

The lived experience of women involved in informal cross-border trade.

By

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**A mini-dissertation submitted in partial fulfilment of the requirements for the
degree**

MSocSci Gender Studies

in the Department of Sociology at the

UNIVERSITY OF PRETORIA

FACULTY OF HUMANITIES

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January 2015

Declaration

I declare that this mini-dissertation is my own original work. Where secondary material is used, this has been carefully acknowledged and referenced in accordance with university requirements.

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Abstract

The research explored the lived experiences of Swazi women involved in Informal Cross Border Trade (ICBT). It examines how female entrepreneurs within the informal sector in Swaziland are influenced by prevailing patriarchal culture. Difficulty in accessing employment in the formal sector, flexibility in work arrangements within the informal sector as well as the growing pressure to provide for their families are reasons given for participating in ICBT. For most traders it is a full-time economic activity. In a context of increasing competition, income generated from ICBT is often supplemented by income from other economic activities. To a large extent participation in ICBT is linked to necessity entrepreneurship, to ensure the livelihoods of their families.

Social capital is a key resource when participating in ICBT. The traders established networks where they shared vital information such as travelling schedules, sharing costs when purchasing merchandise, sharing stalls and establishing informal credit and loan schemes. Social capital was often linked to coping strategies, especially with the establishment of informal credit and loan schemes. Coping strategies also included support from family members with regard to running the household and financial support.

Keywords and phrases: Informal cross border trader (ICBT), opportunities, obstacles, social capital, gender, patriarchy and coping strategies

Acknowledgements

I would like to express my sincere gratitude to my family and friends for their unwavering support. A special thank you to my mother who answered every call and kept encouraging me throughout this journey.

I would also like to thank the staff at the Department of Sociology for their guidance. I would especially like to thank my supervisor Dr. Charles Puttergill for his patience with me and sharing his own knowledge with me.

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The lived experience of women involved in informal cross-border trade.

Chapter One: Introduction

1.1 Introducing informal cross-border trade

In developing regions of the world such as Sub-Saharan Africa (SSA) there exists a dual economy, namely the formal sector and the informal sector. In SSA women often find work within the informal sector.

An interest has emerged in studying the informal sector and the experiences of those workers in it, since Keith Hart (1973) coined the term. He argued that those who did not meet the requirement of formal waged employment or could not be accommodated in it, found employment within the informal sector, even if it came with risk and low return. The informal sector is characterised by unregistered procurement and exchange of goods and service. The International Labour Organisation (ILO) describes the informal sector as having a high reliance on indigenous knowledge and resources, ease of entry, being labour intensive and owned and operated by family members (Bangasser, 2000). According to Verick (2008), the informal sector in 2006 accounted for 42.3% of economic activity in Sub Saharan Africa. This figure suggests that the informal sector is a broad and diverse socio-economic phenomenon and as such should receive scholarly attention.

Activity in the informal sector varies from manufacturing goods to trading food products and non-perishable goods. The input required for these activities differs. Some may source goods and resources locally whilst others cross international borders to source goods. This process of sourcing goods across national borders to resell them locally is known as Informal Cross-border Trade (ICBT).

The Southern African Research and Documentation Centre (SARDC) (2008) define ICBT as the import or export of undocumented or under-invoiced goods that are intended to be used for trade. What distinguishes ICBT from other informal economic activity is that it involves cross-border travel for the purposes of sourcing or selling goods in either the host or home country. The SARDC (2008) study states that participants of ICBT are both male and female. There are three main categories of ICBT activities which include first, unregistered traders or firms that operate entirely in the informal sector; second, fully registered traders or firms that avoid trade related regulation, often by avoiding border posts; and third, fully registered traders or firms who partially evade trade regulation, often by under-invoicing their goods (Afrika & Ajumbo, 2012: 2).

Traders involved in ICBT possess different skills and trade a variety of goods. This is the type of economic activity that I am interested in researching, in particular the experience of unregistered traders that operate entirely within the informal sector. The African Development Bank (AfDB) categorises goods traded in ICBT into four main groups. The first category of goods traded is non-processed agricultural items such as livestock and beans. The second category of goods traded is semi-processed or manufactured items, which include hardwood, jewellery or agro-chemicals for example. The third category of goods traded is re-exports, with clothing and electrical appliances comprising the bulk of such items. The last category of goods traded is counterfeit and substandard items such as contraband cigarettes, banned substances and fuel. The traders that I researched trade goods that fall mainly within the third category (Afrika & Ajumbo, 2012: 3).

It is important to note that there is a strong gender dynamic to ICBT, with women constituting about 70% of the informal cross-border traders in the SADC region and 60% in the Western and Central parts of Africa (Afrika & Ajumbo, 2012: 2). This raises the question: Why are women drawn to this type of economic activity?

A variety of factors are responsible for the proliferation of ICBT in Africa, one of which is unemployment. Finding work within the formal sector often requires one to possess qualifications and skills acquired from higher education institutions. Barriers within ICBT are very low. There is greater ease of entry into this type of economic activity, as no formally attained skill or qualification is required. Flexibility in terms of time management is attractive, as participants can decide on the level of effort put into this type of work and also their daily schedules (WIEGO, 2013).

This research explores Swazi women's involvement, in particular their day to day experiences as business women in the informal sector and how this impacts on their roles as wives and mothers.

1.2 Problem statement

As African economies have developed and expanded they have taken a dualistic form that consists of the formal sector and informal sector. The formal sector is more visible to the state and development agencies with clear efforts made to regulate it, for instance with regard to conditions of employment such as wages, as well as investment and taxation amongst other. Ndlela (2006) argues that the informal sector, in contrast, is invisible. This underscores the importance of studying various dimensions of the informal sector. More light needs to be shed on the experiences of those who operate in this form of economy.

The gender order in Swaziland is one where there is a distinct power divide between men and women, and this is often centred on cultural and even religious beliefs. Patriarchy is a strong feature of social life in Swaziland and these gender norms are conveyed to young girls at an early age, in preparation for their role as women. Cultural beliefs encourage women to be subservient to men and thus often result in women being dependent on men. One may argue that the agency of women in Swaziland is

generally not acknowledged and is reflected in laws that have an androcentric bias. For example a woman marrying a foreign national cannot transfer her nationality to her spouse, whilst Swazi men are afforded the right to do so. Despite constitutional reforms, laws regarding the position of women remain largely unchanged (Motsamai, 2012: 8)

Research indicates that ICBT is a survivalist mechanism for those who participate in it. There are numerous reasons why women in Swaziland are involved in ICBT. Although the illiteracy level is relatively low in Swaziland at 15% for women, compared to 14% for men, this does not translate to gaining access to formal employment, especially for women. Whilst the difference in unemployment rates between women and men is not as high as that between youth and adults, women are more affected by unemployment than men are (Mafusire & Brixovia, 2012: 6).

The informal sector allows women the opportunity to participate in the public sphere and therefore not to remain hidden within the home. This research considers the opportunities and obstacles experienced by Swazi women as they enter into the public sphere and how this impacts on their private lives.

1.3 Objectives

The aim of this study is to investigate the experiences faced by Swazi women involved in ICBT. Despite the benefits that ICBT brings with it, the lack of sufficient change in national and regional policy frameworks or an acknowledgement of ICBT has resulted in trading challenges for those involved in it. The following subsidiary questions guide this study:

- i) Which women in Swaziland participate in ICBT?
- ii) Why have Swazi women involved in ICBT chosen this particular economic activity?
- iii) Do they regard ICBT as a temporary economic activity, or career?

- iv) What opportunities and obstacles exist for Swazi women involved in ICBT?
- v) Which resources do they use to successfully run their businesses?
- vi) Does participation in ICBT impact on their roles as wives and mothers?

1.4 Chapter outline

This research explores women in the informal sector within Swaziland. Swazi women endure socio-cultural pressure to conform to gender roles, coupled with the fact that they are less likely to be absorbed into the formal economy despite them having achieved similar literacy rates as men. The pressure to meet the needs of their family has resulted in them finding employment within the informal sector.

Chapter two focuses on the socio-economic conditions in Swaziland. Here I discuss Swaziland's colonial history and how it influenced the economy and social life in Swaziland. Tradition plays a vital role in Swazi politics. I explore how this links to social and economic issues.

Chapter three discusses literature pertaining to concepts and issues around ICBT. I conceptualise ICBT by looking at advantages and disadvantages, theoretical perspectives, placing it within a global context. In this chapter I discuss the women's experiences of work and family in patriarchal Swazi society.

Chapter four discusses research methods used to obtain primary data. I discuss how I recruited research participants and identified my research site. I discuss the difficulties I encountered during the fieldwork process and also how I observed ethical research procedures.

In chapter five the findings are presented in relation to the objectives stated in the introduction. I discuss which women participate in ICBT, what motivates them, as well

as what opportunities and obstacles lie in this line of work.

In the sixth chapter I analyse and synthesis the findings presented in the fifth chapter. I uncover what can be learnt from the experiences of Swazi women involved in ICBT. I will end by linking the finding to the set objectives of this research.

Chapter Two: Socio-economic conditions in Swaziland

2.1 Introduction

With a population of 1.2 million, Swaziland is numerically the smallest country of the Southern African Development Community. It has a few urban centres, namely Mbabane the capital, Manzini and Nhlengano. Approximately 78.7% of the Swazi population live in rural areas, whilst the growth rate of the urban population stands at only 1.3% per annum. Consequently traditional cultural practices and norms are maintained as the majority of the population is not continually exposed to the more vibrant and dynamic environment that urban centres provide (The World Bank, 2014).

Presently, Swaziland is ruled by King Mswati III, one of the last surviving absolute monarchs in the world. Traditional cultural practices strongly influence formal politics. This creates a leadership vacuum as political control is centralised using the Tinkhundla system to administer development initiatives. The Tinkhundla system administers development within chieftaincy boundaries rather than regional boundaries. This system of governance based on tradition, is invested in patriarchy, and extends powers of traditional leaders in the current political system, rather than reflecting the needs of the people of Swaziland (Motsamai, 2012: 2).

2.2 A historical perspective on economic development in Swaziland

Swaziland was a British Protectorate between 1906 and 1968 (Dickovick, 2013: 322). Like other British colonies with colonisers controlling the formal economic activities, including trade, the formal economy provided limited opportunity for employment. This changed after the Second World War when the British made efforts to modernise the Swazi economy and include Swazis in economic development. The role that Swazis played was mainly that of labourers rather than owners of industry. During this time forestry and mining were developed as key sectors of the economy.

Independence saw the ruling elite of Swaziland take a more nationalist approach to economic development, with resources such as land being tightly controlled. This approach to economic development was balanced by a need for foreign direct investment. The legacy of colonial rule is an economy that has largely remained the same with political leaders tightly controlling the most profitable economic sectors (Konczacki, Parpart *et al*, 1991: 213 - 214).

Swaziland is categorised as a low middle income country by the World Bank, with approximately 70% of labourers employed within the agricultural sector. It has experienced a decline in its economic growth and development in the last two decades. This is largely due to political changes that have occurred within the region. With the successful political transition to democracy in South Africa and the resolution of the civil war in Mozambique, Swaziland has experienced a decline in trade and economic investment, as it is no longer perceived as an economically and politically stable country. The current political climate and tensions in Swaziland further makes it an unfavourable investment destination.

2.3 Swaziland and its trading partners

Swaziland's trading partners are located throughout the world, however its biggest trading partner is South Africa. Swaziland exports approximately 66.8% of its goods to South Africa and imports approximately 90.8% of goods it requires from South Africa. The reason for this economic relationship between these two countries is that Swaziland is a land locked country sharing approximately 80% of its borders with South Africa. Swaziland is also part of the Southern African Customs Union (SACU) agreement which also includes Botswana, Lesotho, Namibia, and South Africa (Kirk & Stern, 2005: 169). South Africa has established strong trade relations globally, and has become the African country of choice to conduct business with. Furthermore, South Africa has well established service and financial sectors and is often seen as a gateway to the region (SADC, 2007: 164 -166).

Neighbouring Mozambique is also a trading partner. It is ranked third as a trading partner. Approximately 4.6% of Swazi goods are exported to Mozambique and 0.7% of the goods needed by Swaziland are imported from Mozambique (SADC, 2007: 164 - 166).

The strong presence of an informal sector within Mozambique is the consequence of a failure to fully recover economically since its civil war. This has resulted in a dependence on aid. NGOs such as the Salvation Army and Oxfam have collected and donated second-hand clothing to various African countries, Mozambique being one of the largest recipients of these donations. These donations have created opportunity for trade, with shop owners specializing in the selling of second-hand clothing. Trade in second-hand clothing is located the Xipamanine market, which refers to the market for the poor (Brooks, 2012: 24). It is in this Xipamanine market that informal cross-border traders operate. This informal sector has attracted many Swazis.

2.4 Socio-cultural context

In order to understand the gender dynamics in Swaziland, it is important to discuss some of the cultural practices that produced the gender order that exists currently. These include polygyny, where a man can marry multiple wives concurrently, known as “kuba nesitsembu”. Another common cultural practice is “kuba nenhlanti”, where a potential surrogate mother for the groom’s child is identified in the case that his wife is infertile. Cultural practices like these re-affirm cultural beliefs of men as leaders and encourage women’s subservience. These cultural practices further emphasise women’s reproductive roles in the family.

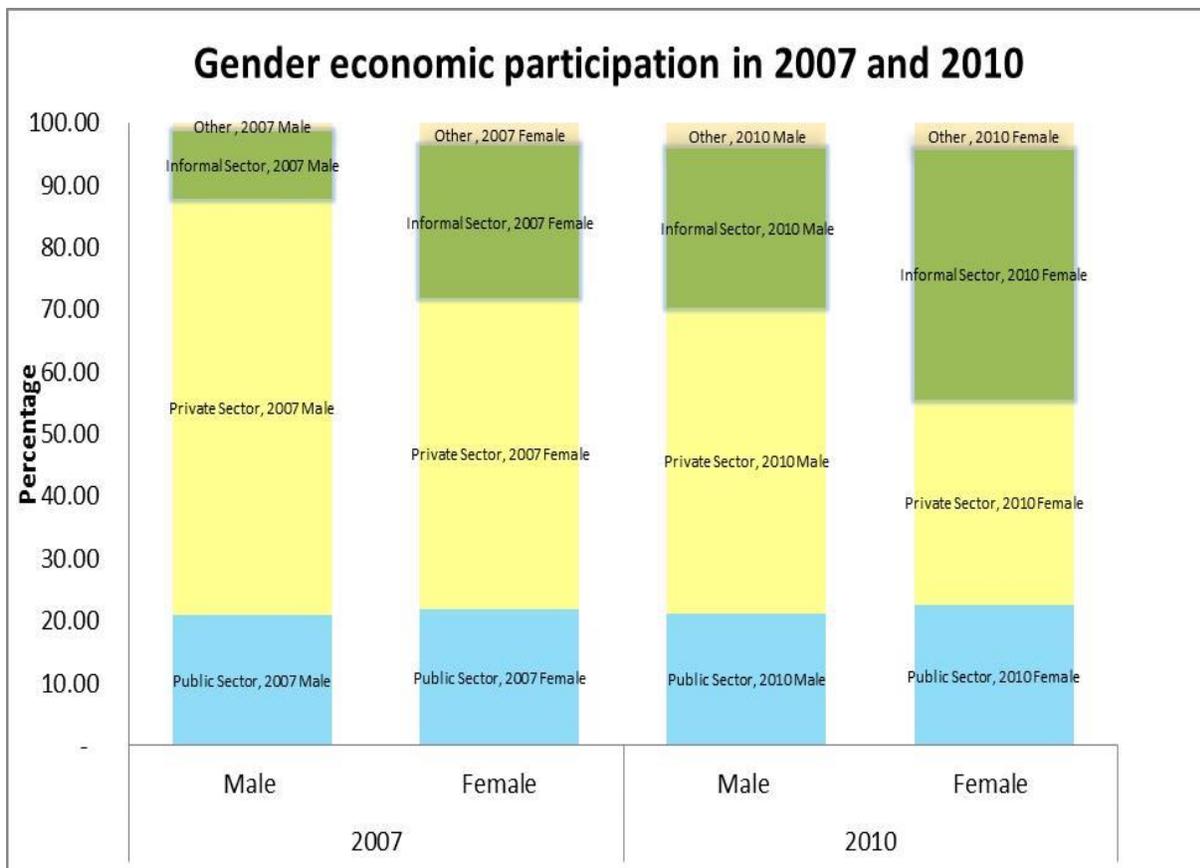
Entrenched socio-cultural practices exacerbate some pressing social issues. For example, the prevalence of HIV/AIDS at 26.5% in 2012 is highest in the world. In Swaziland women have a higher infection rate at approximately 31% than men at 20%. This high HIV/AIDS prevalence has resulted in stagnation in population growth and an

extremely low life expectancy at birth of only 47 years. Socio-cultural practices which encourage women to bear children in their marriages, often come into conflict with interventions such as family planning programmes which are designed to assist couples to manage their family size (World Bank, 2014).

2.5 The gender division in employment in Swaziland

The bar chart below illustrates economic participation by gender in Swaziland in 2007 and 2010. It illustrates how participation in relation to the various sectors, namely informal sector, public sector, private sector and unidentified sectors categorised as “other” is gendered.

