

**THE CONTRIBUTION OF CROSS-BORDER TRADE IN MEETING
HOUSEHOLD NEEDS IN LÜDERITZ, NAMIBIA**

BY

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To God be the glory...

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ABSTRACT

THE CONTRIBUTION OF CROSS-BORDER TRADE IN MEETING HOUSEHOLD NEEDS IN LÜDERITZ, NAMIBIA

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Namibia is a nation faced with immense challenges of poverty and unemployment which have led to worsening living conditions of its people. Although the country is rich in resources, the majority of its people are excluded from mainstream economic activities (Jauch & Kaapama, 2011:7). This paradoxical situation has led to the participation of people in cross-border trade as a livelihood strategy for meeting their household needs. However, cross-border trade, despite its contribution to poverty reduction has not been placed on the policy agenda of the country. The goal of the study was to explore and determine the contribution of cross-border trade in meeting household needs in Lüderitz, Namibia.

The researcher employed a qualitative research approach. This exploratory, descriptive and applied study, utilised an instrumental case study design. The study population was cross-border traders in Lüderitz who were selected through availability sampling technique.

The findings show that participation in cross-border trade accords participants an income which in turn contributes to household food security, access to education, and asset accumulation. Furthermore, the findings reveal a plethora of challenges encountered by cross-border traders in their trading activities. Findings indicate that despite the challenges, traders show resilience and continue with their trading activities, mainly due to the profit derived from cross-border trade and the social capital they form.

The study concludes that cross-border trade is a viable livelihood strategy that enable households and families to access income, food, education and assets such

as land and housing. However, the challenges faced by traders threaten profit returns and subsequently profitability and sustainability of cross-border trade as an economic activity for sustainable livelihoods.

A key recommendation of the study is the development of a policy on cross-border trade in order to facilitate the growth of cross-border trade as a strategy for sustainable household livelihoods and poverty reduction.

KEY WORDS

Cross-border trade

Sustainable livelihoods

Household needs

Poverty reduction

Unemployment

Resilience

Social capital

Lüderitz

Namibia

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CHAPTER ONE

INTRODUCTION AND GENERAL ORIENTATION OF THE STUDY

1.1 Introduction

Cross-border trade is a strategy undertaken by people as a social mechanism to escape poverty (Muzvidziwa, 2007:3). Household poverty in relation to material, economic and social deprivation pushes people into engaging in alternative livelihood activities. Cross-border trade is one of these alternative livelihood activities in order to provide for their households and extended families at least to lead a decent life. Individuals engage in cross-border trade because of a lack of employment opportunities, poor economic conditions and poverty (Chani, 2008:25; Jawando, Adeyemi & Oguntola-Laguda 2012:29; Kachere, 2011:10). Lombard (2003:156) contends that the fragile macro-economic conditions of many African countries force many people to be entrepreneurs. Cross-border trade as an entrepreneurial activity has the potential of reducing the vulnerabilities of many households in Namibia. Household food insecurity is one of the key challenges facing Namibia with 56% of the population living on less than US\$ 2 per day (Humavindu & Stage, 2013:2).

Namibia, as a developing country in Africa, is faced with problems of unemployment, poverty and inequalities which threaten the current and future development of the country (*Fourth National Development Plan (NDP4)*, Republic of Namibia, 2012a:7). The focus of the *NDP4* is to find ways, strategies and approaches to address the challenges of unemployment, poverty and inequalities in the country. Addressing these challenges will promote the social and economic development of Namibia and thus create better life outcomes for the people of Namibia. Namibia has a population of 2.1 million inhabitants and a gross domestic product (GDP) of approximately US\$2.5 billion (National Planning Commission, 2014:16). Although Namibia is classified as an upper middle income country, it has one of the most unequal income distributions on the African continent with a gini-coefficient of 0.63 (Humavindu & Stage, 2013:2). The Namibian *Industrial Policy* (Republic of Namibia, 2012b:2) aptly sums up this inequality measure by stating that, “about 70% of wealth in Namibia is concentrated amongst 10% of the population.” This reflects a huge imbalance and disparities in the distribution of wealth and resources in Namibia.

Cross-border trade as a livelihood strategy has the potential of raising income (Ama, Mangadi, Okurut & Ama, 2013:4222). These authors specifically single out the benefits of cross-border trade as creating employment, ensuring household food security and poverty alleviation. However, it is not clear what role cross-border trade plays in contributing towards meeting household needs in the Namibian context (Chani, 2008).

Cross-border trade is a hazardous enterprise associated with risks and challenges (Muzvidziwa, 2007:6). Smallbone and Welter (2012:96) contend that cross border entrepreneurship, like any other informal entrepreneurship is faced with difficulties and risks which threaten its survival and profitability. The risks and challenges that cross-border traders face include; harassment, seizure of their goods by immigration and customs officials, transportation, fluctuating exchange rates as well as limited market information (Jawando et al., 2012:31,32). According to Green (2012:157) such risks can be costly for people already living in poverty.

The researcher, being a social worker practicing in a community where cross-border traders sell their merchandise, observed that cross-border traders continue with their trading activities in spite of the risks mentioned above. Their ability to bounce back and recover from the risks and challenges they encounter was a key focus of the research study, whilst contextualising the contribution of cross-border trade in meeting household needs in Lüderitz, Namibia. Resilience, being the ability to recover from a stressor, risk or predisposing life challenge (Stockholm Resilience Centre, 2014:6) provides an opportunity for cross-border traders to continue with their trading activities despite the risks they encounter.

The study sought to determine the contribution of cross-border trade in poverty reduction and meeting household needs. It is envisaged that the research findings will provide a basis for informing social work practice, education and research in the field of social development. Furthermore, it is foreseen that the research findings will strengthen advocacy for a cross-border policy or the inclusion of cross-border trade in Namibian policy frameworks as a strategy for poverty reduction and economic inclusion.

Within the ambit of this study, the following are the relevant key concepts:

Cross-border trade

Cross-border trade refers to trading activities where small-scale traders travel to neighbouring countries for short periods of time to buy goods, usually from the formal retail sector and whole-sale outlets to bring back to their home countries for resale. These goods are sold at flea markets, along the streets and sometimes door to door (Kachere, 2011:3).

Household

In this study, a household is defined, "...as the scene of economic allocation, arranging collectively for food, clothing and shelter of its members, and seeking to provide for these needs over the long term with some measure of security against uncontrollable disruptions of the climate, the market economy and the state" (Netting, 1993 in Chani, 2008:22). In the Namibian context the average household size is 4.7 persons (National Statistics Agency, 2012:6).

Livelihoods

Livelihoods refer to strategies that people use in terms of production and consumption in order to meet their daily needs and expectations (Long, 2004:15).

Lüderitz

Lüderitz is a predominantly urban area located in the South-West part of Namibia. It has a population of 35 000 inhabitants (Lüderitz Town Council, 2013:3). Lüderitz lies at the end of the Namib Desert, adjacent to the Atlantic Ocean and is characterised by a low rainfall pattern (Republic of Namibia, 2010:12). The town is located close to South Africa, with the following three road gateways leading directly into South Africa; Ariamsvlei to the Western Cape Province, Noordoewer to the Eastern Cape Province, and Oranjemund to the Northern Cape Province. Its strategic location serves as a gateway towards global markets and the Southern African Development Community (SADC) regional integration. (Lüderitz Town Council, 2013:1). Lüderitz is the economic hub of the Karas region mainly due to its mining, fishing, aquaculture, farming and port/harbour activities. These economic activities have led to the development of Lüderitz and provides opportunities for further development of the town (Lüderitz Town Council, 2013:1). The location of Lüderitz, its proximity to South

Africa, its economic activities and the paradoxically high unemployment levels, possibly explain the involvement of its inhabitants in cross-border trade.

Needs

According to the United Nations Children's Emergency Fund (UNICEF), (2006:6) needs are physical, social, material, psychological and emotional requirements to sustain a life. In the context of this study, needs were looked at from a household perspective in terms of access to food, education, an income and asset accumulation.

Poverty

Hazell and Haddad (2001:3) define poverty as:

the inability to meet or achieve basic material and physiological needs which can be measured either as a lack of income which limits access to food, education, health, water and sanitation or by failure to achieve desired outcomes such as high quality diet rich in micro-nutrients, health status, educational attainment, and the quality of health, water and sanitation services received.

This aligns to the observation by Hall and Midgley (2004:4) that poverty relates to the material and social deprivation in which people experience deprivation relative to others in society. Such deprivations limit human capabilities which are viewed by Sen (1999:88) as activities or abilities which people need to escape from poverty. The study thus looked at poverty from a deprivation, capability and human rights approach. According to Greenstein, Gentilini and Sumner (2014:135) such an approach does not only consider economic deprivation, but also social, political and cultural deprivation.

Resilience

For the purposes of this study resilience refers to, "the capacity of a system or individual to deal with change, adjust, and recover from a risk or sustained life stress" (Brown & Kulig, 2007:31). In this research context, cross-border traders are predisposed to challenges or environmental circumstances (Stockholm Resilience

Centre, 2014:7). Due to a number of factors they are able to recover from such circumstances or challenges (Brown & Kulig, 2007:32).

1.2 Theoretical framework

The research study utilised the Sustainable Livelihoods Approach (SLA) as theoretical framework for the study. The adoption of SLA allowed for broader determination of the interplay between cross-border trade and its potential as a strategy for meeting household needs. This was made possible because SLA aims to identify people's strengths, assets, livelihood activities and the opportunities that people have as well as the factors that shape those livelihoods (Long, 2004:15). Gambe (2015:53) posits that SLA is useful in understanding poverty and the set of action and principles that can be adopted in order to overcome poverty. Similarly, May, Brown, Cooper and Brill (2009:5), contend that SLA aids in the understanding of poverty and the intervention strategies that can be employed in improving the lives of people living in poverty. Guided by the SLA framework, the researcher contextualised poverty and cross-border trade as a potential livelihood strategy for meeting household needs in Lüderitz. Hall and Midgley (2004:9) refer to SLA as an operational and analytical tool that notes the strengths, assets and capabilities of the poor. SLA thus provided an understanding of the risks that cross-border traders face, as well as the energies, assets and abilities that they possess. Assets and abilities are fundamentally crucial in ensuring that the traders utilise cross-border trade as a livelihood strategy. A more detailed description and discussion on SLA follows in Chapter 2 (see section 2.6).

1.3 Rationale and problem statement

Mwilima (2006:52) encapsulates the different types of informal livelihood enterprises in Namibia. However, he glaringly omits cross-border trade, in this encapsulation. This is notwithstanding the fact that informal and small scale enterprises play a critical role in addressing problems faced in the country (Jauch, 2013:9).

With the extremely high unemployment and poverty rates confronting the country (Republic of Namibia, 2012a:7), there is need for the promotion of livelihood activities that make a positive impact on the lives of the Namibian people. The researcher practices in a community characterised by poverty, unemployment and

alcohol and drug addiction problems across all demographic strata, and has witnessed how these social problems impact on people's lives. This observation influenced his interest in looking at social development enterprises that people could engage in, in order to meet their household needs and reduce their vulnerability to poverty. Cross-border trade is one such livelihood activity that could be considered in national planning and policy frameworks. It is imperative to highlight and institutionalise cross-border trade in policy frameworks because policies shape household livelihood options (Mukozho, 2011:34).

Cross-border traders face challenges, adversities and difficulties in their quest for survival. Muzvidziwa (2007:6) notes that cross-border traders traverse through a hazardous pathway in their activities. Scholars, (Chani, 2008:76; Potts, 2008:150; Smallbone & Welter, 2012:101) concur that informal cross-border trading is couched in a web of risks and challenges. From an Asian perspective, Sikder and Sarkar (2010:433) highlight the risks faced by cross-border traders in Bangladesh and India. These risks, which are more pronounced amongst women than they are for men, include; confiscation of goods, lack of protection from the state and inconsistent custom duties/tariffs.

Whilst literature has pointed out the risks and challenges of cross-border trade as alluded to above, the researcher has not come across any studies that determine the resilience strategies of cross-border traders. This study therefore provides a broader understanding of the strengths and resilience of cross-border traders in Lüderitz, despite the risks and challenges they encounter. In addition, cross-border trade has not yet been used and promoted in Namibia as a social development tool that can contribute to poverty alleviation and meeting household needs. Therefore, this study focused on exploring and determining the contribution of cross-border trade in meeting household needs in Namibia within the context of SLA.

The study was guided by the following research question:

How does cross-border trade contribute towards meeting the needs of households in Lüderitz?

The following sub-questions guided the study in answering the research question:

- What are the needs of households in Lüderitz and how are these needs met in terms of food security, access to education, income and asset accumulation?
- What resilience strategies are used by cross-border traders despite the risks and challenges they encounter?
- How can cross-border trade be conceptualised as a livelihood strategy for social development?

1.4 Goal and objectives of the study

The goal and objectives of the study were as follows:

1.4.1 Goal of the study

- To explore and determine the contribution of cross-border trade in meeting household needs in Lüderitz.

1.4.2 Objectives of the study

The objectives of the study were as follows:

- To contextualise cross-border trading as a livelihood strategy within the Sustainable Livelihoods Approach.
- To explore the needs of households in Lüderitz and how they are met in terms of food security, access to education, income, and asset accumulation.
- To determine resilience strategies of cross-border traders in relation to their ability to bounce back from the risks and challenges they face and continue with cross-border trading.
- To make recommendations that will aid national planning in adopting policies that enable poverty reduction through cross-border trade.

1.5 Research methodology

This section gives a brief overview of the research methodology. A detailed description of the research methodology encompassing the research approach,

research type and design, sampling, data collection and analysis methods as well as the ethical considerations adhered to in the study is presented in Chapter 3.

The researcher employed a qualitative research approach; it entails a systematic and subjective approach to assess and give significance to the contribution of a particular phenomenon (Burns & Grove, 2009:51), which in the case of this study, was cross-border trade. The study was applied in nature as it concerned itself with finding solutions to a problem in practice (Gravetter & Forzano, 2006:36).

The study was exploratory and descriptive in that it explored and described the contribution of cross-border trade in meeting household needs in Lüderitz. A collective case study, in particular instrumental case study design (Fouché & Schurink, 2011:322) was used. The study population was comprised of cross-border traders based in Lüderitz. The sample for the study was selected through availability sampling technique (Padgett, 2008:69). The researcher made use of one-on-one interviews as they are the predominant mode of collecting information in qualitative studies (Neuman, 2000:34). A semi-structured interview schedule was used in order to guide the interviews and collect information from participants' point of view (Padgett, 2008:60). Thematic qualitative data analysis was employed as it enabled the discovery of themes, patterns and categories pertinent to the study (Babbie, 2011:426).

1.6 Division of the report

The report is divided into four chapters. Chapter 1 gives a general orientation and introduction to the study, including the rationale and problem statement, the research questions, goal and objectives and a brief overview of the research methodology.

Chapter 2 provides an in-depth discussion of the theoretical framework that was utilised for the study. It particularly focuses on SLA, and the link between cross-border trade and poverty reduction. It further discusses the socio-economic and policy context with regards to cross-border trade in Namibia. Furthermore, the chapter includes the challenges faced by traders and the resilience strategies they employ in dealing with those challenges, and the role of social capital in sustainable livelihood activities.

Chapter 3 discusses the research methodology used, including the ethical principles adhered to in the study and the limitations of the study. The chapter also presents and discusses the study's empirical findings.

Chapter 4 presents the key findings, conclusions and recommendations drawn from the study.

CHAPTER TWO

CONTEXTUALISATION OF CROSS-BORDER TRADE WITHIN THE SUSTAINABLE LIVELIHOODS APPROACH

2.1 Introduction

Cross-border trade is a strategy undertaken by people as a social mechanism to escape poverty (Muzvidziwa, 2007:3). It has existed since time immemorial in different economies (Kachere, 2011:15). Poverty is a significant problem facing many Southern African countries, including Namibia. According to a report by the National Statistics Agency (2012:8), Namibia faces significant poverty levels and inequalities that hinder economic progress and social inclusion. Humavindu and Stage (2013:2) posits that Namibian households are faced with food insecurities. It is poverty, unemployment and rising levels of income inequalities that take central focus in the implementation of programmes aimed at enhancing the social and economic development of Namibia, with the government having a difficult task of addressing these challenges (Sherbourne, 2009:6). The challenges of unemployment, poverty and inequalities are keenly recognised by the Namibian government (Republic of Namibia, 2012a:7). The Sustainable Livelihoods Approach helps people to meet their desired livelihood outcomes with emphasis on poverty reduction and ensuring that households meet their needs (Long, 2004:13).

