

## The Drivers and Challenges of Informal Business Tourism in Southern Africa: Evidence from Zimbabwean Cross-Border Traders

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### Abstract

The phenomenon of business tourism in sub-Saharan Africa is urban-centred. This paper unpacks a critical dimension of business tourism in the African city, namely the activities of informal business tourists. Specifically, the focus is on Harare, Zimbabwe's capital city, as a destination for international informal business travellers. Under scrutiny were the associated drivers and challenges of the informal business tourism experienced by Zimbabwean cross-border traders travelling into Harare from other countries. Using qualitative obtained from 102 interviews with cross-border traders provides new insights into the reasons why Harare is a preferred destination for cross-border traders.

**Keywords:** Informal business tourism; cross-border trade; drivers and challenges; Zimbabwe; Southern Africa

### Introduction

Cross-border trading plays a vital role in shaping economies of bordering countries (Abao, 2020). As is argued by Kahiya and Kadirov (2020: 88) that cross-border trading is a form of informal business tourism that occurs between countries in several parts of world, "it is ubiquitous in Sub-Saharan Africa". According to World Bank analysts, cross-border trading contributes to the income of approximately 43 percent of Africa's entire population (Brenton & Soprano, 2018). The benefits of this trading are highlighted by Salia et al. (2020: 2) as contributing "towards supporting families, reducing poverty and unemployment, empowering women, and growth of their countries' economies" (Salia et al., 2020: 2). Likewise, it is observed such trading "supports livelihoods and creates employment, including for disadvantaged and marginalized groups" (Brenton & Soprano, 2018: 4). Women are dominant actors in small-scale trading cross-borders across sub-Saharan Africa. For most women traders, an important characteristic is that cross border trading is frequently their sole source of household income (Moyo, 2022). In explaining participation in the informal economy of cross-border trading one theoretical foundation is rational choice theory which states that "individuals use rational calculations to make rational choices and achieve outcomes that are aligned with their personal objectives" (Dzawanda & Matsa, 2023: 206). Although the theory has its critics, rational choice theory accounts for participation in this informal economy on the

grounds that individuals are rational economic actors in search of financial gains (Herfeld, 2021; Scott, 2000).

Over a decade ago, the view could be expressed by the International Organization for Migration (2010: 7) that cross-border trading “forms a substantial percentage of economic activity in the Southern African economy even though it is almost entirely undocumented”. Since that time a number of research investigations have been appeared for various countries in Southern Africa to document various facets of the phenomenon of informal cross-border trading. Among the most influential studies are those produced by the Southern African Migration Programme informal cross-border trading which reveal that cross-border trading assumes a critical role in poverty alleviation, food security and household livelihoods across the region of southern Africa (Chikanda & Raimundo, 2017; Chikanda & Tawodzera, 2017; Crush et al., 2015; Tawodzera & Chikanda, 2017). This research shows that most informal cross-border trading is bilateral in character to the extent that traders tend to operate mainly between their home country and one other countries (Peberdy et al. 2015). Further, the majority of traders, purchase goods from formal outlets in countries of destination and most of these goods enter the informal economy on their return home. Overall, it is demonstrated that informal cross-border trading “forms a complex web of entrepreneurial interactions which extends across Southern Africa encompassing rural and urban areas” and weaves together the formal and informal economies in the region (Peberdy et al., 2015: 28). The mobilities of female informal cross-border traders are fundamental in the circulation of formal and informal economy products throughout the region of the Southern African Development Community [SADC].

A recent detailed overview of research has been undertaken on cross-border trading across sub-Saharan Africa, and a series of thematic clusters in extant research were identified (Kahiya & Kadirov, 2020). Themes include motives and origins, demographic profile of participants, the institutional and financial barriers, and the heterogeneity of trade linked to geography local resources and skills. The aim in this paper is to extend this literature by an examination of the drivers and challenges of cross-border trading as a form of informal business tourism in Southern Africa. The specific focus is upon Zimbabwe and on the community of the country’s cross-border traders who are operating in Harare, the capital city. As documented in several studies, the city of Harare has witnessed a major expansion in the informal economy which is the consequence of the drastic decline in the city’s formal economy over the past 30 years (Rogerson, 2016; Chikanda & Tawodzera, 2017; Zhanda et al., 2022).