Bar chart 1: Economic participation by gender in 2007 and 2010



Sourced: Ministry of Labour and Social Security, 2014

Economic participation is deeply gendered in Swaziland. According to a report by the Ministry of Labour and Social Security, exploring economic participation in 2007 and 2010, amongst the economically active, proportionately more economically active males than economically active females participate in the formal economy. The Ministry of Labour and Social Security presented this data using percentages and not actual figures, thus I analysed this data by comparing proportions within a gender. In 2007, 88% of economically active men were employed in the formal economy compared to 72% of economically active women. Given a less favorable economic outlook, participation in the formal economy had declined by 2010. In 2010, whereas 70% of economically active men were employed within the formal sector, only 55% of economically active women were employed within the formal sector. This significant drop in the proportionate participation of economically active women in the formal economy compared to that of men, underlines the subservience and marginalisation they experience in society.

Bar chart 1 shows that in 2007 the private sector had the highest participation of economically active men, recorded at 67%. The public sector has the second highest proportion of economically active men, recorded at 20.9%. Economically active men are recorded at 11% with respect to their participation in the informal sector. In the same year amongst economically active women 50.2% participated in the private sector. There were proportionally slightly more economically active women participating in the informal sector, recorded at 24.4%, than in the public sector recorded at 21.7%.

In 2010, economically active men participating within the private sector constitute 49.2%. There were proportionally more economically active men in the informal sector recorded at 25.5%, than economically active men in public sector recorded at 21.1%. In 2010, the informal sector employed the largest participation of the economically active women, recorded at 40.2%. The private sector has the second largest proportion of economically active women, recorded at 33.1%. The public sector proportionately had the largest participation of economically active women, recorded at 22.4%.

As seen on bar chart 1, similar proportions of economically active men and women participate in the public sector. The gender imbalances are apparent within the private sector. The proportionately equal participation of the economically active in the public sector is likely due to efforts by the European Union (EU) and the United Nations (UN) to promote gender mainstreaming and tasking governments to do so and linking this to aid. Gender mainstreaming promotes the inclusion of women in public institutions. The ultimate goal of gender mainstreaming in this case is to create gender equality (Rai, 2003: 16).

Swazis benefitted from African Growth Opportunity Act (AGOA), passed by the United States of America Congress with the intention of revising economic relations between the USA and African countries. The relationship that existed before was mainly characterised as one where development aid was given to African countries by the USA, and economic relations were determined and influenced by the Cold War. AGOA enabled the USA to engage African countries as trading partners through investment opportunities that created employment and contributed to poverty reduction. This trade agreement had created approximately 17 000 jobs for Swazis, predominantly those in the textile industry, an industry that employs mostly women. Thus, the recent removal of Swaziland from AGOA will severely hinder the textile industry's ability to export to the US markets and affect employment of women the most. As a result Swazi women might have to endure further setbacks as opportunities for employment within the formal sector will decrease (Lewis & Sy, 2014).

2.6 Post-colonial gender dynamics in Swaziland

Colonial rule in SSA saw a divide in power not only based on race but also based on the economy and around the issues of who gets to participate in the economy. The legacy of colonial rule is the differential incorporation of men and women into the formal economy. Swazi men entered into it as labourers, often migrating and leaving women in the private domain. Today women are still not equally represented in the formal

economy, and thus have found refuge in the informal economy to continue to meet their needs.

Post-colonial Swaziland has a social order that is characterised by a wide gender divide. This stems from both traditional cultural beliefs and practices. It is further exacerbated by political and economic processes. The control of resources such as land ensures continued political and economic control by ruling elite. A dual land tenure system exists in Swaziland, namely the “Swazi Nation Land” (SNL) and the Title Deed Land (TDL). SNL is controlled and managed by traditional authorities and is characterised as being located mostly in rural Swaziland. Access to land in SNL is attained through local chiefs, following Swazi traditions and customs. Generally women are excluded from this form of land ownership. TDL can be owned by individuals or companies. Laws that limit Swazi women’s access to land are especially alienating for unmarried or widowed women, and this form of land tenure continues to create a social structure where women are second class citizens (Momsen, 1999: 215).

The second cause of the deepening gender divide in Swaziland is historically that of out migration of Swazi men to join the mining labour force in neighbouring South Africa. This resulted in changes in the family structure in Swaziland. Culturally men are seen a head of the family, however with their growing absence women were left with the burden to lead and provide for their families (Momsen, 1999: 215). The increasing pressure to provide for the family in a context of declining opportunities for men in sectors of the economy like mining, has resulted in women joining the workforce.

2.7 Conclusion

An awareness of the context within which this study takes place is vital to understanding the lived experiences of Swazi women involved in ICBT. There is limited academic research on female entrepreneurs in the informal sector in Swaziland. Conducting business as a woman in a highly patriarchal society can result in a number of

challenges. As a result of changing economic conditions, Swazi women have faced increased pressure to make financial contribution to their families. Traditional gendered roles only work to increase this burden.

In this chapter I discussed how the economy was shaped by an androcentric bias, which is still visible today. Male dominance is most visible in the private sector in Swaziland. External factors have greatly influenced the Swazi economy. Policies such as gender mainstreaming advocated by the EU and UN and linked to aid may influence gender participation in the formal economy. The opportunity lost by the exclusion of Swaziland from AGOA impacts on opportunities for women to gain employment in the private sector, and has had adverse effect on Swazi women's participation in the economy.

Chapter three: Informal cross-border trade

3.1 Characteristics of ICBT

A general characteristic of ICBT enterprises are that they are usually family owned and operated. Benjamin and Mbaye (2012) assert that there is no significant difference in the number between those employed within an informal enterprise and who manage it. They assert that despite the size of the market and/or variety of goods traded or produced, the number of labourers and managers remain small.

There are numerous pull factors for participants of the informal sector, and this may highlight some of the advantages the participants have. A pull factor in informal sector participation is ease of entry. Businesses established within the informal sector often deal with less bureaucracy. For example, they may not deal with the bureaucracy to register their businesses legally or need to meet the requirements for loans from financial institutions. Participants in the informal sector also enjoy flexibility and autonomy in their work. They can choose their working hours and how to operate their businesses. Although tax evasion is a disadvantage for the respective state, it is a huge incentive for participants of the informal sector, as they get to collect most of the revenue generated (Gerxhani, 2004: 273; Bangasser, 2000).

3.2 Advantages and disadvantages of participating in ICBT

ICBT provides families with income and enables them to meet their basic needs. In a context where a state may not provide sufficient welfare to sustain the livelihoods of its citizens, informal work such as ICBT can act as a safety net for families. In addition, goods and services are offered at a low price as labour costs are generally low and bureaucratic costs are often avoided. This is essential when the market consists of those who cannot afford high-end goods and services. In the final instance, ICBT

provides a safety valve in the case where social welfare is limited and thus ease social tensions (Gerxhani, 2014:13).

Experiences of being a trader in ICBT are not always empowering, as informal economic activity often is unsupported by economic structures. One of the disadvantages of ICBT is that its participants can work in high risk working conditions as there is often no organisation set up internally or externally to look at issues like occupational health and hazards of those in the informal sector. Another disadvantage relates to its fiscal contribution to the state. Traders involved in ICBT like in other informal economic activities make very limited tax contributions and this may cause losses in a state's ability to generate revenue. ICBT can distort the economic indicators such as the unemployment rates. Finally there is a lack of sufficient data on ICBT and this may result in ill-informed views by policy makers (Gerxhani, 2014:13 14).

3.3 ICBT as a global phenomenon

ICBT involves the import or export of undocumented or under invoiced goods that are intended to be used for business purposes. The business activity may or may not be formal. Participants may be male and/or female working in groups, possessing differing skills and trading in a variety of goods (SARDC, 2008).

ICBT occurs within the informal economy which is more difficult to measure as it consists of unregistered business. It involves informal international trade, and it has a gender aspect as well as a socio-economic aspect. ICBT is not just an African phenomenon or a present day phenomena, it is global and historical. With colonisation came the demarcation of territories, restricting free movements from one location to another.

Examples of ICBT can be found in the Caribbean and Eastern Europe. In Jamaica ICBT is dominated by females known as "Higglers" (Dunaway, 2003 : 133). Like African in

countries, Caribbean countries were also colonies of European countries and today deal with a colonial legacy which has resulted in a dichotomous economy where the wealthy occupied the formal economy and the poor found refuge in the informal economy. Jamaican women's participation in ICBT involves women selling produce in countries such as Haiti, Panama and the USA. They purchase goods in these countries as well, which are sold back in their home country of Jamaica. This sequence of trade is similar for women in the Barbados. Women involved in ICBT from Barbados are referred to locally as "Suitcase women" who engage in "Suitcase trade". Female Barbadian informal traders travel throughout other Caribbean nations and as far as Venezuela and the USA (Dunaway, 2003: 133-134).

In a slightly different context, with the collapse of the communist political and command economic system, Eastern European countries such as Poland, Slovakia and Bulgaria showed evidence of ICBT. After the collapse of the Soviet Union, international trade which was heavily regulated by the government weakened, leaving a space for informal entrepreneurs to enter. Goods were exchanged between Countries like Bulgaria and Russia in what is referred to as "Shuttle trade" and traders often traded out of the boots of their vehicles (Dunaway, 2003: 135).

3.4 Theories on ICBT

Three schools of thought, the dualist, structuralist and legalist theory provide insight in how ICBT can be understood.

3.4.1 The dualist theory

Proponents of the dualist approach to the economy assert that the organisation of the economy has resulted in two distinct sectors of the economy. These sectors are commonly known as "the monopoly and competitive sectors". Key indicators for determining where a firm or industry is in the monopoly sector or competitive sector are

its use of technology, profit margins, rate of unionisation and size. The monopoly sector is characterised as having large industries that employ large numbers of people. It is capital intensive, often generates large profits and can be unionised. The competitive sector is constituted by small locally based, labour intensive firms utilising low level technology and the rate of unionisation in the competitive sector is very low (Coetzee & Graaf, 1996; Kaufman *et al*, 1981).

Scholars of the dualist approach attribute ICBT to exclusion from opportunity in the modern economy. The Dualist school of thought describes the informal sector as being autonomous with few links to the formal economy, and argues that there are seven main features of the informal sector, namely ease of entry, heavy reliance on indigenous knowledge and resources, family ownership and management, small scale operation, labour intensive and adaptive technology and unregulated and competitive markets (WIEGO, 2013).

3.4.2 The structuralist theory

Proponents of the structuralist theory argue that there is an exploitative relationship between the formal economy and the informal economy. Drawing on Wallerstein's World System model, structuralists describe the formal economy as having large firms with highly paid and protected labour, whereas the informal economy operates at the periphery within societies consisting of small enterprises with limited income and precarious employment (Godfrey, 2011: 250).

The structuralist school of thought argues that the informal sector is largely focused on relationship of production and unregulated institutions in society. Capitalism encourages the establishment of formal firms, which often aim to increase profit by reducing labour costs and increasing competitiveness. Formal businesses are exclusionary, hence informal enterprises are established by those not included within the formal economy

(WIEGO, 2013). Thus there is an exploitative relationship between the formal economy and the informal economy as formal economy extracts value from the informal sector.

Structuralists further analyse the informal sector and assert that although those within the informal sector experience exploitation they have greater flexibility and are more adaptive to their environment (Godfrey, 2011: 252).

3.4.3 The legalist theory

The legalist approach originally drew on research on the experiences of entrepreneurs in Peru. It attributed divisions between economic and social spheres in society to legal and bureaucratic regulations. As a result of their interest in legislative matters around the economy, the proponents of the legalist approach have influenced public policy platforms with regard to recognition of those in the informal sector (Rakowski, 1994: 502).

This approach focuses on rural-urban migration and legal systems to explain the growth of the informal sector. With rapid urbanisation the formal economy cannot absorb the increase in supply of labour. Scholars of this school of thought argue that the cost of formalising businesses is what discourages people from establishing formalised businesses. That is, the processes of establishing a business which includes registering for a license and once the business has been established paying taxes, exceeds the cost of informality (WIEGO, 2013).

De Soto (1989) the pioneer of this school of thought asserts that the establishment and growth of the informal sector was a natural and evolutionary path taken by entrepreneurs who find the restriction by the state on the business community limiting. This provides a rationale for the decision to choose to either establish a formal business or an informal one.

3.5 Contemporary issues around ICBT

The concept of ICBT can be discussed in various contexts or disciplines such as population geography, economics and sociology. I shall discuss how ICBT is portrayed in literature and will begin by discussing the historical and theoretical perspective followed by empirical information that has been generated by this social phenomenon.

As stated earlier African economies are dualist in nature and the reasons for this lie in the history of the Africa's socio-economic development. The theoretical perspectives on ICBT engages with the evolution of economic growth in Africa. ICBT involves trade for economic gain. Upon gaining political independence during the 1960s, numerous Sub-Saharan Africa (SSA) countries adopted an import substitution strategy as a means to achieve their economic development goals. This strategy proved to have positive effects on the various economies within SSA. However, SSA was severely hit by the economic crisis in the 1980s due to growing external debt during the 1980s. To deal with the developmental challenges numerous African states turned to the World Bank's Structural Adjustment Programs (SAPs), which aimed to reform African economies by limiting the restrictions on the development of the private sector, and establishing national income growth through policy change and thus lowering the external debt of these African economies. However evidence indicates SAPs led to greater poverty within African economies. For example, they led to poor wealth distribution within the countries. Scholars have argued that women were particularly affected by the SAPs. For example, the modernisation of agriculture in SSA with its emphasis on exports marginalised women. Agricultural projects which specialised in agricultural extension for cash crops alienated women (Sparr, 1994; Njikam & Tchouassi, 2011; Van de Walle, 2001).

The theoretical underpinning of SAPs is the neo-classical economic school of thought (Sparr, 1994: 13). In the neo-classical school of thought society is considered to be separate from the economy. Resources are viewed as finite requiring economic

measures to manage them. Furthermore, the neo-classical school of thought focuses on the individual as a rational actor rather than on classes or groups. An individual can be a consumer, producer or both in economic systems (Sparr, 1994: 13, 14).

Criticism of this school of thought has come from feminists who argue that the neo-classical school of thought is not value neutral. It is ahistorical and bases its evidence of preconceived notions of success on a few industrial societies, without recognising the vast differences between societies. The neo-classical economic school of thought is gender blind, and makes assumptions that gender orders are neutral in society (Sparr, 1994: 17).

The extent and the nature of ICBT in Africa is very difficult to measure. Most research has captured snap shots of this social phenomenon through small scale research. For example commodities traded by informal cross-border traders in Eastern and Southern Africa are transported using small vehicles, motorcycle and bicycles, and trade tends to occur in areas neighbouring the border. However in West Africa, commodities traded across the borders are continuously traded further within neighbouring national boundaries. For example commodities like grain, fuel and fertiliser from Nigeria are traded by informal cross-border traders into Niger and these commodities are further traded into adjacent countries such as Mali. According the Organisation for Economic Co-operation and Development (OECD), border control monitoring is one of the instruments used to measure ICBT. Using border control monitoring, researchers have been able to uncover to some extent the nature of ICBT. However as stated before with a lack of data, the true reflection of ICBT cannot be determined (Lesser and Moise-Leeman, 2009: 16).

In a study by the OECD (2005), ICBT was said to have short term benefits to ensuring improved livelihood sustenance for those involved in this form of economic activity. In the same study it was also stated that long term formal employment would ensure better sustenance. Meagher (2003) has argued that the existence and growth of ICBT results

in a weak formal economy. She states that goods manufactured in Asia are being traded informally within African countries, crippling the formal manufacturing industry in some West African countries. Unregistered businesses decreases the state's control over the collection of revenue. There are also implications for the protection of environmental, health and safety measures, as goods like crops and other perishables that are traded on the ICBT platform are not likely to be inspected by public health officials and this can lead to contamination (Lesser & Moise-Leeman, 2009: 23). As stated earlier, it is my intention to study the experiences of women involved in ICBT. Studies have highlighted the plight of those involved in the informal economy, and have argued that due to its informality, entrepreneurs within the informal sector are not able to enjoy the benefits of operating a formal business. Some of the challenges highlighted in research includes access to credit. Financial institutions recognise formally registered business and thus these enterprises have greater ease of access to financial resources, leaving informal businesses to resort to difficult and costly resources. As the women involved in ICBT operate unregistered businesses, they cannot take advantage of the facilitative aspects of the law, such as formally drawing up contracts, thus they may not enjoy security in contractual arrangements. Operating outside of the law can also result in lack of representation that is, informal traders cannot affiliate with an organisation such as the Business Women's Forum of Swaziland to protect their rights and articulate their needs, as this group looks into the interests of women operating formal businesses (Jenkins, 1988: 23-24).

3.6 Trading as an informal enterprise

Within a context of globalisation there is a tendency to focus on formal business enterprises. Formal business enterprises, once established, and able to mobilise sufficient resources, venture into different countries. Depending on the size of the business enterprise, it can produce, distribute and sell a product. In contrast, informal traders in Africa often sell the goods produced by other larger business enterprises. Traders are not tied down by investment to labour, plants and machinery and hence can

cross-borders with relative ease (Fadahunsi & Rosa, 2002: 401).

Informal trade by women tends to reflect a traditional gender based division of labour. For example, women subsistence farmers cultivate land and sell the surplus. Their involvement in the informal sector, revolves around trading activities. There is a heavy reliance on family ties for loans to operate their trading activities (Golab & Hansen-Lewis, 2012: 189).

Although ICBT is not formal trade it requires a skill set to conduct business. ICBT is a dynamic environment which is unregulated by the law and participants often have to react to external factors such as price inflation (Stubbs & Wheelock, 1990; Billing & Alvesson, 1993). Women in ICBT require negotiation and communication skills. As they are traders operating informally it is important that they are able to bargain. Women trading in the informal sector develop basic managerial skills. Although they are operating in the informal sector, they too have debtors and creditors and must be able to account for their finances in order to sustain themselves. They draw on non-vocational skills such as problem solving skills, innovation and have to demonstrate flexibility to learn additional skills to be successful (ILO, 2009: 40).

