

CROSS-BORDER TRADE: A STRATEGY FOR CLIMBING OUT OF POVERTY IN MASVINGO, ZIMBABWE

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Abstract

A number of female household heads in the high density suburbs of Masvingo were able to break out of poverty through cross-border trading. Although the traders have received unsympathetic treatment by press and officials, they show themselves to be enterprising individuals. This article, based on participant observation, in Masvingo townships, describes the women and their trade. It looks at their strategies for making a good income out of the trade, their markets, and the constraints that they have to deal with — particularly from officialdom. This article focuses on cross-border trade as the one reasonably successful strategy for climbing out of poverty. The study on which it is based was carried out in Masvingo town, a provincial capital with a population of 52 000 according to the 1992 Census (CSO, 1993, 13). Masvingo lies in the southern part of Zimbabwe, ravaged by repeated droughts in the decade extending from the mid-1980s to the mid-1990s.

MASVINGO IS ZIMBABWE'S oldest town, founded in August 1890. This study is based on urban anthropological fieldwork over a period of 14 months from early November 1994 to the end of December 1995. The results presented in this article comprise part of a larger project, which looked at the livelihoods of female-headed households in the Rujeko and Mucheke high density areas (See Muzvidziwa, 1997).

The article presents a descriptive account of cross-border trade and the traders. For those whose primary source of income derived from cross-border trade (26% of my research sample of 50 female household heads),¹ another 46% did commissioned knitting and crocheting jobs for the traders, which made cross-border trade the leading income-earning activity for women in the city. Yet a different and negative picture of cross-border female traders has been presented in the official Zimbabwean media.

MEDIA PORTRAYAL OF CROSS-BORDER WOMEN TRADERS

My discussion in this section is confined to the Zimbabwean situation, where the media have been consistent in their negative projection of

¹ The research involved several intensive interviews and willing participants were obtained through the women's networks rather than random sampling.

cross-border women traders, from the early 1980s (Cheater, forthcoming; Cheater and Gaidzanwa, 1996, 199). However, my conversations with the traders, as well as casual observations during my trip to South Africa, revealed that the negative portrayal and perceptions of cross-border female traders were not confined to Zimbabwe.

The idiom of witchcraft has been invoked in the portrayal of cross-border women traders. Within the traditional African context, witches were regarded as anti-social, murderers and cannibals. To name a person a witch was a way of denying that person's humanity. In the 1980s, cross-border traders were portrayed as witches, allegedly insensitive to the suffering of the Black majority under apartheid in South Africa. News reports linked cross-border traders to the sale of human parts as 'muti' (like love potions, it is believed that if human parts are mixed with certain herbs, the concoction will bring luck to a businessperson). There is an extensive 'muti' trade in South Africa. Such reports were so prevalent during my fieldwork that there was a kind of national manic fear of ritual murder linked to cross-border trade. Numerous stories were reported in *The Herald*, and though they were later reported to be baseless, they managed to fan that fear and hate of women cross-border traders as anti-social humans. These accounts were reported in Masvingo, Harare, Mutare, Bulawayo and other localities in Zimbabwe, in a continuation of the witchcraft idiom that debased female entrepreneurs and linked their success to anti-social behaviour.

There have been recent media reports stirring up further the beliefs about cross-border women traders, ranging from their alleged attempts to source 'muti' to influence the behaviour of their customers, to accusations that some traders used dead zombies or spooks to churn out doilies for them. In 1995, a house was nearly destroyed by an angry crowd in Chitungwiza, Harare, following a report of this nature.

According to Cheater (forthcoming), a gender bias has characterised news reports of cross-border female traders in the national, state-owned press. There was a tendency to sensationalise and to present a picture of this group of female entrepreneurs as anti-social and inhuman beings, which has not in any way deterred the efforts of cross-border traders. Despite these incessant media attacks, cross-border trade grew.

The projection in the media of cross-border women traders as prostitutes has been a consistent feature of Zimbabwean media reports, using women's sexuality as a smear campaign (Cheater, forthcoming; Cheater and Gaidzanwa, 1996, 193). Stories about how some cross-border traders prostituted themselves with haulage truck drivers, and how some spent long periods in South Africa selling nothing but their bodies, were also common, and linked to problems of trying to control AIDS/HIV. This was part of the continued attempts to put the blame on women, especially

cross-border traders, when it comes to the source of national problems. Even a popular Zimbabwe Broadcasting Corporation Television drama series on Monday evenings had a play depicting cross-border women traders as people who prostituted themselves. In some churches this supposed behaviour was attacked by the preachers as if it was a given truth. This explains why some widows in my Masvingo sample were not even allowed to get passports by their late husbands, who believed that cross-border trade was not fit for married women. However, my respondents noted that all efforts to stop or undermine the cross-border trade by women had failed. For them cross-border trade was a major source of income under the trying conditions of the Economic Structural Adjustment Programme (ESAP). The women observed, instead, that there were increased numbers of cross-border traders.

Politically, cross-border traders were labelled unpatriotic (Cheater, forthcoming). During the apartheid days they were seen as collaborators with the oppressive regime. When compared to the many loss-making parastatals, the cross-border traders' currency-market share was very small, yet they were seen as draining off much-needed foreign currency. This was despite the fact that the women utilised their legitimate foreign currency holiday entitlements, when politicians, government officials and elite business people were the real 'foreign currency' consumption culprits. Even during fieldwork, cross-border traders were still portrayed as smugglers of all sorts of wares — part of the strategies to criminalise the trade as different from legitimate, male-dominated 'business'.

Another major focus of the media has been its officially sanctioned perspective of portraying cross-border traders as economic saboteurs, who undermined the economic well-being of the nation. Cross-border traders frustrated revenue officials; they left very few traces in the course of their operations. As a result, the government was not in a position to control this business or to extract tax out of it, other than custom and excise duties. Yet the fact remained that under ESAP the cross-border traders were taking advantage of existing market niches and had responded well by finding ways of fending for their families without the aid of the State. Generally most women, like the ones in the Masvingo sample, were concerned about their children's welfare. Most cross-border traders noted that parental responsibilities prevented them from participating in the most lucrative illegal trade, fearing what would happen to their households, especially children, if they were arrested.

Other negative constructions of cross-border women traders noted by Cheater (forthcoming), and Cheater and Gaidzanwa (1996, 193) included the perception that they were greedy women, who were urged to acquire skills to earn a living (as if cross-border trade was not an occupation); that married women who fell pregnant during their 'shopping' errands resorted

to illegal abortions; that shoppers were being raped, mugged and were dying in violence-prone South Africa; and that the women were pawning their passports to foreigners (hence the need to delay passport replacement by up to two years, which is the norm in Zimbabwe).

Cheater observed that cross-border women traders were an anomalous group (possibly comparable to 'uncaptured' peasants) to be brought under symbolic control, particularly by resorting to ritual public denunciations and shaming as 'bad gals'. In Cheater's argument, this has structural parallels with accusations of witchcraft prevalent in traditional societies and usually levelled against the innovative, social climbers.

