



# BORDER PROFILING SURVEY

## Mwami, Chirundu, Kasumbalesa and Nakonde Zambia



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## ACRONYMS AND ABBREVIATIONS

BPS	Border Profile Survey
CAPI	Computer-Assisted Personal Interviews
CBT	Cross Border Trade
CBTA	Cross-Border Traders Association
COMESA	Common Market for East and Southern Africa
CSPRO	Census and Survey Processing System
DRC	Democratic Republic of Congo
ICBTI	Informal Cross Border Trade Initiative
FAO	Food and Agricultural Organisation
FGD	Focus Group Discussion
EDF	European Development Fund
EAC	East African Community
EDF	European Development Fund
EU	European Union
MSs	Member States
NSC	North-South Corridor
OSBP	One Stop Border Post
SADC	Southern African Development Community
SPSS	Statistical Package for the Social Sciences
SSCBT	Small Scale Cross Border Trade
SSCBTI	Small Scale Cross Border Trade Initiative
STR	Simplified Trade Regime
ZamStats	Zambia Statistics Agency

## Acknowledgements

The Border Profile Survey (BPS) report presents information about the extent of small-scale cross-border traders' involvement in the cross-border trade, factors that influence their participation in small-scale crossborder trade (SSCBT), profitability of the trade and challenges they face. The report also presents the number of informal crossborder traders surveyed, their credit and funding sources, the source and destination of the products traded in, security concerns, seasonal variations and how traders cope with border closures, import and export bans, and other related information. Data was collected from four border crossings in May 2022.

COMESA partnered with the Zambia Statistics Agency (ZamStats) in undertaking this Survey among a sample of traders and establishments in four border areas. The COMESA Secretariat would like to acknowledge the continued support and collaboration of the ZamStats. The Secretariat also acknowledges the financial support availed under the European Union through the 11 European Development Fund, COMESA Small Scale Cross Border Trade Initiative (SSCBTI).

# EXECUTIVE SUMMARY

Small-scale cross-border trade is a major feature of Sub-Saharan Africa's economic and social landscape. In Zambia, thousands of traders cross the country's borders every day bringing in revenues from the exchange of goods and services, accounting for a significant part of the country's total trade.

This report provides a review and analysis of the findings from the Border Profiling Survey. The survey was carried out between 15th April 2022 and 30th April 2022.

## **Key Findings**

Overall, Men constituted the majority (55.9%) of the cross-border traders who conducted their business within the border areas. However, at Nakonde and Chirundu borders, there were more women traders than men.

There was no difference in age distribution between male and female traders.

Male traders were more educated than female traders and were less likely to be widows or divorced.

## **CBT business characteristics and activities**

The majority of traders did not report any challenges with regards to the ease of doing business, availability of facilities, availability of information on markets, and with corruption and security at border crossings.

Over half (55.2%) of all traders were not aware of COMESA, or SADC or EAC border procedures. More women traders (63.1%) were unaware of the procedures compared to 49 % of the men.

## **CBT access to credit, income and expenditure**

Overall, only 26.3 % of traders were able to take a loan or credit.

On average traders earned K6,591 per month from cross border trade activities and K1,562 from non-cross border trade activities. Male traders earn above overall average and more than twice as much as female traders.

Food for household (46.8%) and Goods to trade (46.7%) were the two most frequently reported expenditure priorities among all traders.

## **Security**

Among all traders, 22.6 % felt unsafe when conducting cross border trade business. There were no disparities between male and female traders.

Twenty-six percent of traders reported having experienced abuse, while 21 % reported having witnessed another trader being abused.

Traders reported that they suffered abuse mostly from security officers at borders (39%), custom officers (26.3%) and inspection officers (25.4%).

More women than men reported physical abuse (25.1%), lack of childcare facilities (23.1%), unsanitary condition of toilets (20.5%) and other challenges (28.9%) as challenges which particularly affected them.

## **Seasonal variation in CBT activities**

Over 77 % of the surveyed traders indicated that they slowed down or suspended CBT activities during

the rainy season (October to April).

Of all traders, 27.8 % were impacted by export ban and 36.7 % were affected by import ban.

As a result of the COVID-19 pandemic, 51 % of all traders reported loss of household income, 43.4 % reported their business collapsed, 26.9 cited household food insecurity.

Some traders coped well with the pandemic and continued with the same business (43.6%), while others who could not continue with the same business shifted to other economic activities (32.6%).