3.7 The role of social capital in informal businesses

Social capital broadly refers to features such as trust and norms of a social network that improve efficiency of coordinated efforts (Kroll, 2008: 60). Halpern (2005:7) writes that Bourdieu defines social capital as a resource that can be both virtual or actual that accrues amongst a group of actors. First, through social interaction actors build relationships. These relationships can be utilised to improve the social position of. Second, for social capital to exist actors must recognise and co-operate with one another (Siisiainen, 2000).

The concept of social capital has been explored by other scholars such as Woolcock and Narayan (2000: 230), who have argued that there are four main perspectives on it. The communitarian perspective on social capital, explores the use of social capital in civic groups, clubs and associations. It views social capital as necessary for alleviating poverty by managing risks and vulnerability in given localities.

The network perspective on social capital explores hierarchy in social ties. It emphasises social ties should not only be horizontal but also vertical and lateral. Ties should be built across social divides such as religious, gender and socio-economic divides. This perspective on social capital provides an explanation of how women involved in ICBT form social ties for the purposes of sustaining their economic activity.

The institutional perspective on social capital emphasises the success of social ties within a group is largely due to the political, legal and institutional environment in which they operate. That is, the formal institution within which groups reside can create cause for groups to act with a collective interest.

The last perspective on social capital bridges the gap between the institutional view and networks view on social capital. Woolcock and Narayan (2000) argue that civic groups or government are neither good nor bad. However synergy between government and citizen action is based on complementarity issues.

Over the years the informal sector has become more prevalent in the general economy of developing countries. Meagher (2012), argues that informal economic arrangements are based on friendship, ethnicity and kinship through several processes such as transnational migration, subcontracting or moonlighting. These arrangements are characterised by very low levels of state involvement and involve the interaction of both the formal and the informal economy. Not only have they become more prevalent, they have also become more intertwined with the formal sector.

Long distance trade has become more prevalent in Africa as markets become more liberal and as people react to increasing cost of living within the local economy. Research shows that African long distance trade is characterised by global remittance, and the purchase and resale of electronic goods and well as clothing. Other scholars have argued that the bonds and relationships formed by social capital can result in increased solidarity amongst actors and can reduce the cost of transaction, making it easier to participate in the economy (Meagher, 2012).

3.8 Social protection

Since the early 19th century, the International Labour Organisation (ILO) has passed resolutions on different forms of social protection in order to improve labour conditions worldwide. For example the Social Protection Floors Recommendation, 2012 (No. 202), which was adopted by 185 member states sets out to ensure social concerns such as the improvement of health care were addressed in each country. The ILO recommends that social protection should be universal, and socially inclusive, including people within the informal economy (ILO, 2012).

Lund and Srinivas (2005), Jutting and de Laiglesia (2009) as well as Kabeer (2008) all acknowledge the role women in the informal sector play, in providing social protection particularly in the household. Social protection refers to a wide range of interventions by any player within the private, public or informal networks. The social protection of the urban poor, which include the informal sector operators, is not a new phenomenon in development discourse. However, there have been different forms of social protection that have been used in the past. These forms have been used differently across the world. The most common categories of social protections that have been used in one way or the other is social security, social insurance, social assistance, a social safety net that includes the social grants, and social protection.

In different parts of the world where social insurance and protection did not exist for the urban poor, governments have implemented various programmes. The ILO estimates that in sub-Saharan Africa only about 10 per cent of the economically active population is covered by statutory social security schemes. Most of the informal economy workers are excluded from social security (ILO, 2009: 41).

Swaziland has an Occupational Safety and Health draft policy but does not have a Social Security policy. This has numerous consequences, one which is that without a legislative framework, labourers are not protected in their work place. More specially there are no laws regarding women's issues such as maternity leave.

Women provide social protection at times when they employ non-monetary means to cope with the difficulties of being in the informal sector. A baseline survey done by the UN Woman (2008), shows that many of the Swazis who participated in ICBT between Swaziland and South Africa, utilised the income they generate to sustain their livelihoods. For example research shows that they used their earning to purchase food for the household, pay school fees for children, purchase personal effects and pay for health care services (UN Women, 2008; Gonzalez de la Rocha, 1994).

3.9 Women and work-family conflict

The industrial revolution led to men finding employment not only outside the home but often away from the home. This increased the burden of caring for the family on women. The demands on women were further exacerbated by research suggesting that mothers were a key success factor for a child's development, often placing the need of the child ahead of the need of their mother. Deviating from these prescriptions was often viewed as deviant behaviour (Lerner, 1994: 17).

When exploring the idea of women, work and the family one has to understand that there is an element of interconnectedness of institution, mainly the economy and the

family. To effectively explore this I first present a historical conception of this relationship as there has been a shift from subsistence agricultural practices to income generating strategies. These changes have altered how women interact with their families and how work featured in all of this (Chow & Berheide, 1994: 1).

Family-work conflict refers to the pressure that results from playing an active role in both your family which is linked to your private life and unpaid labour and work which is linked to your public life and the generation of income (Barling et al, 2005: 115). The stresses and pressures that women experience depends on three main factors: the first is the extent of demands by paid work and family, the second is the availability of resources to assist in managing the pressure of work and family, the third is the perceived expectation of not fulfilling demands. As women living in patriarchal society, where the emphasis is on traditional gender roles, the traders are most likely to encounter social pressures to meet the demands of their families. Since they work within the informal sector, it is expected that they might lack in economic resources to manage pressure of work and family life (Nomaguchi, 2009: 16).

3.10 The Swazi family structure

Studies on the Swazi family structure reveal a paradoxical reality, whilst patriarchy is a key feature of the Swazi culture, over 50% of households in Swaziland are headed by women. This is a result of urban rural migration by men in search of jobs and also polygamous marriages which results in some women raising their families by themselves. The absence of men does not however result in women being empowered leaders in their home. Men strongly control and regulate married life. A study led by the Ministry of Health and Social Welfare reveals that women make decision about day to day life, and minor purchases, whilst men largely control major purchases for households, and generally have the final say. Another feature of the Swazi family is gender based violence. Some women and men believe that a man is justified to beat up his wife under certain circumstances (CSO, 2008).

Extended families are very common in Swaziland and this is a result of both cultural practices and social issues. Culturally polygamous marriages are a norm and in the last few decades the increase in HIV/AIDS related deaths has resulted in an increase of orphaned children who are then raised by relatives. The typical age of a first marriage for Swazis is relatively late. On average women get married around the age of 24 years and men at the age of 27 years. Women and men who completed high school in urban areas tend to marry a bit later. Despite the age of the first marriage being late, the typical age for women to have their first child is 17 years for lesser educated women and 23 years for women who completed high school. A quarter of children in rural Swaziland have lost one or both parents due to the AIDS epidemic in particular, and 30% of those do not live with their siblings (CSO, 2008). This data illustrates the burden on women to provide for the family. They play a leadership role without being fully empowered, and often are not only providing for their children but also providing for other relatives.

3.11 Coping strategies for women

Studies done about Swazi women in urban settings show that Swazi women's coping strategies are often linked to their bonds to one another. Tostensen *et al* (2001) state that Swazi women in an urban setting use three main coping strategies the first being an informal credit and saving scheme known as "luholiswane". This credit and saving scheme is often done in the form of a rotating credit scheme, where a group of women contribute to a fund that pays a member each month. This money is often used by beneficiaries to do home renovation projects such as roofing or pay for school fees. The second coping scheme also related to finances, is an informal burial savings scheme known locally as "masingcwabisane". This allows women to meet the needs that arise when there is a death in the family. In a country that has high rates of HIV/AIDS infection this is important as a coping strategy. The last coping strategy cited by Tostensen *et al* (2001: 67-68) is church and prayer groups. Women meet to discuss life

challenges and provide emotional support to one another. This coping strategy is centred around Christian religious practises.

In conclusion Swazi women show an ability to organise themselves. Social capital is important in group formation as the coping strategies often involves money that is managed informally.

3.12 Patriarchy

Patriarchy is still very evident today and influences how women in certain cultures and regions of the world experience womanhood. It is important to explore this concept historically (Wiesner-Hanks, 2011:17). Patriarchy occurs in a social structure where the relationship between males and females is viewed in respect to power dynamics, where males are more powerful than women creating a gender hierarchy.

As western economic systems have become well entrenched into Africa, gender relations have changed and this reflects increasingly the experiences of women involved in ICBT.

In pre-capitalistic African societies, the family served as the anchoring structure in society with men and women collaborating in producing the needs of the family. In a patriarchal society division of labour was gendered, with women participating in certain agricultural production practices and men participating in others. Patriarchy was also evident in land tenure systems, where land and other assets were inherited through the husbands' or fathers' kin in a patrilineal kinship system. This is also true of a matrilineal kinship system, where men play a key role as well. Thus, although men and women participated in production for the direct benefit of the family, power dynamics clearly favoured men (Gordon, 1996: 81).

With the introduction of western capitalism, there was a shift from the family being the focal structure of society, to a shared focus on economy and the family structure. Colonialism brought with it a shift in power, that was felt not only in the political landscape but also socially in households. For example with the establishment of mines, men were recruited and even coerced to work within this sector whilst women were left with the burden of providing for the family. One may argue that African women's experience of capitalism today is shaped by their earlier experiences. Men have the benefit of being drawn into the formal economy at an earlier stage and thus dominate the economic sector which therefore further entrenches patriarchy, extending it from the social realm to the economic realm (Gordon, 1996: 81).

Moser (1991) asserts that to address the social and economic constraints that result from the relationship between patriarchy and capitalism, women have developed two distinct ways of meeting their needs, mainly "practical gender needs" and "strategic gender needs" (Gordon, 1996: 81). Practical gender needs can be defined as resources required to meet immediate needs as identified by women. These needs often relate to the family and addressing them does not result in confronting patriarchal or entrenched economic structures. Strategic gender needs are defined as action taken to confront power dynamics between men and women in social, economic and political structures.

Despite the efforts of those who attempt to address strategic gender needs, namely feminists, research shows that African women do not distinguish between their participation in the economy and the family. They view both worlds as interdependent. Women's low social and economic positions are further exacerbated by traditional beliefs and practices which both African men and women have attached intrinsic value to. As culture and tradition maintain the status quo of gender relationships internally, the economy with its western influences does so externally. That is, as the economy grows

or weakens, men either reserve the output of a healthy economy for themselves or express their frustration of a weak economy on women. For example in times of growth senior managerial positions are held by men, however during economic recessions women are likely to be the first to be dismissed from work (Gordon, 1996: 85).

As women living in a patriarchal system, Swazi women involved in ICBT have to negotiate male privileging as they go about their trading activities. According to Swedberg (2003) Bourdieu examined lived experiences of people in Algeria and their relation to culture and the economy. Bourdieu drew on the concept of habitus to explain the relationship between culture and the economy. Habitus broadly refers to how a person will approach the reality of the context in which they reside. Bourdieu argues that the person will arrange their life and practices in different ways according to their habitus. For example in his work on Algeria, Bourdieu argued that the economy was organised and showed strong characteristics of capitalist and modernisation ideology, however the habitus of the locals could be described as pre-capitalist (Swedberg, 2003: 241).

Bourdieu's notion of habitus and symbolic domination provides a useful theoretical backdrop for the discussion of patriarchy and how it affects women. A general description of patriarchy is rule of the father or husband over his family and wife. However in a societal context, it refers to a society where male dominance is prevalent in areas such as employment and education attainment (Moghadam, 1996: v). His concept of symbolic domination can be used to describe the patriarchal system. Symbolic domination can be defined as a system where physical power does not need to be exerted to produce a particular social order. It can have structures that produce submission and thus a particular social order (Burawoy & von Holdt, 2012: 61). A patriarchal system in a state is exactly this, it may not overtly use power to enforce the system. In Swaziland the habitus is one of patriarchy where women are considered to be subservient to men. An example of symbolic domination can be seen in the cultural

practice of polygamy which affords men the opportunity to have more than one wife. Structures such as the formal economy are dominated by men, and this is another example of male dominance.

3.13 Women's participation in rural-urban migration

Rural-urban migration is gendered as well as an economic issue. It is instructive to consider the experiences of women within urban areas globally. Urban centres have power dynamics that shape the social structure as well as economic structures, as they are commercial and administrative centres (Coquery-Vidrovitch, 1991: 2).

Urban growth occurs as a result of many factors and one such factor is rural-urban migration, where dwellers of rural areas migrate into urban areas usually for economic reasons (Soule, 2006; Williams, 2012).

Around the world it is evident that migration is at times a key characteristic of the discussion of labour. For example women in developing regions of South America provide labour for domestic work in the USA (Sternberg, 2009; Faist, Fauser & Reisenauer, 2013). Cross-border migration in Southern Africa has been documented since the discovery of diamonds in 1867 and gold in 1886 in South Africa, which provided an impetus for migrant labour (Mayer, 1980: 14). The modernisation of the regional economy intensified migration. In Southern Africa, the Employment Bureau of Africa (TEBA) records reveal evidence of the labour migration process occurring over a period of over 150 years (Crush et al, 2005: 3). Studies indicate that in the early 1900s approximately 80% of mine labourers in South Africa were recruited from neighbouring countries (Stalker, 1994: 236). Migrant labourers from countries like Swaziland and Lesotho provided South Africa with manual labour, with men mostly coming to partake in the mining workforce. These labourers were often uneducated men from rural areas who sought employment across borders to achieve various goals such as sending remittance back home and acquiring the necessary income to establish a homestead

and pay lobola. Due to their socio-economic background and race they acquired low level and low prestige jobs (Elkan, 1980: 583).

The demand for labour was a significant cause for cross-border migration at the beginning of the 20th Century in Southern Africa. A contemporary feature of cross-border migration currently is an increasing feminisation of migration.

Feminisation of migration is a term widely used and is defined by the International Organisation for Migration (IOM) as “the growing participation of women in migration” (IOM, 2009: 11). Migration in Southern Africa is deeply gendered. During the colonial period, women were generally discouraged from migrating, as there was a great demand for manual labour, and thus men dominated internal and cross-border migration. In addition women contribute to the social reproduction of labour in the periphery. The recruitment of mine labourers into South Africa from neighbouring countries was negotiated by the Witwatersrand Native Labour Association (WNLA) (Stalker, 1994; Prothero, 1974). Currently a shift in migration patterns is noticeable. Women and men are differentially involved in and affected by migration. Although women increasingly migrate they are more likely to be involved in less skilled and informal work and therefore may be more likely to be irregular migrants, with the attendant disadvantages, as it is harder for them to access legal migration channels (Crush et al, 2005: 14). One of the ways in which women involved in informal work and cross-border migration has taken form is ICBT.

The Southern African region is increasingly integrated into transnational continental and regional trade networks within the formal economy. However, informal traders are amongst the most enterprising and energetic of contemporary migrants. ICBT falls within the informal economy (Crush et al, 2005: 14).

The activities of the women to be studied occur in an urban setting. It is for this reason that I will explore scholarly work on women in urban areas. In doing so, I have

encountered a large portion of work based on the experiences of women in western context. This suggests possible experiences of women in developing regions of the world as well (Nelson & Seager, 2005).

Feminist geographers' main area of interest is the separation of male and female spheres in urban areas. Namely, the changing dynamics of unpaid domestic work and waged labour (McDowell, 1999: 3). One key areas of interest for feminist geographers is migration. Feminist geographers link migration literature in Geography to social theory in order to highlight several critical themes. In their attempts to understand gender patterns of migration, feminist Geographers explore the impact of identity, politics and power, as well as the discourse around work" (Silvey, 2004: 491). Research shows that gendered work such as child care and domestic work have also become a source of employment. This is seen in regions such as North America where large numbers of women have migrated to countries such as Canada and the United States of America in search of domestic work (Stalker, 1994: 107).

Feminist geographers have also looked at the effects of migration on women not migrating. The absence of males in communities and families particularly in Sub-Saharan Africa has led to an increase of female headed households in rural areas, and it has resulted in the feminisation of agriculture, where women are responsible for food production (Stalker, 1994; Nelson & Seager, 2005).

Awumbila and Tsikata (2007: 45,55) argues that in spite of a focus of research on socio-economic issues, which views gender as critical to sustainable development, gender is yet to be mainstreamed in the African context. The focus of feminist geographers has changed from a primary emphasis on the material inequalities between men and women in different parts of the world to a new convergence of interest in language, symbolism, representations and meaning in the definition of gender.

3.14 Conclusion

Changes within a regional economy and societal pressures may result in people of that region not being able to fully benefit from the economy. In Swaziland an androcentric bias in the economy has resulted in women finding refuge in the informal sector. It has been argued comparatively as a result of colonization in the Caribbean, the wealthy elites there dominate the formal economy, resulting in the growth of the informal economy for the poor there. With regard to the other comparative case considered, political changes in Eastern Europe resulted in a period of a disorganised formal economy and the growth of the informal sector. In each region of the world there are local descriptions of the participation in the informal sector, more specifically in ICBT. In Jamaica informal cross-border traders are as known as “higglers” and the in Eastern Europe ICBT is known as “suitcase trade”.

