have to use the bush. Even in countries where a fee is charged for use of toilet or bathing facilities as in Zambia for example, the facilities were awful. Malawi men ICBTs also confirmed the unhygienic water and sanitation facilities at border posts and their nonexistence in neighboring countries including Mozambique. At Kazungula Ferry Border Post, ICBTs depend on non-hygienic catering by vendors. At most borders there is no affordable, decent, and safe accommodation for ICBTs who have to stay overnight.

Immigration officials are concerned about the fact that the border has deficient infrastructure facilities — and no facilities at all for those living with disabilities.



A very serious problem is that most border posts lack decent storage facilities or even waiting areas to safely keep ICBT goods. The absence of queuing facilities was observed at almost all borders; people stand in the hot sun or in the rain with no shelter. This can also ruin their goods. When goods are detained for various reasons by border officials, ICBTs usually end up losing them, as they are sometimes auctioned after only 48 hours. There is also a lack of cool or cold storage for perishable foodstuffs, a serious inconvenience to ICBTs with

the potential of reducing profit margins. Box 4 (above) highlights the experience of Ms. A, a Botswana ICBT whose vegetable imports from Zambia shriveled at the Kazungula Ferry Border Post while she queued in the open heat and sun for Customs clearance. According to Malawi Police at Mwanza Border Post, women ICBTs face other dangers at border posts such as theft of their goods, and the police are supposed to institute quick investigations in such instances.

Serious problems with ferry breakdowns greatly slow and complicate the movement of traffic across the Kazungula Ferry Border. At the time of the research, one of the four ferries had been out of commission for months, and the line of backed up trucks extended beyond the line of vision. The trucks were mostly in transit from South Africa and subject only to road use fees. Nevertheless, it was reported that it could take 5–6 days for a truck to get across during busy periods. A bridge is now under construction, is scheduled to be completed in four years, and is expected to greatly ease the congestion at this border post.

There also was a general absence of banking facilities at all borders, and traders may have to travel to nearby towns to withdraw money to pay the required taxes.

3.9.4 TRANSPORTATION



According to a 2007-2009 study by UN Women, the transportation system used by ICBTs in Southern Africa differs from country to country. Zimbabweans mainly use ordinary buses and lifts, while the Swazis usually use trans-border buses and kombis (mini-van) with no gender differentials. The report found many transport problems: taking too long, high cost of transport, accidents, loss of goods and cash through theft, general harassment, and sexual harassment. A higher percentage of women ICBTs than men experienced all of these problems. There was a lot of

verbal abuse from touts and drivers in ordinary buses, loud bus radio noise pollution, and fights. For those who used the train, police harassment was common in South Africa. ICBTs face many official roadblocks in all countries, requiring goods to be offloaded and reloaded each time on the buses and minibuses. ICBTs said that most roadblocks are put up by police and sometimes customs officials as a way to extract money or goods from ICBTs who had already cleared the border only to be confronted again. Traders also felt harassed by transport operators who sometimes stole their goods. (UN Women 2010.)

Botswana ICBTs complained about reckless and drunken bus and truck drivers who pose a risk to their lives; not infrequently, reckless driving leads to accidents that kill ICBTs. The absence of strong ICBT associations exacerbates the traders' problems with unorganized, undependable, or unsafe transport.

3.9.5 INFORMATION, COMMUNICATION, AND TECHNOLOGY (ICT)

All ICBTs use cell phones, though many complain about the costs. Other ICT channels have not yet been developed to support ICBTs support. The chairperson of the ICBT Association in Malawi hopes to develop a website for ICBTs to post all the necessary information on rules and regulations, opportunities for ICBT, current data on prices, markets, and sources of goods, etc. Currently, the Malawi Mwanza Border Post Immigration Department is working on an automated Integrated Border Control System that would speed up the process of passing through borders still heavily dependent on manual recording.

3.9.6 HEALTH

As noted in section 3.9.3 on Infrastructure, Malawi ICBTs frequently mentioned unhealthy water, sanitation, and catering as health risks. Also, ICBTs risk malaria exposure in Mozambique where the lack of decent accommodations with mosquito nets increases that danger.

According to the 2007-2009 UN Women study, women ICBTs in particular highlighted that travelling long distances was detrimental to their health as it involved taking buses, minibuses/kombis, and haulage trucks, combined with walking long distances while carrying heavy loads. Many of them complained of fatigue and backache as a result of these poor working conditions. Long lines at border posts also contributed to fatigue. ICBTs also complained about the high risk of accidents in minibuses/kombis, lifts, and buses, which can be fatal.

With regard to nutrition, women ICBTs relied mostly on meals of carbohydrates and sweetened sodas in an attempt to minimize food costs to make their businesses profitable or buying unhealthy take-away foods. Additionally, the time pressure to complete their sales and purchase their goods often did not allow time for eating. The absence of hygienic catering facilities at border posts also contributes to the poor diets of women ICBTs in particular. The ICBTs complained about suffering from diarrhea, loss of appetite and weight and ulceration problems. The lack of decent trading places for ICBTs also impacted on their health with harsh weather, overcrowding, and generally unhygienic conditions.

Other health risks relate to sexually transmitted disease. With longer stays in a foreign country, the risk of exposure to HIV increases along with the likelihood of resuming sexual activity. Some traders use sexual relations as a coping mechanism to address the lack of accommodation, increasing the risk of HIV and AIDS (UN Women 2007–2009). Generally, research in Southern Africa has shown a high correlation between high mobility and the spread of HIV and AIDS (Poverty Reduction Forum and UNDP 2003). Accordingly, ICBTs, haulage truck drivers, soldiers, data collectors, and quantity surveyors, among others, were classified as high HIV risk groups, especially given that Southern Africa is still the epicenter of the epidemic.

3.9.7 CORRUPTION

In the COMESA 2012 study, more than 60 percent of women ICBTs complained of significant corruption by officials seeking to extort bribes and kickbacks. The Malawi Immigration Department at Mwanza Border Post faces problems with border police from Mozambique who detain passports of Malawians and charge them money (bribes) to get them back. This complaint was made by women and men ICBTs as well as immigration officers.

Officials did not mention bribe-seeking at their own borders, although the ICBTs certainly did. All the Malawi focus groups, both women and men mentioned bribe-giving to save goods from being confiscated, specifically at the Mwanza border with Mozambique. Men experienced a similar level of bribe-seeking to get their goods across. Rent-seeking in various forms, including sexual pressure, is widespread and a constant threat to the merchandise and business survival of ICBTs at Mwanza Border. This type of behavior often arises from unequal power relations, lack of anti-corruption enforcement, and the low pay of front-line customs officers.

More than 60 percent of women ICBTs complained of significant corruption by officials seeking to extort bribes and kickbacks.