The idea of people crossing borders buying and coming to sell goods and items is not new in African contexts (Muzvidziwa, 2007:10). Barnett and Sparks (2010:1) highlight that cross-border trade is an entrepreneurial activity which stimulates economic growth and job creation that existed prior to colonialism. The continued engagement of people in cross-border trade is evident of the benefits accrued from such type of trade. This development necessitates a significant number of people to engage in cross-border trade as a social development mechanism to improve their livelihoods and way of life (Muzvidziwa, 2007:7).

This chapter starts by contextualising cross border trade within the SLA. It also gives an overview of the Namibian socio-economic, policy and legislative contexts pertaining to cross-border trade. Next, a discussion follows on the reasons for participating in cross-border trade. Then the Sustainable Livelihoods Approach is

discussed as the theoretical framework for the study. The ensuing section will expound on the challenges faced by cross-border traders and the resilience that helps them to cope with these challenges. A discussion follows on the role of capital in sustainable livelihood strategies, and finally a summary and conclusive remarks are provided.

2.2 Contextualising cross-border trade

Cross-border trade has been defined in various ways in literature. Cross-border trade entrepreneurship, as it is known in some literature (Muzvidziwa, 2001:68; Peberdy, 2002:201; Smallbone & Welter, 2012:95) is characterised by people that are better described as entrepreneurs, trading across one or more national borders within the same region. A review of literature reveals that this type of cross-border trading is often referred to as informal cross-border trade (Lesser & Moisé-Leeman, 2009:5; Sikder & Sarkar, 2010:432). It is deemed informal because the traders and their business enterprises are not registered, they sometimes lack structure, and operate outside national accounts and the tax net (Guha-Khasnobis, Kanbur & Ostrom, 2007:4). Lesser and Moisé-Leeman (2009:5) also maintain that cross-border traders trade in legitimately produced goods but escape government regulatory frameworks thereby avoiding certain tax and regulatory burdens, hence they partly evade paying duties and other regulatory controls.

The next section will provide an overview of the Namibian socio-economic profile. This socio-economic profile will mainly look at the demography, poverty and unemployment situation, and the general economic trajectory in Namibia. It is important to provide this socio-economic picture as it links to the reasons for participating in cross-border trading as a livelihood strategy.

2.3 An overview of the Namibian socio-economic context

Namibia is a democratically governed country which attained its independence in 1990 from the colonial and apartheid regime (*Constitution of the Republic of Namibia*, 1990). A multi-party system prevails in the country who enjoys peace and stability under the current leadership of the revolutionary South West People's Organisation (SWAPO) party (Mushelenga, 2015:10). According to Grodofsky (2007:48) peace is necessary and associated with development, social and

economic progress. Namibia is divided into 14 regions with varying resources and levels of poverty and inequalities, with the Kavango region being the poorest and the Karas region where Lüderitz is located, being the most unequal (National Planning Commission, 2015:16).

The population of the country is 2,113,007, with 57% living in rural areas and 43% in urban areas (National Planning Commission, 2015:8). Namibia is classified as a rich, upper middle income country with an estimated annual gross national income per capita of US\$ 5 693. However, with a gini-coefficient of 0.63, the levels of inequality and poverty situation in this sparsely populated nation rank amongst the highest in the world (National Statistics Agency, 2012:15). Gini-coefficient is a measurement of income equality in a society from 0 (total equality) to 1 (total inequality) (Republic of Namibia, 2012a:ix). The National Statistics Agency (2012:8) aptly notes that Namibia faces significant poverty levels and inequalities hindering economic progress and social inclusion. Based on such postulations, it is clear that Namibia, despite its rich endowment with natural resources, is confronted with developmental challenges which pose a threat to the welfare and well-being of its citizens. The Government of the Republic of Namibia, therefore, has a mammoth task of addressing the challenges of poverty, unemployment and rising levels of inequalities (Sherbourne, 2009:6). The *Fourth National Development Plan* (Republic of Namibia, 2012a), is Namibia's guiding blueprint, charting the path for the country's social and economic development. It duly recognises the underlying, interrelated problems of unemployment, poverty, inequitable distribution of income and wealth, and low economic growth (Republic of Namibia, 2012a:ix). The National Planning Commission (2015:80) alludes to the fact that whilst there have been some improvements in the distribution of income, the 0.63 gini-coefficient depiction paints the unacceptable levels of income inequalities in Namibia.

The resource allocation contexts that measure inequality include income, wealth, credit availability, health care and energy (Catalano, Leise & Pfaff, 2009:1). The observed high levels of income inequalities in Namibia perpetuate the poverty situation in the country. Remedying this situation therefore requires a diverse approach that engages the poor in different livelihood activities to sustain themselves and their families.

Unemployment is a monumental problem in Namibia and a reason for participating in cross-border trade (Chani, 2008:48; Njikam & Tchouassi, 2010:4836). Mwinga (2012:8) concurs that unemployment is a major challenge for many households in Namibia. Statistical evidence on unemployment in Namibia illustrates the gravity of the problem in the country. The unemployment rate in the country stood at 29.6 % in 2014 (National Planning Commission, 2014:15). Jauch (2013:7) posits that unemployment statistics show a gender dimension as unemployment is higher among women, namely 58.4%, and 43.5% among men. Mwinga (2012:8) notes that the high unemployment rates in Namibia expose the country's economically active population to major social, political and economic risks which yield devastating effects on crime, economic welfare, social inclusion, human capital and socio-political stability. The International Labour Organisation (ILO) (2015:11) affirms that the daunting challenges of unemployment bring considerable societal and economic risks. Similarly, Niikondo (2008:2) identifies social and economic conditions in Namibia as difficult and limiting employment opportunities, as urban areas do not provide people with decent jobs. It is a result of this failure to access jobs that people end up getting involved in informal entrepreneurial activities such as cross-border trade.

The next section presents a discussion on the impact of colonialism and apartheid on Namibia's current socio-economic profile.

2.3.1 Impact of colonialism and apartheid on Namibia's socio-economic context

Namibia became a German colony in 1884 to forestall British encroachment at the end of the 19th century. However, from 1919 to 1990 Namibia was under South Africa's control after being mandated by the League of Nations in 1915 (Mushelenga, 2015:9). The country attained its independence from the South Africa apartheid regime in March 1990 (Olofsson, 2011:1).

The *Fourth National Development Plan* (Republic of Namibia, 2012a:ix) acknowledges the negative impact of the dual economy which Namibia inherited from apartheid; in terms of poverty, unemployment and inequalities. Schoeman (2001:314) maintains that apartheid policies account for the problems and

challenges faced by many developing countries. Similarly, scholars (Jauch, Edwards & Cupido, 2011:243; Sweeney-Bindels, 2012:3) state that at independence, the Namibian government inherited an unequal pattern of development as a result of the apartheid exclusionary policies which left the country with a highly dualistic society comprised of extremely rich and extremely poor people. Niikondo (2008:2) highlights that the divisive policies of apartheid explain why the country's majority black population live in poor housing settlements, experience poor sanitation, general poverty and unemployment. It is therefore important to understand the colonial historical forces as a phenomenon to reckon with in the discourse of the country's social and economic profile.

Sepúlveda (2012:9) acknowledges the damaging effects that apartheid had on Namibia, but argues that since the country has enjoyed economic growth as evidenced by an increase in the gross domestic product, Namibia should have put in place policies and programmes that redress the damaging effects of apartheid. Paradoxically, the National Planning Commission (2015:14) reports that the poverty levels in Namibia have decreased, reflecting that important economic, social and policy progress has been made since independence. However, Sepúlveda (2012:9) maintains that the poorest of the Namibian society have not benefitted the way they should have as poverty and inequality remain high in the country.

In summary, the socio-economic profile of Namibia depicts poverty and unemployment challenges. Poverty and unemployment are the main reasons for cross-border trade as will next be discussed.

2.4 Reasons for cross-border trade

Various studies (Chani, 2008:48; Kabeer, 2012:17; Kachere, 2011:61) indicate unemployment and poverty situations in countries as reasons for engaging in cross-border trade by individuals.

2.4.1 Unemployment

African economies, particularly those in Sub-Saharan Africa are faced with daunting challenges of unemployment (Barnett & Sparks, 2010:3). ILO (2015:11) views unemployment as a global crisis. It identifies unemployment as a huge problem that

Sub-Saharan Africa will continue to grapple with despite some signs of economic growth. This observation reveals that unemployment is a salient feature of African economies; hence well designed social and economic policies are needed to address the worrying levels of unemployment in Africa. As earlier indicated, Namibia a developing nation in the Sub-Saharan landscape, is not spared of the challenges of unemployment.

The definition of unemployment in Namibia takes into consideration any “persons fifteen years and above who are not having jobs, who are actively seeking work or not, and or are available for work” (Republic of Namibia, 2012a:15). The high unemployment levels in Namibia call for the development of responsive and practical mechanisms to deal with this developmental challenge (Chiripanhura, Nino-Zarazua & Kalimbo, 2014:2). Cross-border trade is therefore one such mechanism that can be amplified at policy level to address the disturbing unemployment trajectory in Namibia.

Chani (2008:42) affirms that cross-border trade has risen as a result of unemployment. The National Statistics Agency (2014:6) corroborates this viewpoint stating that “informal cross-border trade is an important component of the informal sector.” Kabeer (2012:17) adds that the scarcity of formal employment opportunities and the continued decline in real wages has led to many women joining informal trading enterprises as an alternative to sustain themselves and their families. Such observations therefore point to the fact that the growing rates of unemployment are a major determinant in motivating people to engage in cross-border trade. With the rising problems of unemployment in Namibia as succinctly noted in the *Fourth National Development Plan* (Republic of Namibia, 2012a), the genesis of the cross-border phenomenon as a livelihood activity can be directly traced and linked to this daunting challenge.

Matorova (2008) as cited in Jawando et al. (2012:29) also highlight unemployment as a push factor towards informal cross-border trade. This correlates with the view of Kachere (2011:19) that the formal economies in Sub-Saharan African countries are shrinking, retrenching workers and are not able to attract all school leavers, therefore leaving people with little option, but to engage in informal entrepreneurial activities. Cross-border trade thus accrues benefits due to the declining formal economy and

hence the reason for continued engagement in cross-border trade (Kachere, 2011:23). Such factors have negative consequences on the unemployment situation of any particular country. Niikondo (2008:2) points out that individuals who are faced with problems of unemployment in Namibia, make a rational choice to engage in other livelihood enterprises to improve their way of life and living conditions. Kachere (2011:61) and Muzvidziwa (2007:6) concur that engagement in cross-border trade is a livelihood mechanism to move out of poverty.

2.4.2 Poverty

Various studies (Jawando et al., 2012:29; Kachere, 2011:10; Smallbone & Welter, 2012:96) show that cross-border trade has risen as a result of confronting poverty situations in particular country contexts. Such fragility in the socio-economic conditions of society force people into entrepreneurship (Lombard, 2003:156). Kachere (2011:34) contends that the basic concept of poverty, which is the inability to attain the necessities for survival, has transcended various generations and has led to people engaging in cross-border trade in their quest for survival. From a gender perspective, Kachere (2011:11) enunciate that women have engaged in cross-border trade to ease the burden of caring and sustaining families. Such a burden is caused by prevailing deprivation or poverty situations which leaves them with no choice but to make a living through cross-border trade.

Titeca (2012:50) observed that cross-border trade in Uganda is associated with the marginal, economically disempowered sections of society, whose quest is to look for survival in cross-border trade activities. Furthermore, cross-border trade emerged in Uganda as an indigenous way to provide development and a cushion against poverty in the light of an unwilling and/or an incapable national government (Titeca, 2012:50). Cross-border trade entrepreneurship (Smallbone & Welter, 2012) is therefore one such type of entrepreneurial activity which people engage in to protect themselves against such negative predisposing socio-economic conditions. This analysis thus shows that cross-border trade as a livelihood strategy reflects the spirit of entrepreneurship amongst people.

Muzvidziwa (2007:6) emphasises that the growing economic hardships that prevailed in Zimbabwe during the Economic Structural Adjustment Programmes

(ESAP) era led women in Zimbabwe into participating in cross-border trade as ESAP caused a dramatic inflation reduced household savings and led to declining standards of living among many households (Saunyama, 2013:17). ESAP is a socio-economic reform programme advocated for developing countries by the International Monetary Fund (IMF) and the World Bank (WB). ESAP is calamitous in that it leads to unsustainable fiscus deficits, falling tax revenue, declining productivity and manufacturing outputs (Muzvidziwa, 2001:69-70). The poor socio-economic policies instituted during the epoch of ESAP in Namibia led to declining living standards, rising inflation levels, retrenchments and had devastating effects on the welfare of people (Gibbon, 1997:6-7).

In summary, unemployment keeps vulnerable people in the poverty trap. The following section will discuss how cross-border trade contributes to poverty reduction.

2.5 Cross-border trade and poverty reduction

The role and resultant economic gains of informal cross-border trade has largely been invisible to policy makers (Peberdy & Crush, 2001:115). This is despite a strong nexus between cross-border trade and poverty reduction in many African communities. Poverty reduction is an overarching policy goal in Namibia (National Planning Commission, 2004:5), however the strategies for poverty reduction in the country have not included cross-border trade as a livelihood strategy. Various studies (Chani, 2008; Kachere, 2011; Muzvidziwa, 2007) highlight the linkages between cross-border trade and poverty reduction at household levels.

Cross-border trade as an economic activity, is common in developing countries, both at individual and household levels (Smallbone & Welter, 2012:96). Peberdy and Crush (2001:122) in their study of cross-border trade in Maputo, found that cross-border trade is a vehicle for the upliftment, job creation and survival of small-scale cross-border trade entrepreneurs and their families. Lesser and Moisé-Leeman (2009:5) identify cross-border trade as an entrepreneurial activity that contributes to food security and that enhances people's incomes especially in poor households. Such positive implications for cross-border trade have got immense developmental effects on the economies of developing Sub-Saharan African countries. The study by

Peberdy and Crush (2001) found that considerable households have been supported by cross-border trade and thereby meeting their nutritional requirements, and other basic necessities needed for at least average survival in difficult economic times. Chani (2008:38) postulates that households are crumbling in difficult economic circumstances and depend on cross-border trade for survival. This view resonates with the observance by Mwilima (2006:63) that the informal economy has sustained many African economies. Similarly, Lesser and Moisé-Leeman (2009:43) agree that cross-border trading has hugely assisted many people due to the net returns realised from participating in it.

In a country like Namibia where 23% of households depend on old age pensions, state social grants, and informal businesses (National Statistics Agency, 2012:55), it is of noble significance that cross-border trade be amplified and supported as a livelihood strategy. In a study by Muzvidziwa (2007:10), 85% of respondents reported an improvement in their living standards in terms of better access to food, education, improved health status and housing units, as a result of cross-border trade. A study by Chani (2008) yielded similar findings in that participating in cross-border trade helped women headed households and other vulnerable groupings to eke a living. The profitability of cross-border trade and its positive impact on poverty reduction has also been highlighted by Ama et al. (2013:4230).

Kuhlengisa (2013:16) reports that rising poverty levels and unemployment have affected people's ability to provide for household needs and necessities. Nyahunzvi (2014:2) postulates that extreme household poverty and limited livelihood options compel people to adopt a survivalist mind-set. This means that people engage in livelihood activities that will ensure that they survive; cross-border trade is one such activity. However, Chani (2008:60) differs by saying that cross-border trade is not merely a survival strategy but also a household poverty reduction strategy which has provided an avenue for the upliftment of people in the midst of socio-economic crises in Zimbabwe.

Mwaniki (2006:6) looks at cross-border trade from a macro perspective by examining its capacity to build the African continent. The researcher is of the opinion that in order to reduce the poverty levels in Africa, it is important to promote cross-border

trade and the implementation of policies aligned to cross-border trade so as to develop, build and sustain the African economy. In this regard cross-border trade will not only provide avenues for poverty reduction but for facilitating and promoting regional integration as well. This macro-analysis crucially shows the importance of social development enterprises in African economies and calls for the advocacy and promotion of social development enterprises that both have a micro and macro impact on communities. Greenstein et al. (2014:132) argue for the designing, adoption and incorporation of context-specific measures of poverty reduction.

