

NEGOTIATING LIVELIHOODS FROM THE MARGINS DURING THE COVID-19 PANDEMIC: A CASE OF INFORMAL CROSS-BORDER TRADERS IN HARARE ZIMBABWE

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Abstract

The COVID-19 pandemic in Zimbabwe was characterised by periods of stringent lockdowns that were sometimes relaxed to ameliorate the effects on vulnerable members of the society's livelihoods. These hard and soft lockdowns conditions, however, negatively impacted informal cross-border traders whose operations depended on continued movement across the borders. This study examines the coping mechanisms and livelihood responses employed by Informal Cross-Border Traders (ICBTs) in Zimbabwe during the COVID-19 pandemic era. This qualitative-oriented study was conducted in Harare with both women and men involved in informal cross-border trade during the COVID-19 crisis. The study employs the Sustainable Livelihoods Framework and the Theory of Habitus, Capital and Field as propounded by Pierre Bourdieu (1984) as theoretical optics in explaining and understanding coping mechanisms employed by the ICBTs during the COVID-19 pandemic. The research established that pandemic-induced crises can bring a host of challenges to ICBTs as livelihoods are destroyed, income levels decrease and vulnerability to

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poverty deepens. This is particularly the case with small businesses that are less socially, economically and financially established or networked to withstand a crisis. The COVID-19 crisis resulted in some ICBTs winding up their operations, failing to recover and falling back into the poverty trap. Thus, the study recommends inclusive social protection in national budgets and development plans, strengthening the systems of curbing sexual harassment, corruption and bribery, infrastructure modernisation, financial inclusion, strengthening legislative and policy frameworks and establishment of emergence response systems and protocols.

Key words: *informal cross-border trading, livelihoods, covid 19*

INTRODUCTION

The study explores strategies and livelihood adjustments adopted by Informal Cross-Border Traders (ICBTs) in Zimbabwe during the COVID-19 pandemic stringent restrictions. The resilience of ICBTs is highlighted through a range of coping mechanisms adopted during the crisis period. The study brings to light the distressing and often precarious alternative income-generating activities and livelihood patterns. Notably, some ICBTs, predominantly women, were compelled to engage in transactional sex as a means to secure safe passage across borders or access to trading markets, underscoring the severe socio-economic pressures faced. Other adaptive strategies involved liquidating household assets, engaging in informal alcohol sales (*shebeening*), and initiating small-scale poultry farming (chicken rearing). While providing immediate financial relief, these measures often had long-term implications on the traders' households' economic stability and asset base.

Additionally, the study explores innovative approaches adopted by ICBTs to sustain their livelihoods to meet the changing socio-economic demands. The utilisation of digital technologies, such as social media platforms, emerged as a significant livelihood coping strategy,

facilitating the continuation of trade activities through virtual marketplaces. These platforms enabled ICBTs to purchase and market their products remotely, thereby reducing the need for physical travel and mitigating the risk of exposure to the virus. The study concludes by reflecting on the multifaceted nature of the coping mechanisms adopted by ICBTs. While these strategies demonstrate the traders' agility, resourcefulness and thriftiness in navigating the challenges posed by the pandemic, they also highlight the precariousness of their livelihoods and the critical need for supportive policies and interventions to safeguard and enhance the resilience of this vulnerable economic group.

BACKGROUND

The 2018 assessment of the informal sector reveals that 61.2% of the employed global population is in the informal sector (Mashapure *et al.*, 2021). ILO (2020) holds that three quarters of the population in Africa rely mostly on the informal economy for their sustenance. The International Monetary Fund (IMF) reports that Zimbabwe's informal economy employs approximately 2.8 million people, or more than 75% of total employment (IMF, 2023; ZIMSTAT, 2022). As a component of the informal sector, the Informal Cross-Border Trade (ICBT) constitutes 70% of all informal activities in Africa (FAO, 2017) and \30-40% of intra-SADC (Southern African Development Community) trade with an estimated value of US\$17,6 billion (ILO, 2020). According to IMF reports, Zimbabwe's informal sector accounts for approximately 60.6% of economic activity as of 2023 (ZIMSTAT, 2022). Besides politico-economic crisis, social changes have contributed to the growth of ICBT, particularly in Zimbabwe (Chani 2008; Muzvidziwa 2008; Mwaniki, 2011).