In Masvingo, 64% of traders interviewed thought that the Zimbabwean government had a negative attitude towards cross-border women traders, which explained why the media portrayal had been negative. Only 36% thought the government had recently become more accepting and had developed a positive attitude. Fifty-four percent of the traders knew about government plans to set up parallel institutions to import in bulk the type of goods they were specialising in. For the women, these were clear intentions on the part of government to undermine the viability of their trade, and showed a very negative attitude by government. The women knew of senior government officials who had a condescending attitude towards cross-border traders, though they noted that the orchestrated campaign to defame the women had failed. Lastly, cross-border traders in my sample stressed that there were no official incentives for cross-border traders, in whom government continued to show a lack of interest. Interestingly, most cross-border traders said that Beitbridge customs officers had recently developed a positive attitude towards them!

The 64% who thought the government had a negative attitude felt that it would be best if government left cross-border traders alone. Custom duties on imported goods were considered to be unfair to the women. My respondents regarded custom and excise duties as a form of negative tax intended to discourage cross-border activities, instead of strengthening them especially during the hard times under ESAP and increasing unemployment. My respondents observed that what the women traders needed from government was encouragement and nothing more.

Generally speaking, Masvingo cross-border respondents held a positive image of themselves. They were assertive, independent and goal-oriented in their thinking, and attributed their suffering to external forces beyond their control. However, of particular interest was the high degree of determination not only to survive but to embark on operations that would eventually lead to successful investment. The women did not exhibit the attributes of a 'culture of poverty', but I am tempted to talk in Jones's (1993, 246) language of a 'culture of achievement' as the dominant, driving spirit amongst cross-border female traders in this study. The women

rejected the negative stereotypes that they are immoral, callous, greedy traders, out to milk their clients. The cross-border traders were well aware of the negative images and perceptions created by the media and supported by the State. They talked about these claims, and showed how they were false. The women in my sample were quite happy that at the inter-personal and household levels, people disputed these negative media portrayals. Cross-border women traders had a positive view of their trade.

All but two cross-border traders felt that through cross-border trade they were able to overcome many of the disadvantages that deny women equal access to resources. They all felt that they had found a domain in which men were second-best players. Dating back to the colonial period, men had been trained to take up jobs in the formal sector. This was still the emphasis in the post-colonial Zimbabwean state, resulting in an inability of most men to orient themselves to jobs in the informal sector. The gendered nature of formal sector employment had worked to the advantage of women traders, who were convinced that most men would not be able to endure the kinds of hardships inherent in cross-border trade. Their endurance meant that they could feed, clothe and house their dependents and themselves, without male assistance. Cross-border women traders in Masvingo exuded a confident commitment to hard work in order to support their households. They saw themselves as hard-working persons. The three women observed over a period of eight months also knew that their success depended on being shrewd in their operations. They were acutely aware that failure in their operations certainly spelt disaster for their households.

A TRIP TO SOUTH AFRICA

I joined a trader in a five-day cross-border trip in December 1995 to see for myself what the cross-border respondents had told me, and to acquire a fuller picture of what the women go through. We had intended to leave on 26 November. However, due to the increased pre-Christmas demand for visas, the South African High Commission in Harare did not return the passport of my sponsor in time, so the trip was deferred to early December. Her brother and sister-in-law in South Africa, who had been informed of the trip and with whom we stayed, thought the plans had fallen through. We arrived to find her sister-in-law had taken their children on holiday to their maternal grandmother, and only returned on the day I left on the return journey to Zimbabwe.

I left the organisation of the trip and introductions in the hands of my sponsor. She informed her brother that I was her late husband's maternal uncle (*sekuru*). This classificatory kinship status confers respectability. Shona wives usually confided in and sought the *sekuru's* advice and

intervention if there were marital problems. (However, sekuru used loosely can also refer to boyfriend, but in our case it was not used in this sense.)²

She informed her brother that I wanted to purchase a solar electric panel, which was quite true. Accompanied by my sponsor's brother, I explored Central Pretoria on foot for two days, but unfortunately all the panels that we saw cost more than I could afford. However, during our tours I conversed with shop owners in Pretoria who specialised in buying artefacts from Zimbabwean women. My sponsor also took me one morning to visit some of her customers, and on this occasion I helped her carry her load of trade-goods.

Amongst the highlights of this trip were the first-hand observation of the harassment of the traders at the South African border post. South African customs officials simply charged whatever duty they felt like. I saw no attempt by officials to hide the extra exactions on the women. I observed officers asking women, 'Do you have fifty rands?' The woman either tried to negotiate or simply produced the cash. This money was pocketed by the officials and no receipt was issued. The women were then asked to pay very little and were given a receipt, which they showed to security at the exit gate from the Immigration and Customs offices into no-man's land.

There were some South Africans at the border post who assisted Zimbabwean women to avoid paying duty. I saw six of these, four women and two men. After conversing at one point with one of these four women, the customs official at the gate through which everyone had to pass temporarily left his post, apparently to allow some women to sneak through. Verbal harassment and derogatory statements about Zimbabwe's President Mugabe by South African customs officials were a common diet cross-border women lived with. It seemed a woman accompanied by a man was treated differently and respected. The immigration and customs officers assumed my respondent and myself were married, judging by the remarks which they made. There was no harassment but good wishes for our holiday. My sponsor was carrying a few items of high dutiable value in the three pieces of luggage we had. These officials could easily have seen from our passports that we were unrelated, but perhaps their patriarchal assumptions worked in our favour.

A striking aspect of the trip was the difference in the women's mood 'going out' and returning. On the outward journey to South Africa there was little excitement and a sombre mood. Everyone was worried about

² This eased my entry into the cross-border network. I did not consider her decisions to be unethical. My sponsor knew about the purpose of my trip. The reception would certainly have been different had I been introduced as a researcher.

This might have meant the need for bureaucratic clearance on the part of South African authorities and it would certainly have jeopardised her trading activities on that trip and possibly future operations.

South African Customs at Beitbridge, as well as whether the whole trip would be successful or not. They spoke generally in low voices. The train was over-flowing from Messina to Pretoria, with Zimbabwean women chatting about issues unrelated to cross-border trade; issues like women's troubles and attitudes of South Africans.

I returned without my sponsor, who remained behind in Pretoria to collect money from customers before returning to Zimbabwe. On the return journey, the women showed much excitement. In Pretoria the train stopped only for 3 to 5 minutes, a form of harassment (even if the rail schedules allowed it) as it put a lot of pressure on the women to find a coach and dump all their goods as fast as possible, before the train took off. It was fascinating simply watching the movement of women back and forth as they shoved their goods in. Being left behind or leaving something behind under such circumstances would not be surprising. But that did not happen on this particular day.

I was the only man in the section of the coach where I sat so I earned the status of 'brother'. The women were excited, despite the fact that the train broke down for five hours, and it took 17 hours to cover some 500 kms and reach Messina. Talk by the women focused on cross-border trade. They talked about problems of debt collection and had vivid examples of specific actions different women on this and past trips had resorted to in order to force uncooperative clients to pay. Women often turned to threats of witchcraft in order to induce fear and force repayments. They also talked about the hardships women had to endure, especially working and living conditions in shared accommodation in South Africa. Some even said they would not want their South African hosts to know that they had relatively affluent lifestyles in Zimbabwe. There were jokes that if a cross-border woman complained of beatings from the husband it was only out of courtesy that she did not beat the wits out of the abusive husband. The sentiments were used to underline the physical demands of cross-border trade, rather than as reference to actual beatings. Having witnessed the loads these women carried I agreed with their sentiments. The women also shared experiences about items that were in demand in South Africa. There was talk of women who sell 'cabbages', a euphemism for prostitution. There was even talk of some tricks cross-border women used to smuggle goods across the border. There was a lot of excitement, jokes and stories related to cross-border trade. The spirit of openness prevailed and through references to totemic connections everybody in the coach was related to everybody else. It was also interesting to note that people came from many corners of Zimbabwe.

