

BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SCIENCE AND ENGINEERING

DEPARTMENT OF SUSTAINABLE DEVELOPMENT



**INFORMAL CROSS BORDER TRADE AS A BUFFER AGAINST FOOD
INSECURITY. A CASE STUDY OF CROSS BORDER TRADERS IN SAKUBVA
MUTARE.**

BY

BEAUTY TOGARA

**THIS DISSERTATION IS SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT OF BACHELOR OF SCIENCE HONORS DEGREE IN
DEVELOPMENT STUDIES**

JUNE 2025

APPROVAL FORM

The undersigned certify that has read this project and approved its submission for marking after confirming that it conforms to the department requirements.

Signature.....

Date

Supervisor

APPROVAL FORM

I certify that I have supervised Beauty Togara for this research entitled: Informal cross border trade as a buffer against food insecurity in Sakubva, Zimbabwe in partial fulfillment for the requirements for the Bachelor of Science in Honors Degree in Development Studies (HBSc.DG) and recommend that it proceeds for examination.

Supervisor

Mr. Gomo

11/06/2025

Name.....Signature.....Date.....

Chairman

Prof. MAVHURA

11/06/2025

Name.....Signature.....Date.....

DECLARATION FORM

I, Beauty Togara do hereby declare that this research paper is result of my own investigation except the acknowledged information, by the name of the authors who came up with those findings.

SIGNATURE □□□□□□

DATE 11/06/25

DEDICATION

To the resilient and resourceful informal cross border traders who courageously navigate the challenges of international trade in search of better lives and brighter futures.

This work is dedicated to your spirit of enterprise, your unwavering determination, and your passion for building a better world for yourselves and your communities. May your efforts be recognized and rewarded, and may your successes inspire future generations of entrepreneurs and innovators.

I also dedicate this work to you, my family, for your unwavering faith in me and for the sacrifices you have made to help me pursue my dreams. Your presence in my life has been my guiding light, your words of encouragement my motivation, and your smiles my hope for a brighter tomorrow.

ACKNOWLEDGEMENTS

Special thanks to God Almighty for his power and strengths that had me sail throughout the exercise. I highly acknowledge the professional guidance that I received from my supervisor, Mr Gomo who gave me support and was patient with me throughout the research project. His tireless

efforts coupled with his insistence on excellence gave me a way through the research and he sacrificed a lot, without him it would not have been a success, may the Lord bless him.

My gratitude also goes to my mother, four loving sisters, Maria, Ivy, Fluoric, and Pretty and my brother, Happious who was morally and financially supportive, encouraging and for their undying love and support throughout the research project. In addition, their presence in my life has made my educational experience bearable and, they have added a lot of purpose and sense to all my daily endeavors.

I would like to express my deep gratitude to my dear friend Temba Harahwa whose steadfast friendship has been a source of strength and encouragement throughout this journey. Counsel, unwavering support, and gentle companionship have been a constant light in the darkness, a balm to my weary soul, and an anchor in the storm. His friendship is truly a gift that I hold dear and cherish with all my heart.

ABSTRACT

This research sought to understand the role of informal cross-border trade (ICBT) in addressing household food insecurity in Sakubva, a high density suburb of Mutare, Zimbabwe. Amidst economic challenges and limited formal employment opportunities, many residents engage in ICBT, particularly with neighboring Mozambique and South Africa, to access essential food items and generate income. Employing a mixed-methods approach, the research combines quantitative data from 45 household surveys with qualitative insights from 12 in-depth interviews involving traders, local farmers, and policymakers.

Results of this research indicate that for poor families, ICBT is a major source of revenue that raises food affordability and availability. Traders, however, have major obstacles including constrained regulatory settings, limited access to credit, and security issues. Despite these challenges, encouraging policy measures like simplified customs processes under regional trade treaties have improved food access and trade efficiency. The study emphasizes the need of acknowledging and including ICBT into formal economic systems to protect vulnerable populations and support food security. Recommendations include providing financial services specifically customized for informal traders, policy changes to lower trade obstacles, and infrastructural growth to enable safe and effective trade practices. These initiatives are absolutely necessary for increasing the resilience of food systems and advancing sustainable livelihoods in border areas like Sakubva.

LIST OF TABLES

Table 4.1 Questionnaire response rate (N=48)	24
Table 4.1 Demographic characteristics of informal cross-border trade in Sakubva Mutare	25

LIST OF FIGURES

Figure 3.1: Location of the study area	17
--	----

Figure 4.1 Contribution of ICBT to food security in Sakubva	26
Figure 4.2 illustrates challenges faced by cross-border traders in Sakubva Mutare.....	30
Figure 4.3 Effect of ICBT trade regulatory policy environment in Sakubva	36
Figure 4. 4 Effect of ICBT on Food Security in Sakubva	37

Table of Contents

APPROVAL FORM	i
DECLARATION FORM	ii

DEDICATION	Error! Bookmark not defined.
ACKNOWLEDGEMENTS	iv
ABSTRACT	v
LIST OF TABLES	vii
LIST OF FIGURES	vii
ACRONYMS AND ABBREVIATIONS	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Introduction	1
1.2 Background of the study	1
1.3 The problem statement	3
1.4 Aim of the research	3
1.4.1 Objectives of the Research	3
1.5 Research Questions	3
1.6 Significance of the Study.	4
1.6.1 Policymakers	4
1.6.2 Traders	5
1.6.3 Farmers	5
1.6.4 Academic Scholars	5
1.7 Scope of the Study	5
1.8 Definition of Terms	6
1.8.1 Buffer	6
1.8.2 Food Insecurity.....	6
1.8.3 Informal Cross-Border Trade	6
1.9 Chapter Summary	6
CHAPTER TWO: LITERATURE REVIEW	8
2.1 Introduction	8
2.2 Conceptual framework	8
2.3 The role of informal cross border trade as a buffer against food insecurity.	8
2.3.1 Employment creation.....	9
2.3.2 Reduced poverty.....	9
2.4 Challenges faced by informal cross border traders	10
2.4.1 Structural related challenges	11

2.4.2 Market related challenges	11
2.4.3 Individual related challenges and risks.	12
2.5 Effect of ICBT regulatory policy environment.....	12
2.5.1 Engaging in remittance sending and saving money.....	12
2.5.2 Forming partnerships with other traders to increase bargaining power.	13
2.6 Theoretical framework	13
2.6.1 Informal Economy Theory.....	13
2.6.2 Knowledge gap.....	14
2.7 Summary.....	15
CHAPTER THREE: RESEARCH METHODOLOGY	16
3.1 Introduction	16
3.2 Description of study area	16
3.3 Research design.....	17
3.4 Research approach	18
3.5 Target population	18
3.6 Sample size.....	18
3.7 Sampling techniques.....	19
3.7.1 Simple random sampling.	20
3.7.2 Purposive sampling.....	20
3.8 Data collection instruments	20
3.8.1 Questionnaire	20
3.8.2 Interviews.....	21
3.9 Data analysis and presentation	21
3.10 Ethical consideration.....	22
3.11 Summary	22
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND DISCUSSION.....	24
4.1 Introduction	24
4.2 Response rate.....	24
Table 4.1 Questionnaire response rate (N=48).....	Error! Bookmark not defined.
4.3 Demographic characteristics	24
Table 4.1 Demographic characteristics of informal cross-border trade in Sakubva Mutare.....	Error! Bookmark not defined.

4.4 Role of informal cross border trade in mitigating food security in Sakubva.	26
Figure 4.1 Contribution of ICBT to food security in SakubvaError! Bookmark not defined.	
4.4.1 ICBT provides regular income to buy food	27
4.4.2 ICBT improves household food availability.....	27
4.4.3 ICBT diversifies food sources through trade	28
4.4.4 ICBT has no significant impact on food security in Sakubva.....	29
4.4.5 Not sure.....	29
4.5 Challenges faced by informal cross border traders in Sakubva.....	30
Figure 4.2 illustrates challenges faced by cross-border traders in Sakubva MutareError! Bookmark not defined.	
4.5.1 Accommodation.....	30
4.5.2 Sexual harassment	31
4.5.3 Extortion Bribery.....	31
4.5.4 Lack of access to credit	32
4.5.5 Language barrier	33
4.5.6 Xenophobia	33
4.5.7 Transport costs.....	34
4.5.8 Abuse by officials	34
4.5.9 Currency fluctuation	35
4.5.10 Policy regulations.....	35
4.6 Effect of ICBT regulatory policy environment on food security in Sakubva	36
Figure 4.3 Effect of ICBT trade regulatory policy environment in SakubvaError! Bookmark not defined.	
4.6.2 Effect of ICBT regulatory policy environment on food security in Sakubva	37
Figure 4. 4 Effect of ICBT on Food Security in SakubvaError! Bookmark not defined.	
4.7 Discussion of findings.....	38
4.7 Chapter summary	39
CHAPTER FIVE SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	40
5.1 Introduction	40
5.2 Summary of key findings.....	40
5.3 Conclusion.....	40
5.4 Project framework.....	41

5.4.1 Legal Recognition and Protection	41
5.4.2 Streamlined Trade Procedures	41
5.4.3 Infrastructure at Border Points	41
5.4.4 Capacity Development and Financial Access	42
5.4.5 Gender-Responsive Policies	42
5.4.6 Data Monitoring and Research	42
5.4.7 Regional Coordination	42
5.5 Recommendations	42
5.5.1 For Policymakers	43
5.5.2 Government	43
5.5.3 Informal Traders.....	43
5.5.4 Academic Researchers	43
5.5.5 Communities and Institutions.....	43
5.6 Chapter Summary	44
REFERENCES.....	45
APPENDIX 1	51
APPENDIX 2	55

ACRONYMS AND ABBREVIATIONS

ICBT	Informal Cross Border Trade
COMESA	Common Market for Easter and Southern Africa
FAO	Food and Agriculture Organization
ESAP	Economic Structural Adjustment Program
AfCFTA	Africa Continental Free Trade Area
STR	Simplified Trade Regime
SMEs	Small and Medium-sized Enterprises
ADB	Africa Development Bank

CHAPTER ONE: INTRODUCTION

1.1 Introduction

The chapter offers a thorough introduction to the research examining how informal cross-border commerce serves as a barrier against food insecurity in Sakubva. Change. The chapter starts with the background of the study then goes into the importance of informal trade in resolving food security in an area much impacted by financial difficulties. This part emphasizes how Sakubva's food security is somewhat reduced by informal cross-border trade. Whether this kind of trade presents a realistic answer to local food problems is investigated in this study. It establishes the aim and objectives, concentrating on recognizing the major causes of food insecurity and how ICBT could assist address them. Key questions and hypotheses are clearly stated in order to direct the study. Essential terms are defined for clarity, and the scope of the study clarifies the exact restrictions and emphasis areas of the investigation.

1.2 Background of the study

Informal cross-border trade (ICBT) is becoming an increasingly essential economic activity particularly in developing countries. In regions like sub-Saharan Africa, where formal economic systems are often inadequate, informal trade provides a vital source of livelihood and income for many households. This is especially in areas like Sakubva Mutare which faces widespread economic instability like high unemployment and poverty. In this community, informal trade plays a crucial role in sustaining local economies by offering access to goods and creating opportunities for individuals who are excluded from the formal economic sector (Muzvidziwa 2017). As noted by Moyo (2021), informal cross-border trade is largely unregulated with traders frequently operating outside the formal business framework. Despite this, it plays an important role in enhancing food security by providing affordable goods, especially when formal market systems fail or are insufficient. For many families in areas like sub-Saharan Africa, where formal economic systems are sometimes insufficient, informal commerce offers a crucial means of income and livelihood. Particularly in places like Sakubva Mutare, which is plagued with poverty and high unemployment that is, pervasive financial instability this holds true. By providing goods and generating possibilities for people who are shut out from the official economic sector (Muzvidziwa 2017), informal trade in this community is very important in supporting local economies. Moyo

(2021) observes that informal cross-border trade is mostly unmanaged, with traders frequently working outside the official corporate structure. Still, it is absolutely vital for improving food security as it offers inexpensive products, especially when formal market systems are inadequate or broken.

Sakubva, a suburbs in Mutare, Zimbabwe faces severe food insecurity challenges which exacerbated by poor economic conditions limited job opportunities and inadequate access to affordable food. Humindu (2015), noted that many residents of Sakubva struggle to meet their basic nutritional needs due to a lack of affordable and nutritious food in local markets. In response to these challenges, informal cross-border traders in Sakubva rely on neighboring countries to source essential foodstuffs and commodities that helping to fill the gap in local food supplies. This trade has become an essential coping mechanism for many households dealing with economic hardships and food insecurity (Chiliya 2020).

Cross-border trade helps to reduce poverty, guarantees household food security, and generates jobs. Exploring fresh markets, lowering poverty, and sustaining livelihoods in Zimbabwe, Moyo (2021) underlined the need of unofficial cross boundary commerce. Although informal cross-border commerce provides many advantages for merchants and their families, it also presents several hazards and problems. For traders, the legal setting surrounding informal cross-border trade in Zimbabwe offers both possibilities and obstacles. Although the industry is mostly uncontrolled, the lack of explicit policies sometimes results in unexpected risks including border post harassment, fluctuating exchange rate and inconsistent application of trade regulations (Kachere 2019). Lombard (2016) observed that, despite these challenges, informal cross-border commerce still thrives because of its sensitivity to market needs and the flexibility it provides during economic crises. Reducing food insecurity in Sakubva therefore depends on informal cross-border trade, which helps to preserve food supply and sustain livelihoods in a difficult financial climate.

