

## **NDAU WOMEN, INFORMAL CROSS-BORDER TRADE AND THE CHANGING SOCIO- ECONOMIC DISPENSATION IN ZIMBABWE**

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### **ABSTRACT**

Socio-economic challenges that have be-devilled post-independent Zimbabwe have resulted in many women embracing Informal Cross-Border Trade (ICBT) on a full-time basis. While many ethnic Shona women engaged in ICBT as early as the 1980s and 1990s, Ndau women remained aloof and began to actively participate in the trade mainly after 2000, prompting a study into factors leading to this sudden change in socio-cultural and entrepreneurial behavior. The study used a survey research design where data were collected through questionnaires, interviews and observation from women cross-border traders, men and traditional leaders from Chipinge South. The study revealed that social and economic hardships compelled Ndau women to move out of the cocoons and actively participate in ICBT. At the same time, men reluctantly loosened their patriarchy-inspired grip as they now saw women as partners in economic life rather than as mere flowers in a garden. The study recommended the removal of remaining socio-cultural and economic fetters on Ndau women, men's active support for women cross-border

traders and the crafting of laws that promote ICBT in general and women cross-border trade in particular.

**Keywords:** Entrepreneurship, Informal Cross Border Trade, Ndau Women, Women Cross-Border Trade, Zimbabwe

### **INTRODUCTION**

Due to poverty, high levels of unemployment, food shortages, industrial closures and incessant droughts, many people, especially women in developing countries in Africa have turned to Informal Cross-Border Trade (ICBT). They have literally turned ICBT into a full-time occupation and as a weapon to enhance food security, employment, empowerment and wealth-creation. Following attainment of independence in Zimbabwe in 1980, many women embraced ICBT as a means of livelihood. Surprisingly, the socio-culturally fettered Ndau women of Chipinge district rather remained aloof and mainly took part in ICBT at the turn of the

21<sup>st</sup> century. The case study of Ndau women of Chipinge South, covering Checheche, Matikwa, Mabee, Mariya, Hakwata, Zamchiya, Rimai and Madhuku was used to assess why after being laggards for a long time, Ndau women suddenly fully embraced ICBT.

## LITERATURE REVIEW

### A Brief History of the Ndau People of Chipinge District

According to Maposa, Hlongwana and Gamira (2010), the Ndau inhabit Chipinge as a geographical space. The One Zimbabwe Project (2010) adds that the Ndau are found as well in Chimanimani district of Zimbabwe and western parts of Mozambique. As put forward by Mutsagondo (1999; 2012), the Ndau have been living on either side of the Zimbabwe-Mozambique border from time immemorial. Thus when the Gaza of Soshangana came to the region in the mid-19<sup>th</sup> century, the Ndau were firmly rooted in South-Eastern Zimbabwe (Rennie, 1973). Colonisation dawned on the Ndau when Cecil John Rhodes sent his agents Doyle and Dunbar Moodie to the Gaza chief called Ngungunyana to negotiate a concession in 1891. Rhodes and the British had been attracted to this region because of its fine soils and a hospitable climate. According to Moyana (1984, 110), Carl Peters writing in the 1890s described Gazaland's (Chipinge) climate as "the finest in the world". However, Mutsagondo (1999) notes that Chipinge is geographically divided into two, the eastern highlands (which falls into Carl Peters' description) and the lowveld, which is dry and hot. Chipinge South, the case under study in this paper is in the lowveld area.

According to Marashe (2014), Chipinge district covers an area of 5296 km<sup>2</sup>, which is 1.4% of the total area of Zimbabwe. According to the 2012 census report, the Ndau numbered 326 467, that is, 2.5% of the total population of the country (Marashe, 2014). The dominant Shona ethnic groups in Zimbabwe comprise the Zezuru, Karanga, Korekore and Manyika.

