

Ms Tendai C. Jiri - Zimbabwe



Ms Tendai Jiri

What is immediately striking on first meeting Tendai Clara Jiri is her air of gentle nobility. There is strength within her; fortitude that despite the hardships of her early childhood at the death of her father, and a bitter divorce that left her as the sole custodian and provider for three very small children, her mother and dependants, she is a winner. Tendai is a cross border trader.

Tendai's road to being a cross border trader was fortuitous. A lowly paid salaries clerk with the National Railways of Zimbabwe, she experienced frustration at work that hampered her career advancement. She says, "To supplement my income I made cushions, bed and seat covers for sale."

In 1993, she took early voluntary retirement and began in earnest to work as a cross border trader. Her initial trips were to Botswana where she travelled by bus with a friend.

Paying five pula a night, she was able to get accommodation at a friend's home in Francistown. Although business was good, it was arduous. "I remember that the first time I went to Botswana, it was cold and we moved around from shop to shop selling our goods. It was exhausting."

Their merchandise, consisting mainly of bedspreads and seat covers, was popular. Their clientele, however, was mostly surviving on the breadline and could only pay in instalments.

That experience convinced Tendai to sell perishable goods, such as mangoes and tomatoes and to purchase goods from Botswana for resale in Zimbabwe, including groceries, household goods, blankets, toys for Christmas, carpets, doors and paint. "Although my profit was not huge, for the first time in a lifetime I was not living on borrowed money. I had a sense of independence," she says.

From Botswana, she cast her cross border net further and ventured into the South African and Zambian markets. "Selling on the home front is much easier. You don't have to travel huge distances to chase after your money," she says.

Tendai has a decent education having completed two years of a three-year study course at Solusi University, hence she did not experience the problems that confront many cross border traders who are not literate. "Some cannot read instructions at border posts or are unable to fill in the complex CD1 forms and are, therefore, subjected to ridicule and harsh treatment by immigration officials. It is a nightmare for them when, sometimes as a result of bad communication, their hard-earned goods are impounded," says Tendai.

What was evident is that, despite the income that cross border traders generate for their national economies, there remains a stigma attached to this economic activity. Unemployment in the region is swelling, with available statistics indicating that the figure has risen dramatically in South Africa, Zimbabwe, Malawi and Zambia. Some women will have young babies on their backs and they have no choice but to sleep on the pavement. Sometimes we find that the toilets are locked or there is no water. It can be terrible," says Tendai.

I was tired of the ill-treatment. We were despised, sometimes locked up in prison with criminals.

Tendai says that, although the policy statements are encouraging, little has changed and the operational milieu for cross border traders on the ground remains tough. "We were overcharged just because we wanted to make a living for our children and families. So we took the bull by the horns to form our own lobby and advocacy group. Basically, what we are agitating for is a change of the existing policy framework to free our businesses," she says.

Tendai sums up by saying "In our business, we are constantly getting knocked down, particularly our self esteem. The coming together of cross border traders would profile their needs and give us the opportunity to share experiences and information. I have worked hard with the encouragement and assistance of friends."

She intends to specialise in African attire, the manufacture of protective clothing and the making of bedspreads. Through her networking with CORN, she is confident that she will be able to enter the regional supply market. "My intention is to supply cross border traders with bulk goods," says Tendai.

Tendai's concluding comments include a call to other women to take the plunge and to register and formalise their business activities.

CONTACT DETAILS

Should you wish to make comments or suggestions for inclusion in future publications, or to order copies of this information pack, please contact:

Community Organisations Regional Network (CORN)
C/o Regional Secretariat



ZERO
REGIONAL ENVIRONMENT ORGANISATION

ZERO Regional Environment Organisation
158 Fife Avenue, Greenwood Park
P O Box 5338, Harare, Zimbabwe
Tel/fax (manual): (263 4) 791333/700030/720405
Email: info@zero.org.zw
Website: www.zero.org.zw



American Friends Service Committee
Quaker values in action

Quaker International Affairs
Representative for Southern Africa
Programme

48 Cork Road
Box A1338, Avondale
Harare, Zimbabwe
Tel: 263-4-708572
Fax: 263-4-708272
Email: bmofya@afsc.org
Website: www.afsc.org/africa/default.htm

We would greatly appreciate your responses.