### **Establishments**

Seventy-six percent of all establishments were under sole proprietorship, 90 % of which had 10 or less employees. About 44 % earned on average, K5,000 or less, 25.1 % between K5,000 and K20,000.

The high cost of fuel (40.1%), high electricity cost (30.7%) and high rentals (30.1%) are the most reported challenges that border businesses faced

# Introduction and Coverage



## 1.1 Introduction

Small-scale cross-border trade holds important social and economic development implications in Africa. Across Africa, many small-scale traders cross borders every day to sell goods or services in a neighbouring country. Different estimates of the scale of this trade have been given. According to FAO (FAO,2017), this type of trade represents about half of the total intra-African trade. Small scale cross border trade has been estimated at up to 60% of all intra-regional trade and between 30-40 % of total intra-SADC trade (Afrika and Ajumbo, 2012).

Small-scale cross-border trade can contribute to poverty reduction by generating revenue for families and communities in the border areas across Sub-Saharan Africa. It can also significantly contribute to better food security, more jobs, and better long-term development outcomes. Another aspect is the gender dimension of such trade. Many of the small-scale cross border traders are women, suggesting that it can also be a crucial factor for women's economic empowerment. SSCBT is often considered as offering a lot of employment and income opportunities to women traders (Jackson, 1996 and Cagatay & Ozler, 1995).

There is increasing recognition at the national and regional levels of the importance of small-scale cross border trade. Regional institutions are currently implementing initiatives to support small-scale traders. COMESA, for example, is supporting the implementation of regulations which define the rights and obligations of small-scale traders and is funding Trade Information Desks Officers who assist traders with necessary information to know when crossing borders.

COMESA has developed a Simplified Trade Regime (STR), through which it has introduced customs duty exemption and simplified clearance procedures for low-value transactions typically conducted by small-scale traders. Currently, COMESA Member States (MSs) have agreed to facilitate SSCBTs who import originating goods of a commercial nature valued at USD2000 or less, to benefit from preferential tariffs. COMESA is also implementing the Passenger and Cargo Manifest System, (PCMS) meant to speed up clearance at the border and to improve data collection, and the COMESA Green pass<sup>1</sup> which is a certificate system meant to support trade in agriculture commodities.

The Common Market for East and Southern Africa (COMESA), with financial support from the European Union has been implementing the Small-Scale Cross Border Trade Initiative (SSCBTI) since 2018. Its principal aim was to increase small scale cross-border trade flows in the COMESA Tripartite region. This has been done by facilitating small-scale cross border trade between targeted countries through effective policy and governance reforms, institutional capacity building, and improved border infrastructure.

The SSCBTI also included systematic collection of gender disaggregated SSCBT data and monitoring among its activities. Launched in May 2018, the COMESA SSCBTI has conducted many interviews through deployment of 52 enumerators at the targeted borders of Mwami/Mchinji between Zambia and Malawi, Kasumbalesa between Zambia and the Democratic Republic of Congo, Chirundu between Zambia and Zimbabwe Nakonde/Tunduma between Zambia and Tanzania and Moyale between Kenya and Ethiopia.

According to the preliminary SSCBTI results, SSCBT values in Zambia has significantly increased from USD 13.3 Million in 2019 to USD 77.2 Million in 2021.

The SSCBTI collected information on who the small-scale cross border traders are (age, sex, education, marital status), products traded on, their quantities and value, direction of trade, means of transport used at the border and the cost of transportation, storage and accommodation where applicable.

To determine the full contribution of this trade to the economy of Zambia, further information is needed. These include the extent of their involvement in the trade, factors that influence participation in SSCBT, profitability of the trade and their challenges, the number of informal cross-border traders, credit and funding sources, source and destination of the products, security, seasonal variations and coping with closures, import and export bans, countries of destination and other related information.

To address these shortcomings, COMESA together with the Zambia Statistics Agency (ZamStats) undertook a one-off comprehensive Border Profiling survey, to cover the border profiles in general, and in-depth, the characteristics of the cross-border trade primarily conducted by the small-scale traders

The Border Profile Survey was conducted between 15<sup>th</sup> April to 31<sup>st</sup> April 2022.