In the riddling unemployment and poverty Namibian context, it is imperative to practically consider cross-border trading activities as livelihood strategies that assist in the much publicised war on poverty (Republic of Namibia, 2016:5). Nakale (2014:4) highlights food insecurity in both rural and urban Namibia as a huge problem requiring diverse approaches to address it. Literature (Ama et al., 2013; Chani, 2008; Kachere, 2011) highlights the role of cross-border trade in poverty reduction, and hence it is important to amplify the linkages between such livelihood activities and poverty reduction. Ananias and Lightfoot (2012:197) state that Namibian social workers can play leading roles in designing programmes, projects and policies to reduce income inequalities and poverty through sustainable livelihoods within the social development approach.

From a micro perspective, cross-border trade helps in meeting household needs. A study by Mutopo (2010:465) reveals that cross-border trading has far-reaching benefits. In addition to benefiting the households of women who do cross-border trading, extended family members also benefit. The substantial benefits of cross-border trade have also been highlighted by Kuhlengisa (2013:60) who articulates that the accrued benefits of cross-border trade are spent on provision of household basic needs. This observation aligns with Kabeer's (2012:3) standpoint that women spend most of their income on children and household use. Kabeer (2012:3) contends that giving women access to opportunities, formal or informal, reduces the likelihood of household poverty because resources in women's hands have a range of positive outcomes for human capital capabilities within the household. This according to Kabeer (2012:3), improves the distributional dynamics of needs within the household.

The above discussion indicates the intrinsic link between cross-border trade and poverty reduction on household levels; in particular with regards to livelihoods. The Sustainable Livelihoods Approach has provided an appropriate theoretical framework to guide the study as is discussed in the ensuing section.

2.6 Cross-border trade and the Sustainable Livelihood Approach

There is substantial literature on sustainable livelihoods but very little has been written on this approach within the context of cross-border trade (Tao & Wall, 2009:142). Sustainable livelihood activities are important in efforts geared towards addressing poverty and unemployment challenges (Department for International Development (DFID), 2010:2). Mazibuko (2013:173) highlights that SLA reflects progress in thinking, in helping individuals and communities to achieve specific livelihood outcomes. In the same breadth, Tao and Wall (2009:138) view the SLA in line with sustainable development thinking, providing a practical way to address the complexities of multiple survival strategies because it focuses on people, their resources, capabilities and activities.

The following section discusses the background, origin, definition and the principles of SLA before articulating its linkages to cross-border trade, poverty reduction and how it applies to this study.

2.6.1 Origin and definition of the Sustainable Livelihood Approach

Long (2004:13) views SLA as originating from a range of research on poverty that was concerned with household livelihoods. According to Mazibuko (2013:174) the approach can be traced to the writings of Chambers and Conway (1992), whereas Mukozho (2011:33) identifies Scoones and Ellis as the scholars who expanded this approach. Ellis and Biggs (2001:437) indicate that the approach can be traced from the evolution of the concept of development. Likewise, Ellis (2001:30) reports that, the approach came into being in the 1990s and is based upon evolving thinking about poverty, the way the poor and vulnerable live and the importance of policies and institutions in poverty reduction. According to DFID (2010:3), the DFID in 1997 published the *White Paper on International Development* which was committed to supporting policies and actions which promote sustainable livelihoods. This played a

major role in the adoption of sustainable livelihood concepts with the overall aim of poverty elimination in poorer countries. In relation to policies, Mazibuko (2013:174) notes that policies pursued by developing countries lack encapsulating sustainable livelihood components.

Scoones (1998), quoted in Long (2004:13) define SLA as follows:

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities, assets and activities both now and in the future, while not undermining the natural resource base.

This definition is relevant to this study as it looks at issues relating to capability, resources and the activities of people. Mukozho (2011:33) states that the definition of Scoones (1998) is used by most international agencies because it encompasses vital principles important to development such as sustainability and participation of people in developmental issues.

SLA deviates from the modernisation theory which advocates for economic growth as a key phenomenon in poverty reduction (Krantz, 2001:7). Instead, the SLA highlight that poverty and unemployment can be effectively abated by sustainable livelihoods (Krantz, 2001:7). The concept of sustainable livelihoods is an attempt to go beyond the conventional definitions and approaches to poverty reduction, which have been found to be too narrow because they focus only on certain aspects and manifestations of poverty such as low income without considering other aspects such as vulnerability and social exclusion (Krantz, 2001:1).

2.6.2 Principles of the Sustainable Livelihoods Approach

Mazibuko (2013:175) emphatically argues that “the current decade is dominated by the idea of sustainable livelihoods approach.” The principles of SLA according to May et al. (2009:5), aids in the understanding of poverty and in the intervention strategies that can be employed in improving the lives of people living in poverty. Therefore, in this study, it is important to have an appreciation of the following

principles in order to look at cross-border trade as a livelihood activity that can make a positive contribution in meeting household needs in Lüderitz, Namibia. These principles, which will be next discussed include; people-centred, participatory and responsive, sustainable, dynamic and holistic.

2.6.2.1 People-centred

The thrust and value of social development is to focus on people and their participation in issues that affect them (Elliott, 2011:105). Mazibuko (2013:178) posits that attempts at poverty reduction should focus on what people have, their strategies, environments, and abilities to adapt. Tao and Wall (2009:143) affirm that SLA is a people-centred paradigm in that it emphasises people's capacities and knowledge systems. Focusing on cross-border traders is important in understanding their experiences, challenges, resilient strategies and capacities for designing policies that will benefit them and maximise their profits.

2.6.2.2 Participatory and responsive

This principle dictates that beneficiaries should be the main actors in identifying issues that affect themselves (Mazibuko, 2013:178). DFID (2010:7) further elaborates that people should participate by challenging the accountability of institutions because institutions must be responsive to the needs of citizens. In this regard, cross-border traders are the main actors in identifying and prioritising their household needs. SLA offers an opportunity for cross-border traders to identify how participating in cross-border trading help them to meet their household needs and subsequently reduce their levels of poverty.

2.6.2.3 Sustainability

According to Gambe (2015:56), it is important to analyse any livelihood activity in relation to its ability to sustain the lives of people over a period of time. SLA allows people to move out from poverty through participation, by utilising people's capital and responding to what they need for their development (Mazibuko, 2013:179). Cross-border trade as a sustainable livelihood strategy is significant in addressing poverty situations in households (Chani, 2008:5; Jawando et al., 2012:29; Kachere, 2011:10).

2.6.2.4 Dynamic and holistic

According to Mazibuko (2013:178) livelihoods are not static. Due to the dynamism, and multi-facetedness of poverty, poverty reduction strategies need to be holistic (Mazibuko, 2013:178). Therefore poverty reduction strategies should not be confined to particular sectors of society, but rather be wide, broad and diverse. Mukozho (2011:34) postulates that the construction of sustainable livelihood options should be open and holistic in order to ensure that people's full potential is realised. Tao and Wall (2009:143) articulate that every livelihood is made up of activities, assets, entitlements and coping strategies integrated in a holistic manner. The approach of looking at cross-border trade in a holistic framework allows for determination of its contribution to meeting household needs, the challenges traders face and the resilient coping strategies they utilise in engaging and sustaining their cross-border trading activities.

In order to promote and ensure sustainability of cross-border trade, there is need to look at policies, or lack thereof which can facilitate cross-border trade for social and economic development outcomes. The cross-border trade and policy context in Namibia is next discussed.

2.7 Cross-border trade and the policy context in Namibia

Policies shape people's livelihood options (Mukozho, 2011:178). Any sustainable livelihood activity has to be supported by policy frameworks. The onus is therefore upon government to develop dynamic policies on sustainable livelihoods, which will facilitate poverty reduction and create linkages with the formal economy in a bid to reduce inequality, poverty and increase the incomes of cross-border traders (Saunyama, 2013:15). Anderson (2005:15) expounds that the interplay of macro socio-economic and political dynamics inevitably shapes policy and in turn policy shapes the allocation of resources, access to opportunities, distribution of income and the general social structure in a country.

Crush (2007:11) reveals that small-scale cross-border trade could provide a route to the development of pro-poor trade policies which, in turn, have a direct positive impact on household income levels. This type of trade has made it possible for poor families to move out of poverty (Kachere, 2011:17). Therefore the researcher

concludes that with the realisation of the social and economic gains from cross-border trade, there is a need to develop and implement policies that support it. According to Nghidengwa (2015:4), the President of the Republic of Namibia, President Hage Geingob, repeatedly states that poverty eradication is at the centre of all planning and development efforts in Namibia.

However, Namibia does not have a policy framework on cross-border trade. The National Statistics Agency (2014:6) states that due to the unavailability of data and policy pillars, cross-border trade has not been adequately quantified and not given particular attention despite its potential contribution in reducing widespread food insecurity. This resonates with the viewpoint by Peberdy (2002:37) that there is a lack of attention by policy makers to the activities of cross-border traders and this reflects in part, the limited amount of information about their activities and demography. Mijere (2006) confirms that although cross-border trade is a mechanism for assisting households in meeting their desired needs, it is not given much attention by policy makers in most African governments. The absence of a policy on cross-border trade in Namibia, may be attributed to a lack of official records, unreliable statistics which might in turn hinder effective formulation, implementation and monitoring of cross-border trade activities for policy designing (Lesser & Moisé-Leeman, 2009:25).

Whilst the Namibian government identifies reducing poverty as one of its desired outcomes (Republic of Namibia, 2012a:4), the omission of cross-border trade in policy frameworks as a livelihood strategy with the potential of assisting many households to move away from poverty, negates the poverty eradication agenda by President Hage Geingob's administration. However, as reported by the Republic of Namibia (2012a:36), the government of the Republic of Namibia promotes micro, small and medium-scale enterprises (MSMEs) as a panacea to poverty and promoting employment opportunities for its population.

As Humavindu and Stage (2013:3) report, Namibia's new development policy frameworks, which include the *Industrial Policy* (2012) and the *Fourth National Development Plan* (2012) are premised on a targeted manufacturing, transport, logistics and mineral processing sectoral approach. These have been singled out as the most important sectors for economic development and economic growth in

Namibia. The authors further argue that whilst these sectors are very vital for the growth of the economy, an analytical assessment of other alternatives on poverty reduction and employment creation, particularly those in the informal sector, is needed in order to raise the living standards of Namibians. Although there is no specific policy on cross-border trade, the *Industrial Policy* has a tiny paragraph on the identification and the development of small-scale enterprises as a core component of the Namibia Industrial Policy Framework (Republic of Namibia, 2012b:9). In this regard, the *Industrial Policy* seeks to pursue the development of an SME Bank, and the promotion of training and development programmes for small-scale entrepreneurs.

The *Draft National Policy on Micro-Small and Medium Enterprises* (Republic of Namibia, 2015:4) recognises the key role MSMEs play in improving the living conditions of the Namibian people and was adopted to foster job creation and income generation through supporting small-scale entrepreneurial activities. In addition, this draft policy recognises that small-scale enterprises are diverse, broad and manifest in different facets. This points to the fact that the classification of such small-scale enterprises is open and wide and hence provides a window for lobbying for policy and the inclusion of cross-border trade amongst such small-scale enterprises. This draft policy furthermore identifies economic and social integration of all small-scale entrepreneurial activities which is aimed at making small-scale entrepreneurial activities a part of the national economy. The findings and recommendations by the National Statistics Agency (2014:20) on informal cross-border trade activities in Namibia call for the development of a stand-alone policy on cross-border trade.

The *NDP4* prioritises the reduction of extreme poverty and the social upliftment of Namibians through job creation and the development of agriculture, tourism, logistics and manufacturing sectors (Republic of Namibia, 2012a:15). Although the *NDP4* is the blueprint that directs the country towards attaining the goals of *Vision 2030*, this key document that charts the development trajectory of Namibia and the fulfilment of the goals of poverty reduction, employment creation and reducing income inequalities does not mention the role of the informal enterprises in poverty reduction. This is in spite of literature (cf. Chani, 2008; Kachere, 2011; Muzvidziwa,

2007) showing the contribution of such enterprises to poverty reduction and employment creation. The glaring omission of cross-border trade in key policy frameworks like the *NDP4* shows the Government of the Republic of Namibia's stance towards such livelihood activities. It highlights that, "Namibia is faced with problems of prioritising its social development needs and programs for poverty reduction" (Republic of Namibia, 2002:7).

In the absence of a targeted policy to guide, support and promote cross-border trade as a livelihood activity, it is not surprising that cross-border traders encounter risks and challenges in their trading activities. The following section presents a discussion on the challenges faced by cross-border traders.

2.8 Challenges faced by cross-border traders

Potts (2008:150) and Smallbone and Welter (2012:101) concur that informal cross-border trading is couched in a web of risks and challenges. Similarly, Muzvidziwa (2007:6) states that cross-border traders encounter risks and traverse through a hazardous pathway from country to country. From a global perspective, Phadungkiati and Connell (2014:375) attest that cross-border traders face several difficulties as a result of changing border regulations and landscapes, lack of policy and legal frameworks for their enterprises and market related challenges. Such challenges put pressure on their livelihoods as many households depend on cross-border trade (Garatidye, 2014:70). The following section presents the challenges encountered by cross-border traders.

2.8.1 Institutional or structural related challenges

From a West African perspective, Titeca (2012:48) alludes that the challenges faced by cross-border traders are mainly in relation to regulatory frameworks which stem from the fact that cross-border trade is not viewed by most institutions, government and other actors as a formal economic activity. Titeca (2012:48) indicates time, cost of clearing goods, and processing fees and tariffs that are generally above the value of the goods being informally traded, as some of the restraints to cross-border trade. Barka (2012:4) similarly notes the delays experienced at African border posts as a key challenge to cross-border trade. Chiliya, Masocha and Zindiye (2011:9), corroborate this observation by stating that it takes about 12 hours to have a

passport stamped by immigration officials at the Musina and Beitbridge border posts in South Africa and Zimbabwe respectively. This observation further highlights the challenges that cross-border traders endure at border posts.

2.8.2 Market-related challenges

According to Afrika and Ajumbo (2012:9) cross-border traders face market-related challenges such as; a lack of information about potential markets and limited access to local, regional and international markets. These authors further highlight the collateral challenges faced by cross-border traders as these traders lack working capital and assets, thus making it difficult for them to access finances and loans. Kutazo (2008:25) notes that small-scale informal enterprises in Namibia are faced with many challenges and difficulties in accessing lines of credit. This is further compounded by the fact that, “Namibia lacks regional development agencies that facilitate linkages between informal enterprises and formal businesses” (Kutazo, 2008:26). Chiliya et al. (2011:2) postulate that, since most traders operate outside regular business circles, market information on prices, demand and supply are generally not available to them. Furthermore, policy makers generally do not acknowledge the contribution of cross-border trade (Chani, 2008:91; Lesser & Moisé-Leeman, 2009:25), which explain why cross-border traders face a myriad of challenges.

2.8.3 Individual-related challenges

Cross-border traders also face challenges on an individual level. Chiliya et al. (2011:3) emphatically identify some of the pressing personal challenges that individuals face at cross-border traders. These include:

- Sexual harassment
- Crime and theft of their goods
- Harassment due to Xenophobia
- Harassment by police and border officials
- Accommodation problems

- Transport problems
- Extortion and bribery

Garatidye (2014:70) points out that such personal challenges create feelings of despondency and helplessness. However, as is discussed in the next section, women are more affected by cross-border trade challenges than men.

2.8.4 Challenges experienced by women cross-border traders

Shaw (2010:4) reports that “women experience barriers to trade differently from men and gender-sensitive policies can help ensure that female importers and exporters reap the same benefits from improved trade logistics as their male counterparts.” The United Nations Development Fund for Women (UNIFEM) (2009:14) supports the view that women experience more weak trade-related institutions, poor services, difficulty in accessing credit, insecurities and a high cost of transport than their male counterparts. According to UNIFEM (2009:14) rape, sexual harassment and demand for sexual favours from officials and transporters, are challenges peculiar to women in cross-border trading activities. These women specific challenges were also observed in a study by Muzvidziwa (2007:16) which revealed that 80% of interviewed women mentioned risks of sexual exploitation in return of favours at border posts. The gravity of such sexual exploitation is demonstrated by Chiliya et al. (2011:4) who state that on average 10 women are raped daily at the Beitbridge border post in Zimbabwe. Calculated on a weekly basis, these statistics translates to 70 women being raped each week. This is a shocking revelation, in addition to the trauma these women face, as rape victims, they also risk contracting HIV and other sexually transmitted diseases. Due to the hardships women face in transporting their goods and in obtaining accommodation during their cross-border trips (UNIFEM, 2009:14), some female cross-border traders have no option but to engage in transactional sex at border posts in order to obtain accommodation and transport favours.