There are several theoretical perspectives that provide insight in how ICBT can be understood. In summary the dualist theorists assert that traders in ICBT are excluded from the formal economy, which has large firms and is highly organised. Traders in the ICBT utilise labour intensive informal sector that consists of small enterprises. The proponents of the structuralist theory argue that traders who participate within the ICBT do so in the periphery of society. Structural theorists argue that there is an exploitative relationship between the formal sector and the informal sector. Lastly, the legalist theorists, argue that the cost of bureaucratic and legal processes involved in formalizing a business exceed the cost of informality. Traders within the informal sector operate in a highly unregulated sector, and do so to avoid paying taxes and trade goods without the perceived burden of public health checks. Globalisation and the emergence of the informal sector has undermined the formal sector in Africa.

Traders within the ICBT utilise social capital to sustain their business and thus provide social protection for themselves and their families. Social capital can be a result of friendships established or kinship, and helps build networks that are essential for

accessing information. With increased rural-urban migration by women, these networks are vital to traders to establish themselves.

In Swaziland there is no Social Security policy, thus workers in this context have no legislative claim to social protection. This is particularly precarious for female labourers who may need maternity leave. Dealing with the work family conflict is a reality for Swazi women. They often deal with the pressure to sustain a livelihood for their families by accessing informal credit schemes and burial societies. These may be established with other traders or people within their social circle.

Chapter Four: Research Methodology

4.1 Introduction

To fully comprehend the experiences of the selected female informal cross-border traders, I used qualitative research methods. My aim was to capture the experiences and perceptions of the women, thus qualitative research methods were the most appropriate. Babbie and Mouton (2001:80) discuss the usefulness of qualitative and exploratory research techniques, indicating that it allows the researcher to capture experiences and views, thus gaining an improved understanding of the phenomenon.

This research is a qualitative study. The fieldwork exercise included semi-structured interviews as well as taking trips with the research participants during their ICBT activities to observe it. That is, travelling from Mbabane to Johannesburg, Durban or Maputo and observing the research participants as they purchase goods. I used practical analytic activities such as recording events and narratives by the research participants. This provides triangulation to corroborate the data collected during the semi-structured interviews (Flick, 2007: 63).

4.2 Identification of research site and research participants

I used purposive and snowballing sampling technique to select participants. Purposive sampling entails the use of non-probability sampling. Snowball sampling which is also known as chain referral sampling, is where an identified research participant uses his or her social network to identify and refer a researcher to other potential research participants (Maree, 2012: 80). Snowball sampling technique was most suitable to use as the research participants to be interviewed were not known to myself, thus referrals by my initial contacts was used to identify research participants (Kumar, 2011, Maree, 2012, Hennick, 2011).

Purposive sampling which is sometimes known as judgmental sampling is a sampling technique used when there is a specific criterion used for identifying research participants or a research site and has set criteria for the selection. It is used when there is a pre-set criterion for data collection purposes (Ritchie & Lewis, 2005, Kumar, 2011, Leedy & Ormrod, 2013)

I used purposive sampling to select the site area for the research as I am aware of where women involved in ICBT are found in Mbabane, Swaziland. Within Mbabane there is a well-established flea market called the “Old Bus Rank,” where the informal sector thrives. Traders had to reside in Mbabane, Swaziland and had to sell their goods at the “Old Bus Rank” market in Mbabane. They had to purchase their goods from neighbouring countries in the following cities, Johannesburg, Maputo and/or Durban.

The entire population of women involved in ICBT is not known. I interviewed 20 women involved in ICBT. To achieve the set goal of the number of women to be interviewed, I used snowball sampling. In order to locate and access these women, a local hair-dresser and business woman known to me, who was a resident of Mbabane informed me of at least four of the women involved in ICBT.

4.3 Selection criteria

The selection criteria which I used to narrow the scope of possible research participants was as follows:

1. The women must trade within the Old Bus Rank.
2. The women must procure their merchandise from Johannesburg, Maputo and/or Durban.
3. The women must be above the age of 18 years, being legally of age.
4. The women must have been involved in ICBT for at least a year and thus have experiences to share.

4.4 Interviews

An interview is instantaneous communication between two people or more with the intention of extracting or clarifying information. Interviews commonly occur as face to face communication, however they can also take place over the phone or other media devices (Kumar, 2011: 144). Semi-structured interviews allow the researcher to enter into dialogue with research participants using an interview guide with themes related to the research subject. This type of data collection allow the research participants to respond to questions in as much depth as they wish to. That is, it does not limit the research participant, and researchers have the space to probe responses. It is best to use semi-structured interviews when conducting research that is sensitive such as gender based violence or when one's research group includes people of diverse backgrounds. During the interview process experiences were explored in detail. Questions were clarified resulting in greater depth in the responses of participants (Kumar, 2011; Welman et al, 2012).

Since the 1970s feminist researchers have used semi-structured and open-ended interviewing with women in which they have sought to remove the barriers between themselves and their female research participants (Roulston, 2010: 21). Ann Oakley argued that traditional forms of data capturing often objectified women and by doing so further entrenched patriarchy (Roulston, 2010; DeVault, 1999). I endeavored to develop interviews that were collaborative in nature.

I conducted face to face semi-structured interviews with 20 women involved in ICBT, paying attention to a diversity of views. The reason for choosing semi-structured interviews, was that it allowed me to focus the topic whilst allowing the traders to fully express themselves. These interviews were conducted at the Old Bus Rank where the traders work, so as not to intrude in their personal time, but also to allow me to observe them in their work environment. The interview guide is attached as appendix 1.

4.5 Participatory observation

Participatory observation can be described as a process where the researcher views the lived experiences of research participants. This type of data collecting allows the researcher to have a first-hand account of daily life of a group of individuals. It can be used in different settings such as researching youth groups involved in gangs or even experiences of women within the corporate world (Welman et al, 2012: 166). As the researcher it is important that one approaches this experience without preconceived ideas, as this might distort your understanding of what you are observing. It is also crucial that the researcher conducts this form of data collection adhering to ethical principles. Research participants should be aware of your presence and give consent.

Initially I had planned to conduct the participatory observation exercise from December 2013 to January 2014, with a trip to Maputo. Since the activity at the market declined during December, a decision was made to conduct the first participatory exercise in January 2014 to February 2014, which entailed a one day trip to Maputo and field visit to the Old Bus Rank. Subsequently, I conducted a second participatory observation exercise to Johannesburg, as the original findings prompted me to investigate further. The second participatory exercise was conducted in April 2014, which entailed a one day trip to Johannesburg.

4.6 Planning for fieldwork

Fieldwork is necessary for establishing contacts and building a rapport with research participants. In disciplines such as sociology and anthropology fieldwork is often deemed necessary for gathering primary data. Researchers in these disciplines have used fieldwork as a research methodology to gather data on societal issues (Hobbs & Wright, 2006: 15). However before a researcher embarks on fieldwork they have to ensure that they have planned and situated their fieldwork.

Poor planning may result in hindrances to the entire research process. Thus careful consideration has to be given to the following when conducting fieldwork. I had to ensure that there is funding allocated to the fieldwork exercise. There were costs related to travel. The exercise had to be performed in a timely manner. A researcher must also establish contacts in the fieldwork, such as gate-keepers and research participants. It is important that a researcher also ensures his/her safety whilst conducting fieldwork (Scheyvens & Storey, 2003: 21).

I embarked on this study which was expected to last eight months. Within the eight month time frame, field research was conducted for a six week period. During this eight month period of field research, I embarked on two cross-border trips one from Mbabane to Maputo and another from Mbabane to Johannesburg. This allowed me to observe and capture first-hand experiences of these women. I also spent time in the market observing interactions and engaging in conversations with traders. I utilised a field diary to capture all the data.

4.7 Data capturing

To capture data during my fieldwork, I used a field diary where interactions, interviews and any other daily event were captured. Video or voice recording interviews would be a strong disincentive to participants. Furthermore, recording in a busy open market in an urban area might result in data not being captured accurately. I believe that the use of a field diary, rather than recording encouraged the research participants to be more willing to be interviewed as the political climate in Swaziland has made people very withdrawn and unwilling to express themselves openly. The summarised field notes are attached as appendix 2.

4.8 Obstacles during the data gathering process

Although I managed to meet my target of identifying 20 research participants, the research process had its obstacles. The biggest difficulty was that not all the research participants were open and expressive. For example some would give one word answers or very short answers. I experienced this mostly with the younger research participants, namely between the ages of 18 to 25 years. I capitalised on the research participants who were willing to discuss in depth and share their experiences as traders in ICBT.

Participation in the research process was completely voluntary and the research participants understood this. However most expressed that they felt that their contribution to the research was in the short term more beneficial for me than it was for them. I had to acknowledge this concern, and explained that they were contributing to a body of research that could be referenced for the purposes of understanding women with similar life experiences.

The participatory observation exercises also presented difficulties. For example, the trip to Maputo was very difficult to organise as all the research participant had to align their schedules, and there was an expectation on me as the researcher to incur some of their expenses such as the transport costs during the trip. I had to abide by their schedule as I would lose the opportunity to view them at work. I also had to re-emphasise that I was there to observe the ICBT process and not contribute to any aspect of it.

4.9 Data analysis

It is essential for a researcher to analyse the data generated through the research process. This ensures quality and validity of the findings presented in the final document. It is important that I understood what qualitative research analysis entails. Numerical data is not the primary feature of qualitative analysis. However during an

observation exercise one may take note of the frequency of the occurrence and draw meaning from it. For example if the research participants have to negotiate prices at each vender, this can be observed and noted, and linked to the importance of negotiation skills needed by women involved in ICBT (Schreier, 2012: 16). In social and qualitative research, analysis of data is often iterative. I analysed my interview notes with research participants and identified reoccurring themes.

The time frame set to conduct the field exercise also resulted in some challenges. I began my field exercise around the festive season (December to January) when most research participants were experiencing low levels of business activity. The traders stated that during this time, most of their customers prioritise their children's educational needs for the following school year. The traders stated that customers with children were interested in buying school supplies such as school uniforms for their children and not clothing for themselves.

4.10 Ethical Considerations

It is important that as a researcher I adhere to research ethics during this research process. Qualitative research is often conducted to capture highly personal and intimate details of a participants lives, thus researchers must abide by a code of conduct that will be empowering for all parties involved (Rubin & Babbie, 2011: 453).

All participants reserve the right to withdraw from the research process at any point during the research. Informed consent forms were used to obtain signatures from all willing participants. Participants were given a copy of the consent form with the details of the supervisor and the department included. For privacy and confidentiality, I interviewed the research participants individually at their stall in Mbabane. The consent letter and consent form is attached as appendix 3¹.

¹ The signed consent forms have been summited together with the field diary, to ensure the anonymity of all participants. This information will be kept by the University of Pretoria for a period of 15 years.

In order to protect the women's identities in the cases where sensitive information was potentially revealed, such as harassment by border gate officials or bribery, I used pseudonyms for all the informal cross-border traders interviewed.

As a Swazi woman from a different socio-economic class, I have the advantage of speaking SiSwati and English. However, I am also aware that the differences in socio-economic class may have resulted in the research participants being hesitant, at least initially, to be forthcoming with all information. I intended to build a relationship of trust and respect with the participants as a basis of ethical conduct in this research process.

As a researcher I have to show awareness of the socio political environment in which I conduct research. Swaziland is an absolute monarchy with growing tensions within the country as a result. The suppression of full democratic participation also creates an environment where people are unwilling to openly share social experiences (Mostamai, 2012). It is within this context that I located my work and I showed great sensitivity towards my research participants.

4.11 Conclusion

I designed the research to effectively address the set research objective. I believe that conducting a qualitative study allowed me to explore the lived experienced of Swazi women involved in ICBT. The main research site was Mbabane's Old Bus Rank, with an added exercise of travelling with the traders as they sourced their goods in Maputo and Johannesburg.

The methodology I used to collect data involved using semi-structured interviews and observation. The mixed method approach allowed me to enrich the findings in my attempt to understand the phenomenon. Using a field diary I interviewed 20 traders who met a set selection criteria and operated their informal businesses at the Old Bus Rank.

The biggest obstacle came with conducting research in a context like Swaziland. The political and social climate has resulted in people who are unwilling to talk freely about social issues. This influenced my decision to use a field diary as a method of data collection as it was less invasive than an audio or video recorder. Participation in the research was completely voluntary, however not all traders were forthcoming as I have noted.

Chapter Five: Discussion on findings

In this chapter I present findings in relation to the set objectives of this research. The information presented here is derived from the fieldwork exercise, which included semi-structured interviews and participatory observation.

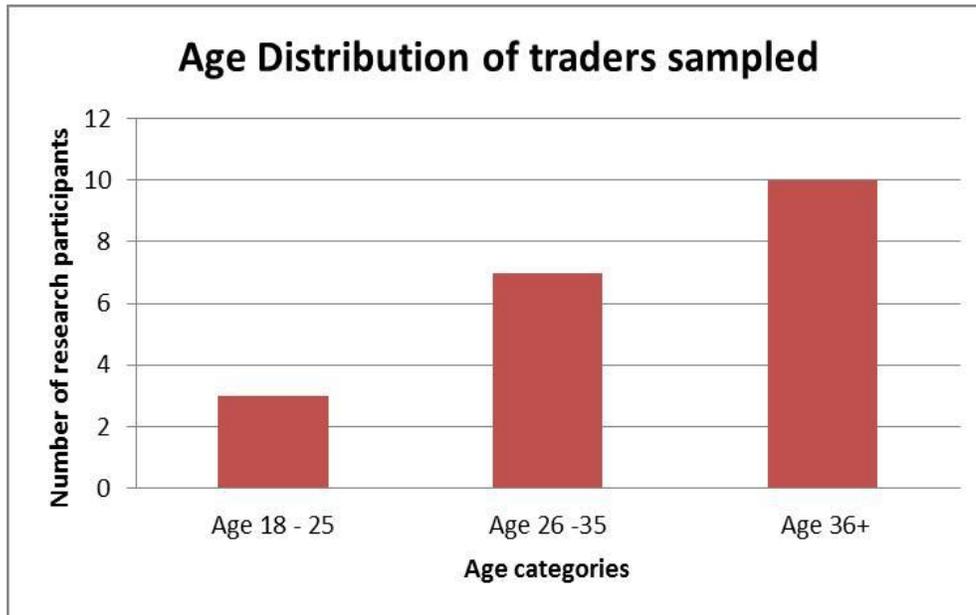
5.1 Women participating in ICBT

One of the set objectives of the research is to uncover which women are participating in ICBT. Socio-demographic information about the traders was captured during the fieldwork exercise. I present their age categories, marital status and whether they have children.

I set categories of 18 years to 25 years, 26 years to 35 years and 36 years and above. By using age categories, I did not have to capture each and every trader's individual age. By acquiring the age ranges of the traders, I could get a broad indication of the extent family responsibilities they might have, as well as a potential variation in work experience.

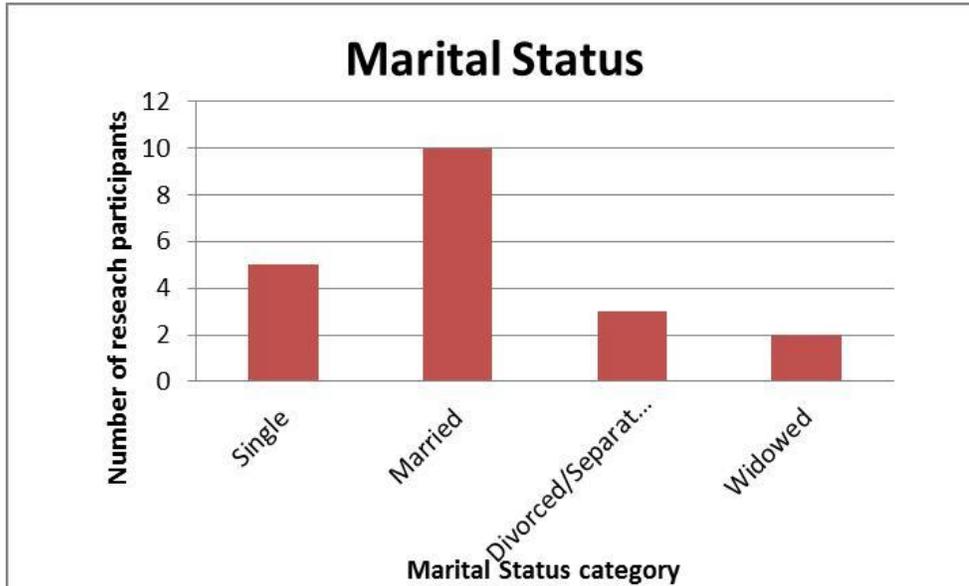
Ten of the 20 traders in the sample were above the age of 36 years, seven were between the ages of 26 and 25 years and three were between the ages of 18 and 25 years. Whilst this distribution is influenced by the fact that the research participants referred me to traders they had established relationship with, who often were in the same age category. My sense based on observation of the Old Bus Rank is that the age distribution of traders has face validity, in spite of a slight under representation of women under the age of 25 years.

Bar chart 2: Age Distribution of traders sampled



The average age of marriage for Swazi women is 24 years and age at which the first child is born is 17 years for uneducated women and 23 years for educated women (CSO, 2008). A majority of the traders interviewed were over the age of 25 years as shown in bar chart 2. Bar chart 3 indicates that 15 of the 20 traders interviewed were either married, divorced/separated, or widowed. This suggests responsibility to provide for a family. Of the 20 traders sampled only one trader did not have children. This trader was in the middle age category 26 to 35 years. The average number of children increased for each age of category from 1.3 for 18 to 25 years, 2.4 for 26 to 35 years, and 2.9 for 36 years and older.