The culture of the people of Chipinge owes much to its historical background. In the mid-19<sup>th</sup> century, remnants of the long-collapsed Mbire kingdom were invaded, defeated and absorbed by the Gaza of Soshangana, who himself was a victim of the Mfecane in Nguniland in South Africa (Maposa, Hlongwana and Gamira, 2010). Having been conquered, the local Ndau were incorporated into the Gaza state and in the process, acquired many of the traditional Nguni culture and customs, for example, on patriarchy, religion, language, social norms and behavior, contrasting with the mainstream and dominant Zezuru and Karanga ethnic culture in Zimbabwe. Though heavily shaken by modernization, Nguni cultures in South Africa, the epicentre of such culture, remain visible and rather vibrant to this day.

Ndau culture remained largely unscathed by new influences like western education, Christianity and urbanization. This is not to say the Ndau people totally closed doors to the impending western culture. Schools were established in Chipinge, for example, Mount Selinda in 1893 and Chikore in 1895. A town by the name Chipinga, was founded and so were churches, the most prominent of them being the United Church of Christ in Zimbabwe (then called the American Board Mission). The Ndau took part in the new culture, but

due to the cohesiveness and uniqueness of their culture, they largely retained aspects of their customs for example on gender, patriarchy as well as the role and position of women. Mapuranga (2010) attests to this as she argues that Chipinge carries mythical connotations in Zimbabwean culture as it is associated with cultural authenticity and the tenacity of traditional religions.

Patriarchy posed one of the greatest onslaught on women, tying them down and denying them active participation in contemporary life. Hooks (nd) who sees patriarchy as the single most life-threatening social disease defines patriarchy as a socio-political system which outlines that males are inherently dominating and superior to women. As a result, it defined that men had to be strong, adventurous, out-going and independent while women had to be soft, caring, nurturing, loving and dependent. As Mapuranga (2010) observes, due to patriarchy, women could not actively take part in public affairs, unless if their role was subordinate.

In traditional Zimbabwean society, women were regarded as flowers in a garden (Mapuranga, 2010), and they were expected to confine themselves to the following three roles; women as mothers, women as care givers and nurturers as well as women as domesticated beings. Other than for these roles, adventurous women were culturally sanctioned and quickly whipped back into line. Women were thus greatly discouraged from venturing into many new and upcoming influences as they could be labeled loose, promiscuous, outcasts and marriage misfits, qualities which hitherto were greatly detested. In addition, some harmful cultural practices continued to segregate women from the

mainstream socio-economic life. Examples of these include early marriages, sororate marriages, inheritance, polygamy, and appeasement of avenging spirits, lack of education, gender violence and lack of exposure (Mapuranga, 2010). While the Ndau culture remained intact to the point of rendering women domesticated, the turn of the 21<sup>st</sup> century saw with it many Ndau women breaking the glass ceiling, and like other ethnic Shona women of Zimbabwe and fully engaged in ICBT, the ‘gold rush’ that has severely shaken cultural norms, values, bonds and taboos.

## **BACKGROUND TO THE STUDY**

ICBT also known as black trade, parallel trade, underground or hidden trade is an economic activity that involves buying and selling of goods across national boundaries, but on a small scale (Jamela, 2013). Such trade is not necessarily illegal or unregistered as many people view it. According to Kachere (2011) and Ndlela (2006), ICBT in Zimbabwe dates back to pre-colonial times when people engaged in barter trade, without formal registration and without the hindrance of artificially-created colonial boundaries. Pre-colonial states like the Mutapa, Rozvi and Ndebele crossed the borders of their states to engage in trade with each other as well as with the Portuguese who were stationed in present-day Mozambique. ICBT waned during the colonial era but re-surfaced almost with a bang after Zimbabwe attained independence in 1980.

Between 1980 and 1990, Ndlela (2006), observes that ICBT was restricted to urban women and was mostly done on part-time basis. During this period, South Africa, the richest economy in Sub-Saharan

Africa was not yet independent, thus Zimbabwean women mainly crossed into Botswana, Mozambique, Malawi, Namibia, the Democratic Republic of Congo and Zambia to sell their wares and to buy goods for resale back home. According to Ndlela (2006), common exports by Zimbabwean women included curios, crotchet, doilies, cane furniture, batiks, jerseys and soft furnishings. In return, they would import television sets, radio sets, refrigerators, cookers, cars, car spares, clothes, shoes and cosmetics.