Garatidye (2014:70) identifies the confiscation of goods, robberies and muggings at border posts, restriction of goods when they exceed the set rebate threshold and attitudinal factors as some of the challenges that female cross-border traders have to grapple with. These challenges, as in the case of challenges indicated above,

threaten the viability and attractiveness of cross-border trade. Sadly, in the interest of survival, some women choose to live with these challenges (Gaidzanwa, 1997:55). There is therefore need for a gendered perspective analysis of cross-border trade and the adoption of gender sensitive policies to address the plight of female cross-border traders in order to circumvent the challenges they face and increase their participation in cross-border trade for their economic empowerment (Gaidzanwa, 1997:56; Shaw, 2010:4). The researcher opines that such gender sensitive policies should be entrenched in a robust cross-border trade policy that addresses these challenges for the socio-economic development of African communities.

In summary, cross-border traders face numerous challenges, which affect women traders more severely than men. However, despite the challenges that they face, a significant number of female cross-border traders continue their trading businesses, which reflect their resilience. The resilience of women cross-border traders is particularly documented by Garatidye (2014:97). The next section discusses resilience in the context of cross-border trade.

2.9 Contextualisation of resilience among cross-border traders

The concept of resilience has of late been gaining critical mass in academia (Béné, Newsham, Davies, Ulrichs & Godrey-Wood, 2014:598). Whilst resilience and the strengths based perspective are aligned to social work, resilience is a relatively new phenomenon in social work discourse and its application and translation into practical actions and guidelines in social work has been minimal (Van Breda, 2011:1). However, as according to Béné (2009:6) resilience now dominates the sustainable development agenda.

Béné (2009:11) defines resilience as, “the ability of a system or individual to anticipate, absorb, accommodate or recover from the effects of a hazardous event in a timely and efficient manner.” Similarly, Alinovi, Mane and Romano (2009:1) note the interconnectedness between household resilience and household capability to absorb negative effects of unpredictable shocks, which therefore threaten household food security.

Furthermore, Alinovi et al. (2009:1) define resilience as a measure of an individual’s ability to withstand stresses and shocks. In other words, an ability to persist in an

uncertain world. This definition is in alignment to the postulation by Olson, Galaz and Boonstra (2014:6) that resilience is biased towards persistence, despite the risks involved. Strümpfer (2013:26) views resilience as a process of risk management and development in the face of adversity. Adversity, in this study refers to a myriad of challenges that cross-border traders face in their cross-border trading activities (see sections 2.8 to 2.8.4). Ebersöhn (2014:573) points to issues of risks, persistence, bouncing back and thriving despite adversity and says that resilience is pertinent in the presence of significant adversity and is the ability to succeed in spite of facing considerable risks. In the context of this study, the resilience of traders is in relation to what keeps them going back to do cross-border trading despite risks and challenges associated with such type of trade. Continuing with cross-border trading despite the challenges, reflects cross-border traders' ability to adapt to the prevailing circumstances. As Ebersöhn (2014:583) puts it, "resilience has to do with positive adaptation." McGreavy (2015:3) points out that resilience provides a way of resisting, reasserting and reducing vulnerabilities in people. Similarly, Katungu (2013:21) views resilience as focusing on how communities overcome adversity in the midst of paucity, socio-economic and political challenges as well as global financial constraints. Therefore, as Carr (2008:727) alludes, ascertaining the resilience of individuals or communities provides a foundation for a global solution to poverty. Béné et al. (2014:599) concur that resilience is central to poverty reduction.

Alinovi et al. (2009:6) note that policy has a huge bearing on the resilience and resilience strategies employed by traders. Several studies (Chani, 2008:91; Lesser & Moisé-Leeman, 2009:25; Titeca, 2012:48) confirm the lack of policies relating to cross-border trade. However, as the researcher has observed, cross-border traders demonstrate resilience by continuing with their cross-border trading activities in spite of the absence of a policy framework to protect their trade.

Alinovi et al. (2009:3) contend that, "resilience comes from accumulated capital, which provides sources for renewal." Furthermore Alinovi et al. (2009:3) denote physical, human and social capital as forms of capital at people's disposal in making a living and sustaining livelihoods. The availability of capital in a particular context feeds into resilience (Ebersöhn, 2014:571). On the other hand, Ebersöhn (2014:571) posits that skills and inner strengths of people could serve as an encumbrance in

dealing effectively with risks. This is in alignment with the strengths-based perspective which recognises human capital as people's inner resources, skills and capacity for growth (Midgley, 2010:14).

In summary, resilience is critical for poverty reduction (Béné et al., 2014:599). Cross-border trade facilitates the linkage between resilience and sustainable income. Capital accumulated from economic activities feeds into resilience and helps in reducing people's vulnerabilities (Alinovi et al., 2009:3). However, within the context of poverty reduction, it is not only economic capital that is relevant in cross-border trade as will be deliberated in the following section.

2.10 The role of capital in sustainable livelihood strategies

The ability to pursue different livelihood strategies is dependent on the basic materials such as credit, cash, infrastructure and assets that people have in their possession (Scoones, 1998:7). Drawing on an economic metaphor, such livelihood resources may be seen as the capital base from which different productive streams are derived from which livelihoods are constructed (Scoones, 1998:7). In the context of this study, social capital, physical capital, financial capital and human capital (Scoones, 1998:8; DFID, 2010:5) are explored in relation to their contribution to cross-border trade and also in reference to the resilience of traders.

2.10.1 Financial capital

According to Scoones (1998:8) financial capital refers to the capital base essential for the pursuit of any livelihood strategy. Financial capital includes; cash, credit, debt, savings, basic infrastructure, production equipment and technologies. Financial capital is therefore comprised of all financial resources put into a livelihood activity in order to make it viable and sustainable. As Afrika and Ajumbo (2012:10) report, financial capital is integral in livelihood activities, however cross-border traders lack financial capital to improve their trading activities.

2.10.2 Social capital

Social capital is a concept that revolves around an individual's network of friends, family and associates which constitutes a social network for opportunities and for confronting poverty and vulnerability (Woolcock & Narayan, 2000:226).

Entrepreneurs utilise social capital networks for developing and sustaining their enterprises (Turner & Nguyen, 2005:581). According to Turner and Nguyen (2005:582), trust, norms and networks are the tenets of social capital that enhance the ability to adapt to a specific environment. Alinovi et al. (2009:3) point out that social capital fosters and reinforces resilience of systems. In the context of this study, social capital is analysed in relation to its ability to foster the resilience of cross-border traders. Turner and Nguyen (2005:583) view social capital as helpful in reducing risks and uncertainties. Thus social capital is vital in reducing the risks and challenges that cross-border traders face.

2.10.3 Human capital

DFID (2010:7) describes human capital as skills, knowledge, health and the ability to work. Mazibuko (2013:180) emphasises leadership capacity, labour, and interpersonal capacity as elements of human capital that have a tremendous effect on sustainable livelihoods and development. Moreover, human capital relates to the livelihood strategies pursued by people and their success (Mazibuko, 2013:180). In the present study, human capital was looked at in relation to traders' contribution to economic development through cross-border trade, as well as the challenges and risks they face in this trade (see section 2.8).

2.10.4 Physical capital

Physical capital refers to the infrastructure that supports livelihoods such as transport, tools and buildings (DFID, 2010:9). Njikam and Tchouassi (2010:4836) allude that traders lack warehouse facilities to stock their wares. In addition, Sen (1999:26) view physical capital in relation to deprivations from economic opportunities, physical infrastructure, and favourable markets and support services and how it affect the sustainability of livelihoods. Physical capital is therefore important for sustainable livelihood strategies as it provides access to services and resources that would enable cross-border traders to sustain themselves by meeting their household needs.

2.11 Summary

Colonialism and apartheid had a huge impact on the current socio-economic development of Namibia. Poverty and unemployment are the main reasons for people in Namibia to engage in cross-border trade in a bid to provide for their families. The link between cross-border trade and poverty reduction emphasises the relevance of cross-border trade as a potential livelihood strategy within the SLA.

Cross-border traders face many challenges which are more acute for female traders than for their male counterparts. A key finding from the literature study is that, despite the challenges and the lack of supportive policies on cross-border trade, traders show resilience by their continued engagement in cross-border trade. Furthermore, social, physical, human and financial capital play an important role in sustainable livelihood activities. These different forms of capital are critical in cross-border trading activities and thus in assisting traders to meet their household needs.

CHAPTER THREE

RESEARCH METHODOLOGY, EMPIRICAL STUDY AND RESEARCH FINDINGS

3.1 Introduction

The focus of this chapter is on the research methodology utilised in the study and the study's empirical findings. The researcher attempted to answer the following research question:

How does cross-border trade contribute towards meeting the needs of household in Lüderitz?

In order to answer the above-mentioned research question, the following sub-research questions guided the study:

- *What are the needs of households in Lüderitz and how are these needs met in terms of food security, access to education, income and asset accumulation?*
- *What resilience strategies are used by cross-border traders despite the risks and challenges they encounter?*
- *How can cross-border trade be conceptualised as a livelihood strategy for social development?*

The chapter will present a comprehensive description of the research methodology employed in the study, including the research approach, research type, research design, the data collection and analysis methods, and the pilot study. It will also discuss the ethical aspects pertaining to the study and the limitations of the study. Thereafter, the empirical findings and a summary of the study are presented.

3.2 Research approach

The research study contextualised the phenomenon of cross-border trade within the SLA and its contribution in meeting the household needs in Lüderitz. The research study was qualitative in nature. Fouché and Delport (2011:65) describe a qualitative approach as capturing the perceptions or experiences of research participants because it elicits participant's accounts of meaning, experience or perceptions.

Similarly, Rubin and Babbie (2011:437) note that qualitative research gives a comprehensive perspective on a phenomenon, it describes and understands the perspective from participants' point of view. A qualitative research study was thus appropriate in capturing perceptions of cross-border traders, in order to describe and understand the phenomenon of cross-border trade on how it contributes in meeting their household needs.

The research study was exploratory and descriptive in that it sought to gain an insight into the phenomenon (Fouché & De Vos, 2011:95) of cross-border trade. Concepts and themes on cross-border trade, resilience, poverty and household needs were explored and discussed from the point of view of participants (cross-border traders). The descriptive component of the study helped in examining and describing how cross-border trade plays an important role in meeting household needs in Lüderitz and in detailing the challenges faced by cross-border traders.

3.3 Type of research

The study was applied in nature. Gravetter and Forzano (2006:36) view applied research as concerned with finding solutions to problems in practice. Babbie (2007:74) further posits that the goal of applied research is to improve human living conditions. In the context of this study the researcher sought to determine the contribution of cross-border trade in meeting household needs and how cross-border trade plays a role in reducing poverty and unemployment issues as they are key developmental issues facing the country as alluded to earlier in section 2.3.

3.4 Research design

Schurink, Fouché and De Vos (2011:199) view a case study design as useful in enabling the researcher to gather detailed and rich in-context information about the phenomenon under study. The research design utilised for the study was a case study design, in particular, an instrumental case study design (Fouché & Schurink, 2011:322). The use of an instrumental case study research design allowed for a detailed exploration and description of cross-border trade through in-depth data collection methods (Fouché & Schurink, 2011:322). Baxter and Jack (2008:549) state that an instrumental case study design provides in-depth insight into a phenomenon and allows the researcher to gain knowledge on that phenomenon.

Fouché and Schurink (2011:320) pinpoint that an instrumental case study design may inform policy development, hence the research design was relevant for the study to influence the development of policy around cross-border trade as a social development enterprise in Namibia.

3.5 Research methodology

The following sub-sections will discuss the study population, sampling technique, data collection and data analysis methods, how the trustworthiness of the data was increased and how the researcher conducted the pilot study.

3.5.1 Study population and sampling

The unit of analysis refers to the participants whose characteristics were described, explained or explored through data collection (Fouché & De Vos, 2011:93). In this research, the unit of analysis was cross-border traders in Lüderitz. The researcher was not aware of the size of the research population and thus he made use of a non-probability technique to select the study sample. Morgan (2008:4) indicates that non-probability sampling is useful in qualitative studies as it is less structured, and useful when population size and members are unknown to the researcher. In particular, the researcher made use of availability sampling which required the researcher to interview participants that were available and willing to participate in the study, until such a time when the desired number of participants was obtained and the data was saturated (Padgett, 2008:69; Strydom & Delport, 2011:391). The researcher selected 12 participants based on the following criteria:

- Available and willing to participate in the study
- At least two years of involvement in cross-border trading
- Aged 18 years and older

3.5.2 Data collection

The researcher made use of one-to-one interviews to collect data as interviewing is the predominant mode of data collection in qualitative research studies (Greeff, 2011:342; Rubin & Babbie, 2011:466). The researcher was guided by a semi-structured interview schedule to conduct the interviews (see Annexure 1). According

to Padgett (2008:60), the use of an interview schedule allows the researcher to conduct the interview in a predetermined format while also allowing flexibility in participants when answering questions and follow up on important unanticipated responses. As the researcher anticipated that some participants might not understand English or might feel more comfortable in communicating in Oshiwambo, one of the major local languages, the researcher had an interpreter at hand, who was competent in Oshiwambo to assist with the interviews if needed. The interpreter was a health assistant at Lüderitz Hospital. For this purpose the interview schedule was also translated into Oshiwambo (see Annexure 2). However, translation services were not required during the interviews, as all the sampled participants could communicate well in English.

One-on-one interviews helped the researcher to gain a detailed picture of the participants' views, opinions and perceptions (Strydom & Delpont, 2011:351) about how cross-border trade helps them in meeting their household needs. The interviews were conducted over a period of seven days at the places where cross-border traders sell their wares. However, some of the interviews were conducted at places convenient to the participants. For example another interview was conducted in an enclosed parking bay next to the participant's selling place. Conducting the interviews in public selling places meant that there was a lack of privacy during the interviews (see limitations of study, section 3.9).

Prior to conducting the interviews, the researcher sought participants' informed consent including consent to audio tape the interviews (see Annexure 3). The informed consent form was also translated into Oshiwambo (see Annexure 4). As it was foreseen that the interviews might require the assistance of an interpreter, she was also expected to sign an informed consent letter as she was present at the interviews (see Annexure 5).

3.5.3 Data analysis

The researcher analysed the data during and after the interviewing process, since an inseparable relationship exists between data collection and analysis in a qualitative study (Schurink, et al., 2011:399). In the study, analysis of data was conducted on an ongoing basis, and as such data collection, processing, analysis and reporting

were intertwined and not successive steps (Gravetter & Forzano, 2006:122; Padgett, 2008:73).

A thematic data analysis model was utilised in the data analysis process. Braun and Clarke (2006:79) define thematic data analysis as, “identifying, analysing and reporting patterns (themes) within data.” The study drew themes and sub-themes, from the information obtained from the interviews. Themes, according to Creswell (2009:184), are key issues emerging from the obtained data. The following six steps postulated by Creswell (2009:126-129) guided the thematic qualitative data analysis process: planning; managing the data; reading and writing memos; generating themes and sub-themes; visualising, representing and displaying the data and writing the research report.

Planning

The researcher carefully planned for each day of the interviews by ensuring that research tools such as the audio voice recorder, colouring pens, headphones for transcribing, a computer, notes and files for keeping research materials were in place.

Managing data

The researcher managed the data by making use of a smart phone which acted as a recording device to voice record the interviews. The recordings were appropriately labelled so as to act as a backup system as well as for transcribing purposes. As indicated above, all the sampled participants could express themselves well in English, and therefore the researcher did not utilise an interpreter, although the interpreter always accompanied the researcher during the data collection period. Transcription is a necessary step on the way to interpretation (Schurink et al., 2011:399), and in this study the researcher adopted the transcribing strategy of listening attentively to the recordings and transcribing them verbatim. The researcher created transcripts which were accurately saved in a computer in Word and PDF formats. For back up purposes, the transcripts were also saved on an external hard drive.

Reading and writing memos

The researcher read the transcripts in their entirety several times and wrote memos in order to immerse himself in the details of the respondents, for thorough understanding of issues emanating from the interview (Schurink et al., 2011:409). Padgett (2008:73) states that writing analytic memos helps in abstracting meaning from the data given. The researcher started making notes of key concepts and meanings in the margins of the transcripts. The reading and writing memos process began shortly after data collection (Schurink et al., 2011:409). In this process the researcher was guided by research questions.