The goal of this study is to investigate how informal cross-border trade in Sakubva helps to provide food security with special emphasis on the obstacles merchants run upon and the influence of policy on the efficiency of the industry. By looking at the correlation between food security and unofficial cross-border commerce. The study will provide insightful ideas on how informal trade

acts as a critical barrier against food insecurity and will suggest policy changes to support this industry.

1.3 The problem statement

The existing research on informal cross-border trade is fragmented, with few studies examining social, economic, and environmental dimensions of this issue in a comprehensive and integrated manner. Given the increasing significance of informal cross-border commerce in satisfying the demands of a fast expanding world population, and the desperate need for sustainable answers to alleviate food insecurity, this dearth of research focus is especially troubling. Hence, this study seeks to fill this information vacuum by investigating the function of unofficial cross-border trade in Sakubva Mutare as a bulwark against food insecurity. The role of unofficial cross-border trade in the area will be investigated in this study, as well as the problems experienced by informal cross-border traders and the impact of cross-border trade regulation policy. The problems that informal cross-border traders face in satisfying household food security will also be investigated in this study, together with the part that policy, infrastructure, and market forces play. Given its great contribution to food security, Welter (2016) stresses how important it is to recognize and institutionalize informal cross-border commerce as part of national plans. Highlights the need for informal cross-border trade policies that give equal weight to economic growth and environmental protection, this study's results will have significant consequences for both policy and practice.

1.4 Aim of the research

1.4.1 Objectives of the Research

- To examine the role of informal cross-border trade towards mitigating food insecurity in Sakubva Mutare.
- To assess the challenges faced by informal cross-border trade in Sakubva.
- To explore the effect of cross-border trade regulatory policy environment on food security in Sakubva.

1.5 Research Questions

- i. What are the roles of informal cross-border trade towards mitigating food insecurity in Sakubva Mutare?
- ii. What are the challenges faced by informal cross-border traders in Sakubva Mutare?
- iii. How effective are cross-border trade regulatory policy environment on food security in Sakubva Mutare?

1.6 Significance of the Study.

This study's findings will contribute significantly to the understanding of informal cross-border trade's role in enhancing food security in Sakubva Mutare. By shedding light on traders' experiences, challenges, and regulatory policy. Understanding how local economies might protect themselves from the consequences of food insecurity depends on investigating informal cross-border trade (ICBT) in places like Sakubva, Zimbabwe. Ensuring that populations still have access to vital food and products even when official trade routes may be absent or useless, ICBT is very important. Particularly between Zimbabwe and nearby nations like Mozambique and South Africa, the informal trade network in Sakubva is a vital means of stabilizing the food supply by enabling goods movement over borders. Because they usually occur beyond established regulatory systems, these interactions are more flexible and can swiftly react to changes in food supply or demand, therefore easing food shortages and stabilizing price swings. Various stakeholders will profit from the study's results, including policymakers for advising trade policies and rules, traders to increase their ability to successfully negotiate cross-border trade, farmers for better market access and income prospects, and researchers adding to the body of knowledge on food security and commerce.

1.6.1 Policymakers

Policymakers need to appreciate the significance of ICBT in helping food security. Particularly during financial downturns, informal commerce can make up for the shortcomings of conventional trade networks. Policymakers can create more efficient policies on border control, taxation, and infrastructure development by appreciating the part ICBT plays in preserving consistent food supplies and keeping prices reasonable, therefore guaranteeing that these commerce activities are not hampered but rather encouraged.

1.6.2 Traders

Key participants in sustaining food security are the traders active in the informal economy. Their extensive understanding of markets both locally and globally helps them to find supply possibilities and offer food at affordable prices to communities. Frequently the first responders during food emergencies, these traders get supplies from excess regions to those in need. Studying their methods helps us to better grasp the problems they encounter high transportation costs, fluctuating demand, and border enforcement hazards included. Encouragement of these merchants via improved infrastructure and policies will eventually improve their capacity to support food security.

1.6.3 Farmers

Farmers in Sakubva Mutare, can gain benefits from the results of this study on informal cross-border trade as a buffer against food insecurity. Informal cross-border trade is crucial for accessing affordable food and agricultural supplies. By highlighting how informal trade enhances food security especially in terms of providing accessible and affordable agricultural products. Moyo (2021) emphasizes that informal cross-border trade strengthens rural economies, allowing farmers to diversify their income sources and maintain a steady food supply for their families. Additionally, as farmers gain better market access and favorable pricing through informal trade they can protect themselves from local supply chain disruptions and broader economic challenges (Muzvidziwa 2017). Therefore, this research could help foster more sustainable agricultural practices, support resilient food systems and alleviate food insecurity in Sakubva.

1.6.4 Academic Scholars

To illustrate detailed research academic scholars, elaborate the interaction between informal traders and its capacity towards food secure community. Giving a wide spectrum of political interference and differential socio-economic factors in line with ICBT. The scholars should navigate attributes such as immigration trends, trade-based regulation and the effects of the informal trade sector on the food supply. The detailed or clear findings depict the actual data with cope up mechanisms to cater for economic instability, climate change phenomenon and policy changes, which enables properly decisive counteractive food security strategies.

1.7 Scope of the Study

Sakubva is situated in Mutare, Zimbabwe's fourth-largest city, located in the Eastern Highlands near the Mozambican border. This strategic location facilitates cross-border trade and commerce, contributing to Sakubva's vibrant informal economy. Sakubva's topography may feature hills or slopes, which can impact urban planning and infrastructure development. As part of Manicaland Province, Sakubva benefits from the region's agricultural productivity and natural beauty. The area's geography plays a significant role in shaping its economic activities, with the nearby border post and transportation networks enabling the flow of goods and services. Understanding Sakubva's geographical scope is essential for grasping its importance as a trading hub and its potential for economic growth and development.

1.8 Definition of Terms

1.8.1 Buffer

A supportive determinant that lowers the effectiveness of the negative elements or conditions, for instance food insecurity. Afrika (2022) explained it as provision to ascertain the surplus supply of essential goods and services such as food items with the existence of diversity of alternatives when faced with local supply chain inconsistency

1.8.2 Food Insecurity

Food insecurity refers to the unavailability of food in terms of sufficient quantity and also when it is not safe and furthermore nutritious within a specific area. Resulting in inconsistency and anxiety towards the next meal. As highlighted by FAO (2019) this situation is illustrated as an aspect of uncertainty access to sufficient and safe food items which significantly affect one's wellbeing.

1.8.3 Informal Cross-Border Trade

When trading activities of goods and service are carried out without formal market guidelines between. Muzvidziwa (2017) propounded that this type of trade strategy is adhered to in order to move above the poverty datum line. It is also a social technique employed by citizens as an alternative income generation strategy and improved standards of living, specifically within less privileged communities.

1.9 Chapter Summary

The first chapter clearly gives the outline of the thesis, smart objectives and the study in question. There putting across the actual significance of the ICBT as the answer to the issue of food in security in the Mutare community of Sakubva, giving the fundamental reference of research. Also noting the crucial aspect of informal cross boarder trading in place in alleviating food in security with the community and region at large. Finally, chapter one puts a summation of the all the question to be tackled and the knowledge of what the study is all about.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter focuses on reviewing different literature from different scholars on informal cross border trade as a buffer against food insecurity in Sakubva Mutare Zimbabwe. Conceptual framework is going to be clarified and addressed to explore the relationship between informal cross border trade and food insecurity of the studied area. In this chapter objectives are going to be addressed with literature related to objectives and different review of scholars. The literature analysis aspects with a focus on knowledge gaps relevant to the research. The chapter also outlines the theoretical framework and its basic assumptions and lastly a concise summation of the chapter.

2.2 Conceptual framework

As suggested by Smallbone (2019), cross-border traders exhibit entrepreneurial characteristics and engage in cross-border trade, sometimes traversing multiple borders. Skider (2020) notes that such trade is commonly referred to as "informal" because these traders and their business enterprises are typically unregistered, and operate outside of the formal regulatory and taxation frameworks. This informal nature of cross-border trade is also corroborated by Ostrom (2017), who emphasizes the absence of infrastructure and the evasion of government regulation and taxation by cross-border traders. Lesser (2019), further supports the informal nature of cross-border trade, highlighting that while the goods traded are often legitimate, the traders themselves circumvent government regulations and taxation. Since informal cross-border trade usually happens outside formal rules, it is often wrongly seen as illegal, even though traders contribute significantly to their communities' economies. This unofficial way of trading brings both challenges and chances, so it's important for policymakers, civil groups, and others involved to thoughtfully consider and respond to these issues.

2.3 The role of informal cross border trade as a buffer against food insecurity.

Research shows that high unemployment and poverty push many people to engage in informal cross-border trade. Kabeer and Chani (2021) explain that when formal job opportunities are limited, individuals turn to this trade as a way to earn money, secure food, and improve their lives. Since informal cross-border trade doesn't demand formal employment or specialized skills,

it provides a practical option for many facing economic hardship. This flexibility can make cross-border trade an attractive option for those seeking to supplement their income or support their households in the face of food insecurity and poverty.

2.3.1 Employment creation

Informal cross-border trade plays important role in the sense that it foster employment creation which result in household food security. Vollmann and Huttermann (2020), highlighted the role of cross border trade in promoting growth in developing countries as people will have employment. Households in urban communities engage in ICBT for various reasons, such food security, exploring new markets and income generation (Chasi, 2021) and Yeats (2020). Most African countries have higher records of unemployment. Barnett (2010), argued that most African counties especially those in Sub Saharan Africa are faced with high unemployment rates. Some schools of thoughts argues that unemployment is a worldwide crisis, and it identifies unemployment as a major challenge that the African countries in the Sub Saharan with face years after years, despite some indicators of economic development and economic growth. Due to rise in unemployment rates, informal cross border trade increased, China (2018) pointed.

Matorova (2018), also postulated that the higher level of unemployment are such causes or push factors for informal cross border trade (ICBT). This view goes hand in hand with Kachere (2017) ideas, which says that informal economies in Africa, especially in the Sub Saharan region are not stable or shrinking. He goes on to say that this retrenching employers and are not able to attract all school leavers. Hence leaving people with no option but to be engaged into different informal livelihood such as cross border trade and informal mining. Due to decline of formal sector in terms of wages, cross border trade becomes profitable and keeping its existence and supported by Kachere (2017) and Muzvidziwa (2017). Kabeer (2021), also goes on to argue that limited or shortages of employment in the formal sector and the continuation decline in the wages is leading women to join the informal cross border trade as to escape poverty. Therefore, these allegations can be true that the rise in unemployment rate and decrease in the wages are determinant of informal cross border trade.

2.3.2 Reduced poverty

Titeca (2019), pointed that in Uganda, cross border trade is much linked to marginal, economic discrimination. He also added that informal cross border trade was born in Uganda as an

indigenous way to give development and fight poverty. Muzvidziwa (2017), argued that, Zimbabwe is great example that show that economic hardships, which leads to poverty leads to informal cross border trade. He pointed that during the (ESAP) Economic Structural Adjustment Programmes, most women were forced by poverty to participate into informal cross border trade. (ESAP) Economic Structural Adjustment Programmes caused dramatic inflation, minimized savings at household level and led to poor standard of living, hence poverty, Saunyama (2022) and Muzvidziwa (2017), Jawando (2020) and Kachere (2019), showed in their research that informal cross border trade has expanded due to increase of poverty situations. People are forced to be in cross border trade as a result of such fragility social and economic situations, Lombard (2016).

Furthermore, Kachere (2017), pointed out that the basic concept of poverty, which is the failed to attain the pre requisites for a survival, has transcended many skeptics and has led them to be involved in informal cross border trade so that they will survive. He goes on to say that many women are involved in cross border trade than man so as to escape the burden of caring as well as sustaining families. Due to such burden women try to get rid of it through informal cross border trade. Welter (2019) and Kamba (2017), pointed that cross border trade as an activity of entrepreneurial where people will be trying to protect them from social and economic burden. Therefore, one can argue that poverty is such a factor that is contributing to informal cross border trade judging with the above factors.

Many previous studies have examined the role of informal cross border trade (ICBT) and have identified employment creation and poverty alleviation as major factors driving people to engage in this activity. However, most of these studies have been conducted in urban areas, and little is known about the specific causes of ICBT in Sakubva Mutare.

2.4 Challenges faced by informal cross border traders

Cross-border trading involves many challenges and risks, particularly for those operating informally. Welter (2015) and Manda (2019) studies show the many challenges these merchants encounter. Additionally noting the many shocks affecting informal cross-border traders, Potts (2018). Likewise, Muzvidziwa (2017) examines the difficulties faced in this kind of commerce. Connell (2017) adds that frequent changes in border rules, vague policies, weak legal systems, transportation problems, and market restrictions all contribute to the difficulties faced by traders.

These elements add even more difficulty to cross-border commerce, which many families rely on for income. Hence, the informal cross-border commerce sector is still exposed to obstacles restricting its expansion and the financial well-being of those engaged.

2.4.1 Structural related challenges

Cross-border commerce in Zimbabwe has a casual character much like that found in many other countries, where such trade is usually not acknowledged as part of the official economy. Titeca (2019) notes a number of obstacles hindering cross-border commerce, including the long time and exorbitant expenses related to exporting or importing products as well as processing fees and high tariffs. Both Titeca (2019) and Chiumbu (2018) attribute these issues to the lack of formal acknowledgement and backing for this kind of business. Furthermore highlighting how difficult the process may be, Barka (2020) and Makarau (2019) point out that severe border crossings are a major obstacle for informal traders. Zindiye (2019) backs this by noting that crossing the Mutare border point can occasionally take up to ten hours. Lesser (2019) and Ndubisi (2020) add that policy-makers often ignore cross-border trade, which contributes to the many challenges faced by traders. Traders have to negotiate a challenging and sometimes hostile environment without official recognition and encouragement, which hurts their income and business profits. Moreover, Kanyandago and Odiawo (2017) contend that border rules are implemented inconsistently, even capriciously, therefore adding to commerce delays and penalties.