## Methods

A qualitative approach was adopted for this research. The research findings are based on interviews undertaken between 2020 and 2022 of a total of 102 Zimbabwean Cross-Border Traders [CBTs] who travelled between various countries in Southern Africa for purposes of buying goods [and reselling them in other countries], or selling goods [acquired from other countries]. These CBTs are Zimbabwean citizens whose place of residence is other than Harare, they only travel to Harare for the purpose of trading. Arguably, the use of personal narratives is valuable to shed insight into broader economic and institutional issues surrounding informal business tourism (Crush et al., 2015; Peberdy et al., 2015). A multiple sampling technique was used for this population. First, a convenience sampling was used for the known, identified, targeted population. The population was selected due to the convenience of being in the research area. Second, a snowball sampling technique was further employed since it is difficult to draw a representative survey population of informal traders and their businesses in the city. The identified traders were requested to recommend other traders who were also travelling for

the same purposes. The researchers approached these recommended traders accordingly. The profiles of the 102 traders interviewed is presented in Table 1.

Table 1: Personal characteristics of the study participants

	Total (No.)	Total (%)
<b>Gender</b>		
Female	80	78
Male	22	22
<b>Age</b>		
20-29 years old	27	26
30-39 years old	71	70
40-49 years old	4	4
<b>Level of education</b>		
No formal education	2	2
Some primary school education	1	1
Secondary school completed	12	12
Some form of tertiary education	27	26
Diploma or Certificate	31	30
Undergraduate degree completed	23	23
Postgraduate degree complete	6	6
<b>Number of years in business</b>		
1-3 years	2	2
4-6 years	27	26
7-10 years	53	52
Over 10 years	20	20

## Findings and discussion

### *Drivers and motives of Zimbabwean CBTs*

Several existing studies have highlighted the essential underpinnings for the burgeoning economy of informal cross-border trading in Zimbabwe (Dzawanda et al. 2021, 2023; Muzvidziwa, 1998). Illustratively, Moyo (2022: 716) stresses that “the decline of the Zimbabwean economy in the past two decades have resulted in Zimbabwe having the second largest informal economy as a constituent of its economy in the world which has seen over 80% of the whole working population and over 68% of the female working population earning their livelihoods from the informal sector”. Similarly, Chikanda and Tawodzera (2017) point out that the persistent socio-economic crisis in Zimbabwe has caused an increased hollowing out of the formal sector and a corresponding continued flow of people into the informal economy, including cross-border trading, as a fallback to earn a livelihood. Further, Chiliya et al. (2012: 564) explain the growth of cross-border trading between Zimbabwe and South Africa as due to economic crisis with factors “including high unemployment, high inflation, shortages of foreign currency, shortages of goods and commodities, high levels of poverty, and food security”. The research by Dzawanda et al. (2021, 2023) shows the business of informal cross border trading as a viable economic activity for many people in Zimbabwe, who perforce have depended on it for survival during economic hardships.

The responses obtained from the 102 interviews in Harare provide further insight into the motivations for people to participate in cross-border trading. The major themes that emerged in the research confirm the importance of the collapse of the formal economy, hyperinflation, escalating unemployment:

*“For some reason, Zimbabwe’s formal industry is dying out and will soon become a thing of the past. Informality is the new normal, and even the bank sector itself is also becoming involved in informal business practices.”* (Zimbabwean [Kwekwe] male CBT 33yrs).

*“I only started crossing the border to buy things recently after I lost my job, when stores started to run out of food and important materials especially in 2007 and 2008, the people from other countries became very important in covering the gap left by the big shops. These days*

*it's even worse, someone can even call you to bring cooking oil.”* (Zimbabwean [Beitbridge] female CBT 33yrs).

*“I think the problem started with the inflation in Zimbabwe when we go sanctions. So, the inflation caused prices of everything to go up, and the formal businesses were not flexible to drop the prices for the less affording Zimbabweans who were getting poorer by the day. Travelling to South Africa to buy and bring those things cheaper here helped solve the situation, and many other people started to do this until today we are all comfortable with this kind of business.”* (Zimbabwean [Mvuma] male CBT 37yrs).