## **1.2 Objectives of the Border Profiling Survey**

The main purpose of the survey was to present profiles of the selected borders between Zambia and Malawi, Zimbabwe, Tanzania and Congo DR. Specifically the survey

Addressed the following important research questions:

1. Why do persons choose to engage in cross border trade?
2. How do these traders participate in CBT (modes of transport, financing, storage, marketing)?
3. How does CBT between Zambia and its neighbours vary seasonally?
4. What the composition of two-way CBT between Zambia and its neighbours is like?
5. What are traders' perceptions and security experiences at border crossings?

Ultimately, the Border Profile Survey provides data and analysis to inform COMESA policy on trade.

## **2. Sample Design and Coverage**

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### **2.1 Sample Design and allocation**

The target population for the Border Profiling Survey (BFS) was small-scale cross border traders and establishments that were found within selected borders on the Zambian side and that conduct their economic activities there. The selected borders were Chirundu, Kasumbalesa, Nakonde and Mwami. Specifically, all small-scale traders aged 18 years and above formed the target population. The survey also included establishments found at the border area.

The survey was a representative cross-sectional establishment and individual small-scale cross border trader-based. The survey covered over 920 small-scale cross traders and 325 establishments selected from the target borders. The borders which are domain for analysis also constitute primary sampling units (PSUs).

## 2.2 Selection and Coverage

The traders were selected from each of the borders and stratified by sex. Similarly, establishments were selected from Chirundu, Kasumbalesa, Nakonde and Mwami.

Sample allocation to these twelve explicit strata was done using proportion allocation with some discretionary modification to allow for more women traders. The sample distribution and allocation are presented in table 1 below.

Table 1 : Sample allocation by Strata

Border		Traders	Establishments
<b>Chirundu</b>	Male	80	75
	Female	140	
Total		120	
<b>Kasumbalesa</b>	Male	190	100
	Female	60	
Total		250	
<b>Mwami</b>	Male	170	50
	Female	30	
Total		200	
<b>Nakonde</b>	Male	170	100
	Female	80	
Total		250	
<b>Grand Total</b>		<b>920</b>	<b>325</b>

## 2.3 Data Collection

The survey administered three categories of questionnaire: Small-scale traders, Establishments and a Checklist; an inventory of facilities, infrastructure and amenities in the border area. Small scale traders and Establishments were covered on a sample basis. Each enumerator was assigned a fixed number of small-scale traders and establishments. The traders were interviewed with the trader questionnaire while the owner or manager of a selected business was interviewed with the establishment questionnaire. The checklist was completed by a master trainer. The data collection exercise took about a week to complete.

## 2.5 Data Processing and Analysis

The Border Profile Survey data was captured using CSPro CAPI version 7.7 software. The data was exported to SPSS software for data cleaning, tabulation, and analysis.

## 2.6 Limitations of the Survey

Data from this study only presents cross sectional findings on trade flows at four border crossings, as such, it may not be sufficient to generalize cross-border trading activity at national level.

SSCBT volumes and values were not collected during the survey as these were already being captured under the daily SSCBT surveys. Analysis is limited to high-level statistics of characteristics of the small-scale CBT, actors, environment, and commodities traded.

## 2.7 The Small-Scale Cross-Border Trader (SSCBT)

For this survey, a Small-Scale Cross Border trader was one who was engaged in cross border trade that is not captured by customs.

In this report, the term 'small-scale' cross-border trade has been used in preference to 'informal' trade. Informal cross-border trade (ICBT), as used in some existing literature, often carries a negative connotation of being 'informal' can be easily confused with 'illegal'. It is worth noting, as well, that small-scale cross-border traders may use indistinctly both the informal and formal border crossings. Further, 'trader' is used interchangeably with 'small-scale cross border trader'.

## 2.8. Report Structure

The rest of the report is structured as follows: The results are presented following the questionnaire structure under each section. This includes the demographic particulars, CBT business characteristics, activities and mode, access to finance, security, and seasonal variation. These chapters are preceded by Chapter 4, that describes the borders areas, their profiles. This report also includes an annex section with 11 tables, questionnaires, and border checklists.

## 3. The Border Area

### 3.1 The Sub-regional and corridor context

In the COMESA and SADC region, four main trade corridors link Zambia and the southeast Democratic Republic of Congo to the subregion and overseas markets. These are Dar-es-Salaam, Walvis Bay, Beira, and the north-south corridor through Durban.