Bar chart 3: Marital status



Some traders stated they had additional responsibilities of having to support extended family, more specifically nieces and nephews from their deceased siblings.

5.2 Reasons for becoming involved in ICBT

The first objective of the research was to uncover opportunities and obstacles that exist for Swazi women involved in ICBT. Many cited that it was difficult to access formal employment and that they thus were forced into the informal sector, where they could use their skills in hair-dressing or sewing to earn money. Some stated that they had worked in formal waged work, but had been retrenched or decided to leave their jobs due to the inflexibility that comes with formal employment. Others complained of low wages offered by employers, or that they found formal employment far away from their families and therefore resigned due to family pressures.

Some traders stated that this type of economic activity was most profitable during the 1990s and early 2000s as there were not that many women involved in this type of economic activity. Zandile (pseudonyms are used for traders name) stated that “there

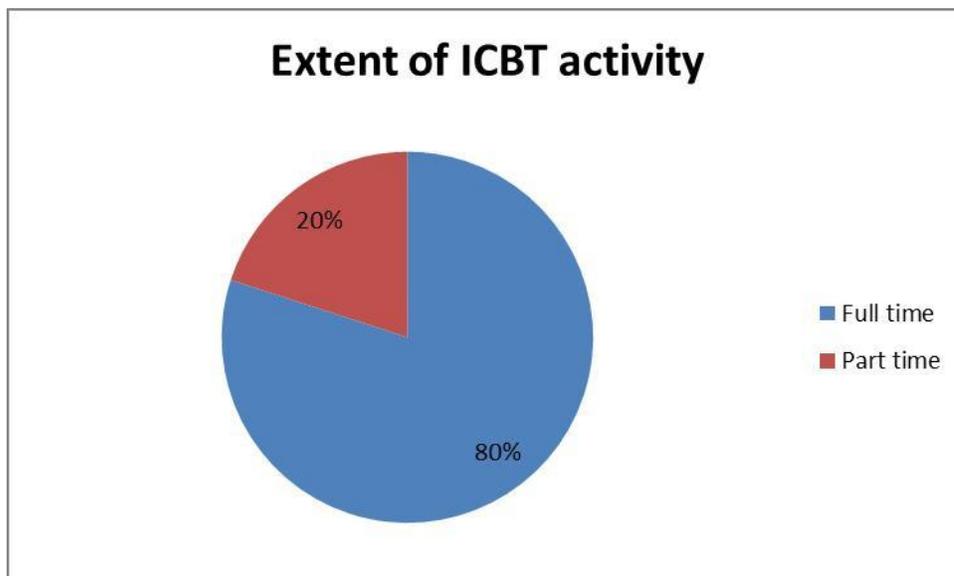
are many of us now, it is very difficult to make money now...” A few traders stated that income generated from their activities within ICBT allowed them to achieve personal goals such as renovating and extending their homes.

Some traders stated that being economically active allowed them to participate in micro lending schemes with other women, such as the informal credit and saving scheme known as “luholiswane”. The more money one is able to generate, the more informal credit and savings schemes they are able to join.

5.3 Extent of ICBT activity

As stated in the literature review, the formal economy in Swaziland is male dominated despite women achieving education levels that are similar to that of men. The pressures of family needs force women to seek employment in the informal sector to enable them to sustain their livelihoods. During interviews it was clear that the traders viewed ICBT as a key source of income, with 80% involved in it full-time, as illustrated on pie chart 1.

Pie chart 1: Extent of ICBT activity



Traders who participated in ICBT on a part-time basis either did so during weekends or when they were in-between jobs. Those who sold their merchandise on weekends were employed formally elsewhere. For example one worked as at local primary school as a cleaner. Those who participated when they were in-between jobs said they often worked in textile factories when they were not involved in ICBT. They stated that it is difficult to participate in ICBT on a part-time basis as it is hard to negotiate space and sustain a list of clientele. One of these traders stated that in order to have a competitive edge she often purchases merchandise that other traders do not usually purchase, such as high-heel shoes, instead of flats and sandals. In this way she attracts a specific group of young women who are interested in her merchandise. She also stated she establishes relationship with her clientele to inform them when she is trading again. Tandzile stated that “they call me the lady who sells the nice high-heels”. The part-time traders also stated that they also usually share stalls with relatives who were selling their merchandise. The condition for this agreement is that they have to be willing to assist with the relative’s customer. One trader stated that when she is trading she helps with braiding at the hair salon.

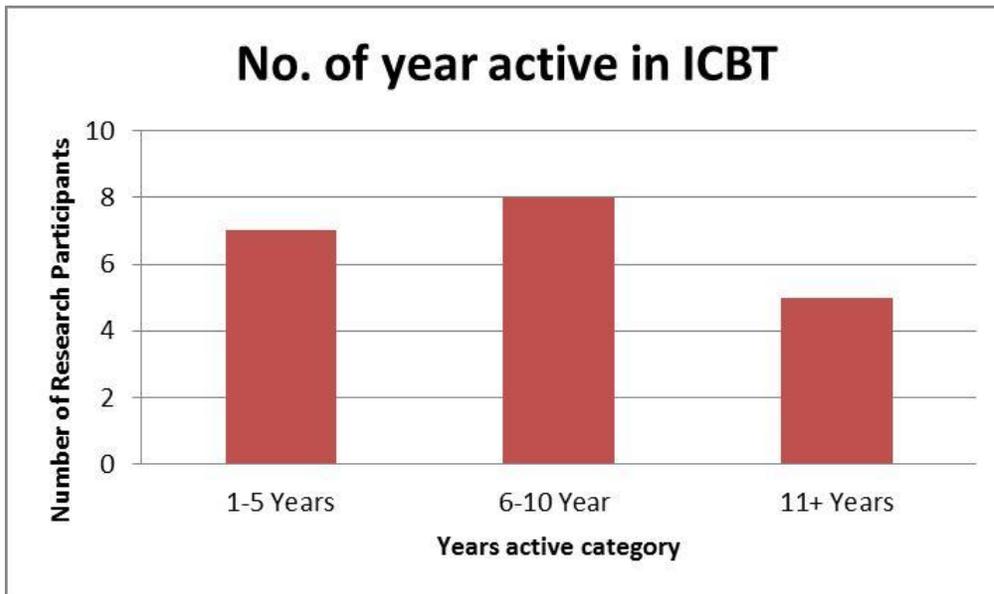
Part-time traders often went to purchase merchandise on a monthly basis. These included the four part-time traders who travelled to Durban when participating in ICBT. They stated that in Durban you can buy nicer clothes and it is easier to re-sell them. The part-time trader who works as a cleaner in a local school sometimes sells her merchandise to teachers at the school she works at.

5.4 Number of years active in ICBT

I set broad categories of 1 to 5 years of experience, 6 to 10 years and 11 years and more to measure the number of years a trader has been active in ICBT. The first category would allow me to uncover the experiences of traders in newly established informal enterprises, the second category would allow me to uncover the experiences of traders in presumably well-established informal enterprises and the last category would

allow me to learn about traders who have sustained their involvement in the informal sector over a lengthy period of time.

Bar chart 4: Number of year active ICBT

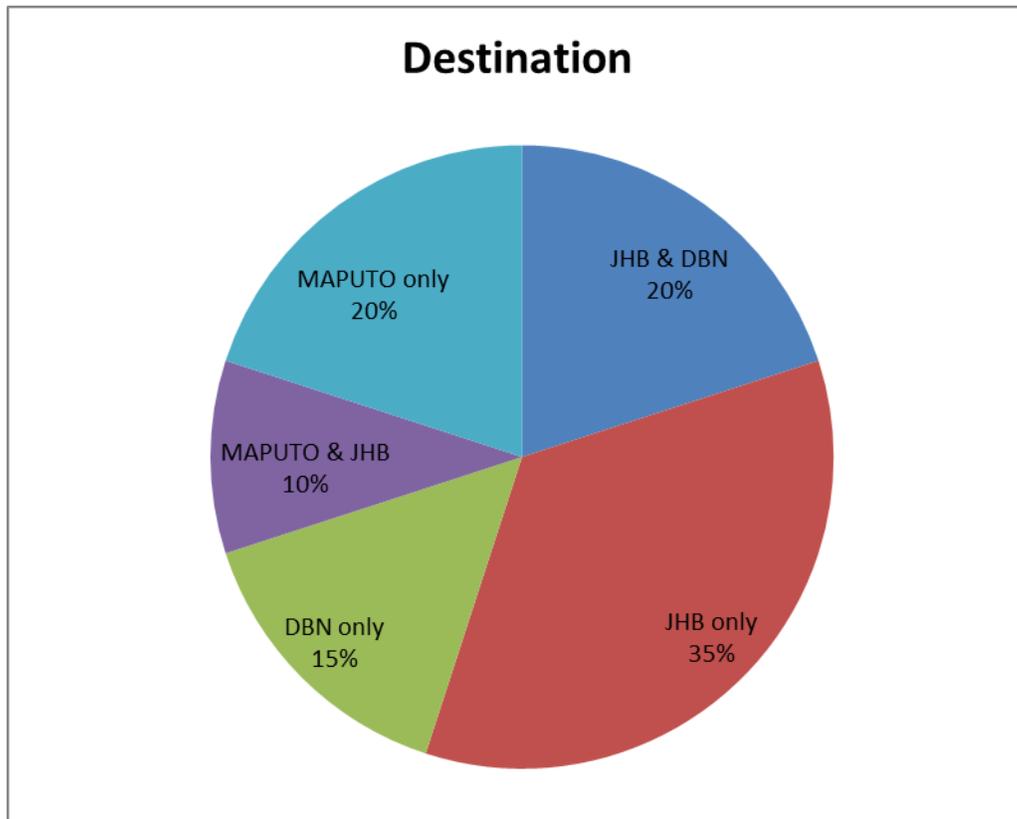


The findings represented in bar chart 4 show that 13 traders have over 5 years of experience within ICBT. Of the 20 traders interviewed 7 traders have been involved in ICBT for between 1 to 5 years.

5.5 Cities most frequented by traders to source merchandise

The aim of this research was to interview women who travel from Mbabane, Swaziland, to purchase goods in Johannesburg, Durban and/or Maputo. What I found was that the women involved in ICBT did not travel to one location exclusively, many travelled to a combination of locations. Johannesburg is the most common destination for the women, with about 35% of the traders travelling to it exclusively, compared to 20% travelling exclusively to Maputo and 15% travelling exclusively to Durban. An additional 30% of the traders travelled to Johannesburg and either Durban or Maputo as well.

Pie chart 2: Destinations

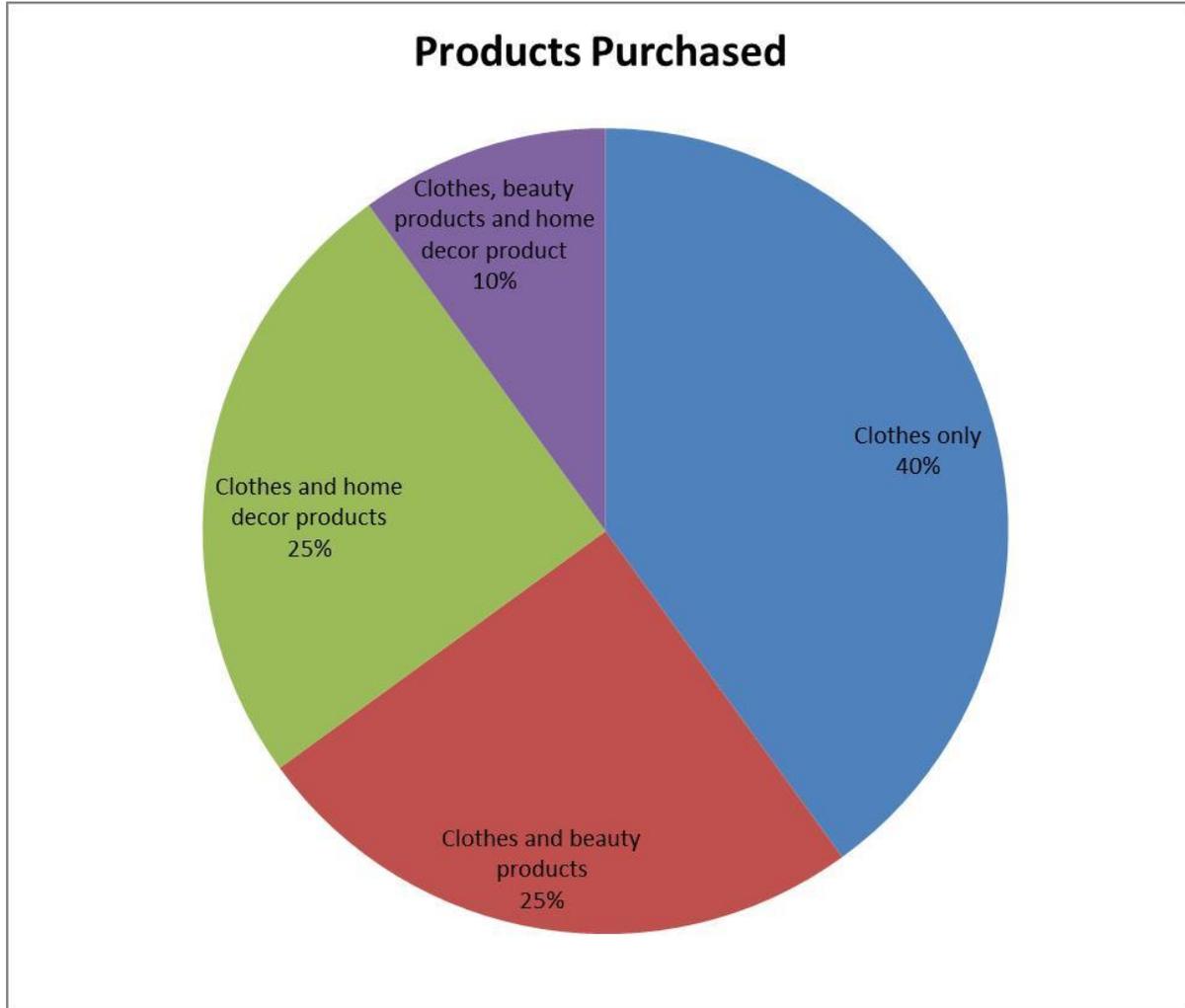


As a trading destination to source merchandise, Johannesburg drew 65% of the traders sampled. In contrast Durban drew 35% of the traders and Maputo 30%.

5.6 Items traded by ICBT traders

The most common merchandise acquired by the traders was clothing, especially for women and children. Most of the women sustained their informal businesses by generating income through other means as well. For example, some traders operate a hair salon simultaneously. In these instances they purchased beauty products such as make-up and hair products to resell to customers to supplement their income. A number of the traders stated that many of their customers were women and thus purchased goods that their customers would buy. These products included bedding and linen.

Pie chart 3: Product Purchased



Pie chart 3 illustrates the purchasing habits of the traders. One can see that in all instances clothes were purchased by the traders, with 40% of the traders purchasing clothes only. Twenty five percent of the traders purchased a combination of clothes and beauty products and another 25% purchased a combination of clothes and home decor products. The remaining 10% purchased a combination of clothes, home decor products and beauty products. Maputo serves as a source for the low-end stock of the merchandise. The traders stated that clothes can be bought in Maputo, Johannesburg and Durban. In Maputo, one can purchase second-hand clothes, but very rarely buy beauty products. In Durban, the traders stated that they are able to purchase new

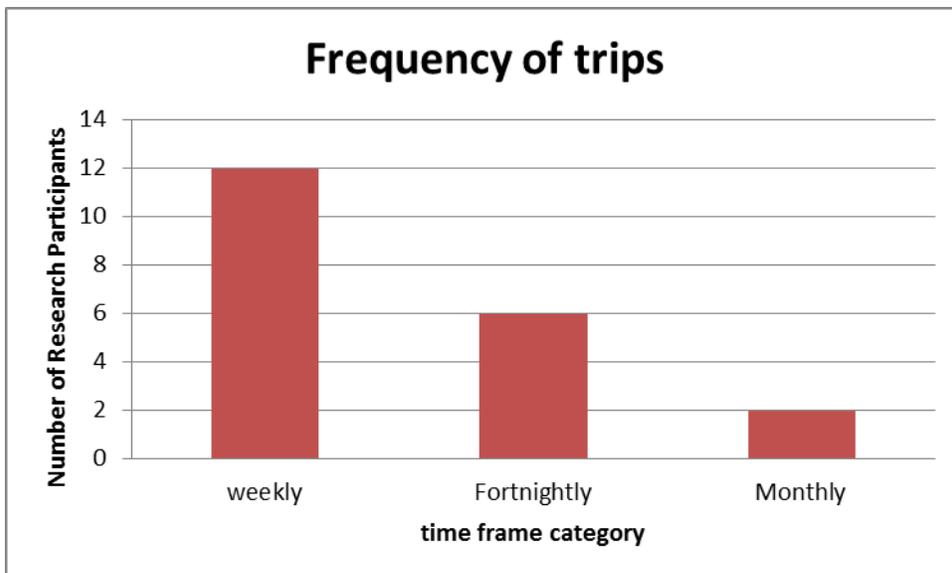
clothes and home decor products. Johannesburg enables the traders to purchase new clothes, beauty products and home decor products.

5.7 Frequency of trips and destinations

Upon conducting the interviews, I learnt that traders did not have a uniform standard for their frequency of trips. The trips ranged from weekly visits, to fortnightly visits or monthly visits. This was due to varying reasons such as availability of funds to travel, demands from clients and a schedule by some of the modes of transportation.