2.4.2 Market related challenges

Regarding getting access to bigger markets, cross-border merchants often have great difficulties. Many traders find it difficult to access local, as well as regional and world markets, according to Ajumbo (2016). This lack of access is sometimes aggravated by little knowledge about where opportunities are or how to exploit them. Afrika (2022) also notes that these difficulties help explain why many cross-border traders struggle to obtain financial aid or credit. They are sometimes left out of support networks that could help develop their companies without strong market knowledge or official acclaim. Chiliya (2020) emphasizes that informal cross-border merchants can be severely hampered by unreliable market knowledge. Given their informal status, these traders often operate outside of the regular business circles and do not have access to information about market prices, demand, and supply. Similarly, Kutazo (2018) and Raftopoulos (2018), notes that small-scale informal enterprises in Namibia struggle to access lines of credit,

which limits their ability to expand their operations and increase their profits. Without adequate financial support, these enterprises find it difficult to navigate the already challenging environment of informal cross-border trade.

2.4.3 Individual related challenges and risks.

Most deadly challenges that are faced by cross border trade are at individual challenges. Chiliya (2020), pointed out that some of the challenges that are faces by individuals includes accommodation challenges, sexual harassment, xenophobia, transport costs, crimes, theft, abuse by police or border officials and bribery. While existing research on cross-border trading highlights the challenges faced by traders in general, there is a dearth of studies specifically focusing on the challenges faced by traders in Sakubva Mutare, Zimbabwe. This lack of research leaves a significant knowledge gap in understanding the particular issues that affect traders in this region.

2.5 Effect of ICBT regulatory policy environment

2.5.1 Engaging in remittance sending and saving money

Remittance sending involves transferring money often by individuals working or trading in foreign countries to support family or business contacts back home. Within the context of informal cross-border trade, remittances serve as a vital financial resource. As Rocha (2019) explains, many informal traders depend on remittances to sustain their families and ensure consistent access to food, particularly in areas where formal income sources are limited. In places like Sakubva, remittances help households meet daily needs such as groceries, school fees, and medical expenses, directly contributing to food security and overall well-being. Additionally, remittances are often reinvested into trading activities. Traders may use these funds to purchase new stock, cover travel expenses, or respond to changing market demands. This makes remittances an essential part of the informal trade economy, supporting both personal livelihoods and the growth of small-scale businesses.

2.5.2 Forming partnerships with other traders to increase bargaining power.

Forming partnerships with other traders or organizations can help cross border traders increase their bargaining power, which can lead to improved terms for their trade deals. This can include forming partnerships with other traders to pool resources and share costs, or forming partnerships with organizations that can provide access to new markets or distribution networks (Kiplagat, 2017). According to Dela (2019), there are a few different ways that cross border traders can form these partnerships and these models can all be useful for increasing the bargaining power of cross border traders. Trade associations, which bring together traders to share resources and advocate for their interests. Cooperatives, which pool resources and coordinate trade activities. Networks, which connect traders to other organizations or individuals who can help them expand their reach (Rocha, 2019).

2.6 Theoretical framework

The informal economy theory holds that often profoundly linked with social networks, informal economic operations are a response to exclusion from the formal economy, a means of survival, and a flexible, adaptive industry. Although informal economies greatly support national ones and people's livelihoods, they also have weaknesses including absence of legal protection, bad working conditions, and restricted resources access. These assumptions offer a foundation for grasping the part unofficial economies have in resolving problems including food insecurity, poverty, and employment particularly in developing countries where formal economies may be lacking or unavailable.

2.6.1 Informal Economy Theory

The informal economy theory provides a thorough paradigm for grasping the economic operations outside of official regulatory systems, including those seen in informal cross-border commerce. Particularly in developing countries, Schneider (2015) and Chen (2022) stress that informal economies are essential for the survival and economic sustenance of people and communities. Being more flexible, these economies are not controlled by formal laws and are crucial in regions where formal sectors are underdeveloped or during periods of economic instability. Portes et al. (2020) view the informal sector as a vibrant area that allows people to satisfy their financial demands via generally tiny, unsupervised activities. In areas like Sakubva, Mutare, informal trade, especially cross-border, is regarded as a crucial component of local economies in sub-Saharan

Africa where it is widespread and increasingly important. Though it exists outside of the official economy, Portes points out that the informal sector greatly supports economic growth by providing resilience and adaptability during periods of disaster or disturbance.

Schneider (2015) further emphasizes this by noting that informal trade networks are vital for the growth of developing economies, especially when official trade routes are either untrustworthy or inaccessible. Informal markets such cross-border commerce can offer essential items like food more effectively and rapidly than official systems in such areas where administrative delays or regulatory restrictions might weight the latter. Chen (2022) supports this idea by stressing that informal trade networks are not only vital for economic survival but also for poverty alleviation since they let people earn an income and get items at more accessible prices than the official economy.

Hence, especially in situations where the formal sector cannot properly satisfy the requirements of the populace, the theory of the informal economy provides insightful knowledge on how unofficial cross-border commerce supports local economies and communities. This hypothesis highlights the flexibility, resilience, and adaptability of informal commerce networks, therefore rendering them absolutely necessary for sustaining food security and economic stability in areas such as Sakubva.

2.6.2 Knowledge gap

Although the significant contribution of informal economy theory critical knowledge gaps still remain Addressing these gaps will improve our understanding of how informal economies function, interact with formal sectors, and contribute to broader economic development. These gaps highlight areas where research is limited or where the theory does not fully explain or account for certain phenomena. These gaps are for instance integration of informal and formal economies. More research is needed to understand the processes through which informal economies may gradually transition into the formal economy or how formal economies rely on informal activities.

For example, while informal cross-border trade may contribute significantly to local economies, the pathways for integrating such trade into formal systems (such as through taxation, regulation, or recognition) remain under-explored. Social and gender dimensions of the informal economy,. By bridging these gaps, scholars and policymakers can develop more effective strategies to

integrate informal economies into the formal sector, enhance their economic impact, and address the challenges they face in terms of sustainability, social protection, and environmental responsibility.

2.7 Summary

The obstacles of cross-border trading are numerous, and they affect female traders more severely than they do male traders. One important conclusion drawn from the literature review is that, in spite of the obstacles and dearth of policies encouraging informal cross-border trade. Traders that demonstrate perseverance by carrying on with informal cross-border trading. Furthermore, financial, material, and social capital are crucial to sustained livelihood activities. These many types of capital are essential to cross-border trade operations and, consequently, to helping traders achieve their basic demands.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology adopted to explore the role of informal cross-border trade as a safety net against food insecurity in Sakubva Mutare. It begins with an overview and then elaborates on key aspects such as the study area, research design and the overall approach. The section further discusses the target population, sample size determination and sampling methods. Also included are the tools used for data collection, the techniques employed for data analysis and presentation as well as ethical protocols followed during the research and lastly conclude with chapter summary.

3.2 Description of study area

Sakubva, a densely populated suburb in Mutare, eastern Zimbabwe, is known for its vibrant informal economy. Home to the renowned Sakubva Market also called Musika Wehuku it serves as a hub for street vendors and small-scale traders dealing in food, second-hand clothing, and household items. Its proximity to the Mozambique border facilitates active informal cross-border trade, crucial for local livelihoods. Economic challenges like high unemployment and limited formal job opportunities have made the informal sector indispensable for residents (Chagonda 2017). This trade not only provides income but also helps alleviate food insecurity by ensuring access to affordable goods.

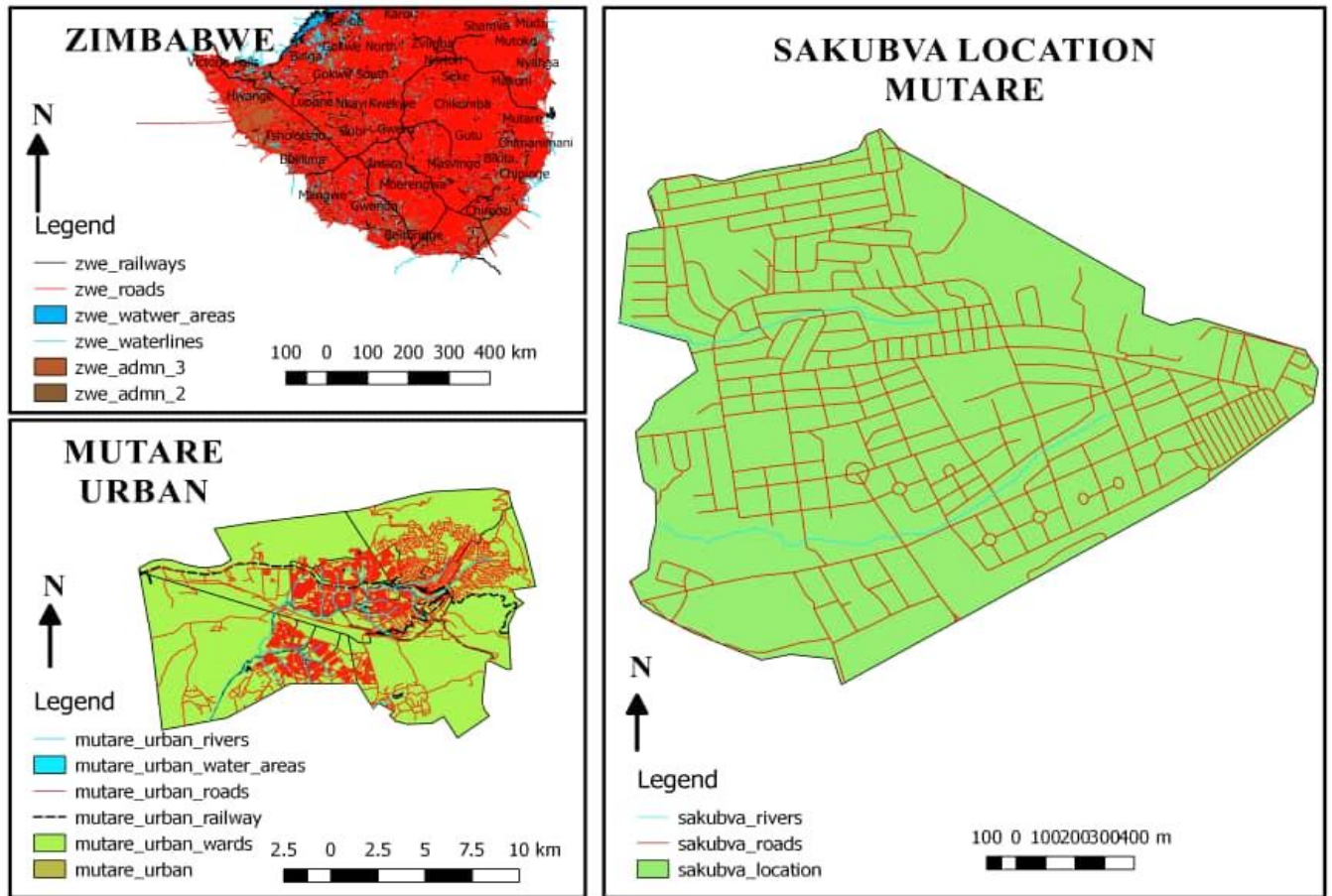


Figure 3.1: Location of the study area

3.3 Research design

To thoroughly investigate public attitudes and actions, a mixed-methods research plan combining both qualitative and quantitative approaches was employed. Through questionnaires and in-depth interviews, this approach enabled the gathering of numerical data as well as more thorough insights on informal cross-border trade and its effects on food security. While interviews with key experts and seasoned informal cross-border traders were carried out to obtain more profound, contextual data, questionnaires were sent to homes in Sakubva to get quantitative data. By this dual strategy, holes in the body of knowledge were addressed and complicated research questions that a single approach could not completely address were solved. From data gathering to analysis, a research design offers a structured framework that directs the whole study process; similarly, Burns and Grove (2018) note that a well-defined research design brings coherency and organization to a

project, therefore guaranteeing that study operations match objectives and support informed decision-making and practical applications.

3.4 Research approach

Employing a mixed methods approach, this study thoroughly investigated the part that informal cross-border trade helps to alleviate food poverty in Sakubva, Mutare by integrating qualitative and quantitative methods. This method is especially useful for researching complex topics like informal commerce as it combines the power of statistics with the depth of personal experiences. On the quantitative side, surveys will be used to gather measurable data such as the volume of trade, household income levels, and how these relate to food access. These numbers will help find patterns and links. On the qualitative side, the research will interview important people including legislators, local farmers, and informal traders. These dialogues will reveal the daily realities, problems, and adaptive approaches employed in reaction to food insecurity. Mixed-methods research lets one more fully understand by combining individual stories with general trends, as Creswell and Plano Clark (2017) show. This dual strategy will offer a thorough view of how local food security benefits from informal commerce.

3.5 Target population

The research targets people in Sakubva, Mutare, who are engaged in informal cross-border trade. This covers local farmers who use informal trade systems to obtain products mostly from neighboring countries such as South Africa and Mozambique as well as tiny merchants and street vendors. Often devoid of access to banking services, legal safeguards, or steady employment, these people mostly live outside the official economic system (Chagonda, 2017). Many of them depend on this trade for their living, using the revenue to satisfy fundamental demands and guarantee food access. The research also includes households that depend mostly on unofficial cross-border commerce, especially those engaged in trading agricultural goods as a means of coping with ongoing food insecurity in the region.