The responses from participants confirm that as the economic difficulties escalated in Zimbabwe, the formal sector became less capable to help address the situation for many Zimbabweans, both in terms of job creation and in provision of basic commodities. The need for survival has seen spurred growth of international informal business tourism in Harare while the formal sector is losing momentum. Some participants of the study indicated that they were employed in the formal sector, but their formal jobs were not paying sufficient enough, resulting into them opting to enter the informal sector to supplement their income:

*“Can you imagine, my salary per month is 30 000 [that is 30 000 ZWL]. That money is not enough to pay school fees for even one of my children.”* (Zimbabwean [Kadoma] male salesman/CBT 27yrs).

*“I am a primary school teacher, which is my profession. But I work at a government school and the money is not at all enough. Sometimes we don't get full salaries and our money comes in RTGS [referring to the Zimbabwean currency- Real Time Gross Settlement dollar, also written as ZWL] not in dollars. So, travelling to other countries during holidays to buy and sell helps me a lot to cover up family finances.”* (Zimbabwean [Gutu] male teacher 45yrs).

With regards to the above, a number of respondents stressed particular problems about formal jobs paying them in the Zimbabwean currency of Real Time Gross Settlement (RTGS). As a whole, it was found a core driver for cross-border trading was to supplement inadequate incomes from formal employment and increasingly in a situation when the formally employed receive the RTGS, which is “*as good as useless*” (Zimbabwean [Kadoma] male salesman/CBT 27yrs) when converted to other currencies. By participating in informal cross-border trading therefore, opportunities open for access to currencies from neighboring countries, such as the Botswana Pula (BWP) and the South African Rand (ZAR), giving them a significant income enhancement. One cross-border trader between Zimbabwe and South Africa disclosed the approximate amount earned as follows:

*“On a normal day, I get between 1500 rands and 2000 rands. But when the days are good and there are many people, I get something like 3000 rands.”* (Zimbabwean [Tsholotsho] female CBT 40yrs).

Push factors relating to personal circumstances of household survival emerged as dominant issues in the interviews. Common responses in this regard included:

*I had to do something because we were struggling at home. I had no other choice, and I started selling things then go to South Africa to buy and come back to sell. Since I started, we are at least affording* (Zimbabwean [Binga] female CBT 45 yrs).

*“I used to work for a white farmer until the government seized his farm. I was left jobless with a family to feed, we struggled for a while until I got a friend who introduced me to travelling cross-border to buy things and come to sell to Harare.”* (Zimbabwean [Shamva] male CBT 48yrs).

*“The poor economy of Zimbabwe pushed me to strive for a better living for my children.”* (Zimbabwean [Gutu] male CBT 27yrs).

*“Life was so difficult when the economy of our country started to go down. Since the economy of our country crumbled, the only way to survive was in doing this business.”* (Zimbabwean [Tsholotsho] female CBT 40yrs).

The above accounts reveal that entry into the sector is largely associated with livelihood factors. Arguably, for women as the dominant constituents of the economy of cross-border trading, it is an activity as Zhanda et al. (2022: 37) stress which allows them “to sustain economic livelihoods”. Individuals who enter the business in this regard highlight their struggles to survive as main push factors to enter the business.

This said, the responses obtained from the 108 respondents reflect also a number of pull factors as drivers for Zimbabweans to enter cross-border trading. These pull factors are motives liked to opportunities presented by the informal cross-border trading. These include opportunities for gaining experience, obtaining a source of income, an attractive business, increased demand of goods from neighboring countries, and employment opportunities. A critical opportunity stressed by nearly 80 percent of respondents was the shortage of basic commodities in the formal retailing economy of Harare. With the major shutdown of formal industry and the country running out of basic commodities since the early 2000s cross-border trading offered a business opportunity. The qualitative findings disclosed some variations in drivers of participation which are age-related. The younger cohort of traders in age group between 20- 29 years old were found to be driven by the need to get employment and gaining experience:

*“I started this business so that I can have something I can call a job. When I started, I just wanted to be occupied with something while getting money, and the idea was to look for a job while I am doing this business. Now I am approaching my late twenties but there is no job that has been available for me.”* (Zimbabwean [Mutare] female CBT 26yrs).

*“For me to start this business, I was discouraged to see many people I know who graduated before me still hunting for jobs. So, I just told myself that after I graduate, I will just put my degree aside and start hustling for survival.”* (Zimbabwean [Masvingo] female unemployed graduate/CBT 28yrs).

The study participants between the ages of 30 and 39 represented the largest group of Zimbabweans engaged in cross-border trading indicated in responses that their reasons for entering the economy of cross-border trading mainly related to basic household survival.