Generating themes and sub-themes from the data

The aim of the data analysis process was to summarise common words, phrases, issues and patterns that enabled the understanding and interpretation of the data. In this study, particular emphasis was placed on words and frequency of comments regarding a particular issue asked (Greeff, 2011:373). This allowed for the generation of themes and sub-themes (see section 3.9). The researcher coded the data by utilising different coloured highlighters to classify identified information, themes and sub-themes.

Visualising, representing and displaying data

In qualitative research, profound narrative descriptions linked to literature of the topic in question, are important in representing the data obtained (Van den Hoonaard & Van den Hoonaard, 2008:7). The researcher presented the findings in themes which were substantiated by verbatim quotations from participants (see section 3.9).

Writing the report

The compilation of the research report in the form of this dissertation was the ultimate product of the data analysis process.

3.6 Trustworthiness of collected data

Trustworthiness in qualitative studies is a key issue and a trustworthy study is, “one that is carried out fairly and ethically and whose findings represent as closely as

possible the experiences of respondents” (Padgett, 2008:92). The researcher focused on the following to enhance the trustworthiness of the study:

Auditability

Auditability refers to the degree to which research procedures are documented allowing someone outside the project to follow and critique the research process (Padgett, 2008:94). Such documentation of research procedures and decisions is valuable in qualitative research (Lietz & Zayas, 2010:196). To ensure auditability, the researcher used the audit trailing strategy which is defined by Lietz and Zayas (2010:196) as, “a written account of the research process that includes a reporting of what occurred throughout the whole research project.” The researcher kept a research diary as a strategy of documenting all the steps, procedures and actions taken during the whole research activity (Thorpe & Holt, 2008:9). Lietz, Langer and Furman (2006:450) assert that the audit trailing strategy helps the researcher to follow the research steps consistently.

Credibility

Credibility is an integral part that allows for trustworthiness in qualitative studies. It relates to how congruent the findings of the study are to reality or to the experiences of participants (Padgett, 2008: 92). Schwandt (2007:3) argues that credibility is a fit between the participant’s view of the phenomenon under study and the researcher’s reconstruction and representation of that phenomenon which in this instance is cross-border trade. The researcher ensured credibility by accurately identifying and describing the population, adopting appropriate research methods, and adhering to the ethical principles of research (Schurink et al., 2011:420). Lietz and Zayas (2010:193) identify member checking as a strategy of ensuring credibility. Member checking entails going back to a selected sample of participants with a draft of the findings to ascertain their sense of agreement with the findings (Lietz & Zayas, 2010:193). In this study, the researcher utilised member checking by presenting two participants with the draft findings so as to ascertain their agreeability to the findings. No changes had to be made after consulting the participants.

Transferability

To ensure transferability, the researcher made use of the SLA as the theoretical framework for the study. The researcher also provided a detailed description of the concepts of cross-border trade, resilience and household needs. Thus readers were provided with sufficient information regarding these concepts (Schwandt, 2007:3). As a result, any study taken within the same parameters will likely yield the same results (Schurink et al., 2011:420). It is however, important to note that, in qualitative studies, findings cannot be exclusively the same (Padgett, 2008:94).

3.7 Pilot study

A pilot study is a trial session, which determines the appropriateness of the research methodology, sampling, data collection instrument and analysis (Strydom, 2011a:237). Strydom (2011a:236) alludes to the fact that, a pilot study forms an integral part of the research process. The researcher utilised the first two interviews with participants of the main study as the pilot study, which Greeff (2011:349) indicates as acceptable in qualitative studies.

Through the pilot study, the researcher was able to check for the feasibility of the study in terms of practical planning, approximate timelines for data collection, administering the interview schedule, comprehension of questions by participants, responses given and resources needed in conducting the study (Strydom & Delport, 2011:394,395). In addition, the suitability and functionality of the recording device and other logistical components of the main research study were tested (Strydom & Delport, 2011:395). After the pilot study, the researcher did not have to make any adjustments to the interview schedule or other procedures and components of the main study.

3.8 Ethical considerations

The researcher obtained ethical clearance from the University of Pretoria to conduct the study. Strydom (2011b:110) notes that recognition and handling of ethical aspects in research is crucial and in this research, the researcher adhered to the following ethical aspects:

3.8.1 Avoidance of harm

Emotional harm was the most likely harm that participants could face in this study, as the study involved exploring their personal experiences, income issues and the adversities which they encounter in their cross-border trading activities. Furthermore, exploring poverty and employment situations may cause emotional discomfort and embarrass participants (Rubin & Babbie, 2011:78).

Cognisant of the possibility of emotional, physical and social discomfort the participants could suffer by speaking about their hardships, the researcher took precautionary measures to avoid possible harm by planning questions appropriately, holding debriefing sessions and treating participants with respect and dignity (Strydom, 2011b:115).

In order to fully understand each participant's feelings, the researcher held debriefing sessions (Strydom, 2011b:115) so as to obtain insights into the effects the study might have had on the participants. The researcher made it known to participants that should they need to talk or require counselling services, they would be appropriately referred to the Principal Social Worker at Lüderitz State Hospital. However, no such referrals were made as none of the participants indicated need for counselling.

3.8.2 Informed consent

The researcher sought the informed consent of the participants that were interviewed during the data collection process. An informed consent form was also translated into the Oshiwambo vernacular language (see Annexure 4). The researcher clearly informed the participants about the research goal and objectives as well as the researcher's credibility (Strydom, 2011b:117). As earlier indicated, the researcher requested participants to sign an informed consent letter before the commencement of the interviews. Signing of the informed consent form gave participants the right to decide whether they wanted to participate in the study (Strydom, 2011b:117).

The informed consent letter included information that, participants were at liberty to withdraw from the investigation at any given time, if they so wished (Grinnell & Unrau, 2005:37). The researcher handled and stored the signed consent forms with

utmost discretion, respect and confidentiality (Henning, 2005 in Strydom, 2011b:117). In this regard, the researcher created a file for signed informed consent forms which will be submitted to the University of Pretoria for storage for 15 years after the completion of the study.

3.8.3 Voluntary participation

Research participants were not coerced into participating in the study. Voluntary participation is a major tenet of research ethics (Rubin & Babbie, 2011:77). In order to motivate participants to participate in the study, the researcher clearly explained the research goal and objectives to them beforehand. Participants were informed that their participation will be important for social work education, practice and research as well as in poverty reduction efforts in the country. The researcher also responded to the questions that the participants were asking before they participated in the study. Participants understood that they could withdraw from the interview at any time if they so wished.

3.8.4 Violation of privacy, anonymity and confidentiality

The researcher ensured that the information obtained from participants was held in a confidential manner (Strydom, 2011b:115). As indicated above (see sub-section 3.6.2), participants were asked to give consent for the use of an audio recording device. The researcher did not divulge the names of any of the participants in any form - written, verbal or otherwise, and wrote up findings in such a way that the information cannot be traced back to the participants (Strydom, 2011b:115). Instead, the researcher used an alphanumeric code ranging from P1 to P12 to identify participants' responses. Any information obtained during this study was used for this research study only. Privacy and confidentiality were also respected and protected throughout the study (Kumar, 2012:245). The participants were informed through the consent form that the information obtained from them would be treated in a confidential manner.

3.8.5 Deception of participants

The researcher avoided possible deception and arousing false expectations in participants by providing a thorough explanation of the aim of the study, during the

process of obtaining informed consent. Thus the researcher did not mislead, misrepresent or withhold information from participants (Struwig & Stead, 2001 in Strydom, 2011b:118). The researcher informed participants how the information obtained, could be useful in promoting cross-border trade as a livelihood strategy for social development and influencing policies that could enable poverty reduction through cross-border trade.

3.8.6 Action and competence of researcher

The researcher undertook the research in an ethical, honest and competent manner. Strydom (2011b:115) notes that poor interviewing skills or inadequate knowledge may result in collecting little useful data. The interviewing skills which the researcher has acquired over the years as practicing social worker, aided him in the interviewing process during data collection. The researcher also successfully completed a module on research methodology in the MSW Social Development and Policy programme. The researcher was furthermore guided by an experienced study supervisor.

3.8.7 Release of findings

The research findings were released in the form of this mini-dissertation submitted to the University of Pretoria. The researcher endeavoured to ensure that the report is accurate, objective, clear, unambiguous and contained essential information while giving due recognition to sources (Strydom, 2011b:165). Furthermore, the research findings will be submitted for publication in a scientific journal on completion of the study.

3.9 Limitations of the study

Although there was no written proof of the profits which participants made from their trading activities, a few participants showed the researcher, the books where they write their profit and expenditure. Since the research entailed participants giving information about their incomes, the possibility that participants inflated or deflated their profit figures cannot be completely ruled out.

Sharing accurate information might also have been influenced by the fact that there was not sufficient privacy during some of the interviews as other people close by could hear the conversations, and also sometimes distracting the interviewee. The researcher therefore tried as much as possible to ensure that the smooth flow of the interviews were minimally affected by focusing on the interview.

3.10 Empirical findings

This section presents the findings from the study. It starts with the biographical details of participants, followed by the themes and sub-themes that emerged from the transcribed interviews.

3.10.1 Biographical details

The biographical details of the twelve participants include: age, gender, marital and employment status, level of education, number of dependents and number of years in cross-border trade.

Table 3.1: Biographical details of participants

Code	Gender	Age range	Marital status	Level of education	Employment status	Number of dependents in household	Number of years involved in cross-border trade
P1	Male	41-45	Married	Diploma in Purchasing and Supply	Full-time trader	4	11
P2	Female	31-35	Married	Grade 10	Full-time trader	5	7
P3	Male	41-45	Married	Grade 10	Full-time trader	7	15
P4	Female	41-45	Married	Grade 10	Full-time trader	4	6
P5	Male	26-30	Married	Diploma in Marketing	Full-time trader	4	6
P6	Male	26-30	Single	Certificate in Information Technology	Trader/ part-time research assistant	2	3
P7	Female	41-45	Married	Diploma in Nursing	Employed as full-time registered nurse	5	3
P8	Male	18-25	Single	Grade 10	Full-time trader	1	6
P9	Female	36-40	Single	Grade 9	Full-time trader	3	5
P10	Female	26-30	Single	Honours Degree in Business Administration	Employed full-time	2	3
P11	Male	36-40	Married	Grade 10	Full-time trader	5	12
P12	Female	31-35	Single	Grade 9	Full-time trader	1	5

Table 3.1 reveals that both men and women engage in cross-border trade and both contribute to household income and the sustaining of families. Furthermore, the findings indicate that both single and married couples engage in cross-border trade. This therefore depicts that both partners in marital relationships are responsible for bringing an income for meeting household needs through cross-border trade.

The age of participants ranged from 18 to 45 years. One participant was between the ages of 18-25 years; three were between the ages of 26-30 years; two participants were respectively between the ages of 31-35 years, and 36-40 years and four were between the ages 41-45 years. The age distribution of participants cuts across the broader spectrum, with the majority being adults above 40 years of age. This indicates that, people of varying age groups engage in cross-border trade.

Findings reveal the heterogeneous nature of participants in terms of their educational qualifications. The distribution of participants based on their educational qualifications show that two participants had reached grade 9; five completed grade 10; one had a Certificate in Information Technology (IT); three had Diplomas in different fields, namely marketing, purchasing and supply, and one had an Honours Degree in Business Administration from the University of Namibia. This is in line with the findings of a study by Saunyama (2013:48) that informal trade has evolved as it is no longer only an economic activity of unskilled and uneducated people. Furthermore, in line with this observation, the biographical findings of the study show that a few of the participants were in formal employment and engaged in cross-border trade on a part-time basis so as to augment their salaries (see sub-theme 1.4 below).

The average number of dependents per household in the study was 3.5. In the Namibian context the average household size is given as 4.7 persons (National Statistics Agency, 2012a:6).

The study revealed that participants had varying years of experience in cross-border trade, ranging from three to fifteen years. Three participants had three years of experience, two had five years of experience, three had six years of experience, one had seven years of experience, and three had more than 11 years of experience in

cross-border trading. These findings indicate the potential of cross-border trade as a means to a sustainable livelihood (see theme 2 below).

3.11 Key themes and sub-themes emerging from the study

The researcher identified and organised seven key themes from the data. The themes and respective sub-themes will next be presented and substantiated by direct quotes from the participants. Where applicable, findings are compared with findings from literature. The themes and sub-themes are summarised in Table 3.2.

Table 3.2: Themes and sub-themes

Themes	Sub-themes
1. Reasons for participating in cross-border trade	1.1 Lack of employment opportunities 1.2 Low salaries in formal employment 1.3 Deprivation 1.4 Desire to earn an extra income
2. Cross-border trade as a means of providing for families and household needs	2.1 Food security 2.2 Family remittances 2.3 Asset accumulation 2.4 Income accumulation 2.5 Provision of education
3. Type of products traded	3.1 Nature of products sold 3.2 Countries where products are sourced from
4. Challenges faced by cross-border traders	4.1 Transport 4.2 Border-related challenges 4.3 Delays in credit repayment by customers 4.4 Theft and robbery
5. Determinants of resilience of traders in the face of adversity	5.1 Benefits derived from cross-border trade 5.2 Social capital formation 5.3 Lack of alternative economic opportunities 5.4 Flexibility of self-employment 5.5 Positive attitude and a spirit of perseverance 5.6 Demand for products by customer
6. The role of government and other institutions in cross-border trade	6.1 Lack of support from government and other institutions 6.2 Capitalisation of cross-border trading activities
7. Recommendations to improve cross-border trading activities	

Theme 1: Reasons for participating in cross-border trade

The findings indicate that the reasons for continued engagement of people in cross-border trade is linked to lack of employment opportunities, deprivation, low salaries in the formal sector as well as the desire to earn an extra income by those that are formally employed. These reasons are next discussed as sub-themes.

Sub theme 1.1: Lack of employment opportunities

Half of the participants mentioned that they began participating in cross-border trading because they could not find employment. The following responses reflect participants' views:

P8: "First of all it was lack of employment; that was the major issue that led me to cross-border trading."

P3: "The reason for me to start this is unemployment, the employment is less and so I decided to start this business of cross-border trade."

The finding on unemployment resonates with the postulation by Muzvidziwa (2007:3) that "cross-border trade is a strategy taken by people as a social mechanism to escape poverty." The findings confirm that the lack of employment opportunities is a key reason for participation in cross-border trading activities, correlating with studies done by Kachere (2011:61) and Kabeer (2012:17). In Namibia, unemployment is a major challenge for many households (Mwinga, 2012:8).

Sub-theme 1.2: Low salaries in formal employment

The study found that some participants actually left their formal jobs in order to pursue cross-border trading activities. One third of the respondents pinpointed that the income derived from cross-border trading was way better than the salaries they got from formal employment. Participants' views on low salaries in the formal sector are depicted in their voices:

P1: "The reasons are actually economical, when I finished school I had to go to tertiary education, after tertiary education I had to work for about 4 years, after working for those 4 years I realised that it's actually a game not worth the candle because what I was earning, I could not improve my economic status,

it was only from hand to mouth, so I decided to change my lifestyle into informal trading, particularly cross-border trade.”

P9: *“I was working at the mine, I worked in Style and I also used to work in constructions...I didn’t earn much there so I started doing cross-border trade business, because what I am getting (profit) is more than the salary I was getting.”*

The study confirms the findings by Macamo (2008) as cited in Ama et al., (2013:4227) that cross-border trade was profitable, paying more than some jobs in the formal market.

Sub-theme 1.3: Deprivation

Participants link deprivation as a reason for cross-border trading to a lack of food at the household level. The quote below serves to illustrate participant’s views:

P2: *“First of all the situation was tough...lack of food, poverty. That’s where I decided to do cross-border trade, hoping that maybe I will come out with something to help my family at home.”*

Kachere (2011:11) concurs that the basic concept of poverty is the inability to meet the basic necessities for survival which lead people to engage in cross-border trade to meet their basic needs.

Sub-theme 1.4: Desire to earn an extra income

A few participants who were gainfully employed mentioned that, they ventured into cross-border trade in order to earn an extra source of income for their households:

P7: *“I just thought of my family to survive because my salary is not enough to meet the needs of the family...To pay house, as you can see we have to pay every month, which is around N\$6 000, we are having a car per month, we have the kid’s school at the University and we are paying every month. The small ones are going at a private school which we are paying N\$1 500 per month.”*

P10: *“I saw that I needed extra income; that’s the main reason. I needed that extra income to pay for my expenses. Buying and selling clothes could bring in money...it worked for me quite well because I had to start [use] with something small and see how it goes and I saw how much I was really making. I really needed to make extra income.”*

These findings confirm the findings by Chani (2008:61) that some of the people who engage in cross-border trade were formally employed and viewed cross-border trade as an activity that would give them an extra income to augment their salaries. Furthermore, these findings indicate that cross-border trade is not merely a survivalist strategy (Nyahunzvi, 2014:2), but rather an economic activity that buttresses the incomes of those formally and gainfully employed.