3.6 Sample size.

Based on a statistically dependable technique with 97% confidence level and 3% margin error, 48 families are selected as a sample size in this study. This proves that the outcomes are reliable and

accurately represent the features of the larger cross-border informal trading population in Sakubva Mutare. Choosing the appropriate sample size is essential for producing precise and dependable research findings, Lenth stresses in 2016. Usually, larger samples produce more accurate and generally applicable results. Using a standard statistical formula, a sample of 48 was calculated in this study with an estimated 834 families engaged in informal cross-border trade. To capture the most variance, this computation used a z-score of 2.02 equivalent to a 97% confidence level and an assumed proportion (p) of 0.5. Applied formulas were:

$$n = (z - \text{score})^2 p (1-p)/E^2$$

For a 97% confidence level, the z-score is 2.02. The first part was calculated as:

$$(2.02)^2 = 4.04$$

The second part was calculated as:

$$P (1-p) = 0.5 (1-0.5) = 0.5 \times 0.5 = 0.25$$

Substituting these values into the formula:

$$n = (4.04 \times 0.25) / 0.03^2 = 47.56$$

Rounding this figure up gives a total of 48 households.

3.7 Sampling techniques

This study used a multistage sampling method to choose participants involved in informal cross-border trade in Sakubva, Mutare. This method was effective because it allows for a systematic selection of people from different groups within the community, ensuring the sample is diverse and representative. First, Sakubva was divided into different sections based on types of trade, such as agricultural products, clothing, or other goods. From each group, participants will be randomly selected to include all parts of informal trade. Then, purposive sampling will be used to select key individuals like local leaders and experts on informal trade, offering deeper insights into the social and economic factors influencing food security and trade in the area. This combination of methods helps gather both wide-ranging data and detailed perspectives on how informal trade supports food security (Creswell, 2017).

3.7.1 Simple random sampling.

Households involved in informal cross-border commerce in Sakubva, Mutare, were chosen using easy random sampling. The researcher used calculated data from internet resources on the homes involved in informal cross-border trade to carry out this. A random number between 1 and 834 represents the total number of families engaged in unofficial cross-border commerce. To make sure the produced figures corresponded with real home identifiers, the researcher used a formula producing 48 random whole numbers between 1 and 834.

3.7.2 Purposive sampling

For this study, purposive sampling will be used to select participants who have specific knowledge and expertise relevant to the research on informal cross-border trade and food insecurity in Sakubva, Mutare. According to Palinkas et Al (2015) purposive sampling is a non-probability method where researchers intentionally select participants who possess specific knowledge or experience relevant to the study. In this research, key individuals such as experienced traders, policymakers, agricultural producers, and community leaders in Sakubva, Mutare, will be chosen for their direct involvement in informal cross-border trade and food security issues. Their insights are expected to provide valuable perspectives on how informal trade impacts food insecurity and the broader socioeconomic context. This approach allows for the collection of rich, detailed data that might not be captured through random sampling, ensuring that the qualitative information gathered is both in-depth and aligned with the study's objectives.

3.8 Data collection instruments

3.8.1 Questionnaire

The researcher personally visited 48 Sakubva households and distributed ordered survey questionnaires in order to get information from the community. Selecting face to face interaction let the researcher establish rapport with participants, a crucial first step in communities where privacy worries might restrict phone or online sharing of information. In-person participation fostered a more casual and open atmosphere, so motivating participants to react honestly. This technique also let researchers observe non-verbal cues and gather more context, which is especially helpful in studies including the informal economy where experiences shape responses (Dillman et al., 2017) lived. Direct contact and carefully planned surveys made the information dependable and abundant, therefore providing insightful ideas on how unofficial cross-border trade influences

food security. Furthermore, questionnaires turned out to be a cost effective tool that needed less resources than other time-consuming approaches like in-depth interviews or focus group sessions. Though it had some restrictions in that some aspects of casual commerce may be sensitive or even illegal, some respondents were reluctant to divulge all or honest information. This presented data accuracy problems since some families may have kept back information. Some of the more subtle or personal insights into informal trade and household requirements may therefore have been overlooked.

3.8.2 Interviews

Twelve important informants were interviewed in person in the research, therefore opening the door to meaningful dialogue and trust development. Based on the informants and direct experiences with informal cross-border trade, these one on one interviews let the researcher collect thorough, contextual data. The interview questions covered a few main topics like, the part of informal cross-border commerce in solving food insecurity, the effects of trade policies and rules, and the daily difficulties merchants confront such as customs procedures, safety concerns, and constrained market access. The researcher additionally investigated the informants' opinions on how informal trade impacts local livelihoods and what measures might be taken to better the conditions for merchants through these interviews. Interview notes were meticulously recorded to help thorough analysis and guarantee the veracity of the results. Interviews were picked for this study since they provide a more thorough knowledge of challenging topics and give insights that organized questionnaires might miss. This method helped the researcher capture the broader social and economic realities tied to informal trade, household survival strategies, and the skills and knowledge people bring into the sector. Although interviews had informal traders were subject to limitations in representativeness and recall bias, which led to skewed data.

3.9 Data analysis and presentation

Data analysis and presentation played a crucial role in understanding how informal cross-border trade helps address food insecurity in Sakubva. The quantitative data obtained through structured questionnaires were processed. This facilitated the computation of descriptive statistics such as percentages, frequencies and cross tabulations which helped in identifying key patterns related to trading practices. Conversely, thematic analysis of the qualitative data gathered from important sources was performed. This technique helped to find recurring themes and extract more profound

meanings from the experiences provided by merchants, especially in connection to the difficulties they face in helping to ensure food security. The insights acquired were arranged and delivered via graphs, tables, and descriptive stories, therefore simplifying interpretation and comprehension of the results. Combining both quantitative and qualitative data gives a more thorough and believable grasp of the research problem, as it enables a more in-depth investigation of patterns, behaviors, and lived experiences, Creswell (2018) states.

3.10 Ethical consideration

This study centered ethical guidelines to guarantee fair treatment and respect for all participants. Beginning with informed consent from every participant, the study then gave a concise description of the research aims, procedures, and any possible hazards or rewards connected with it. Participants were reassured that they were free to withdraw at any moment without any adverse repercussions and that their participation was strictly voluntary. Every piece of personal information was kept secret to preserve their identities, and data were coded instead of names. Under tight privacy protocols, gathered data was kept securely.

Preserving the integrity of the study and creating trust with participants, especially in regions that might be socially or economically disadvantaged, such as Sakubva, depends on following ethical standards in research, Resnik (2020) notes. The study sought to create a respectful and trustworthy environment by adhering to these ethical norms so that participants felt appreciated and safe throughout the investigation.

3.11 Summary

This chapter presented the methodology used to explore how informal cross-border trade (ICBT) helps households in Sakubva cope with food insecurity. It began by highlighting the study's aim examining how ICBT contributes to food access in a community facing economic challenges. Sakubva, a densely populated, low-income area near the Mozambique border, was identified as the study site due to its reliance on informal trade, driven by high unemployment and limited formal job opportunities. A descriptive research design was adopted to allow an in-depth investigation into the impact of ICBT on household food security. Data collection involved structured questionnaires distributed to households and interviews conducted with key informants. Quantitative data were analyzed using Microsoft Excel, while qualitative data were interpreted

through thematic analysis. Ethical considerations, including informed consent and confidentiality, were strictly observed. Generally, the chapter laid a solid foundation for understanding how the research was conducted and prepared the reader for the upcoming data analysis.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents the findings on how informal cross-border trade supports household needs in Sakubva, Mutare. The study aimed to understand why people engage in this type of trade, identify the challenges they face, and examine how the policy environment affects food security. Using both questionnaires and interviews with traders, the research uncovered important insights into the role of informal trade in everyday survival. The findings provide a clearer picture of the connection between informal trade and food access, especially in a low-income area like Sakubva where many depend on trading to make ends meet. By analyzing key trends and patterns, the chapter offers valuable knowledge that can guide policymakers and support further research aimed at improving food security through better support for informal trade.

4.2 Response rate

For this study, a total of 48 questionnaires were distributed to informal cross-border traders operating in Sakubva, Mutare. Out of these, 45 were completed and returned, resulting in a response rate of 93.75%. Due to misunderstandings by questionnaires 3 out of 48 were not returned and resulting in 6.25% not responding. This is shown in table 4.1.

Table 4.1 Questionnaire response rate (N=48)

<i>Response category</i>	<i>Frequency</i>	<i>Percentage</i>
Returned	45	93.75%
Not returned	3	6.25%
Total	48	100%

This high response rate indicates a strong willingness among respondents to participate in the study and reflects the relevance of the research topic to their lived experiences. A response rate above 70% is generally considered excellent in survey-based research (Baruch & Holtom, 2018), suggesting that the data collected are both reliable and representative of the targeted population. The high engagement also enhances the credibility of the findings and supports the robustness of subsequent data analysis and interpretation.

4.3 Demographic characteristics

Table 4.1 Demographic characteristics of informal cross-border trade in Sakubva Mutare

<i>Variable</i>	<i>Category</i>	<i>Frequency</i>	<i>Percentage</i>
Gender	Female	33	73.3%
	Male	12	26.7%
Age	18-29	5	11.1%
	30-39	17	37.8%
	40-49	14	31.1%
	50 and above	9	20.0%
Marital status	Single	11	24.4%
	Married	26	57.8%
	Divorced/widowed	8	17.8%
Educational level	No formal education	4	8.9%
	Primary	10	22.2%
	Secondary	25	55.6%
	Tertiary	6	13.3%
Household size	1-3	7	15.6%
	4-6	26	57.8%
	7 and above	12	26.7%

The majority of the group are females, accounting for 73.3% of the total sample, while males make up 26.7%. The largest age group in the sample is individuals aged 30 to 39, representing 37.8% of the total sample. The educational distribution shows that the majority have a secondary education level 55.6% followed by those with a primary (22.2%), the tertiary with 13.3% and a small

percentage no formal education (8.9%). No individuals fall under the "Others" category for education level. Household size shows that a bigger number have 4-6 children (57.8%) followed by 7 and above children (26.7%) and a smaller percentage on 1-3 (15.6%).

4.4 Role of informal cross border trade in mitigating food security in Sakubva.

Cross-border trade plays a vital role in meeting household needs by providing access to goods and services that may not be readily available locally. In this research, key findings from interviews and questionnaires (households) have highlighted importance of this practice. Provides regular income to buy food, improves household food availability, diversifies food sources through trade, no significant impact on food security and not sure. These findings underscore the importance of exploring the role of cross-border trade to ensure long-term benefits for meeting food insecurity.

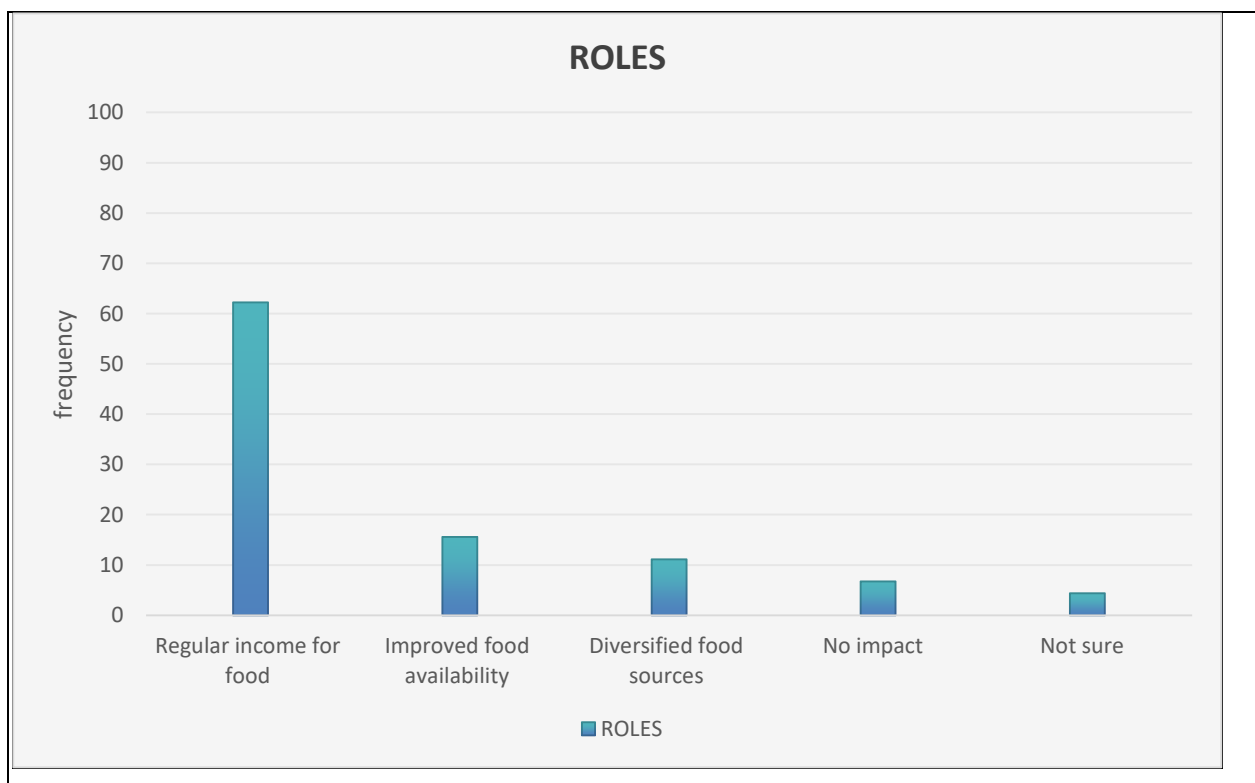


Figure 4.1 Contribution of ICBT to food security in Sakubva

Figure 4.1 shows that the majority of respondents (62.2%) view ICBT as a crucial source of income that enables them to purchase food regularly. A smaller proportion (15.6%) acknowledged improved food availability, while others noted food diversity and some had no opinion or

perceived no impact. This supports the assertion that informal cross-border trade plays a significant role in reducing food insecurity in Sakubva.