3.9.8 GENDER BASED VIOLENCE (GBV)

Gender-based violence is pervasive at and around border crossings; women ICBTs experience GBV at borders and while in transit to and from borders. A 2012 COMESA study found that 34 percent of the women ICBTs said they had been sexually harassed by border officials. All the Malawi focus groups,¹⁰ both women and men, reported incidents of sexual exploitation, coercion, and harassment where border agents demand sexual favors in lieu of a bribe or in exchange for not confiscating goods, specifically at the Mwanza border with Mozambique. Inadequate and overcrowded accommodation and marketing facilities give rise to harassment from both police and thieves as well as among the ICBTs themselves. For example, 20 percent of ICBTs who slept in the open experienced various forms of GBV as did 18 percent of those who stayed in dormitories (UN Women 2007–2009). Women ICBTs also experience physical, sexual, and verbal forms of gender-based violence from transport operators. In general, women ICBTs experienced sexual harassment and other forms of GBV far more than their male counterparts. Age is not a factor, and researchers were told that all women are at risk. In general, women have little recourse from sexual coercion.

Sexual exploitation, coercion, and harassment were widely accepted to be a reality amongst the ICBTs included in fieldwork. Some research participants discussed how they had adopted a coping strategy to give

¹⁰ In Botswana, none of the women openly admitted to there being a problem with sexual harassment, although underreporting is common in cases of GBV.

them a bit more leverage. Focus group participants described how some women cultivate a “girlfriend-boyfriend” relationship with some man at a given border post. This gives her some space for negotiating “what, where, and when” — and especially with whom. One woman told the researchers that if she is known to be in a “girlfriend-boyfriend” relationship with X, it is less likely that his coworker, Y, will force her to engage in any sort of sexual act. However, such relationships should still be considered to be forms of GBV and should not be considered an adequate solution by any means.

Women who experience GBV at borders are at significant risk of contracting HIV/AIDS and other sexually transmitted infections, especially women are seldom able to advocate for condom usage when experiencing sexual exploitation, coercion, or harassment. In addition, research found that pervasive GBV at borders also has negative consequences on how women ICBTs are perceived in their communities. High rates of corruption linked with sexual coercion, exploitation, and harassment in Malawi contributes to the public perception of women ICBTs as “prostitutes.” While border agents were hesitant to discuss acts of GBV occurring within their own countries and institutions, they claimed that women ICBTs ask favors from the police and want sexual relationships.

Box 8. Sexual Negotiation: Choosing a Border, Choosing a “Boyfriend”

A young and attractive Malawi woman explained that she uses a particularly quiet border as her preferred crossing point from Mozambique. It is used mainly by trucks, women carrying headloads, and men with bicycle loads; it does not have frequent visits from the big international buses, such as Interscope from South Africa. The woman explained that sexual coercion, exploitation, and harassment was pervasive at border crossings and indicated that if she “has” to provide some sort of sexual act to get her goods across, it is better to do it on her own terms. She has a Customs “boyfriend” and perpetually has to walk a tightrope in negotiating terms of the relationship and associated sexual encounters. She also described having to frequently deal with truck drivers.

Source: USAID 2016, Women Cross-Border Traders in Southern Africa, Contributions, Constraints and Opportunities in Malawi and Botswana, Primary data collection.

3.9.9 INFORMAL BORDER CROSSING POINTS: THE WILD ANIMAL CORRIDORS OF NORTHERN BOTSWANA

The COMESA 2012 study found that when ICBTs are overwhelmed by these border challenges, they sometimes resort to high-risk bush paths for their business activities. In Malawi, both ICBTs and customs officials noted the use of unofficial trails where bicycles, motorcycles, and foot traffic carry a considerable amount of goods and evade border controls. In Northern Botswana border areas, informal border crossings come with serious risks. Researchers were told that ICBTs from Zambia and Zimbabwe find that customs and immigration practices result in high and sometimes apparently arbitrary customs charges and, quite frequently, immigration visas too short to complete their trading tasks. This situation drives both female and male ICBTs toward a very risky alternative to the formal border: the wild animal corridors. Especially during later hours, large predators including lions and hyenas roam the wild animal corridors. Researchers observed that other large animals use the corridors day and night, especially solitary male elephants. The risk is greater at night and numerous road signs urge driving with extreme caution at night because of the wild animals. Nevertheless, both women and men ICBTs are driven to use the corridors at night, despite the greater risk. According to an informant, fairly widespread xenophobia means that Botswanans are likely to denounce any border crosser spotted using the trails by day.



Road sign near Botswana's
Kazungula Ferry Border

3.10 INSTITUTIONAL CONSTRAINTS VS. ICBTS' SUGGESTED SOLUTIONS

Despite the substantial economic contribution of women ICBTs in Southern Africa, no country or REC has developed a specific policy framework for addressing issues affecting ICBTs. Government activities are not guided by a structured framework that can easily be monitored for progress. Furthermore, although the COMESA STR Common List has helped lower the criteria for duty-free market access for small businesses, its impact is limited due to the relatively small number of products it covers.

Botswana women traders in Kasane (in focus groups and the case study) had only one complaint against the Department of Immigration and Citizenship: that the passports of ICBTs fill quickly. This is especially true for the Kasane women who buy seasonal produce from Zambian farms near the border, making up to three trips a week with Mondays, Wednesdays, and Fridays being the travel days. Women from southern Botswana who make weekly trips to Zambia mostly to bring back the excellent quality second-hand clothes, shoes, and handbags also brought up the issue in their focus group. This creates the extra expense of buying several passports a year. Botswana Passports cost BWP 260 (\$26) and are processed within five days, but remain a financial burden for the frequent border crossers. They — including Ms. A — suggest creating a laminated card for the frequent border crossers. The chairperson of the Malawi ICBT association would like to see her group's logo on the laminated card, along with those of the RECs backing the card.

Ms. A made another important suggestion relating to the customs operation: dividing the queue at the Zambia-Kazungula Ferry Border into two, one for perishable goods and one for non-perishable goods. Ideally, both queues would be provided with better shade and protection from the elements. Erecting an awning would ease travelers' discomfort. The two queues would significantly cut the processing time and reduce spoilage of fresh produce.

Box 9. Ms. B — Opportunities and Constraints of a Stylish Woman ICBT

Opportunities

Ms. B is from Lilongwe, the capital of Malawi. She has a tertiary diploma in business management and has had a business since she was a teen schoolgirl, buying cosmetics and used clothing from local stores to resell to her classmates. No doubt her attractiveness and sense of style (evident in the interview) inspired fellow students to buy her wares. She began to model after graduating and soon began her own modeling agency in Lilongwe, working with the Miss Malawi contest organizers. She found it difficult to get clothes designers, makeup artists, and hair stylists with proper training, so she began bringing in cosmetics, clothes, and shoes from South Africa. Women admired her “look” and wanted to know how they could get it. She then began to sell stylish South African merchandise to those women — a sideline to her modeling agency that soon became a high demand business in its own right. With no initial capital, she asked a producer friend to help her land modeling jobs in advertising. He also began to air her radio ads, prompting a newspaper story and TV interviews about her as the creator of the first modeling agency in Malawi. She trained her models and cold-called companies to hire them for event hosting and advertising, accumulating her own capital little by little.