I was quite surprised that returning cross-border traders were subjected to harassment by the South African customs. The women had to produce receipts and in one instance customs confiscated goods on the

grounds that there was no evidence of source of finance for such purchases. On the Zimbabwean side, the customs officials were friendly and accepted the prices written down on the forms by the women. It appeared as if a few women gave material goods as unsolicited gifts to some of the officers in appreciation of their non-threatening behaviour. In fact the exemplary behaviour of Zimbabwean customs officials had been commented upon during the night's train travel. This, the women noted, was a recent change. They too had in the past been notorious for harassing cross-border women traders.

DATA ON MASVINGO CROSS-BORDER WOMEN TRADERS

Basic data

Table 1 summarises important data on the 13 cross-border traders in my sample, to which I will refer throughout this article.

South Africa was a popular and frequent destination for all my cross-border respondents. Hence in Masvingo when the women discussed cross-border trade they were more likely to be referring to South Africa than any other country and this article refers primarily to such trade.

Respondents appeared well-established and well-connected in their business. None of these traders fell into the very poor categories in the poverty index (see Muzvidziwa, 1997): five were coping and seven climbing out of poverty. The widowed woman who was in the hanging-on category at the beginning of my fieldwork had clearly improved her situation by the end of the year. She was talking of extending her four-roomed house by an additional three rooms. Eight cross-border women traders were permanently urban. Cross-border traders showed a spread in terms of age (20 to 47 years) and place of birth: three were born in town (Bulawayo, Harare and Masvingo), another three were born in rural districts beyond Masvingo, and the rest (62%) were from rural districts in Masvingo Province.

About a third of the women started cross-border trade in order to supplement household income, but by the time of my research, cross-border trade had become the mainstay of their household economy. None of the women was thinking of retiring from cross-border trading activities, despite its exacting demands in terms of time and effort. It is interesting that 85% of women thought that success in cross-border trade depended on hard work. The other 15% thought that success depended on shrewd marketing strategies and the amount of capital invested in trade. Most were quite happy with the financial returns from cross-border trade.

Compared to other respondents, cross-border traders fell disproportionately into the category of those opting for urban permanency (62%). Yet approximately 70% remitted to their villages. Even though the women had no intention of returning to the village, because of split

Table 1
DATA ON CROSS-BORDER RESPONDENTS

Identity	AF	AH	C	BF	BM	J	YM	E	G	W	T	WX	PM
Age	35	27	41	42	43	37	34	36	47	34	27	26	20
Sch. yrs	9	9	5	9	6	11	9	5	5	5	11	11	11
Marital	D	D	W	D	W	D	M	W	D	W	S	D	S
Housing**	T	L	O	L	O	O	L	L	L	O	T	T	L
No. rooms	2+	1	2+	2+	2+	2+	1	1	1	2+	1	1	1
birth place	R	R	U	R	R	R	U	R	R	R	U	R	U
Dependents	4+	4+	1	4+	4+	3	4+	4+	1	4+	1	4+	0
No. children	4	3	1	1	3	3	4	3	2	4	1	2	0
Chn. res	2self 2mo	h's	mo	self	self	2self	self	self +lmo	self +lmo	away ind	self	self	n/a
Remit pa	4+	4+	1-3	0	4+	1-3	4+	1-3	0	0	0	4+	1-3
UP/DR	UP	DR	UP	UP	UP	UP	DR	DR	UP	UP	UP	DR	DR
Yrs in Msvg	12	<1	9	14	6	10	3	<1	18	13	10	8	2
Hlhd size	6	2	3	5	6	8	8	4	2	7	3	6	1
Initiated by*	F	F	F	kin	F	F	F	F	F	F	F	F	kin
Maround	yes	no	no	yes	yes	yes	no	yes	yes	no	no	no	no

Table 1 (cont)

	AF	AH	C	BF	BM	J	YM	E	G	W	T	WX	PM
Meals per day	2	2	2	2	3	3	2	2	2	2	3	3	2
Travel to	SA	SA	SA	SA	SA	SA+B	Sadc	SA+B	Sadc	SA	SA	SA	SA
Operates	alone	other	alone	other	alone	alone	other	alone	other	alone	other	alone	other
Yr started	1990	1990	1984	1990	1993	1983	1991	1994	1990	1995	1993	1993	1994
Income Z\$	1000+	600	1000+	1000+	1000+	1000+	1000+	600	1000+	<600*	600±	600	1000+
Poverty Index	clmb	copg	clmb	copg	clmb	clmb	copg	copg	copg	h/o	copg	clmb	copg
		-999					-999					-999	

Abbreviations:

sch = school

S = single

M = *mapoto*, informal conjugal union

L = lodger

R = Rural

mo = respondent's mother

DR = double-rootedness

F = Friend

Sadc = Southern African Development Community

clmb = climbing out of poverty

yr(s) = year(s)

D = divorcee

housing** = housing status

O = owner

chn res = residence of children

remit pa = remittances per annum

Msvg = Masvingo

SA = South Africa

copg = coping

marital = marital status

W = widow

T = tenant

U = Urban

h = husband

UP = urban permanency

hhd = household

B = Botswana

F = friend

h/o = hanging on

residence (nearly half had a child living elsewhere), they could not afford to cut their rural ties completely. Sometimes remittances were one-off events such as funeral expenses for deceased kin.

MOVEMENTS

The volume of temporary cross-border crossings to neighbouring countries took a sharp increase that coincided with the official adoption of ESAP in 1991. Table 2 shows the official temporary cross-border movements from 1988 to 1993. From 15 July 1991 South Africa started issuing multiple entry visas to Zimbabwean passport holders valid for six months, in place of its previous single entry visas.

Table 2
CROSS-BORDER MOVEMENTS

Year	Botswana	Zambia	Moz.	SA	Issued visas SA
1988	4 322	11 697	4 761	68 583	n/a.
1989	14 880	16 744	8 429	78 710	179 352
1990	6 166	18 977	10 347	110 133	236 535
1991	42 091	20 784	12 855	21 347	274 297
1992	7 411	24 568	19 760	377 415	268 848
1993	n/a.	n/a.	n/a.	>1 000 000	264 227

Sources: CSO, December, 1992 *Monthly Migration and Tourist Statistics* (Harare, CSO, Table 5.2, 30); South African Trade Mission, Harare. From Cheater (forthcoming), 84, Table 1).

Cheater (forthcoming) noted that the unprecedented female mobility after 1990 enabled women to compete in economic and social spaces with men and to service a market beyond the reach of male control. Cross-border trading overlapped significantly with widowhood and divorce: only one trader in my sample was in a *mapoto* relationship (an informal conjugal union), and another two were single. These female long-distance migrants were in many ways redefining the role and functions (Cheater and Gaidzanwa, 1996, 199) of migration as described by the literature on male labour migrants in the 1960s and 1970s.