A majority of the traders that sourced goods from Johannesburg and Maputo travelled on a weekly basis. This is due to the fact that these return trips could be done in one day. There is also great ease of access to transport especially for those travelling to Johannesburg. The fortnightly trips were usually taken by traders travelling to Durban. This is due to the bus schedule and availability. The traders stated that buses going to Durban were often found on the first and third Friday of every month. Only two traders stated that they travel once a month.

Bar chart 5: Frequency of trips



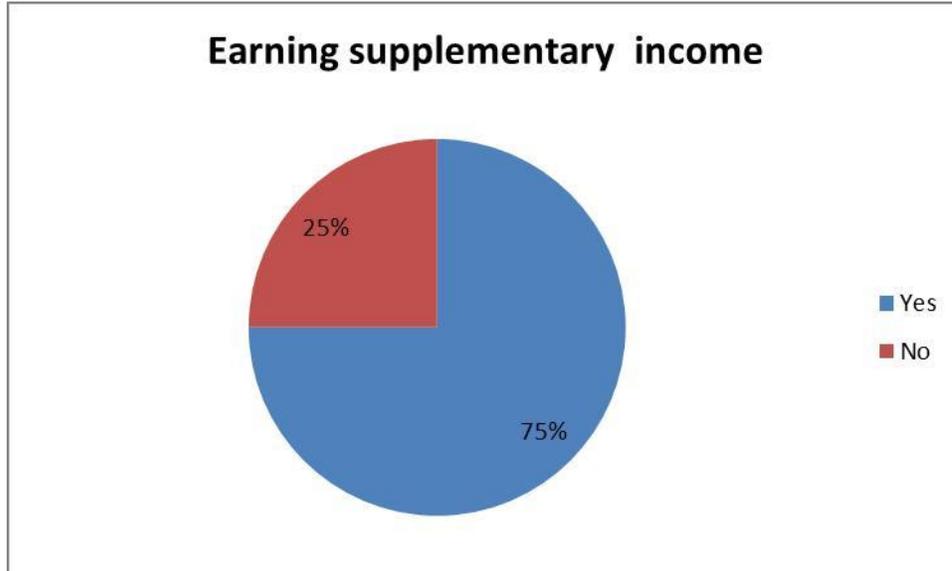
Nonhlanhla stated that, “you have to travel a lot with this work, or else you will lose customers”. Similar views were expressed by other traders. Traders establish rapport with their customers so they can get first preference from them. This is strategy used to attract customers, as virtually most traders, sell very similar products.

5.8 The relationship between ICBT and other sources of income

I found that 75% of the traders interviewed supplemented earnings made from ICBT earnings. Most of these traders were either hair-dressers or seamstresses. Traders stated that they needed to do more than one economic activity to sustain their informal enterprises. They drew little differences between which economic activity was the primary economic activity. Khanyisile who operates a beauty salon as well as participating in ICBT stated, “I use all my talents. I do hair, teach others to do hair and trade as well. This work is tough.”

I observed that the traders that fell within the age categories of 36 years and older were more likely to generate an income strictly from merchandise bought either in Maputo, Johannesburg and/or Durban. They tended to supplement this activity with dress-making and making and selling home decor products. The traders that were 35 years and younger, were more likely to exert equal effort towards their ICBT activities and hair-dressing.

Pie chart 4: Earning supplementary incomes



The traders stated that competition amongst ICBT enterprises was stiff and they needed to add value to their services to increase their income. Their alternative economic activity influenced their decision making regarding ICBT stock. That is, hair-dressers were most likely to purchase beauty products in addition to clothes. Dress-makers, often supplemented their ICBT income by altering the clothes purchased if requested by customers, making new garments or selling home decor products.

5.9 Skills applied

During the participatory observation exercise, I noted that strong negotiation skills are required to operate an ICBT enterprise. A trader had to be able to negotiate prices when sourcing goods and when charging prices to customers. Financial management skills were also necessary. Although the traders operated informal enterprises, income generated had to continue to sustain the business and also meet their personal needs. A trader needed to also be aware of the needs and trends amongst customers. Purchasing goods that were currently not trending amongst customers resulted in losses.

Traders required capital to sustain their enterprises. Starting an ICBT enterprise incurs the cost of travel and cost of purchasing goods. A trader also needs a venue to conduct business. In the Old Bus Rank, business spaces took the form of re-used shipping containers, or make-shift stalls or stalls provided by the Mbabane Town Council.

5.10 Description of ICBT travels

Upon conducting interviews with the traders, it became clear that they travel on a regular and consistent basis. It also became clear that each of the journeys to the various locations presented both opportunities and obstacles. I provide a descriptive account of each route taken by the traders to source goods, two experienced by myself during the participatory observation exercise.

5.10.1 Journey from Mbabane to Maputo

The trip to Maputo is the most affordable and shortest of all the journeys. It currently costs each trader R140.00 return fare to travel between Mbabane and Maputo. The journey begins very early for the cohort of traders who travel to Maputo. There are no direct buses from Mbabane to Maputo. The traders leave early to ensure that they catch the first mini-bus to Maputo. They leave Mbabane at 5:00am by mini-bus to Manzini, a city in Swaziland that is 36km from Mbabane. The traders travel from Manzini and cross into Mozambique using Mhlumeni/Goba Border Gate to Maputo, which is a distance of approximately 211km. Due to the narrow, winding and single lane road, a single trip lasts approximately 3 hours.

To efficiently carry their merchandise back to Swaziland, the women travel with large sacks and the mini-bus used to transport them to Maputo has a trailer attached to it for increased storage capacity. On the day of the trip I participated in, it was raining and cold in Mbabane, however in Maputo it was sunny and hot. It is important to note this, as any unnecessary item such as a raincoat or umbrella becomes a burden upon arrival

in Maputo. When they reach Maputo, they leave their sacks, coats and umbrellas with local street vendors they have established relationships with over the years. The local street vendors work near the bus rank, and sell food such as cashew nuts and Portuguese rolls. They refer to each other as “Aunties,” and in return the traders pay the local street vendors in the form of cash or by purchasing some of the food sold. The second order of business is to change their South Africa Rand (R), which can be used in Swaziland or Swazi Emalangeni (E) to the Mozambican Meticais (MTn) using informal currency exchangers. On the day of the participatory observation exercise, the informal currency exchangers were all male. I observed that most traders preferred to have South African Rands than the Swazi Emalangeni.

The traders swiftly make a decision on where to go searching for the best second-hand clothes merchandise. The traders are very knowledgeable about the location of the shops and make decisions about what to purchase based on what has been pre-ordered by customers back home in Swaziland, and also what has proven to be a popular trend amongst customers. Along the way the various groups of women who were in the mini-bus from Mbabane came across each other and exchanged information about which retailer has new stock. This is important as it saves time to know who amongst the retailers has new stock or old stock, as one is able to quickly choose the retailer with the new stock or stock required.

Selecting and purchasing the clothing items is an arduous task. The second-hand clothes are packed and compacted into bales and the traders can only select by reading what each bale contains, which are written in an abbreviated form. For example, WSh means White Shirts, LST means Ladies Sexy Top and LD means long dress. These are vague descriptions with no indication of sizes for example. The traders can only read the labels on the bales and scrutinise by observing the bales when making a decision to purchase. They are not permitted to undo the bales. They purchase bales in different shops. At the time of the participatory observation exercise the cost of a bale ranged from R1000.00 to R1400.00. Once bales of clothing have been purchased the traders

locate a mini-truck to carry their merchandise back to the bus rank where they have to take another mini-bus back to Swaziland. However before they board the mini-bus, they undo pack their bales into the large sacks they brought with them when coming into Mozambique, this is in preparation for boarder gate inspection and payment of excise duty.

Image 1: Travelling within Maputo



Travelling through Maputo is a gruesome task. The traders have to transport the bales they have purchased from the vendors to the taxi rank, and this requires them to locate a mini-truck. Image 1, shows the bales loaded onto a mini-truck, on its way to the taxi rank. Traders ride on the back of the mini-truck along with their merchandise. During this trip four of the traders shared a mini-truck, as well as myself. We were seated on top of the bales as the mini-truck moved along the streets of Maputo. Once back at the taxi rank in Maputo, I observed that the traders kept the excess Mozambican currency

to be used for upcoming trips. This also protected them from the fluctuating and often unpredictable exchange rate.

Upon crossing the border gate into Swaziland, I noted that the traders had to pay import at the border gate of E3.00 for every piece of clothing contained in the bale of clothes. This was a great risk for the traders the number of clothes is not known in each bale. Larger sized clothes such as jackets may be few in numbers within a bale and cost less to import, however smaller sized clothes such as ladies tops will be more in numbers with in a bale, and cost more to import. The process of paying taxes at the border gate is also time consuming, as each piece of clothing has to be carefully counted with a border official standing by, for each trader. Zandile, stated that, “you have to count each piece of clothing properly and not cheat. If you cheat and they catch you, they treat you like you have murdered someone”.

5.10.2 Journey from Mbabane to Durban

The Journey from Mbabane to Durban is less flexible than the journey from Mbabane to Maputo. The traders who travel to Durban use a bus that travels fortnightly on the second Friday of every month. At the time of the fieldwork exercise, a trip to and from Durban cost R400.00. Buses leave Mbabane at 5:00pm and make stops along the way in Swaziland, collecting other informal traders on their way to Durban. The trip to Durban is approximately 719km. Several stops are made within KwaZulu-Natal for the purposes of purchasing merchandise. The bus used has a trailer for increased storage capacity. Three main stops are made along the way once in South Africa. The first stop is in Durban, followed by Pietermaritzburg and finally Newcastle on the way back.

The traders stated that the trip to Durban although time consuming, it allows for buyers to have greater option in items to be purchased. The traders reported that in Durban they are able to source clothes similar to those purchased in Johannesburg, however for slightly lower price. The greatest attraction of this trip is visiting the factories that are

found in Pietermaritzburg and Newcastle. In Pietermaritzburg the traders purchased “great quality” shoes. They often shopped in here using a list of pre-ordered shoes by their customers back home. Similarly Newcastle is said to be a city where traders could purchase “great quality clothes”. Clothes purchased in Newcastle were usually resold to their clientele with stable jobs such as civil servants, as they were purchased at a higher price than clothes purchased in Durban. Clothes and shoes bought from these factory outlets often have minor defects and thus are sold at very low prices. This is another incentive for making the longer trip to KwaZulu-Natal.

Trade agreements between Swazi and South Africa, state that any person or company importing or exporting goods with the value of more than R1000.00, with the intention of trading them must pay Value Added Tax (VAT) rate of 14% of the value of the goods in South Africa.

5.10.3 Journey from Mbabane to Johannesburg

The traders who travel to Johannesburg to purchase merchandise have various ways to do so. Of all the destinations, the journey to Johannesburg is the most varied in terms of organising transport. There are three main options to travel to Johannesburg for the traders.

The first option the traders have when travelling to Johannesburg is to organise themselves and hire a mini-bus that will take them to their desired locations in Johannesburg. This option allows them to have more flexibility when moving around Johannesburg to shop for merchandise. The first stop is usually China Mall in the South of Johannesburg, followed by a stop in Johannesburg Central Business District (CBD), where the traders purchase merchandise. A popular street to visit for purchasing merchandise in the CBD is Small Street in Johannesburg.

Image 2: China Mall



This option requires the traders and others involved in ICBT to be very organised as they require 15 people to fill up a mini-bus, as less people implies higher transportation fees. The cost of this trip is R 360.00 to travel to and from Johannesburg and is a day trip. The second option is to travel to Johannesburg individually or in very small groups. In this instance the mini-bus is transporting individuals going to Johannesburg for various reasons, for example a holiday or for students returning to school. The mini-bus driver will drop off all his customers at Wanderers Taxi Rank in Johannesburg CBD. The traders will at this point locate local taxis or a mini-bus to take them to China Town. This is also a day trip, travelling to and from Johannesburg in a single day.

The last option and this is not a very common option is to take a two day trip to Johannesburg. This also requires teamwork. The traders stated you do this, if you are purchasing a larger quantity of merchandise than they usually purchase. They work in groups as often one will require assistance carrying the merchandise around. The cohort of women travelling to Johannesburg in this manner find board in budget hotels in Johannesburg CBD or stay in informally operated Bed and Breakfast accommodation.

I observed was that traders were not able to negotiate prices at China mall, as prices were already set for all venders. One could purchase items at bulk price or at cost per unit. Chinese vendors were generally a closed community and it was often harder for traders to establish relationships with them. For example, I was also refused permission to take pictures of merchandise within the store in all instances when I requested to.

There were many benefits to shopping in China Mall, one of which is the traders sometimes shared the costs of bulk purchasing. They would at a later stage split the goods purchased. I also noticed that the traders were very familiar with China Mall, and knew exactly where to purchase what. This is important if customers liked and purchased a specific product, the trader can purchase it once again. China mall has great variety as well. Traders can purchase clothes, beauty products and home decor in one location.

5.11 Working conditions at the Old Bus Rank.

ICBT as a form of business is highly competitive. One of my observations was how crowded the Old Bus Rank is and how similar the items being sold were. Some of the traders who participated in the research had stalls which were located next to one another, whilst others had shared stalls. Some of the traders stated that stalls are shared because of lack of space, whilst others wanted to share cost.

Image 3: A trader's stall at the Old Bus Rank in Mbabane



Image 3 shows a traders stall. Although one can only see the clothes on display that are being sold, the trader is also operating a hair-dressing salon inside and sells accessories. As has been indicated 75% of the traders interviewed stated that they supplement the income made from ICBT activities. Hair-dressing is a popular means of supplementing income.

Working within the Old Bus Rank has the disadvantage of increased competition for customers as there are numerous traders selling very similar goods. However it has the benefit of sharing, establishing and maintaining communication networks. Information and plans for travel were easy to organise. I will further explore these advantages and disadvantages and how the traders resolve them.

5.12 Opportunities within ICBT

Several opportunities and obstacles exist with the journey from Maputo to Mozambique. I will begin by examining the opportunities. The trip to Maputo is both cost and time effective. It can be done in one day without requiring huge sums of money. This form of work also allows women to be closer to their children. One trader stated that she had previously had a secretarial job in Mhlume a town approximately 150km away from Mbabane and this caused tremendous stress to her family, mainly her children. She stated that she left her job to be closer to her children. She said “my children needed me...” This was a common theme amongst the traders. Involvement in ICBT allowed them to meet some of their children’s financial needs.

The great advantage of the trip to Durban is that the traders visited several places and thus had greater variety of merchandise from which to purchase. They were able to purchase new clothes which they could examine before purchase. This also allowed them to purchase goods based on specific orders placed by customers and to match trends they have noticed in department stores.

An advantage of travelling to Johannesburg is the good road network and accessibility of transportation. A return trip can be done on one day, as Mazwi stated, “mini-buses to Johannesburg are always available, you can go at any time”. Most traders opt for the one day return trip and it is for this reason why many of the traders choose to purchase goods in Johannesburg, as well as the merchandise that is sold at low prices.

5.13 Obstacles in ICBT

There are several infrastructural and financial obstacles in ICBT. The first of which is poor infrastructure. On observation I noticed potential occupational hazards such as make shift steps constructed for entry into the stalls and poor ventilation in containers, with possible exposure to the weather. There is also a general lack of security and

some traders carry their merchandise back home with them every day after each day of work.

ICBT requires frequent travel by traders and this has serious risks. For example, when travelling to Maputo the mini-bus was travelling high speeds on winding roads, and most of the journey occurred across rural areas of both Swaziland and Mozambique with very limited access to police or health centres. In the case of an accident, help would not be easily available. This risk was also exacerbated by the fact that some of the traders travel to Maputo on a weekly basis. The second obstacle was the circumstances in which merchandise was bought, that is, without having a thorough look at the clothes. Some of the traders stated that this was a cause of stress as it has happened that they get home to find that some of the clothes had stains or rips and tears. Nombuso stated, “I cannot go to bed until I have carefully looked through and thoroughly inspected what I have bought, and if I find that what I purchased is not what I wanted I literally get sick from stress...”.

The disadvantage with the trip to Durban is the distance and time. The traders stated that they often worry about road accidents as Durban is the furthest destination. The traders stated that sleeping over in Durban was not ideal, although they had to. Some traders stated that they might even spend a night in the bus they travelled in. They were not always comfortable with leaving their families behind. Some highlighted that they worried about their children the most when they were away.

There are several risks that may occur with travelling to Johannesburg. Johannesburg has high levels of crime and the traders stated this was also a great concern for them as they were travelling with large sums of money. Philile stated that “You have to be careful! In Johannesburg thieves are everywhere!” Another risk lies in the condition of the accommodation used by those who take two-day trips to Johannesburg, more particularly the informally operated Bed and Breakfast accommodation facilities. There is lack of regard for health standards. They stated that at times they sleep on the hard

floor and they are numerous people sharing one bathroom. The risk of travelling long distances is also a concern. The roads between Mbabane and Johannesburg are good, with a majority of the roads being highways, however this also presents the risk of accidents due to high speed travel.

When questioned about their finances and whether their type of businesses were profitable the traders often said that this business was labour intensive for very little profit. Those who had been involved in ICBT for over eleven years stated that in the earlier years, this type of business was more profitable. One even went as far as to say that she was able to extend her home with the money she made from ICBT. Over the years ICBT as a form of informal employment has become saturated, thus increasing competition and affecting profit margins. The traders also revealed that the arrival of Asian entrepreneurs has also had negative effects on their business. They stated that Asian entrepreneurs establish shops that sell similar products they source for low prices and also that these shops have increased in numbers over the years. To cope with this, they often extended credit to their regular customers, which is not given by Asian vendors.