Sustainable Livelihoods & Economic Development Through Trade

Make trade work for people & the environment - Let the poor set the agenda



This fact sheet highlights testimonies from cross border traders in the SADC region.

- Ms Tebogo C. Serurubele - Botswana.
- Mr. Earnie S. Musonda - Zambia.
- Ms Tendai C. Jiri - Zimbabwe.

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Testimonies from Cross Border Traders in the SADC region

Crossing the Border for a Living

Ms Tebogo C. Serurubele - Botswana

I became a trader because I had worked as a clerk for almost 25 years. As a single parent and breadwinner, I realised that my salary was not sufficient to cover the cost of my rent, food, transport and clothes for my children. Meanwhile at home my family expected me to help them out. This was the economic situation that forced me to become a cross border trader, to try and increase my income.

I had no capital to start with, so I went to the Women's Finance House (Emang Basadi) to ask for help. I was told to look for four other people to make a group, give it a name, elect office bearers and choose the Chairperson. I did as I was asked to do and I was elected as the Chairperson of the group called Polokano.

We were given a loan of P2 500.00. After repaying it, we were given another loan of P3 500.00. It was then that the problems started. Some of the members could not pay and we were expected to repay our loans with interest. The group broke up but, from my small savings, I managed to continue my business. I went to South Africa to buy small packets of second-hand clothes to sell. After making some profit, I included new items in my business, such as clothes, decorating vases, comforters, and started going to Zambia to buy bales of second-hand clothes. I am still doing this now.

My destination to sell my commodities is the capital city, Gaborone, and surrounding villages but in future I intend to go further inland to the villages. So far, there is no business there. I also sell in the flea market. I trade daily, although many times I come back home empty-handed.

I use public transport when I go to the Republic of South Africa or to Zambia and when I arrive I have to use taxis to ferry my goods from shop to shop and to the bus terminus. We even have to pay the loaders. Sometimes the journey to our destination is uncomfortable as there will be many people all travelling with luggage. This makes it very difficult to move when you want to go out. Here at home I use my vehicle.

Accommodation outside the country is not easy. I sleep in cheap guesthouses and hotels in shared rooming, which is only what I can afford. Even at home when I trade, I do not have any shelter where I can sit and sell. So I just sit in the centre of the mall using my umbrella for cover. If it rains, I stay home. If it is windy, then it is a problem.

Sometimes we sleep three in one bed, this is uncomfortable and unhealthy.

These fact sheets are part of a series by Community Organisations Regional Network (CORN) and American Friends Service Committee (AFSC) targeting regional trade and development partners and practitioners. They focus on the challenges facing cross border traders, as well as exploring possible solutions.

The first time I went to Botswana it was cold and we moved around from shop to shop selling our goods.

It is pathetic the harassment that we sometimes undergo, queuing for up to ten hours at border posts.

It is hard to find a market for our goods because we are many and are selling the same commodities. Hence the income I get from trading is not much. Sometimes I even fail to buy stocks. As a pensioner I get as little as P760.00 per month, while I have insurance policies amounting to P498.00 a month, loan repayment of P1 200.00 per month. I really have a tough life. If the business is better, I generate P5 000.00 income. My children help me a lot in selling.

The main problem I have is finance, because whatever I get from business I have to pay for so many things that there is nothing left to save, but I have enough to buy at least one bale of second-hand clothes to enable me to continue selling.