The north-south corridor serves a dual purpose: First, it serves as an intraregional trade route between Zambia (and further southeast, the Democratic Republic of Congo and western Malawi) and its neighbours, Botswana, Zimbabwe, and South Africa, and as a link to the port of Durban for overseas imports and exports

The Dar es Salaam corridor links the land locked countries of Democratic Republic of Congo (especially the southern part), Republic of Malawi and Republic of Zambia with the port of Dar es Salaam in the United Republic of Tanzania while also similarly serving the southern part of Tanzania. The 'Dar Corridor' because it is multimodal having a railway (the Tazara or Uhuru (freedom) railway), a tarred road, and pipeline together with scheduled and non-scheduled air services. Despite Tazara facing increased competition for traffic with improved and upgraded facilities, it remains important for Zambia's foreign trade.

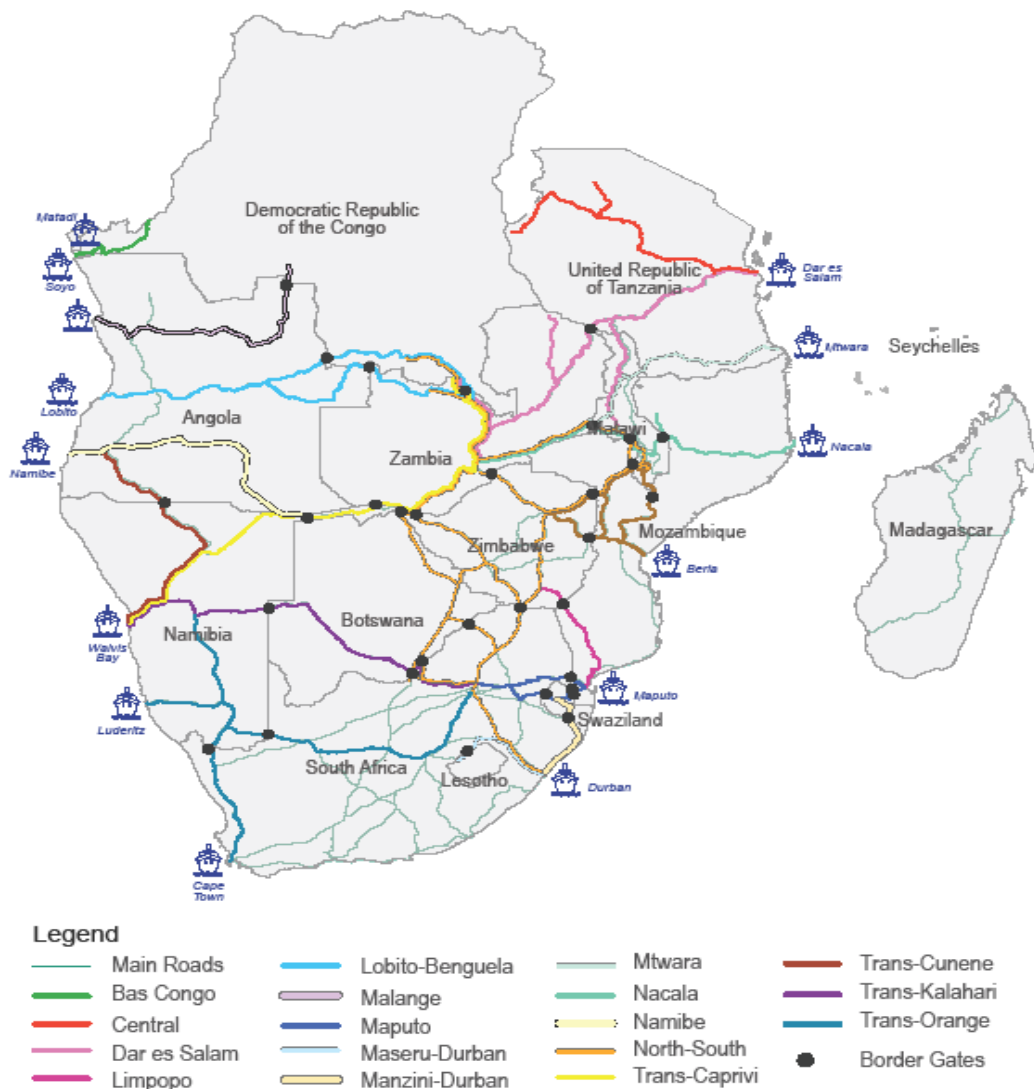
The Walvis Bay Corridor is a trade route linking land-locked Zambia (and neighbouring countries such as DR Congo, Malawi and Zimbabwe) to the Walvis Bay port on the Atlantic Ocean.