ICBT is one of the common informal economic activities in Zimbabwe since the economic downturn, which characterised the country from the early 1990s (Chikanda and Tawodzera, 2017; Kudejira 2020).

Although the sector is open for all, women represent 70% of the ICBT population (ILO, 2020; IOM, 2021). In the absence of formal employment, ICBT was and it is still the major source of income for households that have been exposed to poverty (Muzvidziwa, 2015). ICBT has become an alternative livelihood strategy in a country characterised by deepening economic crisis and joblessness (Kudejira, 2020). Due to the continued economic turmoil in Zimbabwe, men have also joined their female counterparts in the informal trading sector in responding to high unemployment.

Worth noting is that with the advent of COVID-19 worldwide, significant disruptions to most economic activities, including informal cross-border trading, were witnessed. As a measure to contain the spread of the virus, the Government of Zimbabwe responded by implementing a series of lockdowns that restricted physical movement of people and closure of land borders, as well as airports. This dealt a huge blow to the informal players who survived on cross-border trade. Although a series of lockdowns were implemented as one of the policy interventions to minimise the transmission of COVID-19, these public health initiatives brought some unanticipated and unfavourable effects, as evidenced by increases in mental anguish and disruptions of socio-economic activities (Kumar and Nayar, 2021). Such measures had negative an impact on those operating in the informal sector (Kudejira 2020; Price 2020), specifically cross-border traders, who had no stock at the time of border closures or those who were unable to reach their clientele because of the physical restrictions.

Despite the available literature on socioeconomic and public health effects of COVID-19, there seems to be a scant body of scholarship on coping strategies implemented by ICBTs in navigating the unfavourable operating environment created by the pandemic (Baloran, 2020; Garcini *et al.*, 2022). More so, few available studies employ qualitative techniques to provide in-depth and contextual

information regarding the coping strategies which people have devised in response to the COVID-19 pandemic (Baloran, 2020; Savitsky *et al.*, 2020, Garcini *et al* 2022).

It is against this backdrop that the study seeks to examine the various coping mechanisms employed by ICBTs in Harare, in particular, during COVID-19 and recommends courses of action that state and non-state actors can take to protect ICBTs in the wake of future pandemics.

THEORETICAL FRAMEWORK

This study is grounded by the Theory of Habitus, Capital and Field Optics as propounded by Pierre Bourdieu (1984) and the Sustainable Livelihoods Framework (SLF). The integration of the two theories helps in understanding and exploring the resilient mechanisms that were employed by the ICBTs during the COVID-19 pandemic. Calhoun (2000) avers that the habitus and the field theory developed out of a desire to overcome the false opposition between objectivism and subjectivism, or the “absurd opposition between individual and society” (Bourdieu, 1990:31). Objectivists ignore agency and the agent, whereas Bourdieu favours a position that is structuralist without losing sight of individuals’ agency. Bourdieu’s theoretical stance is that individuals such as ICBTs are actors who are able to use their agency or capital, for example, knowledge, power, social, economic and political networks, to circumnavigate pressures in their field and enhance their resilience in the face of threatening structures. Ultimately, their actions or practices form or produce structures. In light of this, ICBTs were not passive actors during the pandemic; they explored their options and continued to eke out a living in the midst of the lockdowns and restrictive policies (structures) that were imposed by the Government of Zimbabwe. Therefore, the overall aim of the habitus and field is to bring real-life actors who had vanished at the

hands of Lévi-Strauss and other structuralists, especially Althusser (Jenkins, 1992), back in.

The study also employs the SLF in trying to explain and understand coping mechanisms that were employed by ICBTs during the COVID-19 pandemic. One of the most popular livelihoods frameworks in development practice is the SLF, which was conceived by the DFID. Skills, resources, and pursuits necessary for a livelihood are collectively referred to as a livelihood. To that end, a livelihood is said to be sustainable when it can withstand stresses and shocks, recover from them, and maintain or improve its capacities, assets, and activities in the present and the future without compromising the natural resource base (Scoones, 1998). The SLF is founded on developing ideas about how the poor and vulnerable live their lives and the significance of institutions and policies. It is underpinned by a number of elements which include the vulnerability context, livelihood assets and livelihood strategies. In this study, the SLF is used as an optic through which vulnerability of ICBTs in pandemic contexts can be better understood, and development options proffered or prioritised. Duphey (2014) contends that five major components of the SLF are vulnerability context, capital assets, institutions, structures and processes, livelihood strategies and livelihood outcomes. These components can also work together to reduce poverty among the poor. The SLF is premised on the notion that people do not only have needs, but also have, capacities, and assets as well (Carney 1998, Scoones 1998). The range of assets includes natural, physical, human, financial, social and political capital. The SLF built around capital assets (Carney, 1998) is important when it comes to the understanding and analyzing of the vulnerability contexts in which the above-mentioned assets become susceptible to shocks. In relation to this study, the COVID-19 pandemic is a shock that rendered informal cross-border traders vulnerable to challenges associated with purchasing, transportation and marketing of products. This situation, however, compelled ICBTs