The period 1990 - 2000 saw with it many socio-economic challenges that changed the face of ICBT in Zimbabwe. These included the adoption of the Structural Adjustment Program (ESAP) by Zimbabwe in 1991 which resulted in massive retrenchments, worsening unemployment, the crumbling of the Zimbabwean dollar against major currencies on a Black Thursday of 1996, the Land Reform Program which led to a fall in agricultural produce bringing about severe food shortages and Operation Murambatsvina (Restore Order) in 2005 which resulted in many informal sector traders being kicked out of business. Faced with such a plethora of socio-economic challenges, many people, particularly women resorted to ICBT. According to Chani (2008), women comprise 60% of informal cross-border traders in Zimbabwe. This has resulted in people loosely referring to ICBT as women's informal cross-border trade.

### **Problem Statement**

Owing to several socio-economic challenges bedeviling developing countries like Zimbabwe, many women embraced ICBT as a full-time occupation. Up to the

end of the 20<sup>th</sup> century, Ndau women tended to lag behind other ethnic Shona groups and their urban counterparts in ICBT, as they failed to break socio-cultural fetters that rendered them domesticated. However, with the turn of the 21<sup>st</sup> century, Ndau women turned the tables and fully embraced ICBT just like other ethnic Shona women, prompting a study into factors that influenced this sudden change in socio-cultural and entrepreneurial behavior.

### **Objectives of the Study**

The study sought to:

- Examine the socio-cultural norms and beliefs that hitherto the end of the 20<sup>th</sup> century inhibited ICBT among Ndau women of Chipinge district in Zimbabwe
- Assess reasons that led to Ndau women actively participate in ICBT
- Assess benefits of women engaging in ICBT
- Investigate the role played by Ndau men in women cross-border trade

### **RESEARCH METHODOLOGY**

This qualitative study employed a survey research design. The study targeted and purposively selected women cross-border traders and men from Chipinge South. Women were not difficult to locate as many run flea markets at townships in Chipinge South. Out of total of the targeted 155 women, 130 completed and returned questionnaires. These informants were distributed as follows; 26 from Checheche, 10 from Matikwa, 21 from Mabee, 18 from Mariya, 15 from Hakwata, 10 from Zamchiya, 18 from Rimai and 12 from Madhuku were purposively selected. A total of 66 men from the targeted 75 also

completed questionnaires. A total of 7 traditional leaders were interviewed. Researchers also made use of personal observations of lifestyle, houses and cars of women cross-border traders as opposed to those who did not participate in the business. Findings of the study were presented and discussed thematically in line with the four objectives of the study. Tables were used to add meaning to findings.

### Respondents' Bio-Data

TABLE 1

Ages of Women Cross-border Traders and Men who participated in the Study

Age (years)	Women	Men
18- 25	5	2
26-35	7	7
36-45	56	15
46- 55	40	20
56- 65	20	15
Above 65	2	7
Total	130	66

As can be seen in Table 1 above, most women cross-border traders were in the 36 to 45 age bracket followed by the 45 to 55 age bracket. There were very few women in the 18 to 25, 26 to 35 and above the 65 year age brackets. Men who participated in the study were not cross-border traders, although some of them indicated that they had spouses who participated in the trade. The major purpose of involving men was to establish their views about women's participation in ICBT. From Table 1, it can be noted that most men who participated in the study were fairly mature as 50 of them (76%) were aged between 36 and 55 years. The study could not establish the ages of traditional leaders who participated in the

study. This bracket of informants comprised of 5 men and 2 women. Five men were village heads and 2 women were spirit mediums. They participated in the study through interviews where they provided valuable information on culture, patriarchy and the family.

TABLE 2

Marital Status of Women Cross-border Traders and Men who participated in the Study

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us	gle	ied	ced	wed	tal
Wo	56	22	25	27	13
men					0
Men	18	25	14	9	66

Most women cross-border traders came from the single bracket followed by the divorced and widowed bracket. Married women comprised the least of women cross-border traders, that is, 22 out of 130 (17%). Men who participated in the study belonged to all groups of marital status, thus could be relied upon to respond to family-related issues. The marital status of traditional leaders was not investigated in this study.