After an aunt invited her to South Africa to develop good suppliers — a major drugstore/pharmacy chain, as well as the rapidly proliferating Chinese shops — she soon became a regular cross-border trader, leaving her young daughter with her mother during trips. She sold the cosmetics popularized by her models to a growing female clientele, expanding into men's aftershave and other men's toiletries (initially for the husbands or boyfriends of her women customers). An expanding network of friends and contacts asked her to bring in other products: – groceries, phones, TVs, even fridges. Each new item required learning how to get that particular product across the border. Soon, trading was overtaking her modeling business. Before long, she was bringing soft drinks from South Africa, cooking oil from Mozambique, even cement in 400 kilogram boxes — if necessary, paying small bribes to customs inspectors; sometimes she engages in two-way trade (export/import). She deals in amounts of 200,000–400,000 Malawi kwachas (about \$280–\$560, at the time of the fieldwork). For higher value items, such as TVs, she asks for a 50 percent advance and uses South African Intercap buses and their own insurance. She prefers to use the tiny Mulanje border post, where she has friends and can get her goods across easily. Her family respects her, and her mother still minds her daughter when she is away.

Constraints:

Despite her success and her middle class background, Ms. B still has to put up with exploitative officials, sexual harassment, and the notorious infrastructure problems and health threats of the border. Ms. B disclosed that she frequently experiences sexual harassment when interacting with border agents, who often pressure her for sexual favors. She admitted that she typically complies with such requests, seeing this as a necessary “cost of doing business” and a trade-off for economic empowerment. Ms. B said that so long as she can handle all the constraints that afflict ALL women ICBTs — much like Ms. A, she too will be “an ICBT forever.”

Source: USAID 2016, Women Cross-Border Traders in Southern Africa, Contributions, Constraints and Opportunities in Malawi and Botswana, Primary data collection.

4 RECOMMENDATIONS

INFRASTRUCTURE

1. Provide funding for border Trade Information Desks and Trade Information Desk Officers to better implement the STR and provide customs and other information to ICBTs in COMESA countries. This could decrease endemic corruption.
2. Develop public-private partnerships to improve infrastructure in border posts and also in places of business in member states to provide strategic storage facilities, adequate accommodations, and water and sanitation. This will go a long way in not only providing a more conducive business environment for ICBTs, but also to improve their health. It is also important to make sure that border infrastructure is accommodative of people living with disabilities.
3. Address problems in the areas of transportation, health, and border infrastructure. Working with ICBT national and regional associations, hold conferences with all stakeholders for each area with follow-up implementation of the best proposals for each area.
4. Create two queues at busy borders to shorten time waiting to cross. One queue could be reserved for processing perishable trade goods such as fruits and vegetables.

COMMUNICATION AND TRAINING

1. Fulfill ICBTs’ “right to information” by clearly posting information at each border agency on regional trade agreements and protocols concerning movement of persons, goods, and services, as well as the specific rules and regulations that apply at particular borders. Make paper copies (brochures) available as well, including local language versions.
2. Provide training for both ICBTs and ICBT Association representatives, in addition to both higher level and “front-line” border officials, including Customs, Immigration, Police, Agriculture, Health, and TIDOs, among others, to reduce knowledge gaps and opportunities for bribe-seeking. The training must also include officials from relevant Ministries of Trade, Gender, and SMEs from Member States and the RECs. Within this context, it is important to ensure the interaction between policy-makers, policy implementers, and ICBTs on all issues affecting ICBTs.
3. For the purposes of capacity building and sustainability, there is need to support an inexpensive, ongoing Training of Trainers component for ICBT associations.
4. Strengthen communication and information with both ICBTs and trade officials, particularly at border posts on trade, customs, and policies in order to improve understanding of ICBT-related issues.
5. Create forums where ICBTs can discuss, receive support, and identify constructive solutions to address cases of official misconduct, including corruption and gender-based violence encountered at some borders.
6. Address gender-based violence and harassment of traders through rights awareness campaigns.

7. Address gender-based violence and harassment by providing culturally-sensitive training for border agents on appropriate and inappropriate behavior when interacting with ICBTs, using strong and clear messaging about gender-based violence and misconduct.
8. Promote opportunities to build dialogue and foster understanding between women ICBTs and border agents to reduce misperceptions, tension, and miscommunications.

REGULATORY ENVIRONMENT

1. Consider a much-needed expansion of the Common List of products for COMESA's STR.
2. Extend the STR Common List across all COMESA countries and to other RECs.
3. An effort should be made to collect data on ICBT and whenever collected, it should be disaggregated by sex in order to capture women and men ICBTs' contributions to economic development and to inform policymakers about the activities and challenges of this subsector. In general, data on ICBT is seldom collected.
4. Support lobbying by ICBTs and their associations on taxation issues, including the classification of goods and the application of different fees at the borders.
5. Facilitate the transition of informal cross border trading to the small formal sector by replacing the formal and informal distinction with a *continuum* classification of small to large traders.
6. Include ICBT priorities in national poverty reduction strategies, national development plans, national budgets, and mainstream trade processes.
7. Promote continuous regional dialogue on ICBT by governments, private sector, civil society, and NGOs, as well as development partners to address problems including infrastructure needs, such as safe trading places, accommodation, and warehouses, in addition to regulatory issues.
8. Discourage xenophobia in the destination countries through tightened law enforcement and campaigns.
9. Innovations such as One Stop Border Posts should be implemented and evaluated with the objective of improving and expanding the model.
10. Promote policies to support women ICBTs with access to finance, training, and information, as well as policies to reduce and address cases of gender-based violence.
11. Create a laminated ID card for frequent ICBT border crossers to use along with passports instead of immigration stamps so that ICBTs do not have to buy several expensive passports a year.

DIRECT SUPPORT

1. Provide funding to institutionalize existing national ICBT associations and replicate them in other countries.
2. Where ICBT associations do not exist, it is recommended that support be given to help form new ICBT associations. Support can be administrative, logistical, technical, and financial. New associations should also receive targeted training and capacity building.
3. Support formalization or semi-formalization of ICBTs to facilitate access to trade fairs, entrepreneurial and communication skills building, trade-related services, organized transportation of goods and traders, and social safety nets including health insurance.
4. Link the informal "savings clubs" with the national ICBT associations and with microfinance institutions.
5. Elevate training and capacity-building of both ICBTs and border agents to a high priority for funding. Incorporate monitoring and evaluation to develop a set of best practices for Southern Africa and beyond.
6. Incorporate advances in ICT into ICBT and border operations, ranging from automated customs and immigration forms to cell phone messaging with up-to-date information on regulations, prices, and other data that can facilitate trade. Automation reduces corruption tendencies and harassment in general and improves efficiency.