to utilise different mechanisms to survive the constraints posed by the pandemic and associated restrictive policies imposed by national governments. In the wake of such a disaster or shock, assets mentioned above by Carney (*ibid.*) and Scoones (*ibid.*), were utilised by households that relied on cross-border movements for survival. This was done to protect themselves from the stresses and other negative consequences associated with COVID-19 affecting livelihood outcomes such as income levels, food insecurity, among other components.

METHODOLOGY

STUDY DESIGN AND CONTEXT

Harare is the capital city of Zimbabwe with a population of around 2.4 million (Zimstat, 2023). This city was purposely selected as the site of this qualitative study. Harare was selected because, in terms of population, it has a large percentage of informal sector players, among them ICBTs. The study was conducted between March 2023 and August 2023, after the World Health Organisation (WHO) and the Government of Zimbabwe had declared that COVID-19 was no longer a global pandemic. The techniques of convenience sampling and snowball sampling were used to identify study participants. For this study, persons 18 years of age or older, residing in Harare and being ICBTs before and during the COVID-19 pandemic, were eligible for the study. A total of 47 participants was selected, where 32 were females and 15 were males. The research also conducted key informant interviews with participants drawn from the Zimbabwe Republic Police (ZRP), the Zimbabwe Revenue Authority (ZIMRA), the Zimbabwe Cross Border Traders Association (ZCBTA), the Ministry of Small-scale and Medium Enterprises and the COVID-19 Task Force under the Ministry of Health and Child Care. Data for this study were gathered through mobile phone as well as face-to face interviews. The research managed to request phone numbers of some of the participants who were inaccessible physically, especially members in

some government departments. Research ethics were religiously followed before, during and after the data collection process. Those research ethics applied included informed consent, maintaining confidentiality, and respecting participants' rights to withdraw from research.

DATA COLLECTION PROCEDURES

Data for this study was collected using both English and Shona languages. During the interview process, the research began by recording the study participants' socio-demographic details, namely age, marital status, employment status, and level of education. The results of the qualitative interviews were combined and the research searched for key themes that were emerging. Creswell's (2014) and Tesch's (1990) framework for data analysis guided the researcher. The steps involved include organising and preparing the data for analysis; looking at all the collected data; coding all collected data; using the coding process to generate a description of the setting or people, as well as categories or themes for analysis; determining how the description and themes would be represented to come up with a qualitative narrative and, finally, making an interpretation of the data collected in order to come up with the findings.

RESULTS AND DISCUSSION

This section presents and discusses the coping mechanisms and livelihood responses employed by informal ICBTs in Zimbabwe during the COVID-19 pandemic. The coping mechanisms include smuggling, community-based support systems, adoption of digital platforms, and diversification of income sources.

DIVERSIFICATION OF PRODUCTS AND SERVICES

The majority of ICBTs interviewed highlighted that they had to diversify their livelihoods as a direct response to COVID-19's negative impacts on cross-border trading. Many ICBTs engaged in different

livelihoods to sustain them during COVID-19 as they experienced income loss due to hard and soft lockdowns. One respondent remarked:

“I realised that I can no longer rely on the meagre earnings I got from selling my wares. The borders were effectively closed for us and we could not bring in new stock that was on demand. Therefore, I started selling alcohol at home. I exploited this opportunity since I have a relative who worked at a liquor factory in Masasa. He supplied me with the liquor and customers would come. This was also beneficial since the beerhalls were closed as well.”

Informal cross-border dealers diversified their products and services to stay afloat during COVID-19. Most traders imported clothing materials and groceries from South Africa and Zambia. Initially, some ICBTs sold clothes but moved to buying groceries and personal protective equipment (PPEs), given the increased demand for food and PPEs. Another participant noted:

“During this period, many people lost their jobs as a result of retrenchment and others, who were not formally employed like myself, lost their livelihoods due to the stay-home orders. As such, they could not afford to shop for clothes. After I realised this, I made the decision to import groceries as well as flu-related medication since they were selling like hot cakes. This helped me to earn a living during those difficult times.”