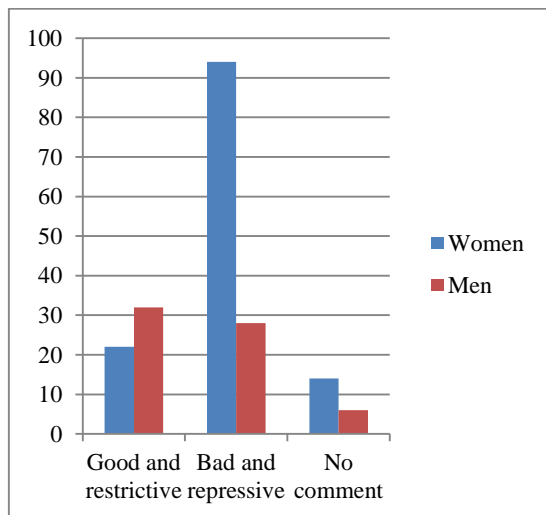
## FINDINGS OF THE STUDY

### Socio-cultural Norms and Beliefs that Used to Inhibit Ndaou Women from ICBT

Women cross-border traders were asked to state reasons why they failed to fully participate in ICBT prior to the 21<sup>st</sup> century. A total of 59 women (45%) blamed patriarchy, 22 (17%) blamed women's dependency syndrome, 43 (33%) blamed traditional norms and taboos which restricted women from being adventurous and 6 women (5%) gave no responses. There were different views from both women cross-border traders and men who participated in the study about these restrictions. Figure 1 below shows the responses more succinctly.

FIGURE 1

Informants' Views about Socio-Cultural Restrictions on Women Cross-Border Traders



A total of 94 women (72%) saw socio-cultural restrictions on women cross-border traders as bad and repressive, while only 28 men (42%) shared similar views. A total of 32 men (48%) saw the restrictions as good and restrictive. It was amazing to note that a sizeable number of women, that

is, 22 (17%) also saw restrictions as good and restrictive. A total of 6 men (9%) and 14 women (11%) did not comment. All 7 traditional leaders who participated in the study saw restrictions on women's participation in ICBT as good and restrictive. This shows that everything being equal, traditional leaders detested women's independence and actually wished women remained subordinate to men.

### Factors that Made Ndaou Women Actively Participate in ICBT

Only 4 women (3%) indicated that they participated in ICBT between 1980 and 1989. The figure grew to 19 women (15%) between 1990 and 1999, ballooning to 61 women (47%) between 2000 and 2009 and receded to 46 women (35%) after 2010. The bulk of women cross-border traders, that is, 72 (55%) frequented South Africa, followed by Mozambique with 30 women (23%), Botswana with 17 women (13%), Namibia with 5 women (4%) and Zambia with 3 women (2%).

The sudden change in entrepreneurial behavior among Ndaou women has been attributed to westernization, financial and economic challenges, women's independence, erosion of traditional culture and tolerance by men. Generally, women and men were agreed on the factors that contributed to changes in socio-cultural and entrepreneurial behavior. Table 3 below shows reasons advanced by women and men to explain the change in entrepreneurial behavior.

TABLE 3

Informants' views about reasons for change of entrepreneurial behavior

Reason for change	Women	Men
Westernization	16%	15%
Financial and economic challenges	37%	38%
Erosion of traditional culture	21%	20%
Women's independent status	8%	16%
Tolerance by men	18%	11%
Total	100	100%

The major reason cited for changes in entrepreneurial behavior among Ndau women was the issue of financial and economic challenges. This was cited by 48 women (37%) and 25 men (38%). This was influenced by large families that most women had and the employment status of their spouses. For example, 56 women (43%) cited that they had families comprising of more than 10 dependents. These included their children, step-children and orphans. At the same time, 73 women (56%) cited that their spouses were not gainfully employed. This placed a heavy burden on women forcing them to fend for their children's food, school fees and clothes, among other necessities of life.