Table 3 shows the regularity of cross-border trips by my Masvingo respondents. On average the women who conducted cross-border trade on a monthly basis were away from their urban homes for at least two weeks each month.

Table 3
FREQUENCY OF RESPONDENTS' CROSS-BORDER TRIPS

	Total	%
Monthly	6	46
Bi-monthly	4	31
Quarterly	1	8
Twice a year	2	15
Total	13	100

Networks

On trips outside Zimbabwe, cross-border respondents depended for their food and housing requirements on kin and non-kin connections and established contacts on the other side of the border. Enduring non-kin connections were those established through the respondents' own initiatives, particularly introductions through regular clients. Introductions to hosts were also made through other Zimbabwean women traders with whom my respondents were casually acquainted. My respondents lodged at the same places every time they went on their business trips, which enabled them to cultivate personalised relationships with their hosts and to become known and trusted as customers as well as suppliers of goods. Some activated the effective kin networks of close or distant relations to facilitate their cross-border trade.

The traders were developing business relationships through a vast network of clients, that straddled the region and possibly went beyond Southern Africa. Some of my respondents talked of women who travelled as far as Mauritius. Cheater (forthcoming) observed similar patterns amongst cross-border traders. For her, 'transborder culture' transcended nationality and ethnic (and possibly even gender) differences when it came to economic cooperation. Women's networks acted as a business resource.

Besides being offered secure accommodation, traders usually shared meals with their host families. Those who stayed with kin made food purchases during their stay, which they pooled with their hosts. In some cases involving non-kin hosts, the women paid a fixed daily or weekly boarding rate, generally in kind. The women also carried from Zimbabwe those well-appreciated food items not readily available in the food markets of their hosts. The cost of food was higher in neighbouring countries, so they bought in bulk tinned food from Zimbabwe, and used sun-dried and pre-cooked foods which last for up to a week.

My cross-border respondents operated on stringent budgets. Most strove to limit their expenditure to between R50 and R80 per week. There was a preference for cheap but secure accommodation. Boarding costs ranged between R5 and R10 per day, although the two traders staying with kin did not pay boarding costs. Use of established contacts and kin connections was seen as an effective method of cutting costs. Security of cross-border merchandise was another important consideration when it came to selecting accommodation. During my fieldwork none of the cross-borderers complained of theft or pilfering of goods at their current 'residences' during cross-border operations, but noted that they had experienced problems in the past, in different localities.

While kin connections on the other side of the border had been activated and used particularly during their initial trips, there were attempts to minimise reliance on kin in the long-term. As part of the woman's manipulative strategies for survival, it was necessary to extricate herself from kin connections as soon as a cross-border trader was on her feet. Only two women stayed with kin during my fieldwork. They informed me that by the beginning of 1996 they too would be staying with non-kin connections. Amongst my respondents, the significance of 'global' networks of non-kin relations was emphasised and underpinned the traders' successful operations. Cross-border trade depended on the existence of private individuals willing to put up strangers in their homes. Stack (1974, 54) observed that kin have obligations to one another, resulting in a need to distance when one's financial position improves. My respondents were conscious of the demands of kin and talked about their attempts to keep kin out of their business relationships. Where kin continued to play a role, it was likely to be maternal kin, relations with whom are less conflict-prone than those with patri-kin.

My respondents noted that success in cross-border trade depended on establishing reliable connections on the other side of the border, including kin and non-kin ties, friendship networks, and business ties. For a few cases in the study, friendship grew out of initial contacts with customers as hosts providing food and housing. Cross-border traders were particularly grateful to those who assisted them during their initial phases in their informal cross-border business. From these early beginnings these persons gradually came to act as friends, useful business contacts and providers of information on the credit-worthiness of new customers. Some of the Masvingo cross-border traders had South African hosts who had become friends, and who put up at their residences whenever they visited Zimbabwe. In at least three cases, business contacts in Zimbabwe had paved the way for business connections in South Africa. In the course of cross-border transactions the women in the sample met new business contacts, strengthened ties with old ones and interacted with individuals,

sometimes companies, some of which became an on-going source of support for their operations. A network of well-connected, informal cross-border trading links, based mostly on non-kin connections, had emerged and was instrumental to success in this type of business.

Incomes

Eighty-five per cent of my sample's cross-border traders noted that they were in difficult circumstances when they started operating. However, within a year they had managed to raise incomes that took their households out of these difficulties. In Zimbabwe during 1995, an income of Z\$600 per month was the official poverty threshold for a six-person household. All cross-border respondents had incomes above this threshold. Some 62% of the traders had monthly incomes well above \$1 000. Amongst those whose primary source of income depended on cross-border trade, contributions from other income sources generally constituted less than 30% of their total household income.

Respondents C and W represent a pioneer and a recent entrant into cross-border trade. In 1995 respondent C had no dependents other than her child. However, she was involved in one-off remittances to her parents in Chivi. Her parents had retired to the village after spending most of their working life in Masvingo town. C considered herself urban. Pioneers like C, unlike recent entrants such as W, were more likely to have stronger urban roots. C started operating in 1984, before the death of her husband. Although her husband was not against cross-border trading, she found her own start-up capital of \$200. As a pioneer, C had had no problem of marketing her goods in her initial years, long before ESAP began to remove shortages in Zimbabwe. She was part of the group that was involved in creating a cross-border market niche in the region.

Right from the beginning, C depended on strategic non-kin social networks in her external operations. In her own opinion, C had contributed more than her husband towards the purchase of her house, which she had inherited after his death. She was planning to extend her house, just like respondent W.

In contrast to C, W had to wait until after the death of her husband to get a passport. She was a new entrant into cross-border trade, having started operations in early 1995. By the end of that year she was 'climbing out of poverty', even though she had to face the difficulties of a saturated and over-supplied market in respect of certain types of goods. W had so far depended for her success on her family network. For accommodation and introduction to clients, her sister-in-law and brother in Pretoria played an important role. She stayed at their residence in 1995, although she was making arrangements to stay with non-kin connections from the beginning of 1996. Another sister-in-law in Masvingo loaned her \$2 000 as start-up

capital. She repaid the whole amount before the end of 1995. It was clear that entry into cross-border trade was becoming more difficult as it was no longer easy to raise from personal savings the amount of start-up capital needed. W had more than four dependents from her deceased husband's family. Three stayed with her and made no contributions to the household budget. She depended on her kin for help. In 1994 she could not remit due to the difficult circumstances she was in. However, in August 1995, she made financial contributions totalling \$500 towards the cost of two funerals of her husband's kin. It is possibly such demands that made cross-border women more determined to limit kin connections and not to remain double-rooted.

STRATEGISING FOR SUCCESS AND MAXIMISING RETURNS

In order to succeed in cross-border trade, women had to be innovative, resourceful risk-takers, and constantly on the lookout for new market niches that emerged from time to time. In order to maximise returns, my respondents engaged in a combination of cash, credit and barter sales and purchases. For instance, the women operating in Durban, particularly in their dealings with the Indian community, generally combined cash sales with credit as well as barter. They received second-hand items such as clothing, domestic appliances, sewing, craft and crocheting materials, household and office equipment.