Most of the informal cross-border traders concentrated on COVID-19 necessities such as face masks, sanitizers, and PPE, rather than conventional goods. They maintained their enterprises and profited from the pandemic's heightened demands. Other traders started providing logistics and money transfer services, helping them retain clientele and create income. A Ministry of Health and Child Care official from the COVID-19 Task Force indicated traders operating during the pandemic at its height had turned to importing illegal products requiring government licenses. Another respondent said:

“What we witnessed was the rampant smuggling of illegal substances such as Benlynn cough syrup with codeine, some pills which were said to cure and or prevent COVID-19. It is important to note that when one needs to import this, they need a license from several regulating authorities such

as the Ministry of Health and Child Care, the Ministry of Industry and Commerce and well as the Medicines Control Authority of Zimbabwe (MCAZ)."

Zimbabwe Cross Border Traders Association (ZCBTA) officials noted proliferation of diversified merchandise among ICBTs who circumvented hard lockdowns and travel restrictions. Officials highlighted that merchandise brought from Zambia and South Africa were largely illegal. One ZCBTA official said:

"You will notice that the majority of the goods that were brought in the country during the pandemic were illegal. This was necessitated by the fact that the consumption patterns had changed largely due to the pandemic. To that end, the ICBTs also explored this gap in supply and started importing goods such as flu meds, even without licenses to do so."

Police highlighted increased illegal drinking spots around the country, especially in Harare, commonly referred to as "shebeens". These drinking spots violated lockdown regulations and may have facilitated the spread of the virus in urban areas. The police key informant said:

"The illegal drinking spots that sprouted in homes violated the COVID-19 regulations. They operated without liquor licenses as provided from within the Liquor Act. Besides that, these men and women who operated these illegal drinking spots engaged in the selling of illicit substances such as broncleer and other harmful drugs."

ZCBTA and Ministry of Small-scale and Medium Enterprises officials highlighted that ICBTs engaged in legal livelihoods besides cross-border trading. Traders engaged in poultry rearing in backyard spaces, increasing incomes when cross-border activities were depressed by lockdowns. These poultry projects supplemented income and ensured survival during pandemic-necessitated lockdowns.

Money changing was another livelihood diversification during lockdown. Cross-border traders exploited the multi-currency regime to exchange money as shopping centres closed. Though largely illegal, they took advantage of security lapses and engaged clients. This

resulted in cat and mouse games with security forces. ICBTs were also involved in money-lending, commonly known as *chimbado*.

Cross-border traders experienced severe difficulties during the COVID-19 pandemic. To survive, many diversified product lines to include unlawful items like drugs, showing how humans were pushed to extremes by the crisis. Global supply systems experienced substantial interruptions from COVID-19. lockdown measures, travel restrictions, and border closures negatively impacted cross-border commerce. Traders had trouble accessing markets, finding supplies, and shipping wares.

Diversification enabled traders to adjust to shifting consumer demands. Due to lockdowns and economic uncertainty, people's demands shifted, causing some products to experience increased demand while others decreased. Traders who spotted these changes and modified their portfolios maintained or grew sales. Some traders started selling necessities instead of non-essential commodities.

Diversification was key in enabling ICBT survival during the COVID-19 pandemic. According to the SLF, diversification enables ICBTs to spread risks and generate more income. The ICBTs moved from trading mostly in groceries and clothing to goods like flu medication and protective clothing, responding to emerging market needs. In this regard, some ICBTs chose different complementary livelihood strategies upon realising that there was lack of substantive benefits from a single livelihood strategy.

AVOIDING CUSTOMS PAYMENTS

Avoiding customs payments was one strategy employed by ICBTs, especially at the Mozambican border where smuggling is rife. The strategy involved *ngameras* (smugglers) working with soldiers patrolling the extensive border. According to respondents, ICBTs

would get into Mozambique using official entry points and get their wares. When returning, they hired *ngameras* before reaching official entry points. These smugglers used the underground bridge at Forbes border post and gave soldiers money for free passage. ICBTs received their goods on the Zimbabwean side in Mutare's central business district (CBD) after leaving them with smugglers.