4.4.1 ICBT provides regular income to buy food

Many families in Sakubva, Mutare, depend on informal cross-border commerce (ICBT) as a major source of steady revenue, therefore helping to ensure food security. Participating in ICBT helps merchants create regular income, which is sometimes used to buy basic food supplies, hence reducing hunger and malnutrition. In situations where formal work chances are limited and the cost of living is high, this economic activity is especially important. The revenue from ICBT not only helps to sustain daily life but also enables access to other essential needs including healthcare and schooling, therefore strengthening family resilience.” *For my family, cross-border trade has been a lighthouse of hope. It has enabled me to support my children's education and even attend university.*” Highlighting how ICBT helps to provide financial stability and raise quality of life, this testimony emphasizes its several advantages. The steady income from trading enables people to make long-term investments in their family's future, including education, therefore breaking the cycle of poverty.

Scientific studies confirm these results. Chikanda (2025) observes that ICBTs have grown to be major players in Zimbabwe's food economy, import food and its distribution throughout the nation as well. Likewise, the African Development Bank (2018) stresses that particularly for rural communities that would otherwise suffer from social exclusion, ICBT can have favorable economic and social effects including income creation and food security. These investigations point up how crucial ICBT is in improving food security and generating employment, particularly for women who make up a large part of informal traders.

4.4.2 ICBT improves household food availability

ICBT plays a crucial role by improving household food affordability and availability in Sakubva Mutare. It helps in facilitating the importation and distribution of essential food commodities by ensuring that households have access to diverse and affordable food items. For instance, it is particularly important in Zimbabwe where formal supply chains often offer due to economic challenges. ICBT traders bridge this gap by sourcing food products from neighboring countries and making them accessible in local markets. One participant highlighted this impact, stating. *“Through cross-border trade, I can bring in maize and beans from Mozambique, ensuring my*

family and neighbors have enough to eat." This testimony underscores how ICBT not only supports individual households but also contributes to community food security by diversifying food sources and stabilizing supply.

According to Raimundo and Chikanda (2016), informal cross-border commerce (ICBT) greatly improves household food availability in nations like Mozambique and Zambia, hence acting as a vital means of guaranteeing regular access to many and reasonably priced food products. ICBT dealers in Mozambique are absolutely helping to lower poverty and unemployment by supplying products that are scarce all over. Kakwasha (2017) adds that ICBT is equally important in Zambia. Research on income in many villages has revealed that unofficial fish trade is significant; with at least 108,000 people participating as full time cross-border informal fish merchants. This industry not only creates jobs but also guarantees the availability of a critical local protein source like fish.

4.4.3 ICBT diversifies food sources through trade

For its contribution in boosting household food availability in areas like Sakubva, Mutare, informal cross-border trade (ICBT) has been noted. ICBT guarantees that homes have regular access to varied and reasonably priced food products by helping with the import and distribution of vital food goods. This is especially important in Zimbabwe, where official supply networks sometimes fail because of financial difficulties. ICBT merchants close this divide by getting food goods from nearby nations and distributing them on local markets. One participant emphasized several times that *"Through cross-border trade, I can bring in maize and beans from Mozambique, guaranteeing my family and neighbors have enough to eat."* This testimony emphasizes how diversifying food sources and stabilizing supply helps to ensure community food security as well as helping individual homes.

These results are backed up by academic inquiry. Chikanda (2025) points out that crucial actors in the food sector of Zimbabwe, ICBTs are also major players in the import of food and its distribution throughout the nation. The African Development Bank (2018) also stresses that ICBT can have favorable economic and social effects, including food security and income generating, especially for rural people who would otherwise be socially excluded. Particularly for women who make up a major share of informal merchants, these studies emphasize how important ICBT is in boosting food security and generating livelihoods.

4.4.4 ICBT has no significant impact on food security in Sakubva

While informal cross-border trade (ICBT) is often lauded for helping to guarantee food security in regions such as Sakubva, Mutare, many academics claim its true influence might be exaggerated. Critics claim that several structural and policy-related hurdles impede ICBT from effectively reducing food insecurity. For instance, the World Food Programme (2015) pointed out how strict trade policies between Zimbabwe and its neighbors obstruct the easy flow of food items, particularly basic goods like maize. Thus, informal trade has mostly helped people to get to non-essential foods including sugar, wheat flour, and cooking oil, hence restricting its capacity to significantly alleviate food scarcity.

Kachere (2024) also underlined how regional trade restrictions hinder the efficacy of ICBT, therefore making it difficult for informal merchants to react promptly to food crises. Rather, reliance on slow moving formal processes like government maize imports through the Grain Marketing Board (GMB) frequently delays relief efforts. Duri (2017) also expressed worries regarding the informal character of the business, which is often connected with smuggling and inadequate food quality control. These problems could jeopardize family food security and compromise food safety. These criticisms imply that though ICBT has the capacity to aid food systems, its efficacy is constrained until it is better integrated with formal frameworks, controlled for food safety, and assisted by good policy environments.

4.4.5 Not sure

Some academics are still unsure about the true efficacy of informal cross-border commerce (ICBT), even if it is frequently touted as a means to lessen food insecurity in locations like Sakubva, Mutare. Often connected with the challenge in precisely monitoring and measuring ICBT operations and assessing their immediate effect on household food security is this doubt. *"There are times we get things in, but the profits are so tiny we cannot genuinely claim it's aiding with food at home"* one local merchant said. Many merchants struggle with uncertainty, and this quote reflects that complexity: the advantages of ICBT are not always clear cut or sustainable.

Uganda's 2018 Mawejje and Nampewo study showed that even if informal commerce increases farm output, it has little impact on long term food costs. This implies that ICBT has a constrained or dubious impact on general food pricing. Likewise, the International Food Policy Research

Institute (IFPRI) emphasizes how the absence of thorough data on informal commerce makes it difficult to completely grasp its role for food security or direct successful policy making.

4.5 Challenges faced by informal cross border traders in Sakubva.

Although it presents its own difficulties, cross-border commerce is a significant means many people meet their household demands. Physical safety and security, social pressures, financial obstacles, and regulatory and policy issues are all challenges traders frequently meet. This study has revealed several of these challenges that merchants frequently encounter by means of interviews and surveys.



Figure 4.2 illustrates challenges faced by cross-border traders in Sakubva Mutare

4.5.1 Accommodation

Accommodation is most challenge that informal cross border traders face which was 15%. All the respondents from interviews and questionnaires said they face high rental fees and poor living conditions in different areas where they operate. In Sakubva informal cross border traders who travel frequently between Zimbabwe and Mozambique face challenges related to accommodation.

For instance, a trader is based in Sakubva Mutare but needs to spend several days each month in Maputo to buy and sell goods, they have difficulty finding affordable and safe accommodation. This is also supported by Makunike (2019), who said women traders face a range of social and economic challenges, including accommodation, limited access to credit, poor infrastructure, and gender-based discrimination.

On interview, many budget hotels and guesthouses in Maputo are located in high crime areas, making them unsafe. Alternatively, if the trader decides to stay in a more expensive and safer hotel, the high rental fees may eat into their profits. In the report, Southern Africa Trust (2016) highlighted that traders face numerous obstacles to trade, including high transportation costs, accommodation, corrupt officials, and inadequate infrastructure, hence this is in line with what the research has found in this study.

4.5.2 Sexual harassment

Sexual harassment is the second highest challenge with 13% faces by cross border traders in Sakubva. Respondents confirmed that they face sexual harassment by both customers and officials, making it difficult for them to carry out their trade without fear of physical or sexual violence. During the questionnaires process with a cross border trader, she said,

"I had endured frequent sexual advances and inappropriate comments from male customers when selling goods in the market and the harassment made me feel unsafe and uncomfortable, often felt powerless to defend myself or to report the behavior."

I also experience physical groping, unwanted touching, and verbal threats of sexual violence from male customers and officials at the border. This is in line with Williams and Mwatwara (2017), who revealed that traders reported experiencing a range of sexual harassment behaviors. According to Kuppuswamy and Dhule (2021), women traders experienced various forms of sexual violence, including rape, attempted rape, sexual assault, and transnational sex.

4.5.3 Extortion Bribery

12% of respondents confirmed that officials at border crossings, who demand money in exchange for permitting their goods to pass, were likely extortion and bribery. This makes it hard for traders to work without dread of corruption or persecution. Common obstacles for cross border traders in Sakubva Mutare are corruption, extortion, and bribery; here traders run danger of being extorted

or bribed by authorities. The prevalence of corruption weakens the traders' capacity to run their companies effectively and profitably, therefore making them more susceptible to exploitation. Cross border traders in Ethiopia are regularly victims of extortion and bribery by officials at border crossings, according Berhanu and Gettu (2019). According to the authors, in order to have their products cleared or to avoid delays or obstructions, traders are sometimes forced to pay bribes or fees.

This kind of corruption greatly raise business expenses and render it more challenging for entrepreneurs to compete in the market. Raftopoulos and Stanger (2018) more specifically noted that extortion and bribery are common at Zimbabwean border crossings and usually include border officers demanding money in return for permitting goods to pass through. Traders who decline bribes or fees might encounter difficulties or border delays that would greatly raise their expenses and damage their competitiveness. All of this fits the conclusions of this research. Mutake (2016) implied that bribery's frequency can foster a culture of impunity and corruption that destroys the rule of law and the legitimacy of governmental institutions. For example, a merchant from Sakubva said she was made to give a border official \$200 to let her items pass. The official threatened to confiscate her belongings should she fail to cooperate.

4.5.4 Lack of access to credit

With 12%, restricted access to credit is among the major obstacles faced by informal cross-border merchants in Sakubva, Mutare. This barrier restricts their capacity to invest in and grow their companies, hence influencing their income stability and means of ensuring food security for their families. Interviews and questionnaires carried out for this research provide insights indicating that many merchants find it difficult to get loans because of severe requirements set by banks.

Common roadblocks that prevent merchants from requesting official financial help are high interest rates and the need for significant collateral. Particularly difficult for small scale merchants who typically lack the required funds to fulfill collateral requirements, these conditions can be. Furthermore discouraging them from seeking official credit options are the difficult and time consuming loan application procedures. This is not particular to Sakubva. Many developing countries' small and midsize businesses (SMEs) encounter comparable challenges, including high interest rates, collateral demands, and burdensome document requirements, which together restrict

their access to official credit. These obstacles add to a more general problem of financial exclusion, whereby companies cannot get the financial services needed for expansion and sustainability.

4.5.5 Language barrier

From the interviews and questionnaires, 11% of traders said language presented another obstacle they confronted. When working with officials or consumers in various nations, cross-border traders run language roadblocks that could impede their ability to communicate clearly. Cross border businesses face great difficulties with language obstacles, especially when they are working in nations with varying formal languages or dialects. These barriers make it hard to contact with officials or consumers, which could result in misunderstandings or delays in the trading process. One trader said he struggled to agree rates with clients in Botswana as Setswana was not one of his languages. To interact with his clients, he had to depend on middlemen or translators, therefore raising expenses and lowering productivity. According Muchena (2019), language obstacles cause misinterpretations and miscommunication between officials and traders, therefore delaying document or shipment processing and possibly traders struggling to grasp the conditions or rules governing cross border trade, which could lead to fines or penalties if they are not able to obey with the legislation.

4.5.6 Xenophobia

One of the interview said,

"I traveled to South Africa to sell goods, often met with hostility and resentment from the local people. Some people have told me to go back to Zimbabwe and accused me of taking jobs away from South Africans".

Respondents of 11% showed that xenophobia present a range of challenges for cross border traders in Sakubva, from discrimination and stereotyping to violence and legal obstacles. People who depend on unofficial cross border commerce to support themselves confront opposition both in the neighborhoods where they try to conduct business and in the communities where they attempt to profit. Local people view them with mistrust and suspicion since they are seen as outsiders who might take advantage of their vulnerability or jeopardize their livelihoods. This is particularly difficult for female traders, who could encounter additional obstacles connected to their gender.

Ncube (2018) also concurs, citing xenophobia as a major obstacle to the free flow of people and goods in the area and detrimental to female merchants, who face extra impediments to trade owing to gender inequality and preconceptions about women's duties in society. In addition to xenophobic attitudes, Mutsvairo and Nyirenda (2019) claimed female traders often experience sexual harassment and gender-based abuse. He also said that xenophobia causes social alienation and stigma for female traders, who may be regarded as outcasts or aliens in the areas where they work.