Some formal business enterprises in Masvingo had entered into business arrangements with cross-border traders. There was an apparent personalisation of these business relationships based on trust, which made it difficult to terminate the relationships, when foreign currency became readily available. Shame and embarrassment underpinned the conduct of such business, as in the case of one woman who inflated her price.

Six women had more or less standing orders from both Zimbabwean and South African enterprises, which paid the women in cash. Some traders sold their items to other formal-sector operators in exchange for goods and cash. All cross-border respondents sold directly to individuals, though these were rarely on a cash basis. Sometimes the women accepted second-hand items to top up the cash offered by individual customers, but credit was the most common method of selling goods to individuals and small businesses. The women accepted a down payment, which in most cases ranged between a third and a half of the selling price, and clients paid the balance in three or four monthly installments.

My respondents were fully aware that marketing strategies underpinned the success of their informal cross-border activities. Firstly, the women tried to diversify their sources of income. My respondents

observed that successful cross-border trade was dependent on one's ability to start up other self-sustaining, income-generating projects. Setting up viable income-generating projects was the long-term intention of all cross-border traders in my sample. Most thought of building or extending an existing urban house of their own to rent out, as the most effective method to ensure future returns on investments.

Secondly, competition for markets, especially in South Africa, led some to try to move into new geographical areas as well as diversifying wares. A few women in the sample went as far as the Eastern and Western Cape, where they tried to find out what potential clients wanted and new things that would appeal to the customers' tastes. They wanted to avoid concentrating on traditional items such as doilies. Competition, instead of leading simply to reduced sales, opened up new possibilities and marketing opportunities.

While most women tried to diversify, they were also trying to consolidate their cross-border activities. The consolidation process was best depicted in the women's attempts to build up a loyal clientele both in and outside Zimbabwe. They also tried to build up stock and to specialise in goods that had a ready market.

SOURCES OF START-UP CAPITAL

For their start-up capital, my sample's cross-border traders had depended on personal savings, loans and grants, as shown in Table 4.

Table 4
RESPONDENTS' SOURCE OF START-UP CAPITAL

Personal savings	7	54
Loans	4	31
Grants	2	15
Total	13	100 %

Seven financed their own first operations. They managed to raise start-up capital from personal earnings generated from itinerant trading, informal jobs and savings on the domestic household budget. There were no cases where cross-border traders had saved enough from formal savings. Borrowing to increase their volume of purchases and sales occurred later.

For my sample, the two sources of loans were friends and kin. Loans came mainly from the female network. Four respondents had received varying amounts of start-up capital from friends, sisters, cousins, aunts, mothers and brothers and a sister-in-law. Only two got outright grants as

start-up capital, one from her father and another from a brother. Generally the women got loans, which most had been only too eager to repay in order to maintain their credit-worthiness.

None went beyond their social networks for cross-border start-up capital. Credit institutions were not a viable alternative to raise the capital needed to launch the risky cross-border trade. Four cross-border traders admitted to getting finance later from credit institutions, for investments in other activities. None of my cross-border respondents had ever borrowed money from a commercial bank to finance their trading operations; they did not want to be indebted to formal institutions. Part of the Zimbabwean mind-set is against loans, from such institutions excepting among those who see such loans as 'free' money and do not repay it.

RECRUITMENT INTO CROSS-BORDER TRADE

My respondents' entry into cross-border trade was often not easy. In some cases, before their widowhood, the women had not been allowed by their husbands to apply for passports.

Friendship networks were most important for entry into the trade. Friends had initiated 85% of respondents, kin only 15%. First cross-border trips were generally undertaken with friends, although usually on subsequent trips most women travelled on their own. None of the women in the study still undertook trips with those who had initiated them into business. All traders felt that their first trips were nearly disastrous in that they lost goods or simply did not manage to dispose of their wares as quickly as they would have liked to. They ended up selling at low prices. However, none blamed their initiators, although they claimed to have had misgivings at the time of initiation. In retrospect they appreciated the importance of throwing somebody into the deep end if future success was to be guaranteed. They acknowledged that their first trips were useful learning experiences that set the ground for future success.

During my fieldwork, 54% went unaccompanied during their cross-border trips. They did not even consult anybody about the trips. Some 46% planned and executed their journeys in collaboration with a friend, kin or some acquaintances. But even this group, once in their countries of destination, either parted ways till the return day or shared only accommodation expenses. Each woman went her own way during the day, sourcing customers, recovering debts, and making purchases for the return journey to Zimbabwe. Success or failure in cross-border trade was highly individualised.

Respondents were asked to indicate their willingness to sponsor somebody into cross-border trade. All said that this was a very difficult issue, and from their own experience if they could avoid it they would

rather not do it, since the problems encountered during the first trip could damage personal relations. Any hardships experienced by the initiate at the time of initiation were thought to be taken personally as deliberate attempts to discourage the new entrant. This possibly explained why most preferred to conduct solo operations. Once one agreed to sponsor a new entrant, it was important to tell them the possible hazards and problems and how cross-border business was conducted, to minimise their shock experiences. But they realised that no amount of prior warning could adequately prepare an initiate for the first trip, and some avoided talking about the problems in order not to appear to be discouraging a would-be entrant. New entrants needed to be told that every experience is different and unpredictable. Based on their own experiences, my respondents noted that they would only sponsor somebody on the understanding that it was the first and last trip undertaken together.

CROSS-BORDER MARKET NICHES

All cross-border traders depended on the 'portfolio' approach in order to maximise their income-earning opportunities. Although from time to time some of the respondents chose to concentrate on a particular market niche, they tried to avoid over-specialisation, instead adopting a diverse product mix. For instance, those operating in Venda (in the Northern Transvaal, South Africa), recognised this niche's demand for low-priced food commodities and other household items. They also specialised in meeting the fast-growing demand for souvenir items by those who serviced the tourist market. They traded in knitted and crocheted goods as well as textiles for the lower-middle class and wealthier clientele. The traders were commonly referred to as 'madoily' women because of the emphasis on this type of business in the 1980s. Due to increased competition, by 1995 there was less emphasis on doilies.

Not only did they carry a wide range of products for resale, but more than two-thirds of my respondents were involved in multiple income-earning activities. The most popular second source of income was back-street hair salon work and *mazitye* market for second-hand goods. One woman combined cross-border trade with four other sources of income: tomato vending, second-hand clothes sales, house rentals, a modest pension. The range of secondary income-earning activities also included the production and sale of carrier bags, food vending and formal employment. The majority of cross-border traders engaged in secondary income-earning activities related to their cross-border business. For example, for their back-street hair salons they sourced artificial hair and hairdressing chemicals from South Africa during trading operations.

Generally cross-border traders were law-abiding citizens. Their activities were transparent and conducted in accordance with the demands

of the law on either side of the border. However, laws that placed impossible demands on traders were broken at times. During the course of my research I identified (through discussions with some respondents and personal observations at the border posts) two, lucrative illegal cross-border domains (other than prostitution): a tiny minority of women traded in marijuana, and a few women engaged in illegal gold deals.

None of my Masvingo respondents engaged in these illegal domains. While they acknowledged that the temptation was great given their profitability, their status as female heads of households, particularly as single mothers, discouraged them. They preferred a less lucrative but steady income. Often, as the women recalled, those who engaged in illegal deals were caught.