FURTHER RESEARCH

Implement further research with “front-line” border officials so that proposed initiatives can take into account more of the major stakeholder groups.

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¹¹ RECs include, in addition to COMESA and SADC, the Economic Community of West African States (ECOWAS); Economic Community of Central African States (ECCAS); and Arab Maghreb Union (AMU/UMA)

ANNEX 2. FACT SHEET: KEY FINDINGS ON WOMEN AND INFORMAL CROSS BORDER TRADE (ICBT)

What is ICBT?

Globally, ICBT/parallel trade is informal in the way in which the business is organized. It has low levels of capitalization, a small numbers of employees, is mostly owner-operated, often unregistered and highly vulnerable to market and other forces. Such informal businesses have generally high mortality rates. However, most ICBTs are formal migrants in terms of emigration rules, as well as customs and excise duty payments. ICBT can take place within a sub-region, a region, or across continents.

Who are Informal Cross Border Traders (ICBTs)?

“ICBTs are individuals, the majority of whom are women, literate or illiterate, who trade in goods/services across borders without any official import/export license/permit, operating in small quantities on a regular basis for livelihood/survival purposes” (SADC). Women comprise about 70 percent of ICBTs in the Southern Africa region.

What policies affect ICBT and ICBTs?

COMESA: COMESA is the largest regional economic organization in Africa, with 20 Member States¹² (MS) and a population of about 406 million and a GDP of \$736 billion. Women ICBTs should take advantage of the huge COMESA market potential.

The COMESA Simplified Trade Regime (STR) aims at facilitating border procedures for small-scale traders by use of a simplified declaration form which has removed the Rules of Origin for purposes of customs duty. The STR applies to a mutually (bilaterally) agreed Common List of products for duty exemption between two MS that share borders, and goods should comply with normal food safety, and plant and animal health regulations, including environmental protection.

The Southern Africa Cross-Border Trade Association (SACBTA), an umbrella body, promotes the establishment of ICBT associations in COMESA Member States (MS). So far, eight ICBTAs have been established in COMESA MS. Women ICBTs should be acquainted with the STR and other COMESA trade rules, particularly through their national ICBT Associations, which they are encouraged to join.

SADC: The SADC Free Trade Area (FTA) is a regional \$360 billion market with a total population of 170 million. Women ICBTs should take advantage of the huge SADC FTA market potential. In recognition of the role played by ICBTs in Southern Africa, in 2010, SADC produced its “SADC Advocacy Strategy on Informal Cross Border Trade (ICBT).”

The One Stop Border Stop (OSBP), which started at Chirundu between Zambia and Zimbabwe, is a success story in improving border efficiency in the region: vehicles as well as ICBTs stop only once in each direction and women ICBTs are encouraged to take advantage of this easy border crossing.¹³ While only three one-stop border posts have been instituted, the approach has resulted in significant time savings and has significant potential for expansion across the region.

Southern Africa Customs Union (SACU): The SACU market is made up of a population of 51 million people and a GDP of \$ 541 (PPP). Its aim is to maintain the free interchange of goods between member countries. This common customs area provides for a common external tariff and a common excise tariff. Women ICBTs should take advantage of the big SACU market potential and its simple customs union rules of trading.

¹²Burundi, Comoros, Democratic Republic of Congo (DRC), Djibouti, Egypt, Eritrea, Ethiopia, Kenya, Libya, Madagascar, Malawi, Mauritius, Rwanda, Seychelles, Sudan, South Sudan, Swaziland, Uganda, Zambia and Zimbabwe.

¹³ Currently there are pilot “one-stop” programs at the borders of Zimbabwe and Mozambique (Forbes-Machipanda), South Africa and Mozambique (Lebombo-Ressano Garcia), and Zimbabwe and Zambia (Chirundu).

COMESA-EAC (East African Community)-SADC Tripartite Free Trade Area (TFTA): The TFTA comprises 26 MS and an integrated market with a combined population of almost 600 million people and a total GDP of about \$1 trillion. Women ICBTs should take advantage of the huge TFTA market potential by first seeking official recognition under this huge trade formation.

In which commodities do ICBTs trade in?

Agricultural commodities: Vegetables (including rape, sweet potatoes, cassava, and either dry or ground plantains); crops (e.g., groundnuts, roundnuts, cowpeas, sugar beans, and green (maize) mealies); fruits (such as bananas and mangos with phytosanitary certificate); sugarcane; stock feeds (including wheat and maize bran, sunflower, molasses, and cotton cake), and dried fish.

Manufactured goods: Special groceries, including snacks, cleaning gadgets; clothes and shoes, both new and second-hand, as well as African clothing materials such as *chitenge*; linen and curtains; cane chair backs; furniture; building materials; car accessories; cosmetics; leather handbags; kitchen utensils; electrical gadgets (fridges, hotplates); electronic gadgets (phone accessories, radios, televisions, electric wires and plugs); jewelry; hair weave; cheese, and takeaway packaging, among others.

Handicrafts and curios.

Note: Some ICBTs can sometimes trade in illegal goods including drugs, precious stones and fuel (petrol and diesel), etc. The magnitude of this trade remains unknown.

What are the benefits of ICBT at personal, household, national and regional levels?

Personal level: Women ICBTs control their businesses and are able to exercise decision-making control over incomes derived from ICBT. Most women engaging in ICBT derive important self-esteem from their work and see themselves as economic agents.

Household level: Women ICBTs spend income from ICBT on food, school fees, health care, rent, and household items, savings in social clubs and/or banks, and reinvestment in their businesses, among others. Typically, women spend a greater proportion of their income on the welfare of their households than men.

National level: ICBT contributes to economic growth (importation of industry intermediary goods and employment creation) and government revenues (duty, license, and passport fees). It is estimated that 40-50 percent of Malawi's total trade is informal. ICBT contributes at least 50 percent of total revenue at some border posts where almost all ICBTs are women. ICBT reduces criminal activity in countries with high unemployment.

Regional level: Estimates put ICBT contributions at between 30-40 percent of intra-SADC trade. Additionally, ICBT is forging the process of integration in Africa as populations across Africa find it easier to trade informally. Thus, ICBT is a force for political and economic stability in Africa.

Food security: ICBT plays a critical role in regional food security as a great deal of food is traded through ICBT, typically from areas of surplus to shortage.