According to participants, unofficial channels significantly reduced costs of bringing in goods during the pandemic. Police highlighted this phenomenon had been going on for years. The border is porous as smugglers adjust to new realities. Efforts were being made to stop smuggling along the Mozambican frontier through interagency operations between the Zimbabwe Republic Police (ZRP), the Zimbabwe Revenue Authority (ZIMRA) and the Zimbabwe National Army (ZNA).

ZIMRA highlighted smuggling was frequent during the pandemic as official entry channels were cumbersome for informal traders. The majority of goods from Mozambique were second-hand clothing, officially not allowed entry, explaining why illegal entry points are the norm.

Pay security forces bribes, facilitated through smugglers, enabled crossing goods without disturbances. This highlights how borders abet smuggling of prohibited goods. Study findings align with Chenzi and Ndamba (2023) who argue that official entry points enable smuggling through middlemen who bribe security forces.

Traders highlighted restricted travel to neighbouring countries and restricted goods that would be forfeited if found. Traders would hide goods under bus seats as ZIMRA officials would not search there. This was done with bus crew connivance. Bus crews received money to

hide goods and employed strategies to cross borders. One participant said:

“The bus crews would pack our goods in a unique way. They do not allow us to prepack them because they are well versed with evading customs. As a result, we just surrender our goods to them. In order to have your goods put into secure compartments, you have to pay extra money so that the goods can be safe.”

Traders highlighted easy movement across the South African border. Border Management only requested ICBTs to place a minimum of 200 South African Rands in passports for free passage. Traders established strong links with bus crews for first preference in secure compartments.

Findings suggest collusion between ICBTs, transport operators, customs and security officers in goods smuggling during COVID-19 period. Golup (2015) argues that smuggling is a rational response to restrictive trade policies and high taxes. Networks between actors circumvented regulations put in place to curb the spread of the pandemic.

ADOPTION OF DIGITAL TECHNOLOGIES

Using digital technologies to streamline transactions and maintain client contact was another strategy adopted at the of peak COVID-19. Considering physical contact and market access were prohibited due to stringent lockdowns, traders moved to online platforms. Many used social media sites, messaging applications, and online marketplaces to contact consumers and increase market presence. Some started Facebook or WhatsApp groups to interact with buyers and sellers. Others used e-commerce sites like The Market Place for larger audiences.

One trader said:

“Meeting with our everyday clients at the market stalls was no longer possible due to everyday police presence. This meant that we were not able

to sell our stocks that were readily available since they were imported before the pandemic obtained. Nevertheless, someone introduced me to the idea of online marketing. I realised that it was a good idea as clients could just indicate what they wanted then we would arrange the delivery details at the most opportune time.”

A ZCBTA key informant highlighted online platforms kept small businesses and trading individuals afloat during the pandemic. There was a surge in online marketing as traders realised physical presence was no longer viable under hard lockdowns. The key informant said:

“You would want to appreciate that their market stalls were no -areas especially during the hard lockdowns. There was a surge in online marketing in the country during this period, especially on Facebook and Twitter [X]. The traders managed to generate revenue from their embrace of digital technologies.”

Findings align with results elsewhere. Chazovachii *et al* (2020) and Karakadzai *et al.* (2022) and establish that cross-border traders increasingly embraced digital marketing during the COVID-19 era. Due to global health disruption, transportation limitations and physical market shutdowns increased. Cross-border traders resorted to online markets and digital platforms to maintain commercial operations.

ASSET DISPOSAL

Asset disposal was one coping strategy adopted by ICBTs. The majority of assets sold included household properties. One female participant narrated:

“I was facing a lot of hardships, trying to feed the children and pay my bills. This left me with no choice but to sell my four -plate stove and sound system that I had bought from the proceeds of my trade.”

According to ZCBTA officials, most ICBTs sold assets during the pandemic because they got them cheaply from South Africa, making it the most compelling survival strategy. Besides selling assets, some were used as collateral for loans from loan sharks. Police interviews

revealed household properties were mortgaged for small loans used to survive in the hard lockdowns. A police key informant said:

“We handled a lot of cases where there were unscrupulous elements who gave people loans. It is important to note that the financial framework within the country does not recognise these individuals as legal money lenders, therefore their actions went against the law. These individuals would fleece people of their properties since they took advantage of the financial hardships that people were going through.”