Theme 2: Cross-border trade as a means of providing for families and household needs

The findings reveal that cross-border trade made a significant contribution in enabling families and households to have access to food, an income and education for school going household and extended family members. Participants view cross-border trade as a livelihood tool that sustains their families. The following sub-themes highlight cross-border trade as a livelihood means for providing for households and extended family needs.

Sub-theme 2.1: Food security

The study’s findings indicate that households have managed to ensure food provision from cross-border trade. The majority of participants stated that cross-border trade played a key role in providing for the food requirements of their households. The following narratives illustrate participants’ views on cross-border trade and food security at the household level:

P8: *“You can afford buying food, you can afford anything and everything you want. You can’t be struggling like somebody who does not have any job or who is not doing any business.”*

P4: *“Yes, I buy food with money from cross-border trade.”*

The findings are in sync with findings by Garatidye (2014:56) who attests that cross-border trade particularly enables households to improve their food security situation.

Sub-theme 2.2: Family remittances

Half of the participants pointed out that cross-border trade does not only help them in meeting their personal needs, but it also positively enables them to send some money to their families to help them in meeting their family's needs. The majority of participants mentioned that their families in different parts of the country survive on the benefits derived from cross-border trade.

The following responses capture participants' contribution to family remittances:

P11: "Ja, it helped me a lot because like, if I order many things, I can get a bit more than N\$4000...and even send them [family members] food back home."

P4: "I have managed to look after my family....my kids, mother and these extended family, siblings and the like."

The benefits of cross-border trade to participants' family members corroborate with findings by Njikam and Tchouassi (2010:4843) who identify the positive benefits of cross-border trade remittances to one's family by stating that they "help maintain, improve and lubricate family relationships."

Sub-theme 2.3: Asset accumulation

Most participants managed to purchase some assets with the income from cross-border trade. Participants indicated that they acquired assets with the proceeds from cross-border trading, such as; televisions, fridges, stoves, cattle, and a house or a plot of land to build a house.

P1, who had 12 years of experience in cross-border trade, said:

"It really helped me a lot [the income from cross-border trade]... without ...it, I could not even think of depositing to buy a house for myself, which I did."

P3, with 15 years of experience in cross-border trade made the following statement:

“Yes, I have bought myself a stand to build. I have built a big house for myself!”

The following view reflects some participants’ asset investment in rural areas where they originate from:

P9: “Furniture: yes, yes, yes, a bed, wardrobe and a stove...and 4 cattle at the area where I am coming from at Otjinene in Omaheke region.”

Nyahunzvi (2014:2) highlight that cross-border trade is a survivalist strategy and this study has shown that survivalist strategies may proceed into sustainable strategies for poverty reduction.

Sub-theme 2.4: Income accumulation

All participants received an income from cross-border trade. The income acquired enabled them to meet educational needs, buy household food requirements and also presented them with a disposable income for purchasing assets. Income accumulation therefore is crucial for poverty reduction and meeting household needs. The levels of income accumulated by participants are depicted in Table 3.3 below.

Table 3.3: Income accumulation

Average monthly income (N\$)	Number of Participants	
	Male	Female
1 000-3 000	1 (P5)	-
3 001-6 000	3 (P6; P8; P11)	4 (P2; P4; P9; P12)
6 001-9 000	1 (P3)	-
9 001-12 000	-	1 (P7)
Above 12 000	1 (P1)	1 (P10)
Total number of participants	6	6

The above findings indicate that participants who are formally employed, derive more profit from cross-border trade possibly because they have more income to invest in their trade. Furthermore, the findings indicate that participants with more years in the cross-border trading business, realise more income than those with fewer years.

A male participant, (P1) with 15 years of experience in cross-border trade shared his experience:

“...if it’s a good month, at times I score something like N\$15 000 per month, but when it’s a bad month like right now the fishermen are not going to fish and also the factories are down, I make around N\$5 000.”

Findings reveal that only a few participants use the income accumulated from cross-border trade initiatives to launch formal entrepreneurial activities. Participant (P1) who used an opportunity to do so, remarked:

“Basically I depend on cross-border trade, it’s only recently when I decided to register my company as a pest controller. I had to take some of the profit [from the cross-border trade] to register the company.”

The average monthly gross wage in Namibia is N\$6 626 (Hamutenya, 2015:7). Therefore, the findings of the study show the profitability of cross-border trade against the average monthly income in the country.

Sub-theme 2.5: Provision of education

Half of the participants indicated that cross-border trade assisted them in educating their children. The following quotes summarise the view of participants:

P11: *“I have three that are going to school ...I am affording to pay their school fees and ...uniforms.”*

P3: *“This cross-border trade, is helping so much because even my kids ...are going to school from this cross-border trade thing.”*

Participant P10, who began engaging in cross-border trade whilst still at university said:

“No, I didn’t pay school fees. But I paid most of my [university] expenses such as making copies, buying books and stuff like that. Most of the things I needed as a student, I paid them through income [from cross-border trade]. ...Even when I carried out my research, which was quite an expense, I had to rely on this [income] and at some point, I ended up running out of the budget to repurchase stock.”

The findings show that engagement in cross-border trade provides an avenue to earn an income which enables traders to meet the educational requirements of their families. Mupedziswa and Gumbo (2001:67) affirm that engagement in cross-border trade increases the capacities of families to educate their children and significantly improve their life chances.

Theme 3: Products traded

The study identified clothing and housewares as the type of products and goods which the traders purchased in other countries for resell in Namibia. The findings furthermore indicate the rationale why participants purchased their goods mostly in South Africa. These two sub-themes are discussed next.

Sub-theme 3.1: Nature of products sold

The findings indicate that the majority of traders sold clothing and housewares items like kitchen utensils (pots, pans), curtains, sweeping brooms and mats:

P8: “They are mostly clothes and household things like pots, the mats and these small things for the house.”

P3: “I am selling clothes...pots, and mats...mostly.”

The findings also reveal that there are no particular gender profiles in terms of the type of products that traders sell in Lüderitz. One male participant (P11) remarked:

“I am selling things like clothes, some curtains and some earrings.”

The findings reveal that one participant traded in products that were in line with his professional orientation. Participant, (P6) who had a Certificate in Information Technology stated that:

“Like I said before, I am more into IT so I normally trade goods like hard drives, CDs, DVDs and any other things related to IT.”

Sub-theme 3.2: Countries where products are sourced from

The majority of participants bought their products in neighbouring countries such as Zimbabwe, South Africa and Zambia. However, participants mostly bought their products in South Africa. Participants indicated that they buy quality products in South Africa at relatively cheaper prices. This enabled them to make huge profits when they resell them in Namibia. This is illustrated by the following quote:

P1: *“Majorly, I buy African attires, some I bring from Zimbabwe and some from South Africa...”*

P10: *“I buy stuff from Cape Town, I had a friend that is studying there so she told me how I can go about it...and Joburg also.”*

P10: *“In South Africa, when you buy a lot of stuff you can get a very bargaining price for it, you can negotiate and you can [resell]...even 4 times the price you bought it for,...That’s how you make more...”*

In addition to the good quality products that participants bought for low prices, in South Africa, findings also attest to the geographical proximity between Lüderitz and South Africa. This influenced the participants’ choice of the country from where they purchased their products from.

P12: *“You know here in Lüderitz we are nearby South Africa, we normally go to South Africa to buy the products.”*

As highlighted by participant (P12) cordial relations exist between these two neighbouring countries:

“Cross-border trading is a nice thing to do because you know you are going to nearby countries. You know when you are allowed to enter someone’s country it means that there is peace between the two countries...; Namibia and South Africa.”

The findings thus reflect the level of trade between these two countries. Hengari and Saunders (2014:169) confirm that “South Africa is Namibia’s biggest trading partner and that the two countries enjoy warm and fraternal relations.”

Theme 4: Challenges faced by cross-border traders

Participants identified the challenges that they faced in their cross-border trading activities as; transport, border-related challenges, delays in credit-repayment by customers, robbery and theft. These challenges will be discussed next as sub-themes.

Sub-theme 4.1: Transport

All the participants agreed that finding good transport was one of their biggest challenges. Participants had to use the most affordable transport available, such as long distant trucks and had to deal with the hardships that comes along with using this means of transport. As a result, the traders spent several days on the road and suffered the consequences of bad weather elements whilst on the road. Their journey from Lüderitz to South Africa and back is best narrated in the following participants’ voices:

P12: “...When we go to South Africa, there is a problem of transport. Normally we just go with the trucks...when you [are] travelling with the trucks, it’s not easy; the trucks are very slow it takes time to reach... [the border].”

P11: “The other challenge is to transport the stuff, we will be having like big bags, and we cannot use this public transport [buses & taxis], because if we use them it will cut our profit [as they are expensive]. So we have to do hiking [which]... can lead you to sleep on the road 2-3 days. So there are challenges of coldness, the sun and rain there.”

Sub-theme 4.2: Border-related challenges

Border-related challenges were cited by participants as a common phenomenon, that they dealt with once they reach the border. The majority of the participants mentioned that they encounter challenges ranging from delays at the border, inconsistent calculations of the duty they had to pay for their products, harassments,

lack of care by customs officials when searching their products, restrictions on the type and quality of products they can bring into Namibia and being looked at with suspicion, since they were always crossing borders.

Participants viewed their challenges as follows:

P1: *“...There are quite some challenges, for instance, when I ... [travel] to South Africa...at the border gate... [I’m]...always... [asked], why are you always crossing up and down?”*

P7: *“The restriction of buying things with labels [branded items], they don’t want us to buy it...It’s a problem at the border! Sometimes when... [customs officials] find...that I have them, they take it from me. They should allow us to bring out things with the brand names since the customers like that one.”*

P10: *“[What] I don’t like is ... [the customs officials’] way of searching things, there is no privacy and it’s irritating. Whether the floor is dirty they just put your things there...when you...bring [these items] to the customer it’s dirty. When you wash it, they will think you... [sold them] second hand things.”*

P4: *“At the Namibian border, we have problems with customs, sometimes they don’t believe...the prices [that we declare]... Let’s say you buy a broom or doorstep for N\$10 [in South Africa] they say you bought it for N\$30 and then they will search and search thinking that you have counterfeit [goods].”*

The problems at the border are compounded by the types of receipts which traders get from the shops where they bought their stock as reflected in the following quote:

P3: *“...these Chinese people...don’t give us [proper] receipts, they just write down what they want... and when we arrive at the border it’s a problem. They [customs officials] say we are just writing ourselves, they are not real and then they just harass you...”*

The findings on the challenges that cross-border traders face, resonate with observations by Titeca (2012:50) that cross-border trade is not recognised as a formal economic activity by most government institutions. A study by Garatidye (2014:78) reports that women in Zimbabwe adopt the strategy of concealing goods in

an attempt to evade paying duty and tax. This leads to corrupt machinations as the women traders often try to bribe officials, when they are caught out.

Sub-theme 4.3: Delays in credit repayment by customers

The majority of participants cited facing challenges from customers, when it came to repaying their debts. All participants mentioned that they gave out goods and products to the customers on a credit basis with negotiated flexible payment plans. However, although this was a viable way of trading their goods, they faced challenges with some customers who were reluctant to pay for the goods at the agreed times. This affected the flow of their income, realisation of profit, and stocking levels. The following selected responses from participants confirm this challenge:

P7: “The only challenge is stress from the customers...they take the things [on credit but] by the end of the month, they don’t pay. Sometimes [if they] take things, they have to pay over a period of three months. They end up paying little [instalments] so you can’t go back and buy stock on time.”

P9: “...Sometimes people don’t want to pay on the agreed time line. We are struggling with customers!...Yes, so you have to run house by house sometimes a person gives you a cell phone number then they change that number then you struggle to get that person.”

Sub-theme 4.4: Theft and robbery

The findings indicate that the risk of theft, muggings and robberies was a peculiar challenge that traders battled with in their trading activities. The majority of participants mentioned that they had been victims of theft in South Africa during their trips. The findings reveal that the risk of theft and robbery was higher in South Africa than in other countries such as Zambia and Zimbabwe where few other traders purchased some of their goods. The risks which traders faced in countries where they bought their goods was exacerbated by the fact that traders carried cash when they travel.

P10: *“It’s very scary. The fact that you need to carry cash, because most of the outlets we buy [from want]... cash and you need to change it into South African rand since they don’t use Namibian money.”*

P7: *“Yes it happened in Joburg... [the drivers of the vehicle that we hiked] drove to the bushes where they took everything from us, then they shot my husband 2 times in the thigh and abdomen...He was injured and we went to the hospital and got an operation.”*

This study confirms literature (cf. Afrika & Ajumbo, 2012:9; Chiliya et.al., 2011:5; Garatidye, 2014:70; UNIFEM, 2009:15) that cross-border trade is an enterprise laced with risks and challenges. The findings of the study mirror the lack of safety in Johannesburg, where the majority of traders bought their goods. Van Niekerk, Suffla and Seedat (2008:9) highlight that there is growing recognition of the levels of crime; violence, robbery, theft and murder in South Africa. The study by Garatidye (2014:77) points out that traders face risks of theft at border points, particularly at the Musina-Beitbridge border post between South Africa and Zimbabwe. However, in this particular study, traders were more vulnerable and susceptible to theft and robbery during their travelling journeys in South Africa.

Theme 5: Determinants of resilience of traders in the face of adversity

The resilience of participants to bounce back from the risks and challenges they faced by continuing with cross-border trading, is determined by benefits derived from cross-border trade, social capital formation, lack of alternative employment opportunities, adopting a positive attitude, a spirit of perseverance and demand for products from their customer base.

Sub-theme 5.1: Benefits derived from cross-border trade

The majority of participants identified the benefits they got from cross-border trade as the main factor that influenced them to continue cross-border trading despite the challenges (see theme 4). The financial benefits they derived from their trading activities, helped them to meet household and extended family needs (see sub-themes 2.1 to 2.5) and engage in other activities.

P5: *“What makes me continue doing this? It’s my source of income and so far so good. So if I get another source of income that will give me better than this, then I will leave and start doing other things. But so far so good we will continue because that is where we are getting our bread and butter.”*

P8: *“Yes we keep going back [to cross-border trade] due to the profit, if there was no profit then we will leave.”*

The findings corroborate the observation of Alinovi et al. (2009:3) that, “resilience comes from accumulated capital, which provides sources for renewal.”

Sub-theme 5.2: Social capital formation

In the context of the research findings, social capital refers to the groups that cross-border traders formed when travelling to the countries where they bought their goods. Social capital formation allowed the traders to ward off the risks of thieves and robberies, which in turn, instilled their resilience and ability to continue with cross-border trading activities.

In order to deal with their challenges, cross-border traders mentioned that they use their associations with one another (social capital) to travel in groups:

P3: *“To deal with these challenges... 2 or 3 [of us travel]...together... because of the tsotsies we... give each other chances to look after [our goods]....when sleeping outside, so when tsotsies come everyone will be made awake.”*

P2: *“...Normally we travel as a group and find a kombi and just pay that guy then we can just bring our stuff together...That way it’s easier than to say each one must deal with their own things.”*

Turner and Nguyen (2005:583) view social capital as helpful in reducing risks and uncertainties and in the context of the findings the trader’s networks constituted a social network for dealing with the challenges of thieves, robbery and transport. Thus, social capital fosters and reinforces the resilience of traders (Alinovi et al., 2009:3).

Sub-theme 5.3: Lack of alternative economic opportunities

A few participants indicated that they continued to engage in cross-border trading despite the challenges they face because of a lack of alternative employment opportunities. These participants mentioned that, had they found other opportunities, they would have quit cross-border trading because of the risks involved in such a trade.

P4: *"It's the way I am surviving, if I stop it's a problem. So I have to be stronger...the other day you succeed, the other day you get some challenges. It's better than sitting [at home, doing nothing]."*

P12: *"...I just have to continue with my business because I have no other better option."*

The lack of economic opportunities as a reason for participation in cross-border trading is supported by Jawando et al. (2012:29).