COMESA and Border Officials' Common Perceptions about ICBT and ICBTs

ICBT is seen as characteristically involving bypassing border posts; concealment of goods; illicit trade, including prostitution; under-reporting; false classification; under-invoicing, and other similar tricks. In addition to seeking to evade taxes or fees imposed by governments, traders also are seen as trying to avoid administrative formalities in areas such as health, agriculture, security and immigration, which they perceive as costly, complex, and time consuming. This rather extreme view which largely criminalizes ICBTs, the majority of whom are women and their economic activities, is problematic. It generates generally harsh responses to women ICBTs in particular, at all levels, including from many authorities involved with trade issues. Women ICBTs are also often perceived as prostitutes by both their communities and the authorities they interact with in doing their business.

What Challenges and Constraints do ICBTs face?

- i. **Finance** - Limited access to finance and high import taxes. ICBTs rely on informal "saving clubs" and credit associations as a source of working capital. High import taxes are mainly between non-SACU countries and between COMESA countries not implementing the STR.

- ii. **Stringent phytosanitary requirements** - Including the need for various permits, from different locations which is costly to ICBTs, especially for agricultural produce.
- iii. **Information Gap** - there exists huge information gaps between customs officials and ICBTs on trade rules and regulations with regards to customs and other import duties, agricultural produce importation, etc. The rules and regulations are not clear or easily available and they are not in vernacular languages.
- iv. **Infrastructure** - Generally, Border Posts do not have adequate and hygienic water, sanitation, and catering facilities, causing health risks to ICBTs, particularly women, given their reproductive requirements. There are no facilities at all for those living with disabilities, for example, sign language for the deaf and Braille for the blind. Most border posts do not have decent storage facilities for the safety of ICBT goods, resulting in loss or theft of goods. There are no ICBT-friendly queuing facilities as observed at almost all borders, where traders are out of the heat, sun, or rain. For example, lack of cooled storage for those trading in perishable food stuffs is a serious inconvenience to ICBTs and results in reduced profit margins. There is a general absence of banking facilities at all borders which inconveniences traders some of whom have to commute to nearby towns to withdraw money for paying the required taxes.
- v. **Transportation** - Travelling long distances with buses, minibuses/kombis, and haulage trucks, in addition to walking long distances while carrying heavy loads is detrimental to ICBT health; many suffer from fatigue and backache. Too many road blocks with officials soliciting for bribes and loss of goods from offloading and reloading goods at road blocks as well as customs posts; additionally, there is harassment of ICBTs by transport operators who sometimes steal their goods. Another problem is speeding and drunken drivers who pose a risk to their lives. Also, there is an absence of organized and predictable transport for ICBTs to particular countries of destination for ICBT business.
- vi. **ICT** - While the use of cell phones by ICBTs is universal, many ICBTs complain about the costs, as well as the lack of websites where they can find all the necessary information on rules and regulations, opportunities for ICBT, prices, markets, and sources of goods.
- vii. **Health** -The unhygienic water and sanitation and catering facilities used by ICBTs are a health hazard. ICBTs are also exposed to the risks of malaria because of the lack of decent accommodation (with mosquito nets) at the borders where it is prevalent (e.g., Mozambique). Sexual coercion from transport operators and border officials increases their risk of exposure to HIV and AIDS given that Southern Africa is still the epicenter of the epidemic, and border and transportation hubs are known to be centers of transmission. There is high correlation between high mobility and the spread of HIV and AIDS: ICBTs, haulage truck drivers, soldiers, data collectors, and quantity surveyors, among others, are classified as high HIV risk groups.
- viii. **Corruption** – Border officials harass and solicit bribes from ICBTs. Rent-seeking in various forms, including sexual pressure, is a fact of life and a constant threat to the merchandise and business survival of ICBTs at border posts. This type of behavior arises from the unequal power relations.
- ix. **Gender Based Violence (GBV)** - Women ICBTs experience high rates of gender-based violence, including sexual exploitation, harassment, and coercion at the borders, often by border officials as well as during transit to and from borders. Sexual pressure arises from the unequal power that is widespread in trade interactions. GBV also occurs in countries of destination because of poor, overcrowded accommodation and marketing facilities, which leads to harassment from policemen, thieves, and male ICBTs.
- x. **Lack of strong organized structures of ICBTs at national and regional levels** -Women ICBTs need to be better organized by investing in general capacity building of their associations and members to ensure sustainability of the associations. Lack of steady funding remains a challenge.
- xi. **Other challenges and constraints encountered include:** Xenophobia; use of informal border crossing points, including wild animal corridors; institutional constraints including lack of structured frameworks on ICBT; lack of data on ICBT, especially disaggregated by gender.

ANNEX 3. FACT SHEET FOR INFORMAL CROSS BORDER TRADERS

PROMOTE AWARENESS ON RIGHTS, RESOURCES, PROTECTION, AND RISK-MITIGATION MEASURES AS WELL AS RELEVANT POLICIES, LAWS, AND REGULATIONS

1. ROLES AND RESPONSIBILITIES OF THE DIFFERENT BORDER AUTHORITIES

Customs Department

The Customs mandate is to ensure that all people who pass through the borders, including women ICBTs, have openly declared all the goods they are moving across national boundaries and have paid the taxes due. Read any posters displayed or brochures supplied and ask for clarification on tax regulations, magnitude of taxes, permitted goods, etc., if needed. If such posters and brochures are not displayed, request them.

Immigration Department

Any person, including women ICBTs, has the right to free movement across borders provided the person has a valid travel document. Read any posters displayed or brochures supplied and ask for clarification, if needed. If such posters and brochures are not displayed, request them.

Police

The main duty of the police is to protect people's life and property (including the lives and property of women ICBTs). Report any thefts, loss of goods, and/or abuse (verbal, physical, sexual), including Gender Based Violence (GBV) to the Border Police. If the complaint concerns the police, call any hotline number displayed or request help from an informal cross border trader's association in your area.

Health, Agriculture and Standards Authorities

Before exporting or importing food, agricultural, and/or livestock-related commodities, check the requirements with the relevant authorities and secure the necessary permits. Phytosanitary certificates are issued by the exporting country.

2. COMESA SIMPLIFIED TRADE REGIME (STR)

The COMESA STR is being implemented in the following seven countries: Burundi, Kenya, Malawi, Rwanda, Uganda, Zambia, and Zimbabwe. Ask border officials for more information on STR. See if there is a Trade Information Desk (TFI) and Trade Information Desk Officer (TIDO).

If trading in any of these nations and you are an ICBT exporting goods valued at \$1,000 or less per consignment (up to \$2,000 in some nations) you can use STR.

STR applies only to goods listed on the COMESA STR Common List. They should be for re-sale or use in the business.

For goods grown or wholly produced in the COMESA Region and that appear on the Common List, you need to complete a simplified Customs Document (declaration form).