TYPES OF CROSS-BORDER MERCHANDISE, SOURCES AND MARKET OUTLETS

Table 5
COMMODITIES, THEIR SOURCES AND MARKET OUTLETS

Outgoing Trade

<i>Commodities</i>	<i>Sources</i>	<i>Markets</i>
Crafts: souvenirs, artifacts, curios	Zimbabwean doorstep-deliveries, independent producers <100km ex-Masvingo (Chibi, Great Zimbabwe, Bikita, Nyanyadzi, Mutare)	Shops and individuals in South Africa; individuals in the SADC region
Textile products: clothing materials, clothes; crochet work, embroidery, macrame and knitwear; hand-made jerseys, shirts, sweeping traditional material (<i>mitsvairo</i>)	Self-production; commissioned putting-out to women in Masvingo; formal + informal markets in Masvingo, Harare, Chinhoyi, Mutare and Bulawayo	Shops and individuals in South Africa; individuals in selected SADC countries
Cheap sandals (<i>manyatera</i>);	Independent producers	Rural poor in South Africa
Quality shoes	Manufacturers, formal retailers in Masvingo, Bulawayo, Gweru, Harare	Trendy markets in Durban, Johannesburg, Pretoria
Farm products: grains; legumes (roundnuts, groundnuts, beans) sun-dried vegetables and mushrooms	Small-scale rural producers, wholesale grain markets, deliveries to Masvingo	South Africa's low-income urban families and bantustans e.g. Vendaland; SADC region

Table 5 (Cont)
Incoming Trade

<i>Commodities</i>	<i>Sources</i>	<i>Markets</i>
Electrical + mechanical: radios, TVs, solar panels	SA formal shops + individuals, Botswana shops	Masvingo shops + individuals in and beyond Masvingo
Motor vehicle parts	SA individuals and formal shops	Vehicle repair shops, individuals
Computer disks	SA shops	Individuals
Medicines	SA pharmaceutical industries	Shops
Textiles/footwear: shoes, jackets, jerseys, cloth, clothing (<i>mazambia</i>)	SA shops and individuals, shops in Botswana, Zambian traders	Individuals, some <i>mazambia</i> for re-export to SADC + SA
New and second-hand household goods: cutlery, lawnmowers, fridges, radios, TVs, kitchenware	SA individuals and shops	Second-hand clothing shops, and individuals in/ beyond Masvingo
Second-hand clothes and curtains	SA + SADC: individuals + shops	Second-hand clothing shops, and individuals in/ beyond Masvingo
Building materials: cement, tiles, roofing, window frames, basins	SA shops	Individuals in rural and urban Masvingo
Office goods: fans, heaters, cash registers, locks, typewriters, calculators, furniture	Individuals and shops in South Africa and Botswana	Shops and individuals in Masvingo, rural schools and individuals
Personalised items; perfumes, body and hair oils, toiletries, watches, undergarments, toys	SA individuals and shops; in Botswana shops only	Individuals in Masvingo and rural areas, back- street hair dressers, shops

Zimbabwean Sources and External Markets

Cross-border respondents were bent on getting things on the cheap, to maximise returns on investments. The cross-border traders were always on the lookout for low-priced goods intended for resale, and investigated a multiplicity of sources. Traders often themselves produced goods for, but limited to, clothing items on a very small scale for cross-border trade. Most of the time they were on the move sourcing or selling merchandise. Also, none single-handedly possessed the range of skills required for the range of items needed in cross-border trade.

The most common source of cross-border merchandise was commissioned work, particularly knitwear, crochet work and doilies. Some 46% of all research participants were connected to cross-border traders through such work. The early emphasis on embroidery work, crochet work, macrame and knitwear earned the women their trade name of 'madolies women'. However, the Masvingo women had moved to 'classy' clothing items: hand-produced tops and jerseys were apparently in high demand in South Africa, and were likely to remain so as top quality products.

Cross-border business was thus a women's market niche that created part-time work for other women, mainly in town. Only one respondent commissioned work to kin in her village and went there every month to collect and pay for the finished products. This respondent (BM) was in the permanently urban category, yet she exploited her rural networks in order to maximise her business outcomes.

Thirdly, most cross-border women sourced some wares directly from urban craft producers in Masvingo. The craft products included metal crafts, footwear, baskets, woodcarvings and stone sculptures. The Municipality had licensed about ten small-scale operators to extract soapstone from the nearby hills. However, from my own casual observations it was clear that the number of soapstone operators far exceeded the licences issued. Completely indigenised production techniques were used to produce crafts, yet the market was external. This external market was being tapped predominantly by women, not just as a response to ESAP, but also reflecting the entrepreneurial inter-penetrating of indigenous production systems into global markets.

Fourthly, the women sourced wares from formal markets in Masvingo and other Zimbabwean towns, including Harare, Chinhoyi, Mutare and Bulawayo. They purchased from wholesale markets and retailers, and from the second-hand clothing markets such as the one in Harare. Sourcing merchandise from all over the country demanded much travelling.

Lastly, within Zimbabwe, Masvingo traders also purchased from rural, small-scale producers, mostly art and craftwork, dry legumes and other farm products and textile products. This entailed travelling to destinations

outside Masvingo, to places like Nyanyadzi, Mutare, Chivi and Mwenezi, where craft producers specialised in wood carving, soapstone and clay pots. Cross-border business women went to these places to purchase traditionally-crafted items like baskets, hats, jackets, vests and other related wares. Some rural soapstone sculptors and wood carvers brought their items to the town doorsteps of cross-border traders, having standing orders.

The market of farm produce peaked between April and July. It was tied to Zimbabwe's rain-fed agricultural cycle, dependent on a normal rainy season from November to March. The shift to farm produce came after 1992, demonstrating the ability of Zimbabwean women to respond to market demands by the poor in the South African former Bantustans such as Venda.

Despite the imposition in 1993 of 90% import tariffs by South African customs on Zimbabwean textiles, clothing and footwear, traders continued to sell profitably their varied wares to their clientele in South Africa. Their marketing of goods outside the country was directed to formal sector enterprises. However, every cross-border trader had engaged, at one time or another, in selling her wares from door-to-door. Door-to-door selling was directed at business enterprises as well as private citizens, and enabled the women to reach old customers and potential new clients. In South Africa, door-to-door selling was not confined to urban middle-income earners. Some traders exploited the market amongst the poorer sections of the urban and rural populace.

Table 5 shows that my respondents specialised in different types of goods for their Zimbabwean and foreign clientele. Their markets outside the country were not homogeneous. The women indicated that they supplied both private and corporate businesses in South Africa. The advantage of doing business with formal businesses was that many paid in cash. In most cases they had standing orders for their goods on a regular monthly or bi-monthly basis.

Masvingo cross-border traders noted that there has been a growing demand from some formal shops in South Africa for goods that appealed to the tourist market. They all tried to enter this lucrative market niche, but only about a quarter of the women in the sample sold some items to these tourist-oriented shops. One shop in Pretoria and another in Johannesburg placed standing orders with cross-border traders. My respondents had told me of two shops that involved ex-Rhodesians. On my trip we travelled in the same rail coach from Messina to Pretoria with a woman who specialised in supplying souvenirs to two formal shops in Pretoria. At the South African border post, this woman paid R500 import duty on a set of four large craft objects. She had purchased each of the artifacts at \$400 (approximately R175) each. The shop would pay her R700 cash for each piece.