As a result of financial constraints, especially in recent time where there is greater competition as an ICBT trader, traders struggle with sustaining their enterprises. They stated that transport cost and the lack of personal transport as well as taxes paid at the border affects their ability to buy large quantities of stock. This is exacerbated by the lack of infrastructure at the Old Bus Rank, as traders from stalls have limited and at time no place to store their merchandise, meaning they have to carry it to and from their place of work.

5.14 The role of social capital in operating an ICBT enterprise

I earlier stated that Bourdieu defined social capital as capital as a resource that can be both virtual or actual that accrues amongst a group of actors (Halpern, 2005:7). I also

presented Woolcock and Narayan (2000: 230) discussion of social capital, where they examined how different social institutions influence how social capital is formed.

During the interview process I concluded that the social capital can be described as communitarian as described by Woolcock and Narayan (2000). The traders I interviewed use social capital to meet a common goal which is to sustain their informal businesses and thus alleviate poverty. I also concluded that their form of social capital is virtual as described by Bourdieu (Halpern, 2005). The traders had no binding contracts and appeared to rely on trust amongst one another.

Social capital was used to share information about trips with regards to their ICBT enterprises. It was also used when dealing with customers. Traders stated that customers are not always able to pay for their services in full, thus payment terms are availed to some customers. In this scenario the trader has to trust that the customer will pay for the rendered services within the set time. Social capital was used when accessing coping strategies to counter the stress and demands of being working wives and mothers. The traders often mentioned church activities as something they find enjoyable, which distracted them from daily pressures.

Traders often worked as a team. For example, when they could fill up a mini-bus, they could request the driver to drop them off directly at China Mall. The traders were very organised and collaborate even when purchasing goods. New traders learnt about ICBT from experienced traders. Traders also had to be willing to reciprocate acts of kindness. For example, part-time traders who sold their goods from relatives' stalls, would help run the stall for a given period.

5.15 Conclusion

The findings support the literature presented earlier. The traders interviewed stated that all their efforts within the ICBT were geared towards meeting the needs of their families.

Participants within ICBT were mostly like to be involved in ICBT on a full-time basis. They were also very likely to supplement their incomes by utilising other skills such as hair-dressing and dress-making.

Social capital was necessary to survive ICBT. The traders establish relationships that helped them gather vital information such as travelling schedules and trends amongst customers, so as to know what to purchase. Shopping exercises often occurred within group exploring the city they were sourcing goods from. Despite the need to work together, there was still competition amongst traders, and each trader might form exclusive relationships with vendors to ensure they purchase goods at competitive prices.

Working at the Old Bus Rank can have a lot of disadvantages. There is a clear lack of infrastructure for the traders, with many working out of old shipping containers or make-shift stalls. This might deter customers from using their services, this coupled with the growing presence of Asian owned shops providing similar products at competitive prices.

Traders in the ICBT in Swaziland, are in the periphery of society and working in an unregulated field. They work in small enterprises, that are operated using the help of family members. Opportunities that lies within ICBT for Swazi traders is the flexibility of time. A trader is completely in control of the time and effort they put into their work.

Chapter Six: Analysis of findings

6.1 ICBT as a cross-cultural experience

The participatory observation exercise allowed me to experience the business aspect of ICBT. One of the groups that I observed was the group of women who purchased their merchandise in Maputo. I travelled with them to Maputo, and it became very clear that involvement in ICBT requires one to be able to work within a multi-cultural environment. Culture in this context has to be defined in two ways, firstly as ethnicity and understanding gender relations in specific spaces. In Maputo, the women conducted business with mostly men of Portuguese, Indian and Shangaan background. Of the approximately six second-hand clothing shops visited, only one had a female shop operator.

The second observation made was that they engaged with shop operators as equals. The gender relations as described in literature where women are subservient to men did not seem to exist. As women in business even though informal businesses, they had to make quick informed decisions, and often asked questions with a firm authoritative tone. For example, “Do you have floral skirts?!” or “We want colourful clothes, or customers like colourful clothes! When is your next shipment coming?!” This type of interaction illustrated that those working within ICBT do not always work within a context of gendered norms but work within a professional context where the vendor and the buyer engage in business.

It was apparent to me as the researcher that language barriers existed but not in the expected manner. To navigate their way through Maputo, the women required general knowledge of names of places when using public transport. Not knowing how to say where you are going is as bad as not knowing where you are going. However, in the second-hand clothing shops where they purchase their goods, the women spoke SiSwati and English. It was the shop operators who changed languages to

accommodate them. Very little Portuguese or Shangaan was spoken. I questioned some of the shop operators about their language abilities, and some said they had lived in South Africa or Swaziland and therefore had learnt the basics of isiZulu and siSwati. When traders were purchasing goods in Durban and Johannesburg they were more at ease. The traders could speak in English or siSwati to vendors. They displayed the same assertive personality when purchasing goods as they did in Maputo, however it was more difficult to negotiate prices in South Africa, as the economy is more formal.

6.2 Social capital in informal trade

The rise of modern societies often results in the rise of individualism. Sociology is a discipline that explores both structure and agency and how these both relate to one another. Although I conducted research on a specific group of women it was hard to ignore their sense of agency even when working as a group. Their sense of agency emerged within their relationship as friends and as business women. As business women they were often competing with one another. For example, although their merchandise was very similar when selling it at the Old Bus Rank they actively called out potential customers to buy from their stall creating a competitive environment. When purchasing merchandise in Maputo, some established close relationships with shop operators so as to make sure they negotiated lower prices or the best stock.

Some of the traders had known each other for a long time. Their relationship at times was based on personal experiences such as being members of the same church. Two of the traders I had interviewed had such a relationship, but one noted that when the other joined a different congregation, their personal relationship was slightly strained. I grew to understand that social capital was at times established even before the traders had begun participating in ICBT. Having social capital allowed the traders to access vital information and resources to help them operate and sustain their informal enterprises. For example traders learned the advantages and disadvantages of purchasing their merchandise in the various cities from other traders. With the general lack of security,

traders worked together to ensure their own safety by guarding each other's stalls and merchandise if one momentarily was unavailable.

The importance of social capital manifested itself very often. For example, when traders required change for a customer who paid using a high denominated bill, or sharing information of public transportation schedules or which second clothes vendor just received a shipment of clothing. Trust and the willingness to share information and cooperation were key to the collective success. These may seem to be insignificant acts of co-operation, but it did help traders in their daily activities.

6.3 ICBT as a career

The traders displayed commitment to this form of economic activity. Some learnt skills like hair-dressing just to improve their profit margin, whilst others were always looking for the most cost efficient destinations and vendors to purchase merchandise. Just like those who operate formal businesses, sustainability of their informal businesses was very important. Other traders had left their place of employment in the formal sector to pursue their business interest within ICBT.

Traders diversified their business activities by employing other skills apart from selling their merchandise. For example those who had skills in hair-dressing supplement their income by not just selling their merchandise but also by establishing hair-dressing salons out of their containers. Other tailor made clothes for their customers as well as selling their merchandise.

There were social and economic implications for participating in ICBT on a long term basis. A social implication can be limited social mobility for the traders and their families. The traders stated that over the years income generated from ICBT has decreased and this has affected their ability to provide for their families.

6.4 Interaction between informal cross-border trade and formal trade

In the literature review I discussed the theories associated with ICBT. In all three theories, that is the legalist theory, dualist theory and the structuralist theory, the formal sector is described as having large well organised firms, and the informal sector have smaller enterprises which are operated by a very small number of people. This was very evident when the traders purchased goods for their informal businesses. It can be said the traders are the link between the formal economy and the informal. Durban and Johannesburg had higher levels of formality as traders purchase goods and services from formal enterprises. However in Maputo there is a higher levels informality as goods and services can be purchased from both formal and informal enterprises.

6.5 Women, work and the family: Coping strategies

It was clear that the traders engaged in this form of employment to sustain their livelihoods. When asked how long they had been involved, the traders often calculated the number of years of being involved in ICBT, by referring to the ages of their children. For example Khulile answered when asked how long she had been involved in ICBT “I had just delivered [name of child], so it must have been 2002...”. These types of responses were common amongst the traders. The traders do not separate their work from their private lives. This confirms the research by Gordon (1996: 81) cited in the literature review. Patriarchy and the role of men very is evident. Traders stated that the expectation for them to fulfil gendered role was high. They stated that managing the home was viewed by the spouses and extended family as more important than operating an informal business. Even though all their effort of their work were done for the sake of the family. They do not consciously act to question gender norms or address the challenges that rise to gender power dynamics.

This raises the question: How they cope with the pressure of working which takes them out of the home for a given period time and being caretakers of their children? The

traders stated that their children also had to take responsibility for maintaining and running the home in their absence. In the case that the traders' husbands were economically active, they at times received financial support from them by lending or gifting them money to operate the business. Being economically active women although it being in the informal sector did not diminish the responsibilities they had in running their households.

Church provided a wealth of support and provided coping strategies. Church played a role of not just providing spiritual guidance but also for some of the traders it provided contacts for the purposes of business. They could sell their items to fellow church goers but also plan and organise cross-border trips with other traders belonging to the same church.

Some traders made use of micro credit schemes, which allowed them to sustain their business. For example the money accessed from micro schemes helped them have sufficient capital to purchase more inventories. Once they resell they can pay back the loan. Some traders stated that they borrowed money from the Swaziland Development Finance Corporation (Fincorp). Fincorp is a micro lending organisation based in Swaziland and was established in 1995. Associations were formed with other traders to help them bargain with Mbabane Town Council, however they felt that associations were not as affective and relied mainly on informal groups for support. One such association was the Butimba Association which the traders stated is dormant. It was initially established to negotiate space to operate their informal enterprises at the Old Bus Rank.

6.6 Informal Cross-Border Trade within a regional context

The decision making process of the traders on where to purchase items and what to purchase provides an indicator of regional economies. It became clear to me that the economic structure of the countries were mirrored by purchasing trends of the traders.

For example, Mozambique a country with a weaker but fast growing economy, where its citizens are largely employed within the informal economy, attracts traders seeking to purchase low-end goods such as second-hand clothing. South Africa, a country with a strong industrialised and resource based economy with a sophisticated financial sector, attracts traders who are looking to purchase higher quality items.

Based on the information given to me by the traders, ICBT enterprises are less likely to be sustainable in the future, unless supplementing their income. Increased numbers of traders and the presence of Asian owned shops operating within a small urban population has resulted in decreased margins for the traders. The Asian owned shops are often located throughout the city and some are adjacent to the Old Bus Rank. Thus the traders provided add-on services, such as hair-dressing, to their customers in order to attract more customers, which is not done in the Asian stores. The Old Bus Rank is situated close to the city centre which is highly populated. This location places them close to potential customers.

Despite encountering cross-cultural experiences when travelling, participation in ICBT is not only gendered but the services they provide are also geared towards other women. For example the products sold include decor clothing and services such as hair-dressing emphasise the female gender. I observed that men who operated informal enterprises at the Old Bus Rank, often traded higher value products or services such as electronic repairs and automotive repair.

Traders use informally acquired knowledge and skills which can only be shared and taught to others by the traders. Establishing relationships with other traders will ensure one is informed about trends amongst customers and where best to source goods. Family also plays a role to sustain these enterprises. For example when traders have gone to source goods in the cities being studied, family members will operate their businesses in their absence. Thus family members also helped with relieving work family stress, as children of traders are often left in their care.

The presence and growth of ICBT in Swaziland can also be interpreted as a reflection of the low participation of women in the formal sector. Despite the fact that the traders have the responsibility to meet the needs of their families, formal economic structures fail to assist women to do such. Without formal employment also means one has limited social protection measures.

6.7 Conclusion

Swazi traders work within a highly patriarchal society, that emphasis a women's position within the household. ICBT challenges that status quo as traders are not only involved in the public sphere in their local community, they go as far as to leave their community in search of goods. The women often encounter scenarios where there may be language barriers and work with vendors of the opposite sex. They are often forced to be assertive and even aggressive when negotiating their space.

Traders often view ICBT as a career and not a temporary activity. They acquire skills necessary to sustain their businesses such as hair-dressing to diversify their business portfolio. They will interact with formal businesses to source goods. This occurs mostly in Johannesburg and Durban. They cope with the pressure of balancing work and family through both social and economic means. They cited participating in church activities as a way of dealing with stress. They also utilise micro credit scheme to sustain their businesses.

This research explored how the social order can hinder female entrepreneurs and how irrespective of the social context in which they belong, they venture off to make means to sustain their livelihoods. Despite their assertive attitudes in business, they still perform gender roles, and often the work they do does not deviate from expected gender roles. For example hair-dressing and dress-making are traditionally activities done by women.

I endeavoured to address all six objectives that were set. I found that there are generally no age limits in participating in ICBT. Although a large proportion of the research participants were above the age of 36 years, on observation the Old Bus Rank had traders of all ages. To effectively meet the needs of their families, it seemed it was often best to choose the informal sector as an economic activity, because of the flexibility in working hours, and being close to one's family. ICBT was often a form of full-time economic activity by most traders. Social capital is key in sustaining their informal enterprises. The right relationship will ensure one has the necessary information and support.

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Appendix 1: Interview guide²

INTERVIEW GUIDE

My name is Nokuphumula Z. Mayisela. I am a student at the University of Pretoria where I am pursuing my master's degree in Gender Studies. In order to complete studies I have to conduct research project. My research is entitled "The lived experiences of Swazi women involved in Informal Cross Border Trade (ICBT)."

In this study I will ask about yourself and find out why you decided to participate in ICBT. I will ask you about what opportunities exist and what challenges exist in your work. I am interested to understand how you sustain your business.

If you agree, I would like to record our discussion in my field diary and then transcribe it to form part of the study. This will ensure accuracy in the information you provide. Although you will not benefit directly by participating in the study, your participation will allow me and other to better understand the challenges women involved in ICBT face.

The information obtained from you will be stored for 15 years in a safe place at the Department of Sociology within the University of Pretoria. I also ask your permission to reuse this information for subsequent results. A copy of the mini dissertation will be available in the university library.

Thank you for considering this request. If you agree to take part in this study, please sign the attached form. This will serve as an acknowledgement of your consent to participate in the study.

² This was printed on a university letterhead.

Confidentiality is guaranteed. This means that the information you provide will not be linked to your name. The form you sign will be kept separate from the transcripts. Your name will not be used in the report.

Background on Demographic Information

Please tell me about yourself.

1. Number of Interviewee_____
2. Date of interview_____
3. Are you the household head? Yes No
4. Age_____
5. What is your highest Level of education?
 - a. Primary
 - b. Secondary
 - c. College/Higher Institution
 - d. None
6. What is your marital status?
 - a. Married
 - b. Separated
 - c. Divorced
 - d. Never married
 - e. Widowed
7. Number of persons living in the household_____
8. Of these, how many are children?
9. Can you read or write in any language? Yes No
10. Border site used to cross_____
11. City where goods and services are sources (e.g. JHB, DBN or Maputo)_____

ICBT Business Activities

Please tell me more about your work at an informal cross border trader.

1. How long have you been involved in ICBT?
2. What are the **main** commodities traded under ICBT in this area?
3. Where do you usually get market information from?
4. On average, how many hours do you usually spend on ICBT activities in a day?
5. What problems do you encounter in marketing your products? (Multiple answers acceptable)
6. What is the **best** choice of time for delivering/buying your goods across the border?
7. What problems do you find when trying to access the resources and services you need for your business?
8. What major problem do women face as they participate in ICBT?

Social Networks

What support do you receive if any in order to sustain your business?

1. Do you receive support from family members, friends or government?
2. If yes, what type of support do you receive?
3. How do you organize your support structure?

Appendix 2: Short summarise field notes

Trader number: 1

Age category: 36 years and older

Number of children: 3

Marital status: Divorced/Separated

Number of years active in ICBT: 11 years and over

Preferred shopping destination: Johannesburg and Durban

- The trader stated that she has been involved in ICBT for the past 16 years. She stated that she first started by travelling to Durban to purchase merchandise, but in later years started to go to Johannesburg as well. She now frequents Johannesburg more than Durban now. She stated that she now has more knowledge about Johannesburg than she does have of Durban and she is able to travel to Johannesburg independently. She only goes to Durban when she is accompanied by other traders.
- The trader stated she travels to purchase stock on a weekly basis. Most trips are to Johannesburg. She stated that she usually travels to Johannesburg three times a month and travels to Durban once month.
- She is a part of the Butimba Association, an association that she and other traders established. The main purpose of this association was to negotiate allocation of stalls. She stated the association is currently dormant, however

the traders who established it remain close. They share information regarding business and provide support for one another.

- This trader stated that she does this type of economic activity on a full-time basis. She only purchases clothes and supplements her earnings using her skills as a dress-maker.

Trader number: 2

Age category: 26 – 35 years

Number of children: 2

Marital status: Single

Number of years active in ICBT: 6 – 10 years

Preferred shopping destination: Johannesburg and Durban

- Trader no. 2 stated she joined ICBT when she learnt about this type of economic activity from another trader. She stated that she had had great difficulty finding a job within the formal sector. She stated that the formal sector is highly competitive and “as a woman without a formally attained qualification it is impossible to find a job”.
- She mentioned that she faces a lot of pressure to provide for her two children. As a result she does ICBT is a full-time economic activity. She travels on a weekly basis. She shops in Johannesburg to source clothes and travels to Durban to source clothes and home decor.
- She stated that she does not supplement her ICBT earnings. To sustain her enterprise she often applies and receives loans from Fincorp. She stated that when she travels to source merchandise her children sometimes help with running the stall, or she closes shop for a day.