Goods imported and exported should comply with the normal food safety, plant, and animal health regulations, including environmental protection. Thus, import or export permits are still required for certain agricultural foods and animal products.

3. SADC FREE TRADE AREA (FTA)

The following are the SADC countries operating the FTA: Angola, Botswana, DRC, Lesotho, Malawi, Mauritius, Mozambique, Namibia, Madagascar, Seychelles, South Africa, Swaziland, Tanzania, Zambia, and Zimbabwe. (Angola, DRC, and Seychelles are not yet part of the SADC FTA).

For most trade in the FTA, most of the commodities traded have no duty at all.

The One-Stop Border Post (OSBP) which started at Chirundu between Zambia and Zimbabwe is a success story in improving border efficiency in SADC. In addition, if you are trading within the SADC region,

please check if the border you are crossing is OSBP. There are two more: one between Zimbabwe and Mozambique (Forbes-Machipanda) and the another between South Africa and Mozambique (Lebombo-Ressano Garcia).

4. SOUTHERN AFRICA CUSTOMS UNION (SACU)

If trading between SACU countries (South Africa, Botswana, Lesotho, Swaziland, and Namibia), you are required to pay only the 12 percent Value Added Tax (VAT); there are no customs duties.

5. ADVANTAGES OF JOINING AN ICBT ASSOCIATION

Generally, authorities find it easier to support organized traders than individual ones, thereby facilitating the enjoyment of human rights and less hassle at borders by women ICBTs. Here are some of the advantages of joining an ICBT Association:

- Networking and information sharing about ICBT business. Increased networking also improves risk mitigation.
- Increased awareness about trade protocols, policies, and regulations in the countries and regions where ICBTs operate.
- Enables speaking with one voice to policymakers, making a positive effect more likely. Increases awareness of rights, including to information, protection, and resource access.
- Belonging to an association is a first step towards formalizing your business and making it grow.
- ICBTs are empowered by joining and accepting leadership positions; the association helps in articulating women-specific ICBT issues with various stakeholders.
- The association makes it easier to organize safe transport, participate in trade fairs and business expos, and lobby for a more ICBT-friendly operating environment at border posts, including for example, making sure the posts have adequate banking facilities, storage, accommodation, safe water and sanitation, as well as basic health facilities.
- In the countries of destination, organized ICBTs can lobby for market space and warehouses as well as safe and hygienic toilets, accommodation, and catering.
- Skills and entrepreneurship development programs can more easily be targeted at organized women ICBTs than unorganized ones.

ANNEX 4. COMPREHENSIVE POLICY REVIEW

ICBT and the Trade Policies of the Regional Economic Communities (RECs) in Southern Africa

A. Common Market for Eastern and Southern Africa (COMESA) Free Trade Area

The Common Market for Eastern and Southern Africa (COMESA) is the largest regional economic organization in Africa with 20 Member States¹⁴ (MS) and a population of about 406 million and a GDP of \$736 billion (PPP). The Common Market for Eastern and Southern Africa (COMESA) Free Trade Area (FTA) was launched in October 2000. The FTA currently has 15 Member States (MS).¹⁵ In Southern Africa, Malawi, Mauritius, Madagascar, Seychelles, Zambia, and Zimbabwe belong to the COMESA FTA. The COMESA FTA provides duty free, quota free market access to Member States (MS) that are part of the FTA for COMESA-origin products. The existence of the FTA has in part led to a rise in intra-COMESA trade from \$3.1 billion in 2000 to \$19.3 billion in 2012, reflecting a 523 percent growth rate over the period and an increase of 44 percent per annum on average.

In order for the FTA to function properly and to ensure that goods that have undergone some processing or are wholly produced within the COMESA region do get preferential tariff treatment, COMESA has Rules of Origin (RoO). COMESA's RoO are a set of criteria used to distinguish between goods produced by COMESA MS and entitled to preferential tariff treatment from those considered to have been produced outside the COMESA FTA which attract full import duties when traded. The COMESA Certificate of Origin (CoO) is issued by the authorized issuing authority. This differs from country to country (e.g., Ministry of Trade, Ministry of Commerce, Chamber of Commerce, etc.).

According to the COMESA Protocol RoO criteria, products shall be considered and accepted as having COMESA preferential origin if they have undergone the following:

- ü The goods have been wholly produced or obtained in the COMESA Member State; or
- ü The goods have been produced in the COMESA Member State and the cost, insurance, and freight (CIF) value of any imported raw materials used in their production should not exceed 60 percent of the total cost of all materials used in their production; or
- ü The value added resulting from the process of producing the goods from imported materials should account for at least 35 percent of the ex-factory cost of the goods; or
- ü The goods should be produced in a Member State and classified after the process of production under a tariff heading different than the one under which they were imported (Customs Tariff Heading (CTH) rule).

The COMESA RoO criteria were found to be difficult for ICBTs to implement. In fact, they proved hard even for big formal trading companies.

COMESA also introduced simplified border procedures aimed at preventing the loss of government revenue through incentives that make legitimate trade more palatable to those currently outside the system. The simplified clearance procedure under COMESA is called the COMESA Simplified Trade Regime (STR) and it covers all traders including ICBTs. The STR is being implemented in seven COMESA countries, namely, Burundi, Kenya, Malawi, Rwanda, Uganda, Zambia, and Zimbabwe. The STR intends to simplify the whole process of clearing goods for small-scale cross-border traders by introducing the following:

¹⁴Burundi, Comoros, Democratic Republic of Congo (DRC), Djibouti, Egypt, Eritrea, Ethiopia, Kenya, Libya, Madagascar, Malawi, Mauritius, Rwanda, Seychelles, Sudan, South Sudan, Swaziland, Uganda, Zambia, and Zimbabwe.

¹⁵Burundi, Comoros, Djibouti, Egypt, Kenya, Libya, Madagascar, Malawi, Mauritius, Rwanda, Seychelles, Sudan, Uganda, Zambia, and Zimbabwe.

- i. A simplified Certificate of Origin obtainable from Customs as the trader leaves the country (rather than necessitating travel to the capitol or other distant city).
- ii. A Common List of goods that may use the STR.
- iii. A simplified Customs document that is filled in as the trader enters the country to which she/he is exporting.
- iv. A “Help” or “Trade Information Desk” with a Trade Information Desk Officer (TIDO) to assist traders in filling out the documents and answering queries. As the research team learned in Malawi, however, funding issues have led to the closing of at least some TIDs, also eliminating the TIDO as well. The researchers were told that this happened at the very busy Mwanza border crossing to Mozambique, the highest volume, highest revenue land border under the jurisdiction of the Malawi Revenue Authority (MRA; the Customs bureau). This has hampered or stymied small traders’ attempts to navigate the not-so-simple Simplified Trade Regime.