Another major problem is that the Botswana government imposed huge charges on informal traders at the Kazungula border post of 60% plus 5% plus 10% of the total cost of our goods. When you consider that transport to Lusaka is P360, taxis in Lusaka are K50 000 per person to go to the shops, if you ask someone to put a bale for you into the taxi it is K5 000, paying for the bale to Botswana is K60 000. There is food and accommodation, what do we gain? Nothing.

We went to the responsible department, Commerce and Customs. At Commerce we were told that the formal business retailers had complained that we, cross border traders were undercutting their profits due to the second-hand goods that we were selling. So the new charges were a way of stopping us.

The population of Botswana is still very small and there are too many foreigners coming to sell here, taking advantage of the Pula value. These people have very low prices and beat us. If we use their prices we could not even get back the costs that we incurred. To bring or import these second-hand clothes into Botswana, you must have an import permit, which to our understanding is not given to foreigners. We do not know how they manage to bring in their commodities. These foreigners are allowed to operate without licences, while we citizens are penalised. What does this imply? We reported these people to the bye-laws officers and no action was taken as we still see them vending and hawking.

Medical health is not so bad in our country; we pay very little towards it. The rest the government contributes. Here I applaud our government for this help. However, sanitation facilities are a big problem for us informal traders. In the mall where we sell there are no public toilets. I really wonder what the planners concerned were thinking about? Why did they not just provide the facilities and we could pay? Across the border, generally the sanitation is very bad. Toilets are extremely dirty which is very unhygienic.

In some countries, like Zambia, in private properties like shops or restaurants where the bus stops to let us buy some food to eat, we pay for the toilets. At the bus terminus we pay K1 000 for the toilets but they are not properly looked after - water on the floor. At others we pay K2 000 to bath there. There is no courtesy at the borders. Most of the officers when talking to you they look at you as if we are not normal. Sometimes you feel bad about them. They are supposed to treat even people who have done wrong politely.

So far, I cannot see any long-term benefits in this business as we only exist from hand to mouth. There is nowhere to get finance to boost our trade, as financial institutions do not want to sponsor cross border traders.



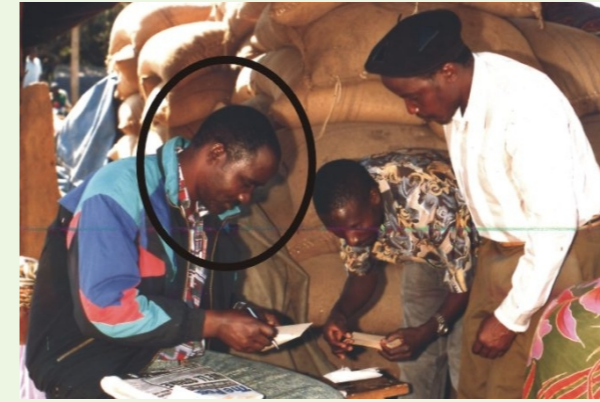
Lack of organised transport makes our journeys difficult

The public toilets that are available are a distance away and sometimes locked.

Mr. Earnie S. Musonda - Zambia

My name is Earnie S. Musonda. My working experience started in 1971 as Assistant Buyer with Power Lines in Lusaka. I was eventually promoted to a full buyer in 1975. But three years later, the company closed down.

After leaving employment with Power Lines, I had K600 000 in my bank account and decided to use this money to buy some bath soap called *Sabina* which I took back to the village in Mbala in Northern Province. While in the village, I began exchanging the soap. I came from Lusaka for *chikanda*, from which I raised bags, which I took back to Lusaka.



Earnie S. Musonda - Zambia Cross Border Trader

After selling the *chikanda* in Lusaka, I then decided to go to Burundi to buy some women's *chitenje* material. When reaching Burundi we bought the *chitenje* but didn't have import/export papers. These would have allowed me passage to export the products to Zambia from the Burundi authorities. I was forced to pay and plead to take my products to Zambia. On the Zambian side, I had to pay duty fees to bring my material in the country because I did not have these 'legal papers' which would allow me to export the *chitenje*. We finally came back to Lusaka and sold the material. We sold the *chitenje* but didn't make profit as I had expected.