The second most cited reason by both women and men was erosion of traditional culture. This was stated by 27 women (21%) and 13 men (20%). All 7 traditional leaders interviewed also expressed that women's increased involvement in ICBT was a result of traditional culture which has been eroded. Aspects of culture that were eroded included marriage, family, role of men as heads of families and the position of women as subservient and subordinate human beings. Other reasons included westernization, which was cited by 21

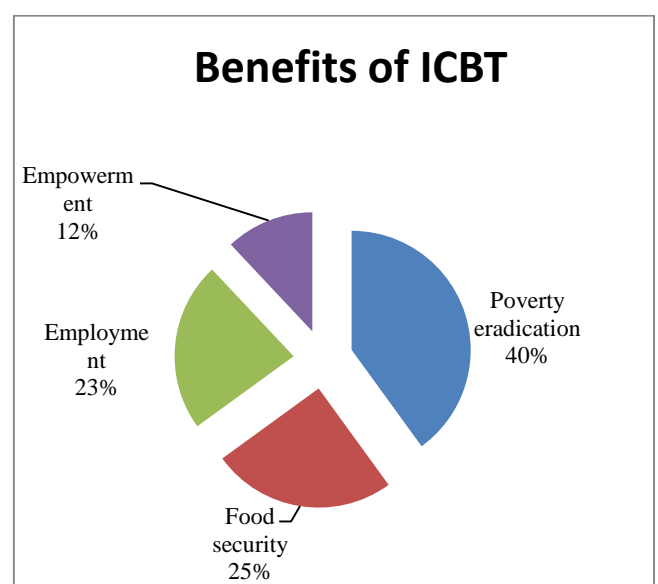
women (16%) and 10 men (15%), independence among women cited by 10 women (8%) and 11 men (17%) and lastly, tolerance by contemporary men which was cited by 24 women (18%) and 7 men (11%).

### Benefits of Women Cross-border Trade

The benefits of ICBT can easily be seen from items of trade involved in the business. These included food items, clothes, machinery, cars and car accessories, furniture and equipment. According to 23 women (18%), women sometimes crossed the borders with some wares for sale in host countries, for example, crotchet, crafts, doilies, cane furniture, batiks and jerseys. After staying in the host country for periods ranging from a few days to three months, they bought an assortment of goods for sale back home.

Many Ndau families have benefitted from ICBT socially and economically. Figure 2 below shows benefits of ICBT as expressed by women cross-border traders.

FIGURE 2  
Women Cross-border Traders' Views about Benefits of ICBT



Women cross-border traders cited the following benefits; poverty eradication, cited by 52 women (40%), food security, cited by 33 women (25%), employment, cited by 30 women (23%) and empowerment cited by 15 women (12%). The study also revealed that more men saw ICBT as beneficial as 39 men (59%) saw it as beneficial while only 20 men (30%) saw it as not beneficial with 7 men (11%) reserving their comments.

### **The Role Played by Ndaou Men in Women Cross-border Trade**

The last task of the study was to assess the role that men played in women's cross-border trade. As established above, more men appreciated the socio-economic role of ICBT within their community. Thus, it was not surprising to realize that 16 out of 25 married men (64%) in the study allowed their spouses to participate in ICBT. Only 9 men (36%) stated that they had barred their wives from ICBT. This showed a high level of tolerance among contemporary Ndaou men. Tolerance was also shown by the fact that only 18 men (27%) wished if the government could ban ICBT among married women. Seven traditional leaders who were interviewed in the study wished if ICBT could be banned among married women.

Out of the 16 married men who allowed their wives to take part in ICBT, 9 (56%) expressed that they played a supportive role in enhancing their spouses' businesses. This included capital injection, running capital, sales and distribution. The other 7 married men (44%) claimed that they only supported their spouses businesses by merely giving them social space from where they could operate. It was revealed that 9 men who barred their

spouses from ICBT cited socio-cultural factors as reasons for sanctioning their wives from ICBT. This included family commitments, fear of prostitution and muggings as well as the resultant failure by women to abide by societal norms and bonds. A total of 10 out of 22 married women (45%) expressed that they had on numerous occasions endured marital squabbles which were ICBT-inspired. Chief among the squabbles included allegations of prostitution, over-staying in foreign countries, and lack of attention to the husband and children and unfair allocation of business profits.