Under STR rules, a small-scale cross border trader exporting goods valued at \$1,000 or less per consignment is eligible to use it (some COMESA countries have raised the ceiling to \$2,000). The goods should be listed on the COMESA STR Common List and should be for resale or use in the business. For goods that have been grown or wholly produced in the COMESA Region and appear on the Common List, the trader has to complete a simplified Customs Document (declaration form) and a simplified COMESA Certificate of Origin. These documents are filled in at the border post by the trader and stamped and certified by a Customs official. Goods imported and exported still have to comply with the normal food safety, plant, and animal health regulations, including environmental protection. In addition, import or export permits needed to import or export certain agricultural foods and animal products are still required.

The top ten frequently traded products covered by the COMESA STR include maize and maize products, beans, peanuts, millet, fruit, vegetables, fish, cooking oil, new clothes, and cosmetics. Traders have called for this list to be expanded to more manufactured products, as well as some Chinese goods. According to the COMESA 2012 Annual Report, the number of transactions utilizing the STR was averaging about 1,000 traders per month with an average of \$580 consignments. This translated into a trade volume of over \$500,000 a month. It is evident that the trade volume currently recorded through the STR represents only a small share of total small-scale cross border trade in the region. A survey carried out by the Cross Border Desk in COMESA in 2011 and a follow-up assessment of the STR in 2012 revealed that for most of the borders, the number of traders crossing per month is in the 10,000–30,000 range. Although not all these traders are dealing in Common List products, this assessment validates the fact that STR as a trade facilitation tool is underutilized.

Having noted this deficiency under the STR, in 2012 COMESA started to pilot the implementation of the Passenger and Cargo Manifest System (PCMS) between Zambia and Zimbabwe. The aim was to ensure comprehensive data capture for small trade as well as to enable expedited clearance of passenger-carrying vehicles at border stations. The system records at least 1,000 transactions between the two countries per month. The review and updating of the Common List of products is the only remaining item to be implemented by Member States. Until that is done, however, the consequences for small traders include restrictions on business, given the limited number of products on the current list. As for the PCMS, there is ongoing effort to link it with the recently proposed COMESA virtual trade facilitation system, which is intended to help mitigate data management and transmission challenges.

Another best practice under COMESA is the support given to ICBTs to form ICBT Associations. In addition to the COMESA Secretariat, several non-governmental organizations (NGOs) and other development agencies have come on board to support the capacity building of such associations, but there are several challenges highlighted in the main report, including COMESA withdrawing funding from the Malawi ICBT association after only two years.

B. Southern African Development Community (SADC) Free Trade Area (FTA)

The legal basis for the SADC FTA is the SADC Protocol on Trade, 1996. By January 2008, 12 of the 15¹⁶ SADC Member States established a Free Trade Area. This has created a regional market worth \$360 billion with a total population of 170 million. South Africa is the biggest economy, representing 65 percent of the total SADC market. Angola and the Democratic Republic of Congo are set to join the FTA, adding a further \$71 billion and 77 million people to the SADC market. The 15 SADC countries have a population of 234 million and a potential market of \$737 billion (PPP).

Perceived benefits of the FTA to the SADC region include: increased domestic production, greater business opportunities, higher regional imports and exports, access to cheaper inputs and consumer goods, greater employment, more foreign direct investment and joint ventures, and the creation of regional value chains and larger markets with growing economies. The FTA allows for the temporary protection of infant industry and the imposition of anti-dumping measures.

The SADC FTA is designed to facilitate the movement of goods through:

- Harmonizing customs procedures and customs classifications;
- Increased customs cooperation;
- Reducing costs by introducing a single, standardized document (Single Administrative Document) for customs clearance throughout the region;
- Establishing "one-stop" border posts which cut the time spent at the border in half. Currently there are pilots at the border of Zimbabwe and Mozambique (Forbes-Machipanda), South Africa and Mozambique (Lebombo-Ressano Garcia), and Zimbabwe and Zambia (Chirundu); and
- Making trans-shipment easier by enabling a single bond to be used when transporting goods across several borders within the Community.

C. The One-Stop Border Post (OSBP) Concept

There are many potential economic benefits of OSBPs (AfDB 2012). These include:

Customs Efficiency: Modernizing and harmonizing customs administrations by streamlining and simplifying clearance procedures. This should be beneficial to all traders big and small, as well as businesses and national economies.

Cost savings for Governments: The streamlining of administrative procedures, the introduction of computerized customs management systems, and the sharing of information between different agencies and countries should reduce officials' workloads, thereby liberating skilled human resources for other activities.

Increased Trade and Revenues: The shortened cross-border delays, simplified customs procedures and reduced rent-seeking activities by government officials (i.e., bribery and corruption) will significantly cut the cost of trade transactions. Also, the existence of well-functioning border posts should encourage ICBTs to transport and declare their goods through official channels, thereby reducing the smuggling of trade goods and increasing trade flows. The revenue accruing from increased trade should benefit not only traders and businesses but also the national and sub-regional economies.

Reduced Import Prices for Goods: Consumers who are at the end of the cross-border trade chain also should gain from the efficiency of customs procedures. The reduced cost of trade transactions through efficiency savings at borders can be leveraged by companies and ICBTs so that they can pass on at least some of these savings to consumers via lower prices of imported goods. It remains to be seen whether this will transpire.

Job Creation and Growth: While it is difficult to quantify the correlation between improved customs procedures and employment creation, empirical evidence suggests that increased trade volumes and reduced

¹⁶ Angola, Botswana, DRC, Lesotho, Malawi, Mauritius, Mozambique, Namibia, Madagascar, Seychelles, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe (Angola, DRC and Seychelles are not yet part of the SADC FTA).

prices of goods will lead to higher demand by consumers, thereby stimulating the economy and the job market. Also, the improved facilitation of cross-border trade should incentivize ICBTs to formalize their activities. This potentially will enable them to gain better access to credit and training, grow their businesses, and increase their workforces.

Botswana and Zimbabwe are some of the SADC countries that have started to implement significant support programs for women ICBTs under their Ministries of Gender, as highlighted in Box 2, Box 3 and Box 7 of the report.

Southern African Customs Union (SACU)

Some women's ICBTs in Southern Africa work within the context of the Southern African Customs Union (SACU). It came into existence on December 11, 1969 between South Africa, Botswana, Lesotho, Namibia, and Swaziland. SACU is the oldest Customs Union in the world.¹⁷ The SACU market is made up of a population of 51 million people and a GDP of \$541 (PPP). Its aim is to maintain the free interchange of goods between member countries. It provides for a common external tariff and a common excise tariff to this common customs area. All customs and excise collected in the common customs area are paid into the South Africa National Revenue Fund. The Revenue is shared among members according to a revenue-sharing formula described in the agreement. Only the BLNS Member States' shares are calculated, with South Africa receiving the residual. SACU revenue constitutes a substantial share of the state revenue of BLNS countries. Despite the existence of this old trade agreement, ICBTs in SACU countries are not any better off than in the rest of the Southern Africa sub-region.