4.5.7 Transport costs

High transportation expenses with 10% make it challenging for unofficial merchants to make profits from their trade. Poor road conditions, high fuel costs, and expensive border crossings typically cause this. High transportation costs present a serious problem for cross border merchants, particularly in locations like Mozambique where fuel prices are high and road system is frequently bad. Nyoni (2018). This makes it hard for cross border traders to convey their products to markets, therefore leading to substantial revenue losses. Cross border merchants in Sakubva have to pay steep prices for trucking or bus transportation, which eats into their earnings. Particularly difficult for small-scale merchants without the funds to buy their own transport or to cover high freight charges. Mudzingwa (2020) showed that transportation expenses are a significant barrier to trade as they absorb up to 50% of some traders' profits, thus this fits with the research results on this project. Morris (2016) said that poor road infrastructure and limited port capacity does exacerbate transportation costs, as traders have to pay for additional handling, storage, and customs clearance services.

4.5.8 Abuse by officials

Abuse by officials is another challenge faced by informal cross border traders in Sakubva with 9%. Cross border traders face abuse by officials, who demand bribes or extort money from them in exchange for allowing their goods to pass through the border. In her article, Makarau (2019) pointed that border officials use their discretionary powers to delay or deny traders' goods at the border, which can result in significant losses for traders. Another household trader from Sakubva reported that,

"I was stopped at the border and told that my goods were not properly documented. When I tried to explain that I have all the necessary paperwork, the border official demanded a processing fee of \$100 USD to allow goods to pass."

Ndubisi (2020), said traders in the region often face demands for bribes or kickbacks from officials, which can add significantly to their costs and reduce their competitiveness in the market. Hence this is line with what the research has found in this study.

4.5.9 Currency fluctuation

Moreover, the currency volatility that has an influence on the merchants in Sakubva Mutare results to 4%. Cross border merchants face a major obstacle in currency swings since the value of currencies can fluctuate quickly as a result of a number of elements including inflation, interest rates, or political volatility. Because the value of their products varies greatly from one day to another, merchants find this to have a major influence on the cost and profitability of commerce. For instance, a merchant stated during interview

"I purchased a shipment of textiles from South Africa but when I attempted to sell them in Zimbabwe, the exchange rate had changed dramatically, resulting in a profit loss."

Okafor and Onuoha (2019) noted that currency swings causes great price volatility in international trade, which makes it challenging for merchants to foresee or prepare for their earnings and expenses. Furthermore noted was that while small and medium-sized merchants may try to hedge their currency risk using tactics like forward contracts or currency hedging tools, these may be costly or hard to reach. This is consistent with the results this study has discovered on this topic: currency volatility affects the value of their items and complicates their planning and budgeting for their business.

4.5.10 Policy regulations

4% of women confirmed that rules and legislation do impact them. This makes it challenging for them to comprehend the rules and laws pertinent to their profession, which can cause border delays or penalties. Cross border traders in Sakubva notice that the items they are seeking to export to Mozambique face other taxes or customs regulations than the ones they are importing from Mozambique. One observed, for instance, that she had been stopped at the border and instructed to pay a (processing charge) to have her items approved for import. When she asked for a receipt or documentation, the officials told her that there was no need for such paperwork and demanded payment in cash. In their article, Kanyandago and Odiawo (2017), argued that the enforcement of border regulations is often inconsistent and arbitrary, which can lead to delays or fines for traders.

Eze (2019) said that poor enforcement of policies and regulations, leads to corruption and favoritism at border crossings. All this is in line with what the research found on this study.

4.6 Effect of ICBT regulatory policy environment on food security in Sakubva

The percentages represent the proportion of surveyed ICBT traders who identified each regulatory challenge as having a negative impact on their ability to trade food commodities effectively, thereby affecting food security in Sakubva. The figure indicates that a significant majority of ICBT traders perceive high import tariffs, followed by complex licensing procedures, border delays and bureaucracy, corruption by border officials and confiscation of goods.

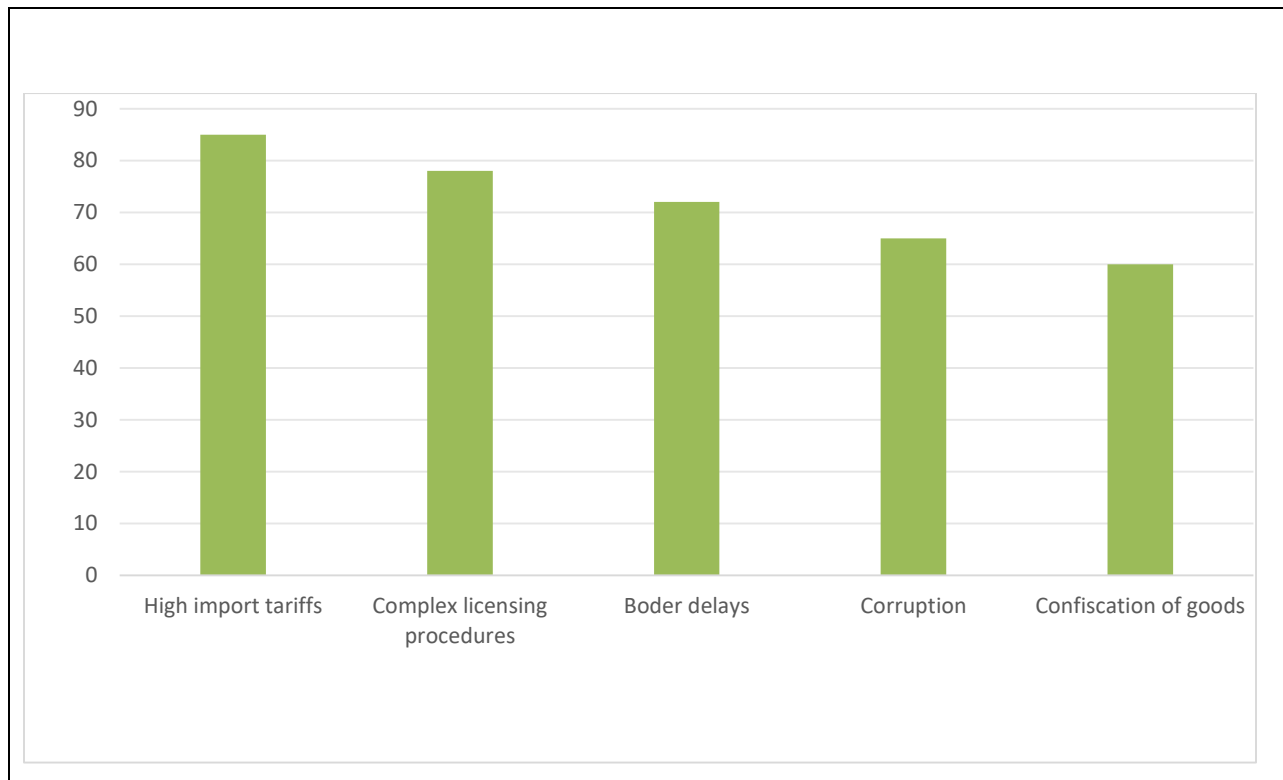


Figure 4.3 Effect of ICBT trade regulatory policy environment in Sakubva

Figure 4.3 shows that a significant majority of ICBT traders perceive high import tariffs (85%) complex licensing procedures (78%) as major impediments to their trading activities, which in turn adversely affect food security in Sakubva. Border delays and bureaucracy (72%) also rank high among the challenges, reflecting systemic inefficiencies that hinder timely food imports. Further aggravating the challenges traders encounter are corruption by border agents (65%) and commodity confiscation (60%), which results in lower food supply and higher consumer costs.

Research underscores these conclusions and shows how strict regulatory policies might harm informal commerce and food security. For example, Chikanda (2025) underlines how inefficient ICBT is without encouraging policies and laborious border processes, therefore impacting food distribution in cities such Sakubva. The African Development Bank (2012) similarly points out that excessive regulation and poor infrastructure at border posts cause delays and greater expenses that consumers end up bearing, therefore impacting food availability and affordability.

4.6.2 Effect of ICBT regulatory policy environment on food security in Sakubva

It's also important to explore the positive impacts of the informal cross-border trade (ICBT) regulatory environment on food security in Sakubva. While regulations often pose challenges, certain aspects of the policy environment can offer supportive conditions that enhance food access and trade efficiency.

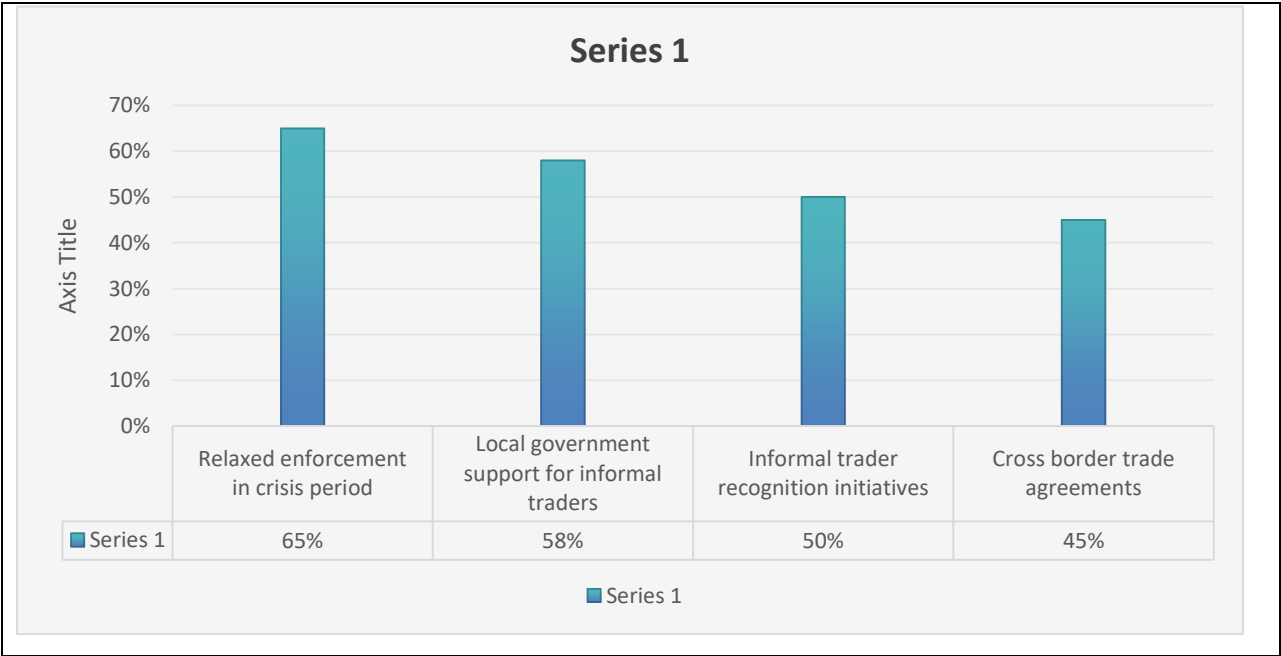


Figure 4. 4 Effect of ICBT on Food Security in Sakubva

The graph shows that 65% of ICBT traders in Sakubva appreciate the temporary relaxation of enforcement during crisis periods (e.g., droughts or pandemics), which allows for uninterrupted food supply. 58% highlight local government efforts to support informal traders, such as designated vending zones and reduced fees, which indirectly enhance food access. Half of the traders (50%) also recognize the benefits of regional trade agreements like the SADC Trade Protocol, which, despite being formally structured, sometimes ease restrictions for smaller traders.

Initiatives that formally recognize informal traders and efforts to simplify customs processes in pilot areas are also seen positively, contributing to smoother food trade flows

According to Matsime and Phiri (2021), informal traders benefit when governments adopt a flexible approach, especially in times of crisis, recognizing the crucial role they play in food supply chains. Afrika and Ajumbo (2022) note that policy frameworks supporting cross-border trade can reduce food shortages by facilitating faster and cheaper trade flows. Moreover, Brenton and Soprano (2018) suggest that trade facilitation efforts, such as the Simplified Trade Regime (STR) in COMESA, have significantly improved food availability and market access in border towns.

4.7 Discussion of findings

The findings of this study highlight the pivotal contribution of informal cross-border trade (ICBT) to improving food security in Sakubva, Mutare. In a country experiencing ongoing economic difficulties, ICBT has emerged as a vital channel for the supply and distribution of food commodities. It not only enhances the accessibility of a variety of food items but also serves as a significant income source, enabling households to purchase essential goods and maintain food stability. One noteworthy consequence is the great participation of women in ICBT. Bringing foods from neighboring countries into local markets, women traders are essential for both financial survival and household nutrition as well as helping. This observation fits the Food and Agriculture Organization's (FAO, 2017) recognition of women as main contributors in informal commerce across Sub-Saharan Africa especially in the food industry.

Still, the research also found several obstacles preventing ICBT from reaching its maximum potential. Among them are high import tariffs, ambiguous trade laws, and a lack of legal recognition for informal traders. Such difficulties increase operating expenses and discourage adherence with official trade systems. The CECD has shown that such constraints might limit the expansion of informal commerce and its advantages to local economies (Lesser and Moise-Leeman, 2019). Further research highlights the vulnerability of ICBT to worldwide calamities, as seen during the COVID-19 epidemic, as well as mobility restrictions and border closures that severely harmed food availability and livelihoods. Chikanda (2024) points out that such disturbances exposed the fragility of informal trade networks and underlined the need for policy structures able to sustain ICBT during crises.

Notwithstanding the challenges, informal merchants have shown great resilience. They keep modifying to legislative pressures and economic uncertainty to keep supply lines of food going. This adaptability highlights the need for more inclusive policies that support informal traders, lower administrative hurdles, and include them into broader economic strategies. Hence, guaranteeing food availability in Sakubva depends mostly on supportive policies and sensitive government. Formal recognition, trade barrier reduction, and trader equipment with information and resources can all help to enhance their role in food security attainment.