### **DISCUSSION**

Before the turn of the present century, socio-cultural values among the Shona were very strong. Muyambo and Maposa (2014) opine that during the pre-2000 period, Ndaou culture remained intact without much influence from western culture and technologies. The same point is supported by Mapuranga (2010) who notes that patriarchy was the greatest obstacle to women advancement and independence as she claims that women could not actively take part in public affairs, unless if their role was subordinate. Mapuranga thus blames patriarchy and not women's alleged dependency syndrome since women were expected to be subordinate and to operate within the confines of traditional norms and values. Ndiaye (2013) observes that adventurous women who dared venture into ICBT were labeled as being loose and as prostitutes. Mapuranga (2010) adds that adventurous women were also seen as outcasts and marriage misfits, qualities which hitherto were greatly detested. Thus, Ndaou women's participation in ICBT



before the turn of the 21<sup>st</sup> century was minimal as opposed to the post-2000 period when notable developments unfolded on the social and economic front.

Women's involvement in ICBT in the face of economic difficulties has been supported by Chani (2008) who notes that men cannot easily swallow their pride to do menial jobs while most women are many times ready to do any job to fend for their families. At the same time, men have tended to loosen socio-cultural fetters as well as their grip on women. According to Muzondi (2014), the Ndaus have lost the cultural, mysterious and traditional grip which had become synonymous with their culture. Similarly, Muyambo and Maposa (2013) observe that Ndau culture has now become patronized and diluted by Christianity and other western influences. It seems the fall of patriarchy is now a worldwide phenomenon. Citing Rosin (2010), Swanson (2013) observes that men were gradually ceding not only their powers to women, but also their responsibilities. Swanson (2013, 26) defended her "end of men thesis" by labeling men "a vanishing age", arguing that "men, it seems, are always ending". Swanson (2013) claims that the breadwinner role is no longer reserved for men, as in fact, women could be surpassing men in that role, a situation that causes changes in marriage and family formation.

More and more Ndau women joined the ICBT bandwagon as the economy of Zimbabwe deteriorated. According to Muzvidziwa (2012) extreme suffering began with the Economic Structural Adjustment Program (ESAP) in 1991, followed by the crash of the Zimbabwe Dollar in 1996, the Operation Restore Order in 2005 and the economic depression

of 2003 to 2008. The adoption of ESAP by Zimbabwe saw many people being retrenched from their jobs. This resulted in the vulnerable groups, that is, women and children, being hardest-hit and in turn, forcing women to venture into ICBT to fend for their families. Thereafter, Operation Restore Order followed. By the operation, the government of Zimbabwe razed down illegal dwellings and informal shops in towns claiming the exercise was meant to restore law, order and sanity in towns. Many men and women lost their livelihoods. According to Jamela (2013, 61), many became "economically paralyzed". Thus, ICBT presented itself as an alternative economic activity since not many economic options were on the table.

The first decade of the 21<sup>st</sup> century was plagued by yet another economic plight, this time the economic depression of 2003 to 2008. Mutsagondo and Makanga (2014) opine that the Zimbabwean economy suffered severe reverses during the first decade of the 21<sup>st</sup> century, for example, Zimbabwe had an annual Gross Domestic Product of US\$3.2 billion in 2008 down from US\$7 billion of 1980, a negative growth rate of -14.1% in 2008 down from 3.9% of 1980, inflation rate of 231.1 million percent in July 2008 and an unemployment rate of 90%. Even people in formal employment felt the brunt of a depressed economy. Mutsagondo (2015) note that Zimbabweans teachers were almost reduced to paupers forcing many to abandon their jobs to engage in informal trade or skipped the border to try their luck in foreign lands. During this period, a teacher's monthly salary of Z\$30 billion was equivalent to US\$15 (Chagonda, 2010). This compelled more and more men and women to engage in ICBT as

Zimbabwe virtually imported everything from food, clothes, and cosmetics to household furniture.