COMESA-EAC-SADC Tripartite Free Trade Area (TFTA)

ICBT in Southern Africa should soon be strengthened by the recent launch in Egypt of the COMESA-EAC-SADC Tripartite Free Trade Area on June 10, 2015, following the first Tripartite Summit held in Kampala, Uganda in 2008. The TFTA comprises the three largest regional economic communities (RECs) in Africa: The Common Market for Eastern and Southern Africa (COMESA), the East African Community (EAC), and the Southern African Development Community (SADC). The deal will come into force once it is ratified by two-thirds of the 26 Member States involved. The TFTA will stretch from Cape Town to Cairo, creating an integrated market with a combined population of almost 600 million and a total Gross Domestic Product (GDP) of about \$1 trillion. By harmonizing, synchronizing, and coordinating their regional programs, the three RECs could play a pivotal role in not only boosting intra-African trade but also in rationalizing cooperation among different RECs. The Tripartite arrangement is consistent with broader continental initiatives espoused by the African Union (AU). The AU's current agenda of "Boosting Intra-African Trade" (BIAT) envisages a growth of intra-African trade from 16 percent to 25 percent over the next decade and the establishment of a Continental Free Trade Area (CFTA) by 2017. A big challenge is for ICBT to be included in the ongoing TFTA negotiations – especially with a gender focus.

¹⁷There are also technical liaison committees, namely the Customs Technical Liaison Committee, the Trade and Industry Liaison committee, and the Ad hoc Sub-Committee on Agriculture, which meet three times a year.

ANNEX 5. CONTACT LIST

List of Stakeholders Interviewed, Malawi and Botswana Borders, 1 February to 12 February, 2016		
Malawi		
Organization	Interviewee Designation and Name	Date
1. Malawi Revenue Authority (MRA)	Acting Station Manager, Mr. Julio Mpingo	Monday 1 February, 2016.
2. Ministry of Gender, Children, Disability and Social Welfare (MGCDSW), Mwanza District	Mwanza District Community Development Officer, Mr. Phillip Muponda Banda	Monday 1 February, 2016.
3. Cross Border Traders' Association of Malawi (CBTAM)	Chairperson of the Cross Border Traders Association of Malawi, Ms. Esther Chukambiri	Tuesday, 2 February, 2016
4. Ministry of Gender, Children, Disability and Social Welfare	Principal Gender Development Officer, Mr. Fred Simwaka in Lilongwe	Wednesday, 3 February, 2016
5. Blantyre Focus Group Discussion – Women (8)	8 Women ICBTs	Wednesday, 3 February, 2016
6. Blantyre Focus Group Discussion – Men (5)	5 Male ICBTs	Wednesday, 3 February, 2016
7. Case Study Informant	1 Woman ICBT	Wednesday, 3 February, 2016
8. Immigration Department, Mwanza Border Post, Ministry of Home Affairs and Internal Security	Research and Planning Liaison Officer, Mr. Alick Nyasulu	Thursday, 4 February, 2016
9. Mwanza FGD -Women (3)	3 Women ICBTs	Thursday, 4 February, 2016
10. Mwanza FGD -Women (5)	5 Women ICBTs	Thursday, 4 February, 2016
11. Mwanza FGD -Women (5)	5 Male ICBTs	Thursday, 4 February, 2016
12. Mwanza Border Police Post, Security Border Police	Public Relations Officer, Mr. Edwin Kaunda	Friday, 5 February, 2016

13. Mulanje Border Post, Malawi	Observation	Friday, 5 February, 2016
Botswana		
Organization	Interviewee Designation and Name	Date
1. Botswana Unified Revenue Authority (BURS), Kazungula Ferry Border Post, Botswana	Officer in Charge of Kazungula Ferry Border Post, Mr. Kealeboga Thako and his deputy Mr. Uani Baathudi	Monday, February 8, 2016
2. Department of Immigration and Citizenship, Ministry of Labour and Home Affairs, Kazungula Ferry Border Post, Botswana	Principal Immigration Officer, Ms. Ruth Maipelo Mogorosi and Chief Immigration Assistant, Ms. Batsire Ramadi	Monday, February 8, 2016
3. Veterinary and Plant Protection Department, Ministry of Agriculture, Kazungula Ferry Border Post, Botswana	Border Inspector, Mr. Gobotsamang Makwati and Department of Crop Production, Border Inspector, Ms. Budzanani Baliki	Monday, February 8, 2016
4. Kasane Police, Special Bridge Operation, Kazungula Ferry Border Post, Botswana	Constable Tshipiethata	Monday, February 8, 2016
5. Southern Africa Trade Hub	Videographer, Mr. Stephen McDonald	Monday, February 8, 2016
6. Kazungula Ferry Border Post, Zambia	Observation	Tuesday, February 9, 2016
7. Department of Immigration and Citizenship, Ministry of Labour and Home Affairs, Kazungula Road Border Post, Botswana	Principal Immigration Officer, Mr. Lekgotla Seikano	Tuesday, February 9, 2016
8. BURS, Kazungula Road Border	Senior Customs Officer, Ms. Pabalero Nthara and Assistant Customs Officer, Mr. Mmoloki Tsiane.	Tuesday, February 9, 2016
9. ICBT, Kasane Market	1 Woman ICBT	Tuesday, February 9, 2016
10. ICBT, Kasane Market	1 Woman ICBT	Tuesday, February 9, 2016
11. Kazungula Ferry Border Post, FGD -3 Women	3 Woman ICBT	Wednesday, February 10, 2016

12. Case Study Veteran ICBT, Kasane	1 Woman ICBT	Thursday, February 11, 2016
13. Zimbabwean man ICBT in Kasane	1 Male ICBT	Thursday, February 11, 2016
14. Zimbabwean woman ICBT in Kasane	1 Woman ICBT	Thursday, February 11, 2016
15. Ngoma Border Post (Botswana and Namibia) officials – BURS,	Refused Interview	Friday, February 12, 2016
16. Kasane Regional Water Border Post (Botswana to Caprivi Strip)	Observation	Friday, February 12, 2016
Post-Fieldwork Contacts , Interviewed 26 February to March 1, 2016		
Organization	Interviewee Designation and Name	Date
1. USAID	Paul Fekte, Chief Trade Representative	Friday, 26 February, 2016
2. USAID	Laura Parrott, USAID/Asia Bureau	Tuesday, 1 March, 2016
3. USAID	Lori Rakoczy, USAID/Asia Bureau	Tuesday, 1 March, 2016