Sub-theme 5.4: Flexibility of self-employment

Few participants mentioned the flexibility that comes along with self-employment as one of the determinants for their resilience. The motivation that participants derived from self-employment through cross-border trade, gave them a sense of pride, independence and fulfilment. Furthermore, participants indicated that they earned more through self-employment. The following views from selected participants help illustrate this finding:

P9: *"It is easier for me because I do not have a boss. I am just working for myself; I decide myself to go and sell or if not, I am just sleeping."*

P11: *"If you have good finance to start [cross-border trade] it pays more than some of the formal jobs."*

As opposed to having a laissez-faire approach toward their enterprises, participants deliberately chose to work hard and to maintain a spirit of perseverance in order to realise maximum benefits from cross-border trade. This is reflected in the following quote:

P2: *“What I can say is that in business you must be very strong, especially if you are starting, you must not expect high profit, you start low just like that, and so you must not lose hope...the challenges will come and pass.”*

Sub theme 5.5 Positive attitude and a spirit of perseverance

Some participants maintained a positive attitude and an unwavering spirit of perseverance in their cross-border trading activities. This, in turn, strengthened their resilience to continue trading despite the challenges they encounter along the way.

P1: *“...I have to persevere, there is no way I can sit and relax.”*

P8: *“If you are a businessman, you have to keep on doing business, you cannot say I don’t want to do this anymore. That is how we are coping with the situation every day.”*

A positive attitude and perseverance are success factors for entrepreneurship. According to Nieuwenhuizen and Nieman (2009:17), “entrepreneurs who have a positive attitude towards their enterprise believe in their business despite setbacks, and are prepared to persevere in their efforts to ensure success.”

Sub-theme 5.6: Demand for products by customers

A few participants mentioned that the desire to meet and satisfy the needs of their customers, went beyond the benefits of making a profit.

P6: *“satisfy my customers help others as well because they [they buy locally from me] at a cheaper price, without [them incurring travelling] costs...to Windhoek and coming back.”*

P10: *“The demand [for my goods] became high... my customers....could get all ... [they needed] from me... [this] kept me [to keep on] doing [cross-border trading].”*

Findings reveal that participants’ resilience was strengthened by knowing that their efforts benefited others and hence they desired to remain loyal to their customers who relied on them for goods.

Theme 6: The role of government and other institutions in cross-border trade

Findings indicate the absence of governmental and other institutions' support and involvement in cross-border trading. Without any financial support from the government, banks and micro-credit organisations, participants indicated that they rely on their retrenchment packages, families and friends for capital to start cross-border trading. These findings will be discussed in the following two sub-themes.

Sub-theme 6.1: Lack of support from government and other institutions

The majority of participants mentioned that none of them had received any form of support from government or any other institutions. The few participants who approached banks were unsuccessful in securing a loan because they did not meet the collateral requirements. Some of the participants opined that the government should at least support them either directly or indirectly in order for them to realise maximum benefits from their trade. This could help minimise some of the challenges that they encounter in cross-border trading.

P12: "They [government] are not playing any role, the town council does not help with anything."

P1: "Yeah I tried to do that but they will start to ask you for collateral security. I have been to Nedbank, actually I bank with Nedbank but they were still asking me collateral security. So I said let me sort out my things and make another attempt to get assistance from there."

In relation to government support, the findings indicate that there is no tangible policy pronouncements or initiatives from government regarding cross-border trading, despite its contribution to poverty reduction. However, a few participants believed that if the benefits of cross-border trade were highlighted to government, cross-border trade could receive some consideration as the government has shown interest in supporting profitable small-scale entrepreneurs. This believe is captured in the following quote:

P10: "The only thing that I know is that the moment the government comes in and see that you are making an income for yourself...I know that government

supports entrepreneurs but they have their specific market they would rather support other than cross-border trading.”

The findings mirror the observations by Lesser and Moisé-Leeman (2009:25) and Peberdy (2002:37) that although cross-border trade is a mechanism for poverty reduction that assists households in meeting their needs, it is not given much recognition by policy makers in most governments.

Sub-theme 6.2: Capitalisation of cross-border trading activities

Findings indicate that in the lack of assistance from financial institutions, cross-border trade activities were mainly funded by capital from personal savings, family and relatives and part of their retrenchment packages. In order to illustrate such findings, the following selected responses from participants are given below:

P3: *“...I just started with the package I received after losing my job.”*

P9: *“Like when I started, I borrowed from my father, even when the business was going down, I would sell a cattle or go to my father again.”*

The last response highlights the role of social capital in initiating and sustaining cross-border trading activities. Turner and Nguyen (2005:584) state that bonding capital is a dimension of social capital which has got to do with “closed networks of families and friends” which traders could turn for help.

Theme 7: Recommendations to improve cross-border trading activities

Participants made the following recommendations to improve cross-border trading:

- The government should give practical attention to cross-border trade, particularly focusing on the unemployed youth. It should find ways of mainstreaming the youth in entrepreneurial activities. This would serve as a deterrent to engaging in alcohol and drugs.
- Cross-border traders should be taught business and financial management skills in order to improve how they conduct their businesses.
- Government must consider registering and creating a data base of cross-border traders. In the same vein, giving out business permits to registered

traders should also be considered. Furthermore, special duty tariffs should be charged for small-scale cross-border traders. The majority of participants mentioned this recommendation and were quite convinced that this will greatly improve cross-border trade and lure more people into engaging in such type of socio-economic activities.

- The Department of Customs in Namibia should be trained in good customer care practices. The same training should be given to customs officials in South Africa, Zambia and Zimbabwe, the countries where traders bought their products (see sub-theme 3.2).
- Government should lobby micro-lending institutions to provide loans to cross-border traders, considering the profitability of such a type of enterprises (see theme 2).
- Government should consider allowing traders to import products of their choice, as such items are popular with customers (see sub-theme 4.2).
- Customs officials should have and also implement standardised penalties and procedures on confiscated items.
- There is need to create a platform for cross-border trades where they can directly engage government on different levels. Such a platform will give them a voice to express their needs and challenges, document success stories, and discuss any other aspects regarding cross-border trade.
- The local authority should give designated trading spaces to small-scale cross-border traders so that they can conduct their activities in a proper and efficient manner.

3.12 Summary

Chapter 3 presented the research methodology, ethical principles, limitations and the empirical findings of the study. The findings focused on the reasons for participating in cross-border trade, cross-border trade as a means of providing for households and extended families, the types of products traded, challenges faced by cross-border traders, determinants of resilience of traders in the face of adversity and the role of government and other institutions in supporting cross-border trade.

Chapter 4 presents the study's key findings followed by the conclusions and recommendations from the research study.

CHAPTER FOUR

KEY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

4.1 Introduction

This chapter concludes the research report. It begins by reviewing how the goal and objectives of the study were achieved. Thereafter, the key findings and conclusions of the study are presented. Finally, the chapter provides the recommendations that emanated from the study and proposes areas for further research.

4.2 Goal and objectives

The goal of the study was to explore and determine the contribution of cross-border trade in meeting household needs in Lüderitz.

The goal of the study was achieved through the attainment of the following research objectives:

Objective 1

- To contextualise cross border trading as a livelihood strategy within the Sustainable Livelihoods Approach.

This objective, from a literature perspective, was accomplished in Chapter 2 (see section 2.6 and sub-sections 2.6.1 to 2.6.2) where cross-border trade as a livelihood strategy was highlighted within a SLA theoretical framework. In addition, the role of cross-border trade as a potential livelihood strategy was contextualised by linking it to poverty reduction. Literature (Chani, 2008:5; Jawando, 2012:29; Kachere, 2011:10; Muzvidziwa, 2007:3) confirmed that cross-border trade is a livelihood strategy that is pursued by people as a mechanism for providing for their needs (see section 2.5). Cross-border trade was contextualised as a livelihood activity which contributes to income and hence to a sustainable livelihood.

Objective 2

- To explore the needs of households in Lüderitz and how they are met in terms of food security, access to education, income and asset accumulation.

This objective was attained in Chapter 3, where empirical findings indicated that households are able to meet their needs with proceeds realised from cross-border trading activities (see theme 2). These needs include; food, income and education for school going children (see theme 2, sub-themes 2.1, 2.4 & 2.5). Furthermore, cross-border trade assists participants in acquiring assets, including stands to build residential houses, household furniture and livestock (see sub-theme 2.3).

Objective 3

- To determine the resilience strategies of cross-border traders in relation to their ability to bounce back from the risks and challenges they face and continue cross border trading.

The objective was achieved through a literature review in Chapter 2, and the empirical study in Chapter 3. In Chapter 2, scholarly viewpoints were discussed on the challenges associated with cross-border trading (see section 2.8 and sub-sections 2.8.1 to 2.8.3). Chapter 2 highlighted that there is a gender dimension to these challenges, as women are more affected than their male counterparts (see sub-section 2.8.4).

The empirical findings in Chapter 3 showed that, the resilience of traders to continue despite the challenges they encounter was based on a number of factors such as the profits derived from cross-border trade, lack of alternative economic opportunities, and the continued demand of products from their customers (see theme 5, sub-themes 5.1 to 5.5).

Objective 4

- To make recommendations that will aid national planning in adopting policies that enable poverty reduction through cross-border trade.

Sub-section 4.5, of this chapter outline the recommendations that could enhance poverty reduction through cross-border trade. It includes the recommendations made by the participants on how government can be involved in improving their cross-border trading activities (see Chapter 3, theme 7).

4.3 Key findings of the study

The key findings of the study are as follows:

- Cross-border trade is an economic activity pursued by both men and women across different age groups.
- Cross-border trade is not only pursued by unemployed people, but also by formally employed people to supplement their income.
- Participants engage in cross-border trade for different reasons such as; the lack of employment opportunities, desire for an extra income, deprivation which is linked to poverty, and low salaries in the formal sector. Participation in cross-border trade assists participants in meeting household needs in terms of asset accumulation, education for their children and food security.
- Participants involved in cross-border trading hold varying levels of education from primary education to an honour's degree.
- Participants indicated getting profits ranging from N\$2 000 to N\$12 000. The average monthly income level in Namibia is N\$6 626 (Hamutenya, 2015:7). Therefore, cross-border trade is an economic activity that enables some participants to attain fairly decent levels of income to cater for household consumption needs.
- Participants engaging in cross-border trade manage to take care of their families in other parts of the country through remittances that they sent back home.
- The majority of participants buy their products in South Africa, mainly in Johannesburg and a few in Cape Town. The proximity between Lüderitz and South Africa was the main reason why participants buy their products in South Africa.
- The Government of the Republic of Namibia does not implement any strategies to support cross-border traders in any manner.
- Some of the challenges faced by cross-border traders include; transport, delays in credit repayment by customers, theft, robbery and border crossing related challenges.
- The factors encouraging participants to continue with their cross-border trading activities include profit, social capital, lack of alternative economic

opportunities, demand for products from customers, and the flexibility of self-employment.

- Cross-border traders do not receive any financial capital from banks and other micro-credit lending institutions. Participants use capital from their personal savings, borrow from family and friends and use part of their retrenchment packages to kick start their cross-border trading activities.
- Cross-border traders are not organised in any way. They do not have any collective platforms such as a cross-border traders association to represent them.

4.4 Conclusions

The conclusions based on the study's findings are as follows:

- Cross-border trade is a viable livelihood strategy that enables households and families to have access to food and education. Therefore cross-border trade has positive implications for food security and education of children and families in Lüderitz.
- Cross-border trade is not gender specific and hence both men and women engage in take responsibility for contributing to household needs.
- People do not earn sufficient income in formal employment and need additional income to cater for their household needs and cross-border trade provides a good option.
- The family remittances that cross-border traders take care off, confirms that family values such as caring for one another are important in African societies, in particular in extended family systems. This is in line with the Afrocentric principle of Ubuntu which according to Murithi (2007:28) promotes social cohesion of families and communities.
- The high duty (16.5%) charged at the borders for cross-border traders, coupled with inconsistencies in duty calculation compels traders to take risks through attempting duty evasions and the smuggling of products. This put them at risk of arrests and imprisonment. However, it can be concluded that border officials are colluding with traders in such illegalities since no interviewed trader mentioned that he or she had been arrested for smuggling goods or for duty evasions.

- The lack of a cross-border trading policy contributes to the challenges faced by cross-border traders and also limits their impetus to advocate and lobby government and other stakeholders on their rights and interests.
- Cross-border traders need an association where they can unite in addressing their challenges and advocate for themselves.
- The challenges faced by cross-border traders, namely; transport, delays in credit repayment, theft, robbery and border related challenges threaten profit returns and subsequently the profitability of cross-border trade as an economic activity for sustainable livelihoods.
- Lack of governmental support in cross-border trade has negative implications on the survival and growth of cross-border trade as a livelihood means for people.
- Resilience shown by participants demonstrates their survival skills, and the contribution of cross-border trade as an economic activity.

4.5 Recommendations

The researcher makes the following recommendations to enhance the contribution of cross-border trade in meeting the household needs of cross-border traders in Lüderitz:

- The Government of the Republic of Namibia, through a consultative approach, should draft a policy on cross-border trade. The National Planning Commission and the Ministry of Industrialisation, Trade and Small and Medium Enterprises (SME) Development should take a leading role in coordinating this policy development process. The proposed policy should include directives on registering and creating a data base of cross-border traders and facilitating the enabling environments for the establishment of micro-lending institutions that provide incentives for cross-border trade.
- The Government of the Republic of Namibia, through the Ministry of Trade, Industrialisation and SME Development, should consider giving out business permits to cross-border traders and creating special duty tariffs for small-scale cross-border traders. This can go a long way in improving cross-border trade and lure more people into engaging in such type of socio-economic activities.

- Southern African countries - through SADC – should adopt bilateral arrangements on tax rebates for cross-border traders, and facilitate regional integration through harmonising national and regional policies on micro-enterprises so that they can be utilised as a developmental tool for Southern African economies.
- Relevant government line ministries and customs and migration departments, in Southern Africa should be trained in good customer care and human rights practices in order to improve border efficiency in Southern Africa that will protect cross-border traders against exploitation.
- Social workers, through the National Social Workers Association (NASWA) should mobilise and lobby non-governmental organisations and civil society to support cross-border trade as a poverty reduction strategy in Namibia.
- Cross-border traders should set up cross-border associations that could support and assist them in protecting their rights and build their capacity to lobby government and other stakeholders on issues that affect them. Civil society organisations and non-governmental organisations should help traders in setting up such associations. Furthermore, cross-border associations could provide a platform to obtain technical information from experts that could enhance their enterprises.
- Financial institutions that render credit should reduce the stringent collateral measures they have in place so as to ensure that cross-border traders have an opportunity to access financial credit that could help them in enhancing the profitability of cross-border trade.
- Local authorities should give licenses and designated trading stalls to small-scale cross-border traders to enable them to conduct their business. These designated trading stalls should be made available at subsidised municipal rates. There is thus need of municipal by-laws and regulations that are responsive and sensitive to activities of cross-border traders.
- Social workers in Namibia should promote sustainable livelihood activities in the communities they practice in by utilising SLA as an approach to foster social and economic development.

Further research is recommended in the following areas:

- Research on how cross-border trade contributes to the Gross Domestic Product development of Namibia. Such research should inform the development of a well-designed policy around cross-border trade.
- Research on how social workers can utilise resilience amongst cross-border traders to enhance cross-border trade as a developmental tool for developing countries' economies.
- Research on the role of social work in promoting socio-economic development of communities and households within a Sustainable Livelihoods Approach.

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APPENDIX 1

INTERVIEW SCHEDULE: ENGLISH VERSION

Semi-structured interview schedule

Cross-border traders

Goal of study

To explore and determine the contribution of cross-border trade in meeting household needs in Lüderitz

Section A: Biographical details

1. Age category

18 - 25	26 - 30	31- 35	36 - 40	41- 45
46 - 50	51- 55	56 - 60	61 and above	

2. Gender:

3. Marital status:

4. Level of education:

5. Number of dependents in your household:

Section B: Cross-border trading

1. What are the reasons that led you to engage in cross-border trade?

2. For how long have you been involved in cross-border trade?

3. What type of goods/products are you trading in?

4. Which countries do you buy goods/products from?

5. Does your household have any other sources of income or are you solely dependent on cross border trading?
6. Approximately how much profit do you make in a month from cross border trading activities?
 - Between \$NAD 1 000-3 000
 - Between \$NAD 3 001-6 000
 - Between \$NAD 6 001-9 000
 - Between \$NAD 9 001-12 000
 - Above \$NAD 12 000
7. How has cross-border trade impacted on your household needs, particularly in relations to food security, access to education, health, income, and asset accumulation?
8. What challenges do you face in your cross border activities?
9. What strategies do you use to overcome the challenges that you mentioned?
10. In spite of the challenges you face, what motivates you to continue engaging in cross border trading activities?
11. Do you belong to any cross-border traders association? If so, how does that benefit you?
12. Do you/have you ever received any financial support from institutions or organisations to support your cross-border trade activities and if, from whom?
13. What role is government (both local and central) playing in supporting cross border trading activities?
14. What recommendations can you make regarding any aspects/issues that can improve your cross border trading activities?