*“I started this business because I was the only one taking care of everyone, and there is nothing you can do when everyone is looking up to you. It was not easy, but I had to start somewhere, or the children would not go to school, and my family was going to starve. Now things are better since I started this business.”* (Zimbabwean [Bulawayo] female CBT 33yrs).

*“The prolonged poverty in my family led me into this business. I could not take it anymore, before starting this business, we would struggle to buy even a \$2 meat for stew. Poverty is real here and there are no jobs and no government support. And if you look around, the only thing to do is to buy and sell, and I have been doing this now for many years and my whole family relies on me.”* (Zimbabwean [Nyanga] female CBT 36yrs).

The findings show various motives to enter the informal cross-border trading and operate in Harare. Many participants pointed to the benefits of such trading, most importantly in alleviating the stress of poverty alleviation. Typically, one respondent indicated that being a cross-border trader helped her and her family to “*Graduate from poverty*” (Zimbabwean [Hwedza] female CBT 27yrs). Many of the respondents stated that the business of cross-border trading allowed them to afford school fees and an education for their children. This was in line with Perbedy et al. (2015) who indicate that many people enter the international informal business tourism economy, so they are able to afford education for their children:

*“Education is very expensive, and you can struggle if you have no back plan. My biggest benefit for being in this business is to pay school fees. I have taken my only child to school and she is finishing high school this year. I have my siblings’ children I also pay for their school fees and I get the money from this business.”* (Zimbabwean [Chegutu] female CBT 39yrs).

Another observed benefit of informal cross-border trade was found to be its ability to offer its participants an extra income to improve their households and even to afford certain ‘luxury’ commodities. In the words of the respondents included in the Harare study:

*“I have managed to extend our family home with money I made from this business.”* (Zimbabwean [Plumtree] female CBT 38yrs).

*“This business has helped me to buy a bakkie and build a house. I also bought cattle in my village place. I am not rich, but I can afford what I need, even good quality clothes for my children and sending them to good schools.”* (Zimbabwean [Gwanda] male CBT 40yrs).

Overall the qualitative responses confirm the analysis of Kudejira (2020: 3) that in Zimbabwe the activities of informal cross border traders “have played a critical role in cushioning vulnerable households against the effects of financial and food crises”.

### ***Challenges associated with CBTs in Harare***

The challenges of undertaking the business of cross-border trading have been explored in a number of previous investigations of Zimbabwe. In unpacking the business challenges of informal cross-border traders, Tawodzera and Chikanda (2017) draw a useful distinction between those related to border management, customs and immigration on the one hand and others related to everyday business operations. The research findings from the Southern African Migration Project and other recent studies point to long queues, delays, congestion, harassment and customs duties imposed at the Beitbridge crossing between Zimbabwe and South Africa border (Manjokoto & Ranga 2017; Moyo, 2022; Peberdy & Crush, 1998; Peberdy et al., 2015; Tawodzera & Chikanda, 2017).

The results from the Harare interviews pointed to a cluster of challenges around intensified everyday competition in the business of cross-border trading, COVID-19 impacts and most important, challenges relating to issues of border management. Indeed, the findings confirm the viewpoint expressed in a study by UNCTAD (2021: 65) that “many challenges and obstacles informal cross-border traders face prevent them from leveraging their full benefits”. Increased competition was found to be one of the major challenges faced by participants. The interviews revealed that more participants have entered the economy of cross-border trading which has intensified trader competition. In addition, the emergence of Chinese malls and of Indian or Pakistani-owned shops in Harare has caused further competition for the cross-border traders, in particular of those trading from South Africa. The lockdowns and controls introduced in Zimbabwe as a result of the COVID-19 pandemic restricted the mobilities of women involved in cross-border trading (Dzawanda et al., 2022; Kudejira, 2020; Makoni & Tichaawa, 2021; Zhanda et al., 2022). As a consequence of the impacts of the pandemic traders found it difficult to recover from its impact, or to sustain their operations.