The Beira Corridor historically was the main route into Zimbabwe, while also serving some Zambian traffic.

The map (Figure 1) below visually presents the transport and trade corridors in the Southern African region.

## SADC Transport Corridors

Roads, Ports and Border Posts



Source: SADC, SADC\_Template\_Transport\_and\_Logistics\_map\_final [Map]. Scale Not Given. "SADC Transport Corridors - Roads, Ports and Border Posts." <https://www.sadc.int/documents-publications/show/4622>. (May 30, 2022).

# Chirundu Cross-Borders

## 4. Border Crossing Profiles

### 4.1 The Chirundu Border Crossing

Chirundu Border is situated on the banks of the Zambezi River and is a one stop border post between Zambia and Zimbabwe. This is the main entry point into Zambia from Zimbabwe. It has two terminals, the passenger's terminal and commercial terminal. The operating times are between 06h00-22h00(GMT+2) Time Guideline.

On the Zambian side of the border, there is a well maintained road that has been rehabilitated and links the small town of Chirundu to Kafue, joining the North-South Corridor. The corridor gives access to eight markets of East and Southern Africa: Botswana, DR Congo, Malawi, Mozambique, South Africa, Tanzania, Zambia and Zimbabwe. On the Zimbabwean side, The Chirundu-Beitbridge road provides a Zimbabwean link between Zambia and South Africa, re-joining the North-South Corridor and the Cape to Cairo Road Project.

Chirundu One Stop Border Post (OSBP) programme was initiated by the Common Market for Eastern and Southern Africa (COMESA). It was launched in 2009 with the aim of meeting international border management standards. The agreement to run the border post was signed by the Governments of Zimbabwe and Zambia in 2009.

Under the Trade Facilitation Programme (TFP), financed under the 11th European Development Fund (11 EDF) from the European Union (EU) to COMESA, priority cross-border infrastructure and equipment are being upgraded at Chirundu border between Zimbabwe and Zambia.

In 2021, the border crossing recorded 45,000 trucks and 11,520 pedestrians through its border.

The Chirundu Border area comprises a small town and surrounding villages.

For storage facilities, the town has 2 warehouses.

Amenities include piped water, 3 public toilets and a resting area for travellers at the border crossing.

There are four banks in Chirundu and 4 bank automated teller machines (ATMs). Other financial institutions include 5 micro finance institutions, 12 insurance companies or brokers and 289 mobile money points.

Chirundu border town boasts of a shopping mall, shops, 2 border markets and bars which cater for the residents, truckers, and persons in transit through the border. Vendors are also found selling merchandise along the main roads in the town.

Health services are provided by 5 public and private health facilities. There is also 1 covid centre.

The town has 8 lodges, 3 guest houses and 23 restaurants. The 13 business centres provide services such as printing, and photocopying. There 4 internet service providers which include Liquid, Zamtel, Airtel and MTN.

### Border Markets

The border authorities at the Chirundu have designated Mondays and Fridays as cross border market days. On these days traders are especially allowed to cross the border and sell their goods at a designated market. Currently only one market has been established on the Zimbabwean side of the border. The market has no structure, and most traders are from Zambia. The products most traded include agricultural products and second-hand clothes.

## 4.2 The Nakonde – Tunduma Border Crossing

Nakonde is a border post between Zambia and Tanzania. On the Tanzania side it is called the Tunduma border. The border is open, round the clock, 24 hours a day.

It is the second busiest border in Zambia, after Kasumbalesa. Over 200,000 trucks crossed this border in 2021. Plans are underway to make the Nakonde-Tunduma border a one stop border post.

The Nakonde-Tunduma border is on important international routes: the Trans-Africa Highway and the North-South Corridor (NSC). The NSC is a joint COMESA/EAC/SADC Aid for Trade initiative, the primary aim of which is to reduce the transport costs along this priority Corridor. The NSC links the port of Dar-es-Salaam in Tanzania to the Copper-belt (Southern DRC and Northern Zambia) and connects to the southern ports of South Africa (Durban). The Corridor system, with its spurs, services eight countries in the region- Tanzania, DR Congo, Zambia, Malawi, Botswana, Zimbabwe, Mozambique, and South Africa.