Trader number: 3

Age category: 36 years and older

Number of children: 4

Marital status: Married

Number of years active in ICBT: 11 years and over

Preferred shopping destination: Johannesburg

- Trader number 4 stated she only goes to JHB because she operated a hair salon as well as her involvement in ICBT. All her economic activities are informal. She stated that she started as a hair-dresser working for someone else, however eventually started her own hair salon business. She later learnt that “there was money to be made in ICBT”, and decided to explore it.
- She stated that she travels to Johannesburg on a fortnightly basis as she has to manage her hair salon. In Johannesburg she purchases Clothes, Beauty products and home decor products. She stated that most of her customers are women, so she purchases what she believes her customers will like.
- She stated that being in the informal sector is difficult, as not all customers can afford to pay for services rendered upfront, thus you have to them offer a payment plan, or you will lose the customer to someone else.
- She states that the travelling is necessary however it is time consuming for her. She stated “operating a hair salon with and supervising employees

requires you to be there every day”. She stated that she leaves her employees to operate the hair salon when she travels. She stated that having the merchandise she sources from Johannesburg attracts more customers. The beauty products she purchases are also very important as a hair-dresser. The stated that if a person is looking to braid their hair, having the hair extensions allows hair to increase her profits.

- Challenges include the increased competition amongst traders.

Trader number: 4

Age category: 36 years and older

Number of children: 1

Marital status: Married

Number of years active in ICBT: 1 -5 years

Preferred shopping destination: Durban

- Part-time
- Monthly travels
- Trader number 4 stated she has only been involved in ICBT for the past four years. She stated that her full-time job is as a cleaner is a local primary school. She stated that she shares a stall with a relative who works at the Old Bus Rank. To increase her income she sells her merchandise to the teachers who work at the school where she works.
- She stated that her arrangement with her relative is not ideal, however it is one of the ways she can sell her stock. She is not allowed to be operating her own business at the school where she works, thus must find alternative ways to sell her stock. She reciprocates her relatives kindness by helping to operate the business when she is around. "I help by braiding her customers hair when I am around".

Trader number: 5

Age category: 36 years and older

Number of children: 2

Marital status: Married

Number of years active in ICBT: 6 – 10 years

Preferred shopping destination: Johannesburg

- trader number 5 has been involved in ICBT for approximately 8 years. She states she first began selling clothes from her home, and was only going to Johannesburg once every two month. However after she was retrenched from her job, she began doing ICBT on a full-time basis and began working from the Old Bus Rank, where she could get more customers. She stated that she purchases clothes mostly and purchases beauty products as well.
- Trader number 5 stated that there is great flexibility for her in this type of economic activity, however there is less security. “Sometimes customers don’t pay when they say the will, and that is stressful”, she stated. She stated that she travels to Johannesburg on a weekly basis, to re-stock of her merchandise.
- She supplements her ICBT activities by providing typing/secretarial services for clients. She stated that clients come in to have their CVs typed. She also will sell basic stationary. However the bulk of her money comes from her ICBT activities.

Trader number: 6

Age category: 18 -25 years

Number of children: 1

Marital status: Married

Number of years active in ICBT: 1 – 5 years

Preferred shopping destination: Johannesburg

- Trader number 6 stated that she became involved in ICBT after she completed high school. She stated that her grades were not good enough for her to further her studies and decided to join the informal sector. She stated that she is not the only one in her family that does this type of work, so she knew enough about this type of work when she started.
- She stated that her extended family has been supportive. They had given her the start-up capital needed to purchase her first stock. She does this type of work on a full-time basis and travels to Johannesburg on a weekly basis.
- She stated that in future she wants to start travelling to Durban, as she likes the merchandise she has seen other traders return with. She believes if she sources her stock from a variety of places it will increase her profit. The biggest challenge with travelling to Durban is that she would have to spend a night away from home, and her husband is not supportive of that.

- She that she has faces a lot of stress with her responsibilities as a mother and as a wife. She stated that she is fully responsible for running the household and this can be stressful if you are working full-time.
- She is a part of an informal loan and savings scheme, which helps her raise money to purchase more merchandise than she usually would.

Trader number: 7

Age category: 26 – 35 years

Number of children: 3

Marital status: Widowed

Number of years active in ICBT: 1 – 5 years

Preferred shopping destination: Johannesburg

- Trader number 7 has always worked within the informal sector, however she began participating in ICBT in the last five years. She stated that growing pressure to provide for the family forced her into ICBT activities. ICBT supplements her informal agricultural and dress-making enterprise which she operates from home with the assistance of her children.
- She stated that as a single parent, she was under a lot of pressure. Working within the informal sector allows her to mitigate some of the financial stress she faces.
- She stated it is easier to travel to Johannesburg, as she is most familiar with it. She stated that she liked the convenience of shopping in China mall as she can purchase all the merchandise she needs in one location.
- The trader stated that it has taken her a long time to get used to frequent travelling. She stated that there is a lot of competition in this line of work.

- She stated that Asian owned shops increase the competition, as clothes are sold at a cheaper price there. The owners of these stores also purchase merchandise in larger quantities than they do.
- She says she copes by going to church and participating in church activities. She also is a part of several informal savings and loan schemes.

Trader number: 8

Age category: 26 – 35 years

Number of children: 3

Marital status: Married

Number of years active in ICBT: 6 - 10

Preferred shopping destination: Durban

- Part-time trader
- Trader number 8 participates in ICBT on a part-time basis. She often holds various job as a domestic worker and sometimes finds works in textile factories within Swaziland. She participates in ICBT when she is in between jobs. She stated she shares a stall with a relative when she is active with ICBT.
- She stated that she sources her goods in Durban because of the high quality clothes. She stated that she usually buys high heels, as most traders don't these items. It is easier to sell, especially to young women. I will sell them at the Old Bus Rank and from my home.
- Her biggest challenge comes when she starts trading after not having been trading. She keeps some of her customers contact details and calls them to notify them that she is trading again.

Trader number: 9

Age category: 26 – 35 years

Number of children: 2

Marital status: Single

Number of years active in ICBT: 1 – 5 years

Preferred shopping destination: Durban

- Trader number 9 stated that she had previously been working in the private sector, however her place of work was far away from her family. She decided to leave her to be closer to her children. She stated that, “I realised that they needed me”.
- She stated that she focused her specifically on Durban as a shopping destination because of the quality of clothes and she is most familiar with Durban as compared to Johannesburg and Maputo.
- She stated that she uses the informal loan and savings scheme as a coping strategy. She also stated that she expects her children to help around the house to ease the burden of household work.

Trader number: 10

Age category: 26 – 35 years

Number of children: 2

Marital status: Married

Number of years active in ICBT: 1 - 5

Preferred shopping destination: Johannesburg and Durban

- Trader number 10 stated that after completing high school, she studied dress-making in order to generate an income. She stated that she always worked as a dress-maker, until she was advised by another trader to supplement her income with ICBT activities. She stated that this has proven to be a good decision as she says she makes money more frequently than she did before. She stated that customers usually come to a dress-maker when they have a special occasion happening and need a new garment. Thus income generated is not consistent. She says with the clothes she buys in Durban and Johannesburg, she has a more steady flow of customers.
- She stated that she purchases her merchandise in Johannesburg because it is easier to travel there. In Johannesburg she purchases her merchandise at China mall and Small Street, in the CBD. She stated that Durban has great quality clothes and chose that can be purchased at the factory outlets.
- She stated that church was very important to her. She enjoys being around other church goers, and believes it is important to participate in church activities.

Trader number: 11

Age category: 18 – 25 years

Number of children: 2

Marital status: Married

Number of years active in ICBT: 1 – 5 years

Preferred shopping destination: Johannesburg and Durban

- Trader 11, stated that she started in the informal sector as a hair-dresser. She did not complete high school after having a baby and decided to use her skills in hair braiding to generate an income. In time when she saved enough money to make her first trip to Johannesburg.
- She stated that she is now purchased beauty products to help with her hair-dressing salon, but also buys clothes to sell her customers. She stated that you have to be assertive and make good judgements. “You need to know which customer to sell too and who is mostly likely to pay you back. She stated that civil servants are the best customers, as they have a steady job and have the means to pay you back.
- Stated that being you and married was not easy. Her husband expects her to put his needs before hers. She stated that she sensed some resistance from her husband with regards to her work.

Trader number: 12

Age category: 26 – 35 years

Number of children: 2

Marital status: Married

Number of years active in ICBT: 6 – 10 years

Preferred shopping destination: Johannesburg

- Trader number 12 sources clothes and home decor products from Johannesburg on a weekly basis. She stated she had been doing this for the past 10 years.
- She supplements her CBT with dress-making and selling baked goods at the Old Bus Rank as well. She also stated that she receives a micro loan from Fincorp at times to have enough capital to source goods.
- She stated she prefers to go to Johannesburg because it is a one day trip, and she is now very familiar with the city. She stated when you have enough knowledge about a place it is easier to work independently.
- She stated that working conditions at the Old Bus Rank were not easy. She stated that working from the container was not easy as traders did not receive any assistance from the municipality to ensure that there are not occupational hazards.

Trader number: 13

Age category: 36 years and older

Number of children: 2

Marital status: Single

Number of years active in ICBT: 11 years and above

Preferred shopping destination: Johannesburg

- Trader number 13 stated she had worked in the informal sector most of her adult life. She started working in the informal sector when she completed high school, and briefly worked in the textile factories. However she returned to the informal sector after realising there is greater flexibility in working in the informal sector. She said most textile factories at the time were owned by Asians who did not even give them maternity leave. She said the nature of the job was tough and workers were not protected.
- She stated that although ICBT can be unpredictable in terms of how much one generates, there is great flexibility here. She stated that she was a part of informal loan and credit schemes and that relieved a lot of pressure.
- She travels to Johannesburg fortnightly to source clothes and home decor products.

Trader number: 14

Age category: 18 – 25 years

Number of children: 1

Marital status: Single

Number of years active in ICBT: 1 – 5 years

Preferred shopping destination: Johannesburg and Durban

- Trader 14 was introduced to ICBT by her relatives. After high school she decided to pursue this as a form of employment. She travels to Johannesburg and Durban on a fortnightly basis, as her child is still too young for her to travel weekly.
- She said she receives support from her extended family especially with child care whilst she works. She also is a member of one informal savings and loan scheme.
- She and other traders are a part of an informal savings scheme, where they contribute money monthly. She says this helps to boost her business when it is her turn to be paid, as she is able to buy more stock. She is also in the process of home renovations, and the income generated from ICBT helps in doing that.

Trader number: 15

Age category: 36 years and older

Number of children: 3

Marital status: Divorced/Separated

Number of years active in ICBT: 11 years and above

Preferred shopping destination: Maputo

- Trader number 15 travels to Maputo on a weekly basis to purchase second-hand clothes. She has been involved in this work for over 11 years. She stated that there was a lot of money to be made at the beginning. However now, there are more traders than there used to be.
- She supplements her earning using her dressmaking skills. She also sells her merchandise outside of the Old Bus Rank to fellow church members and neighbours.
- She stated that her husband has been very supportive, and sees how much of a difference her income makes to the household. She stated that he always picks her up from the bus when she returns from a trip to Maputo.
- She stated that there is always pressure to provide for her family. At times she helps with the extended family.

Trader number: 16

Age category: 26 – 35 years

Number of children: None

Marital status: Divorced/Separated

Number of years active in ICBT: 1 – 5 years

Preferred shopping destination: Maputo

- Trader number 16 stated that she is not the only person in her family that does his type of work. When completed school she began to work as a trader full-time in order to finance her education. She stated the money she earned was being used to pay for her secretariat courses.
- She stated that this is not the type of work she wishes to do forever, and would rather work in the formal sector. She stated that she wants a steady income in the future, as this type offers little protection for the workers.
- She stated that you have to be a very good sales person when involved in ICBT, and be assertive.

Trader number: 17

Age category: 36 years and older

Number of children: 1

Marital status: Widowed

Number of years active in ICBT: 11 years and above

Preferred shopping destination: Maputo

- Trader number 17 stated participating in ICBT when her husband passed away shortly after the birth of their daughter. She stated that for her to have a bit of independence she needed to find a way of generating an income. She stated that “when I first started there was a lot of money to be made.” She stated that the number of traders has grown considerably over the years and the increased competition makes it difficult to sustain such as a business.
- She has been contemplating moving her business to another town called Manzini, which is busier so she can improve her profit margins.
- Trader number 17 supplements her ICBT income by using her dress-making skill she makes new dresses as well as make modifications on the ones she bought from Maputo.

Trader number: 18

Age category: 36 years and older

Number of children: 5

Marital status: Married

Number of years active in ICBT: 11 years and above

Preferred shopping destination: Maputo

- The trader stated that sources her merchandise strictly from Maputo as she has observed that there is a market for second-hand clothing in Swaziland. She stated that people are willing to buy second-hand clothing so long as they are in good condition. She stated “the clothes we sell are very cheap, and anyone can afford them”.
- The trader stated that she usually collaborates with other traders to schedule and organise trips to Maputo. She stated they often travel to Maputo together.
- Her children are older, and receive some help from them. She stated that her work in the ICBT has helped her put her children through school.
- She stated that she does not supplement her ICBT activities, and often relies on her family to manage her stall when she is away travelling to source more goods.
- She stated that one of the biggest challenges of working within the informal

sector is the growing competition. She stated that there are more informal traders now than there were before, and there growing number of Asian owned shop threatens their business. She stated that item sold in the Asian owned store are similar and cheaper than their products.

Trader number: 19

Age category: 36 years and older

Number of children: 2

Marital status: Married

Number of years active in ICBT: 11 years and above

Preferred shopping destination: Johannesburg and Maputo

- Trader number 19 stated that travelled weekly to either Johannesburg or Maputo. She purchases clothes during her shopping expedition.
- She stated that for her business to survive she does not only focus on customers she who shop at her stall, but she also takes the initiative to sell her merchandise to people at church and in her neighbourhood. She stated that she is very assertive, as she does not possess skills such as hair-dressing and dress-making.
- She stated that she is a part of two informal savings and credit schemes. She stated that whenever she is paid from these she can buy more merchandise than usual, or use to the money for home improvement projects.
- She stated that most trip are organised with other traders. They are a group of “friends”, and inform each other of travel plans. She states that she often learns of new trends from her friends.

Trader number: 20

Age category: 36 years and older

Number of children: 3

Marital status: Single

Number of years active in ICBT: 6 – 10 years

Preferred shopping destination: Johannesburg and Maputo

- Trader number 20 joined the informal sector when she retrenched from her job within the formal sector. She stated that during the economic recession many people lost their jobs including her. With pressure of pressure of having three children, she quickly had to learn about ICBT as an economic activity and join it.
- She gained knowledge about ICBT through another trader she attends church with. The trader introduced her to a cohort of other traders who travel to Maputo to purchase second-hand clothes. She has since started going to Johannesburg as well, as she wants to have greater variety in her stock.
- She find that the business of selling second-hand clothes very stressful and very much a gamble as she does not know exactly what the condition of clothes is when she purchases them. She state “I literally get ill from stress...”. She stated that there are a lot of customers looking for second-hand clothes, so she must continue.

- She supplements her income by selling baked good from her home. She stated that her children sell sweets at school, which helps to meet their immediate needs. She also participates in informal savings and loan schemes.

Appendix 3: Consent letter and form³

CONSENT LETTER

Dear Participant,

My name is Nokuphumula Z. Mayisela. I am a student at the University of Pretoria where I am pursuing my master's degree in Gender Studies. In order to complete studies I have to conduct research project. My research is entitled "The lived experiences of Swazi women involved in Informal Cross Border Trade (ICBT)."

In this study I will ask about yourself and find out why you decided to participate in ICBT. I will ask you about what opportunities exist and what challenges exist in your work. I am interested to understand how you sustain your business.

I would like to ask you to participate. I will appreciate if you agree. Your participation is voluntary, and you may withdraw whenever you wish. If you do not want to answer any questions I ask you, you have every right to reserve your comments and responses.

If you agree, I would like to record our discussion in my field diary and then transcribe it to form part of the study. This will ensure accuracy in the information you provide. Although you will not benefit directly by participating in the study, your participation will allow me and other to better understand the challenges women involved in ICBT face.

The information obtained from you will be stored for 15 years in a safe place at the Department of Sociology within the University of Pretoria. I also ask your permission to reuse this information for subsequent results. A copy of the mini dissertation will be available in the university library.

³ This was printed on a university letterhead

Thank you for considering this request. If you agree to take part in this study, please sign the attached form. This will serve as an acknowledgement of your consent to participate in the study.

Confidentiality is guaranteed. This means that the information you provide will not be linked to your name. The form you sign will be kept separate from the transcripts. Your name will not be used in the report.

Should you have any questions about this particularly study, feel free to contact me anytime at your convenience, on the following numbers: 078 118 6082 (South Africa) and 7617 9520 (Swaziland).

Regards,

Nokuphumula Z. Mayisela

FORMAL ACKNOWLEDGEMENT OF CONSENT

I _____ . On this day of _____ 2013,
agree to be interviewed for the masters research project of Nokuphumula Z. Mayisela. I
am fully aware that I can withdraw from the study at any stage. I understand that I will
be asked questions. I give permission for the purposes of data interpretation and
analysis. I give the researcher permission to re-use the information at a later stage.

Research participant's signature: _____

Date: _____

Research's signature: _____

Date: _____