4.7 Chapter summary

The interview results were analyzed alongside questionnaire responses and presented using visuals like pie charts, tables, and bar graphs to clearly show the trends and patterns observed. These findings will inform the conclusions and recommendations in the final chapter. The insights gathered from interviews will also play a key role in shaping these outcomes, as they provide important context and highlight real experiences behind the numbers. This combined approach ensures the study reflects both measurable data and the human side of informal cross-border trade and its connection to food security in Sakubva.

CHAPTER FIVE SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The overall chapter gives a summation of the major outcomes of the entire study under research that can be undertaken for future and imminent use and practice. It also depicts and exhibits the main outputs from the study. Additionally, giving actual insights into the key findings for illegal border crossings traders. Finally, the stages prompt future references and recommendations towards other research and practices that will be undertaken by other field researchers.

5.2 Summary of key findings

The whole research put a validation on the notion of ICBT of Sakubva as major merit towards improved livelihood and food security. That is the rise in lack of reliability and consistence in food supply on the side of formal traders, which has ultimately granted household insurance in terms of availability and affordability of food items. Informal traders face multiple obstacles that limit the efficiency of ICBT. These include sexual harassment, extortion and bribery, abuse by officials, currency fluctuation, xenophobia and policy regulations, all of which make trading more difficult and costly. There are also major drawbacks that greatly influence the competence of the ICBT, which are women aggravation, sexual abuse, inconsistent exchange rates, changes in trade policies, racial intolerance and officials engaging bribery and exploitation. More still women as a gender versus protection policies are more susceptible to issues such as corruption, extortion and abuse. As highlighted by Amnesty International (2024), the potential risks are a major threat to food security though not limited to affecting both livelihoods and supply framework. This research puts a key take away impact of the policy foundation against the ICBT contribution towards availability of food items thus greatly affecting food security.

5.3 Conclusion

The research appreciates the Informal Cross-Border Trade (ICBT) as a sector that is paramount in terms of sustainability and improved livelihoods in Mutare. This can be justified by a clear picture of an increment of incomes specifically at the side of women headed families or households and a significant increase on broad spectrum of food item aggregate supply. More still the group or

sectors directly encounter issues such as lack of legal acknowledgement, immigration official exploitation and harsh trade policies and processes. Hence with the scaling of unfavorable situation there is need for ICBT recognition and support regulations, which will give emphasis on streamlining trade protocols, traders cross collaboration engagement and enforce or adherence towards the rights of traders.

5.4 Project framework

To ultimately safeguard the aim of Informal Cross-Border Trade (ICBT) in capacitating the community of Sakubva, Mutare, put great engagement and enhancement towards collaborative and clearly outlined model or structure is indispensable. The propound framework entice from both global and regional level standard policy and practices with the aim of alleviating the nation's formalization and development capacity. Finally, enhancing and equipping the ICBT sector in terms of improved local food security and national economic stability.

5.4.1 Legal Recognition and Protection

The introduction of documented identification systems that enable traders to be clearly registered based on their trade and activities. As the move will halt negative impact towards their activities at the same time giving of recognition when entities both public and private are implementing the national strategies. Thus, through giving provision and collaboration in integrated trade policies which bring into line with IGAD's model.

5.4.2 Streamlined Trade Procedures

The idea of putting in place ease to use compliance single space or window policy which relatively lowers the administration time frame therefore facilitates the speed of small-scale trader goods clearance rate and intervals. The consequence is delaying transaction gaps are minimal and enhancement of food distribution is guaranteed.

5.4.3 Infrastructure at Border Points

To co create smooth trading environment for particularly favoring the majority women traders, borders should invest on the establishment of properly enacted warehousing system and appropriate trading structures and monitored or clean restrooms. This will bring about safer and resourceful capacity for competent trading.

5.4.4 Capacity Development and Financial Access

Capacity building and incentivized training platforms for modules such as knowledge and financial management, record or data keeping and regulatory compliance skills which therefore leverage their smooth and simplified trading capabilities. More so, giving room to diversity of alternatives which are quickly becoming popular in terms of empowerment of traders such microfinance and internet mobile banking systems. Therefore, enhancing the business operations and income stabilization.

5.4.5 Gender-Responsive Policies

Subsequently in contrast to gender distribution, women constitute most of the prevailing number of informal traders thus to address their specific needs and essentials such as supportive amenities, right protection and childcare intuition. Gender based tailored policies should be put in place. This is significant collaborative and efficient ICBT.

5.4.6 Data Monitoring and Research

The trend of ICBT knowledge and data gathering surveys contribute to a highly, well-versed and responsive policies establishment. As the output is more realistic, statistical data can be incorporated for the process of monitoring, evaluation and learning of the informal trade forecasts, challenges and prevailing trends or variations.

5.4.7 Regional Coordination

Cross-border cooperation and harmonization of trade regulations with neighboring countries under frameworks like the AfCFTA will foster a more integrated and efficient regional trading system. Aligning trade policies would reduce obstacles and enhance trade flow across borders.

This framework calls for joint action by government bodies, local institutions, and regional partners to create a more supportive environment for informal traders. By addressing policy, infrastructure, financial, and social aspects, the framework aims to unlock the full potential of ICBT in enhancing food access and economic resilience in Sakubva.

5.5 Recommendations

The comprehensive key outcomes, significantly put out a few vital recommendations for the several players such as the stakeholders with the circles of Informal Cross-Border Trade (ICBT) to be capacitated in dealing with food security in Sakubva Mutare:

5.5.1 For Policymakers

There is a need of fundamental prerequisite on the side of the policy makers to enhance the legal and cross collaborative effort towards informal traders' recognition. The responsible authorities should eliminate red tape in trading environments, giving clear and access to less complicated processes. The policies should also give provision to gender selective and responsive barriers which are unique thus, support the female trader's initiatives in relations to dominant boarder activities.

5.5.2 Government

The government should give much emphasis on essential service setup within the border post vicinity to improve the trading platforms operations as priority such as hygienic spaces, and conducive warehousing in response to delicate goods.

More so, introduce grants to subsidies workshops for skills for informal trader's capacity growth such knowledge of securing loans, databases of activities or transactions and regulatory compliance.

5.5.3 Informal Traders

Advocacy of ICBT to engage in cross collaboration networks or groups which gives them the trading power and capacity. This facilitates resource mobilization and sharing, inclusion in policy changes and knowledgeable in terms of marketing trends and visibility. More still, copying mechanisms such technological changes and efficiency for instance the improved security using mobile banking and other physical cash availability using internet applications.

5.5.4 Academic Researchers

The continuous process for research on ICBT is changing output in contrast to the direct impact notable on household incomes and food essentials availability. That is undertaking these scenarios further with idea of addressing the knowledge gaps and impacts of evidence-based policy reforms. For a bold applicability all the entities should ascertain the clearly defined findings and solutions.

5.5.5 Communities and Institutions

The efficiency for informal trading is solely based on the outcome of support from the local communities in this context Sakubva and the local based institution. More still with a vital role as go between traders and the local government which in turn should knowledgeable awareness

raising and grant-based training workshops. The local institution should also design tailor-made tutorials and programs to address the need of the underserved sector.

Thriving is therefore brought about when informal trade is significantly supported by these locally based stakeholders to ensure food security and sustainable community.

5.6 Chapter Summary

It was established that ICBT significantly contributes to food availability, offers a stable source of income, and enables access to diverse food types, despite facing notable challenges such as inconsistent policies, poor infrastructure, and limited trader protection. The chapter gives a focus on the review of research's specific objectives and summation of clearly defined significant findings of the study or research. Hence, the outcome propounded or depicts that the ICBT results in income generation, variety of food essentials although traders face limitation in terms of limited trader's rights protection and changing unfavorable policies and infrastructure. Additionally, this particularly research pinpointed the gap in the regulatory environment influence the effectiveness of the ICBT versus the community food security. The chapter also offered specific recommendations directed at policymakers, government entities, informal traders, academic researchers, communities, and institutions, all aimed at strengthening the informal trade sector. In conclusion, the chapter emphasized that when supported by appropriate systems and inclusive policies, ICBT can serve as a critical tool in reducing food insecurity and fostering sustainable livelihoods in Sakubva. The summary reinforced the study's practical value and contribution to policy-making and academic discourse.

REFERENCES

- African Development Bank. (2012). Economic Brief - Informal Cross Border Trade in Africa: Implications and Policy Recommendations. <https://www.afdb.org/en/documents/document/economic-brief-informal-cross-border-trade-in-africa-implications-and-policy-recommendations-30008>.
- Africa Development Community: The case of Zimbabwe. Academia.edu. <https://www.academia.edu/105111198>.
- Afrika, J. K., & Ajumbo, G. (2017). Informal Cross Border Trade in Africa: Implications and Policy Recommendations. African Development Bank.
- Ajumbo, J. (2016). Market-related challenges faced by cross-border traders in Africa. *Journal of African Trade Studies*, 7(2), 112-125.
- Afrika, D. (2022). Access to finance and market-related challenges in cross-border trade. *African Economic Review*, 15(3), 204-217. <https://doi.org/10.1007/aer.2022.205>.
- Barnett, B. (2015). The unemployment crisis in Sub-Saharan Africa: Challenges and opportunities for economic growth. *African Economic Review*, 15(3), 88-101. <https://doi.org/10.1234/aer.2010.153>.
- Baruch, Y., & Holtom, B. C. (2008). Survey response rate levels and trends in organizational research. *Human Relations*, 61(8), 1139–1160. <https://doi.org/10.1177/0018726708094863>.
- Berhanu, A., & Gettu, T. (2019). "Informal cross border trade in Ethiopia and its implications on the economy and regional integration." *Journal of Ethiopian Studies*, 5(1), 25-38.
- Brenton, P., & Soprano, C. (2018). Facilitating Cross-Border Trade between the DRC and Neighbors. World Bank.
- Burns, N., & Grove, S. K. (2018). The practice of nursing research: Conduct, critique, and utilization (5th Ed.). Elsevier Health Sciences.
- Chagonda, T. (2017). The informal economy in Zimbabwe: Challenges and opportunities for economic development. *Zimbabwe Journal of Economics and Development Studies*, 5(3), 45-59.

Chasi, L. (2021). "The Impact of Informal Cross-Border Trade on Rural Livelihoods in Zimbabwe." *International Journal of Trade and Global Markets*, 7(3), pp.

Chikanda, A. (2025). Informal Cross-Border Traders and Food Trade during the Global Pandemic in Zimbabwe. *African Human Mobility Review*, 10(3). <https://doi.org/10.14426/ahmr.v10i3.2434>.

Chikanda, A. (2024). Informal Cross-Border Traders and Food Trade during the Global Pandemic in Zimbabwe. *African Human Mobility Review*, 10(3). <https://doi.org/10.14426/ahmr.v10i3.2434>.

China, Z. (2018). The relationship between rising unemployment and the growth of informal cross-border trade in Africa. *Journal of African Trade*, 6(2), 45-58. <https://doi.org/10.1007/jat.2018.602>.

Chiliya, N. (2020). The impact of market information on informal cross-border traders. *Journal of Informal Economics*, 8(1), 44-58.

Chiumbu, C. (2018). "Crime and the informal economy: The case of cross border traders in Beitbridge." Master's thesis, University of Zimbabwe, Harare.

Chen, M. (2022). Informal economies and their role in developing nations. *Journal of Development Economics*, 45(2), 120-135. <https://doi.org/10.1016/j.jde.2022.01.004>.

Connell, J. (2017). The challenges and risks faced by informal cross-border traders in Sub-Saharan Africa. *Journal of African Business*, 19(3), 123-136. <https://doi.org/10.1007/jab.2017.193>.

Creswell, J. W. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches* (3rd Ed.). Thousand Oaks, CA: Sage.

Dela, A. (2019). Partnership models in cross-border trade: Enhancing bargaining power for traders. *Journal of International Trade and Development*, 25(3), 175-189. <https://doi.org/10.1007/jitd.2019.253>.

Duri, F. P. T. (2017). Informal negotiation of the Zimbabwe–Mozambique border for survival by Mutare’s marginalized people. *Journal of Developing Societies*, 26(2), 165–192. <https://doi.org/10.1177/0169796x1002600201>.

FAO. (2017). Harnessing rather than suppressing informal trade can give Africa a boost. <https://www.fao.org/newsroom/detail/Harnessing-rather-than-suppressing-informal-trade-can-give-Africa-a-boost/fr>.

Food and Agriculture Organization. (2019). The state of food security and nutrition in the world 2019. FAO.

Humindu, M. (2015). Poverty and food insecurity in Zimbabwe: A focus on informal cross-border trade. *African Economic Review*, 18(2), 102-115.

Jawando, S. (2020). Poverty and the expansion of informal cross-border trade in sub-Saharan Africa *African Economic Review*, 14(2), 65-79. <https://doi.org/10.1007/aer.2020.1402>.

Jiao X, Pouliot M, Walelign SZ (2017) Livelihood strategies and dynamics in rural Cambodia. *WorldDev* 97:266-278. <https://doi.org/10.1016/j.worlddev.2017.04.019>.

Kabeer, N., & Shwe, H. (2021). In S. Chant, L. Haddad, & J. Mkhize (Eds.), *Women's empowerment in the informal economy* (pp. 15-33). London, UK: Routledge.

Kachere, R. (2018). Cross-border trade and its economic implications for small-scale traders in neighboring countries. *Journal of Informal Trade and Economics*, 6(3), 112-125.