Goods were generally sold for cash, credit and barter in and outside Zimbabwe (Table 6), showing the importance of trust between clients and cross-border operators. Generally my respondents used a combination of selling modes.

Table 6
RESPONDENTS' SELLING MODES

	Total	%
Cash and credit	3	24
Cash, credit and barter	6	46
Cash and barter	2	15
Credit only	2	15
Total	13	100 %

Without giving credit to customers many cross-border traders would be out of business. Most of their individual clients would not qualify for formal bank loans because they had no security guarantees. However, cross-referencing to establish clients' creditworthiness was very common. References were elicited from regular clients. These personal referrals were effective mechanisms for ensuring a high rate of repayment amongst debtors.

External Sources and Marketing in Zimbabwe

Cross-border traders in my sample sourced a broad range of items that included almost anything in demand in Zimbabwe. During the 1980s, when import controls were extremely strict, one trader had been contracted by some vehicle repair businesses to bring them the needed spare parts for their customers. She had acquired an import licence, and survived as a specialised cross-border trader. The formal pharmaceutical sector had faced problems importing medicines prior to the introduction of ESAP, but cross-border women were able to source medicines from outside the country. I was not able to verify whether the traders sourced prescription medicines: this rather lucrative trade remained little known due to the many legal barriers imposed on the health sector and the type of medicines that could be brought into the country without a licence. ESAP appears to have opened up further the medicine market, although the number of women involved was extremely small: in my sample only two were involved. The trade in medicines seemed to be going on despite calls for tighter drug controls.

Cross-border traders tried to meet the varied and expanding needs of an expanding urban population. Within the Southern African Development

Community it was increasingly apparent that there were emerging new tastes and lifestyles; growing demands for decorative luxury items, and an on-going demand for imported goods. It was the cross-border women traders who helped meet these growing demands and changing tastes. My respondents kept low stocks for a source-and-supply market.

There were three main sources of merchandise outside Zimbabwe. Firstly, the women depended on network connections to inform them of cheap sources, predominantly urban individuals and business persons. Generally individual suppliers of goods specialised in second-hand items.

Formal businesses, including established wholesalers and retailers, constituted the second major category of suppliers of goods outside Zimbabwe. Some of the shops specialised in supplying goods in demand by cross-border traders. Some shops in South Africa bartered their goods for cross-border wares. Some formal markets acted as both suppliers and purchasers of commodities, which was particularly advantageous to traders by minimising their stay in South Africa. All the women at some stage in the retail chain were offered second-hand clothes and equipment as a form of barter payment and sometimes as gifts.

In Zimbabwe, cross-border wares sourced outside the country were sold to established formal-sector businesses, to individual business-persons in municipal markets, and privately. Some of the traders in my sample were connected to the South African market by shop-owners belonging to the same ethnic group as their South African counterparts. While ethnic considerations influenced market connections, the market itself was dominated by poly-ethnic actors. Soon after fieldwork, one of the Masvingo shops that used to commission cross-border traders closed down, but other formal sector enterprises continued to place specific orders with the women. Some of these shops demanded receipts from cross-border suppliers, and paid three times the Rand purchase figure in Zimbabwean dollars (e.g. if goods were purchased at R30 the cross-border trader would then be paid \$90). Given the official exchange rate during 1995 (R1 = \$2.1-2.3), the prices offered by these formal shops translated into a mark-up of less than 30%, so the net profit arising out of such transactions was low when travel, accommodation and other related costs were taken into account.

Generally the mark-up by cross-border respondents was four times the Rand purchase figure in Zimbabwean dollars, a differential of over 70%, excluding the operating costs. The reason why traders preferred the lower price offered by shops was that they got their money in cash with no hassles. I can only speculate on the advantages to the shops. They were guaranteed a small flow of goods in line with demand; they could respond quickly to market changes; they were not saddled with large stocks of goods that could incur losses if demand fell; and overhead costs were

drastically reduced (such as insurance costs during transit and transport costs). Direct purchase from the cross-border traders also allowed some tax avoidance on the part of shop-owners. Exactions by customs on the cross-border traders in the form of duty and bribes were the responsibility of the women. Hence purchases from the women also meant shops did not pay import duties.

The demand for receipts by some formal sector customers, together with customs and excise duty, produced contradictory responses. Whilst receipts reflecting low prices minimised customs charges, they also yielded small payments (possibly under-payments) for the goods. But to overcharge customers meant the risk of high duty too. One cross-border trader in the sample stopped taking her supplies to one of the shops after an employee of this shop also went down to South Africa and brought back the same goods at only two-thirds of what she had been charging. She was very embarrassed and felt that she could not face her formal customer. When I left fieldwork at the end of December she had not resumed selling to this shop. She had found other, less satisfactory customers outside the formal sector.

Individual business-persons in Masvingo sourced goods directly from my respondents. In two cases, standing orders were placed with the women, but usually orders were on an as-need-arises basis for items such as hair salon products and car parts. Business persons also commissioned my respondents to bring them items for household use.

Cross-border traders sold directly to stall-holders in municipal markets. The most common items sold to markets were clothing, household and personal-care goods such as watches, perfumes and hair lotions.

Casual observations and conversations with operators in town and in Mucheke revealed that the bulk of their wares were sourced from cross-border traders. Operators of these stalls replenished their supplies on a monthly basis. Those who sold to these operators received cash, though in some cases only a 50% down-payment and the rest later. Operators of second-hand shops and hawkers trading within and outside Masvingo town also bought items on credit from some of my respondents. They paid the remainder over an agreed period of time. Besides supplying goods to other *mupedzanhamo* businesses, three cross-border traders in my sample had their own shops. Part of their cross-border merchandise was channelled into these businesses.

Marketing of cross-border wares was very individualised and was not confined to Masvingo town. Most of the women at one time or another sold directly to urban and rural individuals. Friendship networks were mobilised to reach a wider market. Neighbours or neighbours' acquaintances constituted part of their potential market. Over time, each trader built up a reliable clientele. Over a period of eight months, I observed

three women cross-border traders. They sold personalised items mostly to women in formal jobs as well as sex workers who required continuous supplies as part of their working gear. They had orders from clients for most imported items.

In 1995, cross-border traders were in the process of expanding into the rural Zimbabwean market. The women travelled to trading and service centres, growth points and mission stations within Masvingo Province, with both ordered goods and unsolicited wares. This rural trade involved direct selling to individual buyers. Credit sales dominated rural trade. Their customers were the rural working population (teachers, health workers, agricultural workers, shop workers and the self-employed).

Cross-border trade involved setting up inter-personal and market connections that extended well beyond Masvingo. Traders acted as middlemen as well as market brokers. They had to negotiate the purchase of merchandise at prices which would enable them to make a profit. Inside Zimbabwe, they had to source goods with both symbolic status and aesthetic and market values high enough to fetch favourable rates. The three cross-border traders in the extended study displayed a high degree of intuition and creative marketing strategies. They were very mobile, travelling to centres of supply and purchasing goods that were in demand by customers. They required and had the skills of tactical salesmen, strategic managers, market forecasters, and strategic investors.

The women also made food purchases, particularly at Messina (South Africa's northern-most gateway town into Zimbabwe), but not to resell. Food items like cheap cooking oil were for their own households. Recycling part of their cross-border merchandise, especially clothing, within their own households, was common, to cut their own costs of household reproduction.