APPENDIX 2

INTERVIEW SCHEDULE: OSHIWAMBO VERSION

Elandulathano lyomapulo

Aapindiki yopondje

Elalakano lyomapekaapeko

Okwaanjanganeke no ku totomona nkene iipindi yopondje ha yi kwathele oku gwanitha po oompumbwe dhomegumbo maakalimo yomondoolopa ya Lüderitz.

Oshitopolwa A: Ondjokonona

1. Oomvula

18 – 25	26 – 30	31-35	36-40	41-45
46-50	51-55	56-60	61 okuuka pombanda	

2. Uukwashikekookantu:

3. Ondjokana:

4. Ondondo yuulongelwe:

5. Omwaalu gwaantu haya mono omakwatho kungoye megumbo:
.....

Oshitopolwa sha B: lipindi yopondje

1. Omatompelo geni ngono ha ga etitha opo wu kuthe ombinga miipindi yopondje?
2. Uule wethimbo li hike peni wakala no ku kutha ombinga miipindi yopondje?
3. Omaludhi geni giiyetwapo/iilikolomwa mboka hopindike?
4. Okilongo yini ngoye ho landa iiyetwapo/iilikolomwa?
5. Onga omukwanegumbo omuna ishewe mpoka hamu vulu oku mono iiyemo nenge omwiikwatelela owala miipindi yopondje?
6. Momwedhi owa tengeneka ho eta po iiyemo yi thike peni okuziilila miipindi yopondje?
 - Okuza po \$NAD 1 000-3 000
 - Okuza po \$NAD 3 001-6 000
 - Okuza po \$NAD 6 001-9 000
 - Okuza po \$NAD 9 001-12 000
 - \$NAD 12 000 okuuka pombanda
7. lipindi yopondje oye ku guma ngiini moompumbwe dhomegumbo, sha ikwatelela kegameno lyiikulya, kelongo, uundjolowe, iiyemo, osho wo eyetepo iyomaliko?
8. Omashongo geni wa taalela okuziilila miipindi yopondje

9. Omikalo dhini ho longitha opo wu sinde omashongo wazi no ku tumbula metetekelo?
10. Kakele nee komashongo ngono wa taalela, oshike tashi kutsu omukumo opo wu tsikile oku kutha ombinga miipindi yopondje?
11. Owuli oshilyo shehangano imwe iyipindi yopondje? Nongele osho oho mono mo omauwanawa geni?
12. Owa monene ekwatho iyopashimaliwa okuziilila kiiputudhilo nenge komahangano oku ku kwathela miipindi yopondje nongele osho, oga ziilila kuni?
13. Epangelo (lyopandoolopa nolyomomikunda) olya dhana onkandangala yini moku kwathela miipindi yopondje?
14. Omathindilemo geni to ningi opo wu ete po elunduluko miipindi yopondje giikwatelela komaudhigu ngono ha ge ku adha?

APPENDIX 3

INFORMED CONSENT FORM: ENGLISH VERSION



Faculty of Humanities

18/04/2016
Our Ref: Tawanda Praise Zata
Tel: 264 818367227
E-mail: tpzata86@gmail.com

Informed consent letter (Participants)

Introduction

You are hereby invited to take part in a research study on the contribution of cross-border trade in meeting household needs in Lüderitz. The aim of this letter is to inform you what the study is about before you give consent to participate in the research. If you have any questions that are not clear or fully explained in this letter, please do not hesitate to ask the researcher. Your participation is based on your full understanding of the procedures and potential risks detailed in this consent letter.

1. Topic of study

The contribution of cross-border trade in meeting household needs in Lüderitz, Namibia.

2. Goal of study

To explore and determine the contribution of cross-border trade in meeting household needs in Lüderitz.

3. Procedures

This research requires your participation in a one-to-one interview to discuss your view on the contribution of cross-border trade in meeting household needs in Lüderitz. The interview will approximately last between 30-60 minutes. I will be asking you questions

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Lefapha la Bomotheo

that require you to be open and as honest as possible. The researcher will obtain your permission to tape record the interview in order to ensure that all the information is accurately and systematically captured. The research will make use of the assistance of an interpreter to facilitate communication in Oshiwambu. Only the researcher and his supervisor will have access to the recorded interviews. The researcher will keep the tapes in a safe place during the data analysis. On completion of the study the research data will be handed to the University of Pretoria for safe keeping for a period of 15 years before it will be destroyed. This data will not be used for any other research purpose without your prior consent. We will conduct the interview in a place of your choice.

4. Risks and discomfort

The researcher does not anticipate any risks during the period of the interview or in you participating in the study. However, the researcher understands that discussing your hardships and the challenges that you face in cross-border trade may evoke feelings of discomfort. Therefore, should you feel the need to talk to anybody that could provide support services, the researcher will refer you to a social worker at Lüderitz.

5. Benefits

Please take note that there are no direct benefits, compensation or incentives that will accrue to you in participating in this study. However, your participation will enhance knowledge on the contribution of cross-border trade in meeting household needs, which in turn, could influence policy that could benefit traders.

6. Participant's rights

Please be aware that your participation is voluntary and that you may withdraw from the interview at any given time if you so wish. In such case no prejudices or negative consequences will befall on you and/or your family as a result of your decision to withdraw from the study.

7. Confidentiality

Kindly note that all information gathered in this research study is strictly confidential. Your name or personal information will only be known to the researcher and will not appear in the research report or in any publication on the research findings. The research data collected will only be accessed by the researcher and the study's supervisor at the University of Pretoria.

By signing this consent letter you are confirming that you have read and understand the contents of the letter and that you give your voluntary consent to participate in the research study. For any questions or concerns you can contact the researcher, either telephonically or send him a SMS at 081 8367227. You can also send him an e-mail at tpzata86@gmail.com

Signed at.....on this day.....

Participant

Signed at.....on this day.....

Researcher

Faculty of Humanities
Fakulteit Geesteswetenskappe
Lefapha la Bomotheo

APPENDIX 4

INFORMED CONSENT FORM: OSHIWAMBO VERSION



Faculty of Humanities

03/05/2016

Ref: Tawanda Praise Zata
Cell: [264 818367227](tel:264818367227)
Email: tpzata86@gmail.com

Ombaapila yepitiko lyekongo lyomauelele

Efalomo

Ngoye onga omukalimo gomo Lüderitz, oto indilwa Nesimaneko enene opo wu kuthe ombinga moshinyangadhalwa shekongo lyomauelele ngoka taga popi nkene iipindi yopondje hayi kwathele moku gwanitha po oompumbwe dhomegumbo. Omapulo oga tambulwa ko na ota ga ka yamukulwa komukongi gomauelele ngaka, Ngele owuna epulo nenge puna shoka inashi ku yelela nawa mombaapila ndjika. Ekuthombinga lyoye olyiikwatelela na li kale iyi thike pamuthika gwe wuveko iyoye shinasha nekongo lyomawuelele ngaka, nongele owu uvite ko nawa omashongo ngoka to vulu okutaalela pethimbo to gandja omauelele.

1. Oshipalanyolo

Nkene iipindi yopondje hayikwathele mokugwanithapo oompumbwe dhomegumbo maakalimo yomondoolopa ya Lüderitz moNamibia.

2. Elalakano lyomapekapeko

Okwaandjaganeke nokutothamo nkene iipindi yopondje hayikwathele mokugwanithapo oompumbwe dhomegumbo maakalimo yomondoolopa ya Lüderitz.

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Lefapha la Bomo

3. Omikalo

Oonkundathana otadhi ka kala pokati komukongi gomawuyebele naantu koogumwe noogumwe nkene wu uviteko kutya iipindi yopondje ohayikwathele ngiini mokugwanithapo oompumbwe dhomegumbo maakalimo yomondoolopa ya Lüderitz. Omapulaapulo otaga ka pula uulethimbo wonguva 20-30 iwaampoka. Omukongi gomauebele otaka pula omapulo ngoka ngoye to indilwa opo wu kale wa manguluka no wu popye uukwashili woye ngaashi tashi vulika. Omukongi gomauebele otaka pula epitikilo komukuthimbinga kehe opo a longithe okakwatamawi. Shika otashi ka ningwa nelalakano opo kushilipalekwe kutya, omauebele ngoka ga gandjwa komukuthimbinga kehe oga gwanapo na ogeli mondjila ngaashi naana gagandjwa. Omauebele agehe ngoka taga ka kala mokakwatamawi hoka taka ka longithwa, ota ga ka longithwa ashike komukongi gomauebele nomuunganeki gwe. Omauebele agehe gapumbiwa ngele gapu oku gongelwa otaga ka gandjwa koshiputudhilo shopombanda sha Pretoria, hoka ta ga ka pungulwa uule wethimbo iyoomvula 15, manga inaaga hanagulwapo. Omauebele ga gongelwa itaga ka longithwa okuninga omapekaapeko galwe kaashili papitikilo lyomukuthimbinga. Oonkundathana ota dhi ka kutha ombinga pehala lyehogololo lyomukuthimbinga kehe.

4. Omiyonena nokwaauva uugumbo

Omukonaakoni ina pitikwa opo aningile aakuthimbinga omiyonena dhasha muulethimbo woma pulaapulo. Nonando ongawo, omukonaakoni okuuvite kutya aakuthimbinga otaya ka tsakaneka omashongo ngono ya taalela okuuzilila miipindi yopondje, muulethimbo womapulaapulo, shono tashi ka etitha opo aakuthimbinga yaka kale yeli momalimbililo. Nongele ongawo, uuna wuna ompumbwe yo ku popya nomuntu opo wu hungwe omwenyo, omukonaakoni ote ku tumine komuhungimwenyo koshipangelo sha Lüderitz.

5. Omauwananwa

Dhidhilika kutya kapu na olupandu nenge omagano gasha taga gandjwa opo wu kale wa kutha ombinga momapekaapeko ngaka. Nanando ongawo, ekuthombinga lyoye otali

gwedha ko kuunongo woma pekaapeko ngaka nkene iipindi yopondje hayikwathele mokugwanithapo oompumbwe dhomegumbo.

6. Uuthemba waakuthimbinga

Ekuthombinga lyoye otali zi pahalo nopatokolo lyoye mwene, ito thiminikwa opo wu kuthe ombinga na owuna uuthemba okutinda opo wu kuthe ombinga ethimbo kehe. Ito ka ningilwa omuyonena gwasha nenge aakwanegumbo yoye, uuna watindi oku kutha ombinga momapeekapeko ngaka.

7. Liholekwa

Dhidhilika kutya omauyelele ageshe ngoka taga ka gongelwa oku ziilila maakuthimbinga otaga kala ga siikililwa nawa noga gamenwa. Uuna omauyelele taga ka nyanyagidhwa nenge uuna olopota tayi ka gandjwa, itaga ka tumbula edhina lyomukuthimbinga. Omukongi gomauyelele opamwe nomuunganeki gwe ngoka aza koshiputudhilo shopombanda sha Pretoria, oyo owala taya ka kala yena uuthemba wo ku mona omauyelele ageshe ngoka ga gandjwa kaakuthimbinga.

Ngele wa shaina ombaapila ndjino, otashi ti kutya owu uvite ko nowa kutha etokolo opo wu kuthe ombinga mepekaapeko lyomauyelele. Uuna puna epulo nenge omaupyakadhi gasha oto vulu oku dhengela omukongi gomauyelele ongele opa tumwalaka lyopampepo nenge to dhenge konomola ye yopeke 081 8367227. Oto vulu wo oku tumina omukongi gomauyelele e-mail ko tpzata86@gmail.com.

Eshainokaha.....Esiku.....

Edhina lyomukuthimbinga

Eshainokaha.....Esiku.....

Omukonaakoni

Faculty of Humanities
Fakulteit Geesteswetenskappe
Lefapha la Bomotho

APPENDIX 5

INFORMED CONSENT LETTER (INTERPRETER)



Faculty of Humanities

19/04/2016
Our Ref: Tawanda Praise Zata
Tel: 264 818367227
E-mail: tpzata86@gmail.com

Informed consent letter (Interpreter)

Introduction

You are hereby invited to be an interpreter in a research study on the contribution of cross-border trade in meeting household needs in Lüderitz. The aim of this letter is to inform you what the study is about before you give consent to be an interpreter for the researcher. If you have any questions that are not clear or fully explained in this letter, please do not hesitate to ask the researcher. Your participation is based on your full understanding of the procedures and potential risks detailed in this consent letter.

1. Topic of study

The contribution of cross-border trade in meeting household needs in Lüderitz, Namibia.

2. Goal of study

To explore and determine the contribution of cross-border trade in meeting household needs in Lüderitz.

3. Procedures

This researcher requires your participation as an interpreter during one-to-one interviews with research participants who cannot understand English or feel more comfortable in speaking Oshimwabo. The interview will approximately last between 30-60 minutes. I will

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Lefapha la Bomotheo

be asking questions in English and you will repeat the translated questions to participants in Oshiwambo. You will then translate participants' responses to the researcher in English. The researcher will obtain participants permission to tape record the interview in order to ensure that all the information is accurately and systematically captured. Only the researcher and his supervisor will have access to the recorded interviews. The researcher will keep the tapes in a safe place during the data analysis. On completion of the study the research data will be handed to the University of Pretoria for safe keeping for a period of 15 years before it will be destroyed. We will conduct the interview in a place of the research participant's choice.

4. Risks and discomfort

The researcher does not anticipate any risks during the period of the interview. However, the researcher understands that discussing participant's hardships and the challenges that they face in cross-border trade may evoke feelings of discomfort to them. Therefore, should they feel the need to talk to anybody that could provide support services, the researcher will refer them to a social worker at Lüderitz.

5. Benefits

Please take note that the researcher will provide transport to the places of interview and you will receive an agreed upon incentive for your interpretation services.

6. Participant's rights

The participants' participation in the study is voluntary and they may withdraw from the interview at any given time if they so wish. In such case no prejudices or negative consequences will befall on them and/or their family as a result of their decision to withdraw from the study.

7. Confidentiality

Kindly note that all information gathered in this research study is strictly confidential. The name of the participant and his/her personal information may not be given to anybody, and

will not appear in the research report or in any publication on the research findings. The research data collected will only be accessed by the researcher and the study's supervisor at the University of Pretoria.

By signing this consent letter you are confirming that you have read and understand the contents of the letter and that you give your voluntary consent to be an interpreter in this research study and keep all information confidential. For any questions or concerns you can contact the researcher, either telephonically or send him an SMS at 081 8367227. You can also send him an e-mail at tpzata86@gmail.com

Signed at.....on this day.....

Interpreter

Signed at.....on this day.....

Researcher



APPENDIX 6

ETHICAL CLEARANCE LETTER



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Faculty of Humanities
Research Ethics Committee

6 November 2015

Dear Prof Lombard

Project: The contributions of cross-border trade in meeting household needs in Lüderitz, Namibia
Researcher: TP Zata
Supervisor: Prof A Lombard
Department: Social Work and Criminology
Reference number: 14265312(GW20151018HS)

Thank you for the application that was submitted for ethical consideration.

I am pleased to inform you that the above application was **approved** by the **Research Ethics Committee** on 2015. Data collection may therefore commence.

Please note that this approval is based on the assumption that the research will be carried out along the lines laid out in the proposal. Should the actual research depart significantly from the proposed research, it will be necessary to apply for a new research approval and ethical clearance.

The Committee requests you to convey this approval to the researcher.

We wish you success with the project.

Sincerely

Prof Karen Harris
Acting Chair: Research Ethics Committee
Faculty of Humanities
UNIVERSITY OF PRETORIA
e-mail:Karen.harris@up.ac.za

Research Ethics Committee Members: Prof KL Harris(Acting Chair); Dr L Blokland; Dr JEH Grobler; Ms H Klopper; Dr C Panebianco-Warrens; Dr C Puttergill; Prof GM Spies; Dr Y Spies; Prof E Taljard; Ms KT Andrew (Committee Admin), Mr V Sithole (Committee Admin)