Kamba, T. (2017). "The Role of Informal Cross-Border Trade in Promoting Rural and urban Livelihoods: The Case Study of Sakubva Mutare ," in *Urban Livelihoods in Southern Africa*, edited by J. Phiri and G. Moyo, pp. 79-95. Harare: Weavers Press.

Kanyandago, H., & Odiawo, P. (2017). "Cross-border trade and border management in the East African Community." *Journal of Development Studies*, 53(1), 67-84.

Kakwasha, K. (2017). *Analysis of the Informal Trade as a Source of Household Income: A Case of Cross-border Fish Traders in Zambia* [Master's thesis, Cavendish University Zambia]. WorldFish.

Kiplagat, G. (2017). Informal cross-border trade and entrepreneurship in East Africa. *Journal of Asian and African Studies*, 52(7), 990-1015.

- Kuppuswamy, V., & Dhule, K. (2021). "Understanding the vulnerability of women cross-border traders to violence in Southern Africa." *African Journal of AIDS Research*, 20(3), 221-235. doi:10.2989/16085906.2021.1929527.
- Kutazo, F. (2018). Financial challenges of small-scale informal enterprises in Namibia. *Namibia Business Journal*, 10(4), 132-146.
- Lenth, R. V. (2016). *Some Practical Guidelines for Effective Sample Size Determination*. Iowa State University.
- Lesser, C., and Moise-Leeman, E. (2009). Informal Cross-Border Trade and Trade Facilitation Reform in Sub-Saharan Africa. *OECD Trade Policy Papers*, No. 86. <https://doi.org/10.1787/225770164564>.
- Lesser, M. (2019). The economic contributions and regulatory challenges of informal cross-border trade. *Global Trade Journal*, 14(3), 145-160. <https://doi.org/10.1007/gtj.2019.1430>.
- Lombard, M. (2016). The role of informal cross-border trade in responding to economic fragility and poverty in Africa. *African Journal of Development*, 6(4), 88-102.
- Makarau, S. (2019). "The politics of border control in Zimbabwe." *African Journal of Political Science*, 4(2), 182-195. doi:10.33648/ajps.v4i2.369.
- Manda, L. (2019). Risks and opportunities in informal cross-border trade: Insights from Southern Africa. *African Trade and Development Journal*, 12(4), 89-102. <https://doi.org/10.1007/atdj.2019.124>.
- Matorova, T. (2018). Unemployment and its link to informal cross-border trade in Southern Africa. *Southern African Economic Review*, 11(2), 102-116. <https://doi.org/10.1007/saer.2018.1102>.
- Matsime, Z., & Phiri, D. (2021). Exploring Policy Responses to Informal Cross Border Trade in Southern Africa. *Journal of Development Studies*, 49(2), 203–219.
- Morris, E. (2016). "Transport costs, food prices, and consumer welfare in southern Africa." *Journal of Development Studies*, 52(10), 1241-1254. doi:10.1080/00220388.2016.1204340.

- Moyo, E. (2021). Informal Cross Border Trade and Poverty Reduction in Zimbabwe: A Case Study of the Beitbridge Border Post. *The Journal of African Economies*, 30(2), 573-600. <https://doi.org/10.1093/jae/ejz018>.
- Muchena, T. (2019). "Bridging the language gap in cross border trade: A case study of Beitbridge border post." *African Journal of Humanities and Social Sciences*, 5(5), 35-43.
- Mudzingwa, S. (2020). "Crime and insecurity in Zimbabwe's cross border trade: A qualitative study of traders' perceptions and experiences." *Journal of African Studies*, 6(3), 102-121.
- Munshi, K. (2016). The growth of informal cross-border trade in developing countries: A case study of Zimbabwe. *Journal of Development Economics*, 25(1), 59-72.
- Mawejje, J., & Nampewo, D. (2018). Food prices, money growth and informal cross-border trade: evidence from Uganda. *African Journal of Economic and Management Studies*, 9(1), 72–87. <https://doi.org/10.1108/AJEMS-03-2017-0046>.
- Muzvidziwa, V. (2020). Cross-border trade as a strategy for poverty alleviation in Zimbabwe: Challenges and prospects. *Zimbabwe Journal of Economics and Development*, 8(1), 12-29.
- Ncube, L. (2018). "Xenophobia and cross border trading in Southern Africa: Implications for regional integration." *Journal of Contemporary African Studies*, 36(4), 556-576. doi:10.1080/02589001.2018.1542481.
- Ndubisi, C. (2020). "Corruption and abuse of power by border officials: A threat to cross border trade in West Africa." *African Journal of Politics, Governance and Development*, 18(2), 109-130.
- Ostrom, E. (2017). Informal cross-border trade and governance: The challenges of evading regulation and taxation. *Public Administration and Policy*, 9(4), 256-272. <https://doi.org/10.1016/pap.2017.0904>.
- Portes, A., Castells, M., & Benton, L. (2020). The informal economy: A dynamic space for survival and livelihood. *Global Sociology Review*, 18(3), 78-92. <https://doi.org/10.1007/gsr.2020.183>.
- Potts, D. (2018). Shocks and vulnerabilities in informal cross-border trade in Africa. *Journal of Development Economics*, 16(1), 32-45. <https://doi.org/10.1007/jde.2018.161>.

- Raftopoulos, B., & Stanger, D. (2018). "The cost of doing business: Extortion and the Zimbabwean border." *African Journal of Economic and Social Development*, 11(1), 81-96. doi:10.4314/ajesd.v11i1.4.
- Raimundo, I., & Chikanda, A. (2016). *Informal Entrepreneurship and Cross-Border Trade in Maputo, Mozambique (Migration Policy Series No. 73)*. Southern African Migration Programme.
- Rocha, S. (2009). *African Journal of Business Management*, 3(3), 27-36. "The impact of remittances on households and poverty reduction: The case of Lesotho," by Tapela, M. B. (2010). *The Journal of Development Studies*, 46(5), 805-828.
- Saunyama, J. (2022). Economic marginalization and the growth of informal cross-border trade: Evidence from Zimbabwe. *Journal of Southern African Economic Studies*, 18(1), 43-58.
- Schneider, F. (2015). Informal economies in developing countries: Opportunities and challenges. *International Journal of Economics*, 39(1), 56-72. <https://doi.org/10.1016/j.ije.2015.01.003>.
- Skider, L. (2020). The informal nature of cross-border trade: Unregistered traders and regulatory challenges. *International Business Review*, 35 (2), 119-134. <https://doi.org/10.1007/ibr.2020.3502>.
- Smallbone, D. (2019). Entrepreneurial characteristics of cross-border traders: Implications for informal trade. *Journal of Entrepreneurship and Economic Development*, 22(1), 54-68. <https://doi.org/10.1234/jeed.2019.2201>.
- Smallbone, D., & Welter, F. (2015). The challenges of cross-border entrepreneurship: An analysis of informal trade in developing economies. *International Journal of Entrepreneurship and Small Business*, 24 (2), 134-146.
- Titeca, K. (2019). Informal cross-border trade and poverty alleviation in Uganda. *Journal of African Trade*, 8(3), 127-140.
- Trochim, W. M. K. (2016). *The research methods knowledge base (2nd ed.)*. In *Research Methods Knowledge Base*.

- Vollmann, B., & Huttermann, L. (2020). The Role of Cross-Border Trade for SME Growth in Developing Countries. *Small Business Economics*, 54(1), 113-140. <https://doi.org/10.1007/s11187-018-00151-5>.
- Welter, F. (2015). The risks and uncertainties of informal entrepreneurship in cross-border trade. *International Journal of Entrepreneurship and Innovation*, 9(1), 49-63. <https://doi.org/10.1007/ijei.2015.091>.
- Williams, A., & Mwatwara, S. (2017). "Sexual harassment in cross-border trading: Experiences of women traders at Zambia-Tanzania border." *Gender & Development*, 25(3), 444-460. doi:10.1080/13552074.2017.1327988.
- World Trade Organization. (2019). Trade and Investment Barriers Report 2019. Retrieved from: https://www.wto.org/english/tratop_e/tpr_e/TPR2019_e.pdf.
- Yeats, E. (2020). Product Uniqueness, Trade, and Income Distribution. *Journal of International Economics*, 142, 209-229. <https://doi.org/10.1016/j.jinteco.2020.01.003>.

APPENDIX 1

QUESTIONNAIRES

Declaration

My name is Beauty Togara I'm studying at Bindura University of Science Education. I'm conducting these questionnaires as part of my research project. The information you provide will be kept confidential and will only be used for research purposes.

SECTION A: Demographic Data

Tick the corresponding box

1 What is your sex?

Male		Female	
------	--	--------	--

2 What is your marital status?

Single	Married	Divorced /widowed
--------	---------	-------------------

3 What age group do you belong?

18-29 years		30-39 years	
40-49 years		50 and above	

4 How many children do you have?

1-3 children		4-6 children		7 children and above	
--------------	--	--------------	--	----------------------	--

Others (must specify).....

SECTION B**5 What is your average monthly income from trading?**

Less than \$100		\$100-\$300		Above \$300	
-----------------	--	-------------	--	-------------	--

6 How many meals does your household consume daily?

1 per day		2 per day		3 per day	
-----------	--	-----------	--	-----------	--

7 How many trips do you make per month for trade?

1-2 trips		3-4 trips		5 and above	
-----------	--	-----------	--	-------------	--

SECTION C (role of informal cross border trade)

8 Does ICBT have impacts on contribution of food security?

Tick the box	Yes	No
Regular income for food		
Improve food availability		
Diversified food source		
No impact		
Not sure		

9 Why informal cross-border trade important in your community?

Unemployment		Poverty		Better prices		Unique products	
Cultural exchange		New markets		Business expansion		Others	

SECTION D: (Challenges faced by informal cross-border traders)

10 What are the main challenges you may face in your livelihood activities?

Tick the correct box	Yes	No
Sexual harassment		

Limited market access		
Crime rates		
Accommodation		
Language barrier		
Xenophobia		
Safety and security concerns		

11 What are the main barriers to access markets and selling your goods?

Tick the correct box	Yes	No
High transport and logistic costs		
Abuse by officials		
Weak bargaining power		
Complex customs and trade procedures		
Inadequate packaging and labeling standards		
Low products due to competition from formal sector		
Lack of market information and intelligence		

SECTION E (positive effect of ICBT regulatory policy environment on food security in Sakubva)

12 What are the positive effects of ICBT regulatory policy?

Tick the box	Yes	No
Relaxed enforcement in crisis periods		
Local government support for informal traders		
Cross border trade agreements		
Informal trader recognition initiatives		
Simplified customs procedures		

13 What are the negative effects of ICBT regulatory policy in Sakubva?

Tick the box	Yes	No
High import tariffs		
Complex licensing procedures		
Border delays and bureaucracy		
Corruption by border officials		
Confiscation of goods		

APPENDIX 2 INTERVIEWS

1 How would you describe the role of informal cross-border trade in Sakubva?

.....

2 In what ways do you think ICBT contributes to household food security in this area?

.....

3 What challenges do traders commonly report?

.....

4 What challenges do you think people in your community face when participating in ICBT?

.....

5 What are the different activities you engage in to earn a living?

.....

6 Are there any other sources of income for you besides cross border trade?

.....

7 Are there any programs or policies in place to support informal trade?

.....

8 Are there any other sources of income for you besides cross border trade?

.....

9 What strategies do you think would help improve the contribution of ICBT to food security?

Maitabasa, Mwashuma, Ngiyabonga

SCHOOL OF GEOLOGICAL SCIENCES, DISASTER & DEVELOPMENT
SUSTAINABLE DEVELOPMENT DEPARTMENT



BINDURA, ZIMBABWE
WhatsApp : +263773281212
E-mail: jbowora@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION

CHAIRPERSON'S OFFICE

Thursday 03 April 2025

TO WHO IT MAY CONCERN

Dear Sir or Madam

RE: RESEARCH SUPPORT LETTER FOR SUSTAINABLE DEVELOPMENT STUDENT

I am writing on behalf of the Sustainable Development Department requesting your collaboration on the research of our fourth-year student, BEAUTY TOGARA REGISTRATION NUMBER B211869B.

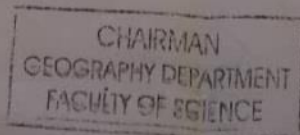
The student is studying for a 4-year Bachelor of Science (Honours) Degree in Development Studies (HBSc.DG). During the fourth year of study, students are required to do field research which require them to do their data collection for research purposes.

We will be highly obliged to furnish you with additional information about the research project if our request meets your favorable consideration.

Yours faithfully,

A handwritten signature in dark ink, appearing to read 'J. Bowora'.

Dr. J. Bowora
(Chairperson)



Beauty Togara B211869B.final draft.docx

ORIGINALITY REPORT

11%	8%	6%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Zata, Tawanda Praise. "The Contribution of Cross-Border Trade in Meeting Household Needs in Lüderitz Namibia", University of Pretoria (South Africa), 2023 Publication	1%
2	hdl.handle.net Internet Source	1%
3	Submitted to Midlands State University Student Paper	1%
4	Mandewo, Jean Farai. "Health Risks and Vulnerabilities of Mobile Women: Zimbabwean Cross-Border Traders Travelling to Tanzania", University of Johannesburg (South Africa), 2022 Publication	1%
5	Submitted to Bindura University of Science Education Student Paper	1%
6	elibrary.buse.ac.zw8080 Internet Source	<1%
7	erepository.uonbi.ac.ke Internet Source	<1%
8	ir-library.ku.ac.ke Internet Source	<1%
9	Chadambuka, Rumbidzai Ann. "Exploring Informal Cross Border Trading and Poverty Reduction in Harare", University of the	<1%