CONSTRAINTS ON CROSS-BORDER TRADE

Increasing numbers of women in Masvingo had turned to cross-border trade, which threatened to saturate the market with certain goods. I was not able to ascertain during my fieldwork how many women had been forced out by increasing competition and prospects of decreasing profit margins. Competition for business was becoming intense, yet my respondents did not feel that this was an obstacle to their success. They had responded to increased competition by adopting strategies that maximised returns and also focused on those investment strategies that had been successful. Two women in the sample alternated their South African trips with trips to previously unexplored countries like Namibia, Mozambique and Zambia. These two women noted that these countries were lucrative as markets for selling Zimbabwean goods, but they had a

problem in that, unlike South Africa, they offered very little in terms of goods in demand back in Zimbabwe.

Apart from competition, there were three major constraints on cross-border trade, namely capital constraints, customs and excise duties (and extra-legal exactions), and official harassment and discouragement. These constraints were encountered by all my respondents.

Female cross-border traders experienced capital flow constraints. Most had entered the cross-border market niche with limited capital, and formal credit institutions did not lend for informal cross-border trading. Whilst most traders reckoned that with more capital they would have had a higher turnover, they were still not prepared to source credit formally for fear of being indebted to somebody for ever. Only 8% of my respondents indicated that their biggest problem in cross-border trade was the shortage of funds to expand operations.

The second big obstacle to affecting my Masvingo respondents were the customs and excise duties, and extra exactions that were often demanded in both Zimbabwe and South Africa. Respondents reckoned there had been a drastic reduction since 1993 in demands for bribes by Zimbabwean customs officials, and none had been solicited for a bribe by Zimbabwean officials during the 12 months preceding the initial interviews. Women found the friendly attitude of Zimbabwean customs officials pleasing, and were giving them unsolicited gifts instead!

All those respondents who had operated for at least five years noted that they had earlier experienced problems relating to Zimbabwean import and export permits especially from customs officials. During 1995, perhaps because of the parliamentary and municipal elections, there seemed to have been some relaxation of government controls on cross-border trade. The women believed that once the elections were over, problems related to customs and excise duty would resurface. Corruption was alleged in the past award of import and export permits, according to the women's own experiences.

My respondents observed that some women were finding it hard to raise the duty demanded by the South African officials on entry into that country and also at the port of departure. Those who could not raise the required duty were forced to leave their goods at the customs warehouse in South Africa. The women noted that once goods were left at the warehouse at the South African border post, one could forget about them. There was allegedly much pilfering of goods there. However, only two in my sample had lost wares this way. A disturbing development that took place during fieldwork was the fact that South African customs were also demanding receipts for goods bought from South Africa. As most women purchased second-hand goods, they ended up losing to South African customs, goods which had been obtained legitimately.

South African customs randomly demanded bank statements from cross-border traders as proof that they had had the money to make their purchases. An officer based at Beitbridge noted they wanted 'proof of funds, a bank form showing that any buyer had been through the banks where they acquired South African money' (*The Herald*, 25 June, 1996). This was potentially problematic to the women, given that their operations were largely outside the ambit of formal financial institutions. My respondents pointed out that, in order to overcome the Customs and Excise duty problems, they were forced into undercover payments to South African customs officials. These officials, according to the women, openly solicited bribes. The traders attributed their increased harassment by these customs officials to this demand for bribes. Six women in the study had been victims of this 'double tax' strategy. They paid solicited bribes, since that was the only way to stay in business, to avoid having their goods broken or damaged by deliberately poor handling by customs officials. Bribing officials was a rational response by cross-border women traders in the face of real threats to their source of livelihood.

Past official harassment and discouragement by the Zimbabwean state and during my fieldwork by the South African state, comprised the single greatest threat to cross-border trading. Confiscation of their goods, and the imposition of fines and heavy duties constantly worried the traders. The confiscation of goods and imposition of fines by Zimbabwean customs were not reported during my fieldwork. However, the women noted that taxes on imported goods by the Zimbabwean state were still very high and they were hoping that something would be done to reduce these taxes on goods. Meanwhile, they applied many tax avoidance techniques. Increasingly they sourced small but valuable products such as computer disks, jewelry and electronic gadgets. According to the women's experiences, customs officials were influenced by the size of the items in estimating duty. The women had also found ways of bypassing customs in getting their goods across the border. For instance, women hired haulage truck drivers to transport their wares. Many women talked of giving goods to couriers who, for a fee, delivered them safely to the other side of the border. Many others did nothing about harassment and discouragement; they just left everything to luck and chance.

Despite the problems encountered with officialdom, none in my sample was planning to quit cross-border business. The women's attitude towards official constraints was that they were inherently part of cross-border trade. Excessive harassment and extra exactions as well as very high customs duties were simply regarded as hard luck and traders hoped that on subsequent trips they would be able to recoup the losses. Whilst they resented the attitude of some officials, they had no hard feelings against them. This was quite surprising given the high costs the women bore in the form of extra-legal exactions from these officials.

Mutual communication between the women and the border officials took place largely through body language (eye contact and bodily movements). Cross-border women traders interacted with states in 'masculine' guise. Most of the gatekeepers were men, but even where they were women, they adopted an authoritative, intimidatory and uncompromising 'manly' attitude. However, the women had developed subtle ways of manipulating state functionaries and gatekeepers at the border.

Through a subtle presentation of self in the eyes of officials the women cross-border traders were able to maximise their returns. The punitive tariffs imposed by the South African Government particularly on Zimbabwean textiles, were unlikely to raise much to justify their imposition, yet they had created a demand for bribes for the benefit of state functionaries in South Africa. Extortion by agents of the state was something traders could not expose or refuse to participate in as this could result in the gatekeepers effectively shutting them out of business. However, the periodic clean-ups of customs showed that there were times when corruption could be impeded. But, generally the 'greasing' of officials by cross-border women was a rational response to their demands.

In Bailey's (1993, 9) terms, cross-border women traders could be seen as *svejks*, who more or less undermined the credibility of the system from within. By pretending to be getting along with state authorities, they appeared to be quite vulnerable, yet this appearance was the source of their strength. In their private discussions in buses and trains, it was clear that the women had learnt how to extract what they wanted from the different states and their functionaries. The women's strategic responses to the various bureaucratic, administrative and political controls they had to cope with in the conduct of their business, made them better tactical 'politicians'. They knew that both materially and ideologically they would not win open confrontations with state functionaries.³

CONCLUSION

One should not miss the basic thrust in women's struggles to cope with problems of fending for their households through honest and legitimate means. To the extent that the women were involved in the struggle to secure resources to sustain their households, they were political. However, beyond the politics of the stomach the women had nothing to do with organised politics aimed at undermining the state structures. Their concern was simply how best they could exploit the situation to their advantage

³ See Moore (1988, 180) on knowing when to give in as an integral part of knowing how and when to resist, if you happen to be weak and poor.

and maximise their survival chances. Like Svejck, they were simply concerned with outcomes that would go a long way in maximising their welfare. However, like other successful female heads of households, my cross-border respondents were part of that group referred to as *varume pachavo* (just like men). They had successfully shrugged off the notion of female dependency and marginalisation.

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