Even though some men have tended to downplay the benefits of ICBT, the researchers through personal observation saw for themselves the socio-economic progress made by women cross-border traders as opposed to their counterparts who did not take part in the trade. This included decent modern houses, cars, electricity in the homes, above poverty-datum level life-style, mode of dress and the ability to send children to good schools, with some seeing their children through colleges and universities. Chani (2008) who calls these developments 'household poverty reduction indicators' claimed the benefits of ICBT could be seen by advances in income, shelter, property, health security and education for children of women engaging in ICBT. Jamela (2013) holds that women cross-border trade in Zimbabwe had resulted in women empowerment as by becoming breadwinners, women had increased their self-worth. Muzvidziwa (2012) holds that successful women cross-border traders had come to be referred to as *varume pachavo* (real men) as ICBT had resulted in the emergence of a strong, independent and mobile class of women. Formal unemployment which Mutsagondo and Makanga (2014) indicated as being 90% in 2008 has been glossed by informal employment largely through ICBT. Lastly, the disaster related to food shortages in Zimbabwe which Jamela (2013) attributes to failure by resettled farmers to rise to the occasion has been veiled by constant and consistent food imports by women and men engaging in ICBT.

The role of men in women's ICBT has been a mixed bag. On the one hand

there are men who actively supported women in ICBT economically and socially. According to Chani (2008), Kachere (2011) and Ndlela (2006), raising venture capital as well as running capital is one of the greatest challenges facing women entrepreneurs. A few men in this study indicated that they supported their spouses financially while some supported them socially by giving them enough space to operate from. By giving women social space, men were defying myths and negative stereotypes that have been labeled on women in ICBT like loose women, prostitutes, murderers and marriage misfits (Mapuranga, 2010; Muzvidziwa, 2005; Ndiaye, 2013). On the other hand, there are men who discouraged and disrupted women's ICBT efforts. This included immigration officials, Zimbabwe Revenue Authority officers, policemen and drivers, who are mostly men, who harassed women, sometimes unfairly arresting them or confiscating their goods, all in the name of soliciting for sexual favors (Muzvidziwa, 2005). In the same bracket were men who the study revealed were in the habit of picking quarrels with their spouses over sharing of ICBT proceeds.

## CONCLUSIONS

ICBT has taken a new twist among Ndaou women of Chipinge district in Zimbabwe. Women have defied the socio-cultural stereotypes that hitherto had defined Ndaou culture and engaged in ICBT just like any other ethnic Shona groups in Zimbabwe. Changes in socio-cultural orientation among the Ndaou as well as deteriorating economic fortunes made both Ndaou women and men adjust in order to eke out and earn a living. Although there were

still pockets of resistance, Ndaou men have loosened their grip on women, showing that western influences and technologies were taking their toll on Ndaou culture, tradition, norms, values and taboos which hitherto the 21<sup>st</sup> century had been viewed as mystical and intact.

### **Recommendations**

The study makes the following recommendations to further level the socio-cultural and economic playfield for women informal cross-border traders:

- There is need for further behavior change among men in as far as women entrepreneurship is concerned. Men need to realize that sex roles hitherto ascribed to men and women were just socially and culturally-constructed (Chauraya and Mugodzwa, 2012). Thus, it is not necessary to limit women's ability by focusing on the cultural horizon
- There should be measures in place by the government to uphold the dictates of the Convention for the Elimination of Discrimination against Women (CEDAW) to which Zimbabwe is a signatory. Thus, cases of discrimination based on gender need to be seriously addressed to level the playing field for women entrepreneurs
- There is need to address capital constraint challenges by the government where women can access capital from banks and other financial institutions at reasonable rates to boost their business. Stigmatization and segregation based on sex or gender should be discouraged

- Researchers realize that Zimbabwe has an association that caters for informal cross-border traders by the name Cross-Border Traders Association of Zimbabwe. There is need for the association to focus on training and awareness workshops to demystify myths surrounding women in ICBT as well as to advance social and economic advantages of women in ICBT to the general public. The association should also censure men and other agents who tarnish efforts of women in ICBT

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