The most difficult challenges that emerged in interviews related to their experiences at the country borders. Issues surrounded corrupt officials, long queues and irregularities regarding the customs laws which were raised by participants. Two responses from the interviews are illustrative of, and confirm, the vulnerability of Zimbabwean cross-border traders who come into Harare to sell their goods:

*“I think the Beitbridge border is the worst one. The South African immigration officials harass you for passports, sometimes the bus is stopped when you just get into South Africa, the home affairs people get into the bus and collect every passenger’s passport to see if they are all stamped, we can even wait for hours in the bus while they are holding our passports and*

*talking to bus drivers. We are never told what the problem is when they give us back our passports. Going to Zimbabwe, the officials there have a problem with our luggage, we asked to off-load all our luggage and put it next to the bus, and every passenger is asked to stand next to their luggage while the officials come to search. They ask for crazy monies for customs so that they allow us to take our goods. Ever since I started crossing to Zimbabwe, I have never seen the customs office, but I always pay for customs. Sometimes the bus drivers are the ones who ask for money from passengers to avoid off-loading luggage at the border. It's always a hustle and very tiring.” (Zimbabwean [Chegutu] female CBT 39yrs).*

*“We are even scared to ask questions or go to the offices and complain when the drivers come to ask for money from us or when the other officers just come with their demands, we are scared we can get in trouble or even arrested because when they ask for us to pay them money, they will be telling us that we are travelling with many things or with illegal goods. We have no choice but to pay because we don't want to lose of things. But I think they just take advantage of us.” (Zimbabwean [Hwedza] female CBT 36yrs).*

The border challenges experienced by the study participants show a lack of proper administration at different entry and exit points. The challenges the participants indicated that they face at the borders affect their business operations as well as well-being. The research disclosed that the majority of cross-border traders have no form of insurance to protect their money and goods and their business and livelihood is threatened should they lose their belongings. Further, it was highlighted that when traders lose their goods at the borders or are made to bribe their way out, there is no accountability on the side of customs or police with regards to their misfortunes. The vulnerability of traders to the border posts logistics play a big role in affecting their operations and, thus, such an experience has a direct impact on the overall nature and characteristics of Harare's cross-border traders as a part of the informal business tourism economy.

These findings confirm, therefore, those reported in other research investigations. For example, Manjokoto and Ranga (2017: 27) state “women informal cross-border traders from other Southern African countries to South Africa are often harassed, subjected to xenophobic attacks and rounded up and deported by customs officials, and the police especially in South Africa where they are less protected by law than at home”. The research produced for the Southern African Migration Project showed that the different problems traders experience at the border variously relate to customs, immigration and border-post operations and specifically to high and variable duties, arbitrary setting of charges by customs officials, unwarranted confiscation or detention of goods (Peberdy et al., 2015; Tawodzera & Chikanda, 2017). Indeed, in Africa in general “border infrastructure rarely caters for the needs of small-scale traders” (Brenton & Soprano, 2018: 4). Procedural, policy and behavioral constraints at the border hinder the operations of informal cross-border traders and weak governance, low capacity and poor behavior make African borders “unfriendly and unsafe for small-scale traders, especially women” (Brenton & Soprano, 2018: 5). Alison Moyo (2022: 717) concluded that Zimbabwe's women cross border traders “are exposed to discrimination, violence and coercion, unwarranted impounding of goods, corruption and bribery, sexual exploitation, sexual violence and harassment, verbal harassment and physical violence”.

Arguably, whereas informal cross-border trade is a vital part of regional trade flows in Southern Africa, trade facilitation initiatives have offered minimal benefits to informal cross-border traders and rather concentrated on large-scale formal sector businesses (Peberdy & Crush, 2015). Peberdy (2002: 35) catalogued early the hurdles that confront women cross-border traders and argued that border management policies in the early 2000s “put obstacles in the way of these traders” and that in terms of legislation, their activities in trade “appear to have been overshadowed by attempts to support the activities of big business and capital”.

More recently, these issues have been taken up in a series of works by Moyo (2017, 2020, 2023). In particular, the work of Moyo (2023) challenges the common discourse that trade facilitation programmes in the SADC have opened up borders for actors such as informal cross-border traders. The imperative is for a ‘decolonization of borders’ in the region of Southern Africa which would take cognizance of the needs of informal cross-border traders in border management processes (Moyo, 2020).