Some women involved in ICBT before COVID-19 were set back by hard lockdown effects. These women lacked connections to influential people and were forced to wind up operations. Some participants indicated that some women ventured into prostitution, joining groups dealing with high-end clientele. Commercial sex work made survival possible during hard lockdowns. Another interviewee remarked:

“It was a difficult period for some of us. I was just getting started and without significant capital to continue paying huge bribes that were demanded by the customs officials. The decision I made to engage in commercial sex work was somehow informed by the lived realities of that period. I'm glad that I did not contract any disease during that period since I was very cautious. The money helped me survive through the difficult time I found myself in.”

According to ZCBTA officials, individuals would explore different survival strategies in difficult times. Participants bemoaned lack of government support to traders wanting help during the pandemic. Most ICBTs lacked necessary financial resources for long periods during trade disruption, explaining why some sold assets.

COLLABORATION AND NETWORKING

Collaboration and networking became coping strategies employed by ICBTs during the pandemic. Informal cross-border traders pooled resources to sustain trade threatened by ballooning operational costs at the outbreak of the pandemic. Smuggling and transportation costs rose to unprecedented levels. Women started savings clubs and found each other to mobilise resources against rising operational costs.

Alliances were created with suppliers, distributors, and other dealers to pool resources, cut expenses, and strengthen negotiation positions. Some dealers pooled their cash for bulk purchases, while others split shipping costs. Dealers partnered with neighbourhood groups for access to necessities and market condition information.

Findings align with reviewed literature. Wrigley-Asante and Frimpong (2023) show how women in Nigeria and Ghana pooled resources to survive lockdown impacts. Luke *et al.* (2020) indicate women's savings clubs' impact in enabling women to earn living in difficult circumstances where formal economy opportunities lack.

ADHERENCE TO COVID-19 PREVENTION PROTOCOLS

Some ICBTs strictly followed COVID-19 prevention protocols and stayed home. This was part of adaptation strategies resulting from uncertainty and fear of the pandemic spreading as people were not fully aware of the virus impact on families. As prevention information became available, many participants expressed following protocols helped them feel they were doing everything to stay safe. One interviewee said:

“I took it upon myself to protect myself and my family so that they would not get infected. I wore my mask and practised social distancing. On top of that, I also stayed at home and decided that I will resume my business once things have settled down and the threat of the virus is diminished.”

Some participants stayed home and stopped trade completely. Participants highlighted difficulties in trading in environments with restrictive rules and increased business costs, involving bribing the police and high goods transportation costs. Participants followed preventative protocols put in place by the Ministry of Health and Child Care.

Studies that following COVID-19 protocols was key for some of the ICBTs, especially those with underlying health conditions and,

therefore, were vulnerable to the virus (Kiaka *et al.*, 2021; Moyo, 2023). For these participants, following preventative protocols seemed the only way to stay safe and also protect their families. T Moyo (2023) also confirms the findings of the study as it was highlighted how some ICBTs in Nigeria and Ghana decided to close shop and wait for the situation to return to normalcy. This was done so as to minimise the risk that comes with contracting the virus. As such, some ICBTs, especially those with underlying conditions, withdrew from the business as it was no longer tenable due to health risks and increased costs (Kiaka *et al.*, 2021). This complete adherence to COVID-19 protocols without juggling other economic activities would, on the other hand, mean increased vulnerability of the household to food insecurity and even death, especially to the household that was food insecure even prior to the COVID-19 restrictions. In the future, these tricky situations call for state and non-state actors' intervention to relieve the stresses that vulnerable populace face in the face of adversity.

RECOMMENDATIONS

This section provides recommendations for improving the ICBT's resilience in Zimbabwe and applies to other jurisdictions. These recommendations include consideration of social protection in national budgets and development plans, strengthening the systems of curbing sexual harassment, corruption and bribery, infrastructure modernisation, financial inclusion, strengthening legislative and policy frameworks and establishment of emergence response systems and protocols.

CONSIDERATION OF SOCIAL PROTECTION IN NATIONAL BUDGETS AND DEVELOPMENT PLANS

The need for developing a social policy framework that calls for strengthening social protection frameworks that aim to include the usually marginalised vulnerable groups and those in the informal

sector, such as informal cross-border traders, cannot be over-emphasized. This starts with making space for social protection in governments' national budgets and development plans.