For my next round of business, I decided to go to Tanzania and buy beans but the same problem arose in Tanzania. We had no legal papers so we faced a lot of challenges from immigration and police. We managed to come back to Zambia and sold the beans. We found a small profit from the beans so we went to Malawi and bought groundnuts. While in Malawi



there was not much problems from police and immigration since the customs duty was only on non-perishables.

We came back and sold the groundnuts and got a profit which was slightly above that of beans. If we had received such hospitality in other countries as Malawi it would have been better because non-perishable goods should not be paid for as much as perishables.

My preferred destination is Tanzania where I used to import beans and rice. In Tanzania they are marketable in large quantities, whereas in Malawi such commodities are often not in adequate supply.

As of recent I'm trading in maize. I've usually been getting my maize in rural areas - Chipata and Mpika. I usually go once per month because of difficulties in transport. The problem is in transport because all private vehicles charge high fees so that they receive a much higher profit in the trips.

As at present, the shelter is very poor because of non-effort to build a proper warehouse. Markets are very congested, such that there is inadequate space on which to trade and store the products such as beans and rice. This means that we are forced to trade in maize, which we can take directly to millers who have warehouses.

I believe if our governments could allow us to trade freely in SADC region we could do well in maize trading. This would benefit the importing and exporting countries. The maize is of good quality but the profit is very little compared to the money which is spent because profit is usually K2 million per month, which is not very encouraging if you spend K20 million per trip.

My family is in a difficult situation. If I get K2 million per month as profit - subtract electricity bills, water bills and other basic necessities for a livelihood for a family of eight - nothing is left, which means the family is thrown back to poverty.

I really wish our government could open up and allow us to sell (export) to other countries where food is in short supply. My income at K2 million per trip is very little for me to survive as a trader. Millers determine the price at which they buy the maize and offer unfair prices. This attitude by buyers is making our business bad. We fail to control because we do not have warehouses where we can stock our produce and sell at an appropriate time for a fair price. Because of this, millers are imposing the price instead of us, the traders, determining the price.

The problems I face in this business include the refusal by other African countries to trade in their countries. Some do not accept small-scale traders to trade and cross their borders to sell, contributing to more poverty. They concentrate only on big traders who are already rich, without giving opportunities to small traders like myself. A small-scale trader cannot borrow money from institutions like banks and even the government because they do not have security in case they fail to pay back. Even the micro-finance institutions give loans amounting to K500 000, which is not adequate, and their terms of payment are so restrictive.

Renewing the regulations and existing systems should solve the problem of not allowing the traders to cross borders freely in SADC and COMESA countries. Police keep harassing us more and more and keep asking for bribes even in our own country. Even if one pays customs duty as he or she arrives in the home country, the police may even arrest him or her for the purposes of getting a bribe. We are not free. This is a violation of human rights. This should be of concern for democratic SADC governments. COMESA should protect us against harassment.

I am seeing no benefit from this business. I'm just surviving from the little that the almighty is providing for me. We need enough authority to come together and help in all COMESA countries. We should, at least as COMESA countries, help cross border traders to pay fair customs duties and be treated with the respect they deserve.

Currently there are a lot of restrictions in the countries. Even though a COMESA member wants to cross a COMESA country, they are denied access. Some people are dying of poverty. Any citizen, who is struggling to survive and bring wealth to their countries must be supported. They should be allowed freedom of engagement in trading opportunities. Because of the outlined restrictions and bad regulations, poverty levels are very high in Africa.

Africa is retrogressing in development because of the above problems to the cross border trader. If supported to work in a conducive environment, they would not only be a source of revenue for their governments, but also stimulate production and wealth for people of this poverty-stricken region called Africa.

Sleeping in buses at borders is uncomfortable for traders