Given the multiple difficulties of cross-border traders in conducting their businesses, it was revealed in the interviews that there is a response with a growing trend of people seeking spiritual consultations and healing from socio-economic situations they face. Poverty and poor conditions are normally associated with spiritual issues by many Africans. People visit church prophets or traditional healers, referred to as N’anga in Shona, Inyanga in Ndebele, and Sangoma in most South African languages. One aspect is that many Zimbabwean cross-border traders seek spiritual guidance before they travel to neighboring countries. The traders normally consult with either a traditional healer, or a prophet from apostolic churches. It was evidenced that African apostolic churches and prophets are the prominent ones that are consulted by cross-border traders. They are called by many names such as Madzibaba, Mapostori, Maporofita or Maporofita emweya in Shona. Some of the responses from the participants in this regard were:

*“There is a lot of evil in the roads and we seek spiritual protection before we travel.”* (Zimbabwean [Gweru] female CBT 26yrs).

*“We need protection when we travel, a lot of accidents happen in the road and people die, so if you are not helped you may face bad luck. And you must know we are travelling to do business, so we need to get all the good luck to make more money.”* (Zimbabwean [Chipinge] female CBT 36yrs).

*“My church prophets prays for me and my journey and business before I travel. Sometimes they prophesy about what will happen and I receive, I always travel happy because I have protection and guidance.”* (Zimbabwean [Hwedza] female CBT 37yrs).

As a whole, religion and spirituality were found to be central to the activities of many Zimbabwean traders. This has created a situation that there are a group of cross-border traders who travel in order to heal people in other countries or find people who may need their help to either cast bad luck [bad spirits] or address issues such as sickness, poverty or witchcraft related issues in their households. In many cases, these people normally use their earnings to buy goods in Harare to go and resale back home. When asked how they conduct their businesses, common responses included:

*“I help the people who travel to other countries to buy and sell things so that they travel safely and make profits. You see there are many bad luck and bad spirits roaming in the roads, and people need to be protected. Sometimes I can foresee danger in your journey, then I warn you. Sometimes you see that there are many people who are now crossing borders to buy and sell, and the business has profits, so there are other people like your neighbors or your relatives who will not be happy with you and your progress in this business, so I help with all those kind of problems. I travel to South African many times to help people. Sometimes I also cross to Botswana.”* [translated from Shona language] (Zimbabwean [Karoyi] male traditional healer 38yrs).

*“I have a calling, I am a prophet in my church. There are many people coming to me or call me for help. Many people are suffering from witchcraft and spiritual problems. Some of them can even be possessed by a spirit that does not want them to prosper. There was a man I came to help here who had a spirit that did not want him to succeed in life, he used to just walk around and do piece jobs for small money, and his son had a spirit of Chirombe [meaning to be destitute] and his daughter had a spirit of prostitution. They are better now because I helped them. So, when I work for them, I have to consult with their angels to see what the*

*problem is, and I am told how I can help them. Many people I heal want me to help them escape poverty and bad luck. Some of the people I help you can see that there are poor because their ancestors had given them their backs because there are things they were supposed to do in their family and could not do them. Some people may be poor because a jealous relative went to bewitch them. Another serious one is that your close relative like your parent commits murder or does witchcraft while they are alive, and when they die their dark cloud may come onto you and distract you from success. So, I travel to Harare and to many countries from Zimbabwe helping people with all that.” [translated from Shona language] (Zimbabwean [Kwekwe] male African apostolic prophet 47yrs).*

The above findings disclose the nexus of spirituality and informality in Harare cross-border trading. This is an issue not previously raised within previous research on Zimbabwean cross-border traders. Indeed, the results show spirituality as a key one of the key aspects of this informal economy activity.

## Conclusion

There is continued growth in the literature surrounding the important informal economy of cross-border trading in sub-Saharan Africa (Kahiya & Kadirov, 2020). This paper has contributed new insight from a body of qualitative interviews conducted in Harare with Zimbabwean cross-border traders. Under scrutiny in this study are the drivers for individuals, mainly women, to participate in this segment of the informal economy and the challenges that they confront in operating their businesses in order to sustain economic livelihoods in a resource-constrained environment. It is shown that the collection and analysis of individual narratives is useful to provide fresh perspectives on informal business tourism in the African city. This paper also re-ignites the debates for a further inquiry into the phenomenon, for example, questions with regards to the extent of theoretical and practical attention given to the subject and relevant implications in that regard. Exploratory studies of this nature, are important for the Sub-Saharan African context, especially given that the business tourism economy of this region is currently making a meaningful contribution in the economic development of individual livelihoods and communities.

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