STRENGTHENING THE SYSTEMS OF CURBING SEXUAL HARASSMENT, CORRUPTION AND BRIBERY

There is need for collaboration in fighting the scourge of sexual harassment, corruption and bribery in ICBT. To achieve this, there is a need to introduce stricter or harsh penalties to ensure that those found on the wrong side of the law are punished. Law enforcement officers need stricter policing and surveillance systems in place. As for sexual harassment, relevant authorities, such as the police, must establish specialised units to address gender-based violence and harassment, particularly during crisis periods when vulnerabilities increase. Furthermore, digital payment systems, automated procedures, and independent monitoring mechanisms can minimise opportunities for corrupt practices.

INFRASTRUCTURE MODERNISATION

The study recommends that central and sub-national governments continuously modernise health, border, trade and road infrastructure to improve the operations of informal trading. Some facilities should have mobile health units and testing facilities near major trading areas.

DIGITALISATION OF INFORMAL TRADING SYSTEMS

There is need for the central government to invest heavily in digitalisation programmes that include trader registration, permit issuance, and emergency communication. To realise this, the government should collaborate with telecommunication companies to establish more favourable, cheaper and safer cash transfer platforms.

ESTABLISHMENT AND STRENGTHENING OF MONITORING AND EVALUATION MECHANISMS

Informal trading activities, laws, policies and trade protocols should always be monitored and evaluated by the relevant authorities to effect necessary measures.

REVISION OF LEGISLATIVE AND POLICY MECHANISMS

Revision of legislative and policy mechanisms is key to creating a conducive environment for ICBT players to operate effectively during pandemics and post-pandemic. As such, central government should introduce and/or amend laws and policies to harmonise with the prevailing operating environment and sync with the traders' needs. In implementing these laws and policies, relevant authorities, such as the police and local authorities, should apply the provisions fairly and not violate the traders' rights.

PROMOTION OF FINANCIAL INCLUSIVITY

To promote financial inclusivity among ICBTs, financial institutions and regularised money-lending institutions must provide micro-credit and collateral-free money-lending schemes to improve financial accessibility, particularly for women traders who statistically constitute the majority in ICBT.

ESTABLISHMENT OF COMPREHENSIVE EMERGENCY RESPONSE PROTOCOLS

Central government and external stakeholders should develop simplified trade procedures and documentation requirements that remain operational during crises. These protocols should include clear communication channels, emergency fund mechanisms, and predetermined support systems that can be activated during future crises. To support this initiative, informal trade associations should develop stronger regional networks and coordination mechanisms, including establishing joint advocacy platforms for sharing resources and crisis response strategies.

STRENGTHENING EXISTING TRAINING AND CAPACITY BUILDING PROGRAMS

There is need for central government, in collaboration with external stakeholders, to strengthen the institutionalisation of training and capacity-building workshops for the ICBT community. This helps them to improve their trading skills and expertise as well as adaptive capacities in times of pandemic or post-pandemic times.

CONCLUSION

The study established that participants used a variety of coping mechanisms to maintain their well-being and get through the pandemic-related hardships they faced despite the numerous stressors they encountered throughout the pandemic and lockdowns. The participants' use of various coping strategies was influenced by the availability and volume of family's support and resources. The possible effects that these survival strategies may have on people's health require further study. The study further reveals that the use of technology and online marketing platforms was a game-changer for some of the ICBTs. For instance, technology was used to reduce isolation and people were able to connect and interact via online platforms such as WhatsApp and Facebook. Furthermore, technology was also embraced to market products online and reach out to a wider clientele as a result of leveraging on the benefits of technology.

The study brings that times of crisis such as the COVID-19 pandemic can bring many challenges to ICBTs, not only in Zimbabwe, but across Africa. Resultantly, livelihoods are destroyed in such times of crisis as most of these small businesses are not well established to withstand a crisis. The crisis resulted in some ICBTs winding up their operations and fell back into poverty. The Sustainable Livelihoods Framework clearly lays out the characteristics of a sustainable livelihood, therefore, the informal cross-border trade in Zimbabwe falls short of this, irrespective of the adaptation strategies that were employed by some

of the ICBTs who managed to survive in the pandemic. While these strategies demonstrate the traders' agility and thriftiness in navigating the challenges posed by the pandemic, they also highlight the precariousness of their livelihoods and the critical need for supportive policies and interventions to safeguard and enhance the resilience of this vulnerable economic group in crisis and non-crisis situations.

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