### Border Markets

The Nakonde -Tunduma Border has 3 established markets on the Zambian side in Nakonde. The markets are Main Market, Tazara Market and Black Market. There is 1 market, Amico Market, on the Tanzanian side of the border.

Black Market and Tazara Market, established to target train travellers, are both run by the Nakonde District Council. Infrastructure and amenities in both these markets is poor. There are no drainages and toilets facilities are inadequate. Different products are traded at the markets with traders from both countries. The most popular Zambian products include agricultural products including groundnuts, beans, soya beans, fruits and onions, and beverages and groceries. From Tanzania, the products include Daga Kapenta, potatoes, rice, second hand clothes and kitchenware. The third market on the Zambian side of the border is Main Market. Among its most popular products include Groceries, fruit juices, salt, cooking oil, and eggs. The main market, like the others, have poor infrastructure.

On the Tanzanian side, Amico Market, run by the Songwe District Council, has clean water supply, having had a borehole sunk. It is a bustling marketplace where nearly all the traders are Tanzanians. The most popular products are Shoes, tomato, drinks, soybeans, and groundnuts.

For accommodation, Nakonde has 10 guest houses, 25 lodges and 60 restaurants. It also has 3 banks, 8 ATMs, 4 micro-finance institutions, 8 insurance companies or brokers and 220 mobile money points.

Nakonde also has 100 warehouses, and 3 border markets. The Cross-Border Traders Association (CBTA) has a branch office at Nakonde Border. Other associations include Drivers' Association and Clearing Agents Association.

The 7 public and private health institutions, including 3 covid centres cater for the health needs of the border population and the travellers who pass through the border. Water is piped and there 3 public toilets at the border crossing.

For communication services, there are 5 phone networks and 4 internet service providers as well as many business centres.

There are 3 police stations and 3 private security firms in the area.





### 4.3 The Mwami – Mchinji Border Crossing

This border post with Malawi is busy and has a steady volume of many trucks per day. There are few imports, and most traders are exporting commodities such as maize, clinker, cement and tiles. The imports mostly comprise used cars, hardware, packing bags, stoves, and phone accessories. In 2021, 11,952 trucks and 31,200 pedestrians crossed this border. The Malawian side of the border is in Mchinji District.

There is a good tarmac road from Chipata to the border 24km away on the T4 highway. A weighbridge is located at the border. The border is open from 06 hours to 18:00hrs, every day.

The Mwami Border is on the road that is part of the Nacala Trade Corridor Road link, a regional transport corridor linking Zambia, through Malawi to the deep water port of Nacala in Mozambique. The main component of Nacala Road Corridor Development Project, financed by AfDB, on the Zambian side is the construction of a soon-to-be-commissioned One Stop Border Post (OSBP) at Mwami.

The Mwami Border area is sparsely populated, comprising mainly villages.

Mwami has no bank, 1 ATM, 40 mobile money points, and 7 insurance companies or brokers. It has 2 lodges, 1 guest house and 9 restaurants. There is 1 health facility, and 6 public private toilets. There are 3 phone networks and 3 internet service providers.

The police station at Mwami Border provides a reassuring presence, making the area safe.

#### Border Markets

There is no border market as most trading in is done in Chipata.







#### 4.4 The Kasumbalesa Border Crossing

Kasumbalesa, near the town of Chililabombwe, at the border between the Democratic Republic of Congo [DRC] and Zambia, is the busiest transit border in Zambia. It handled 252,000 trucks in 2021 and over 3 million pedestrians crossed the border in during the same year. It is a one stop border post (OSBP). The border opens at 06hrs and closes at 18hrs daily.

Kasumbalesa Border is on the North-South Corridor (NSC) from the Port of Durban into the Copperbelt of Zambia and the Democratic Republic of the Congo. Kasumbalesa, a notoriously problematic border, stands out as the most challenging transit on the North-South Corridor (NSC). It is characterised by excessive time delays and high cross border charges on DRC side of the border.

The implementation of the COMESA Simplified Trade Regime (STR) between Zambia and the Democratic Republic of Congo (DRC) at Kasumbalesa Border is on-going. The STR is a programme launched by COMESA in 2010 to facilitate trade for small scale cross-border traders who trade in small quantities of goods of less than USD 2,000.

There is 1 bank, 1 ATM, 100 mobile money points and 5 insurance companies or brokers. Accommodation facilities, at Kasumbalesa, include 10 lodges, 5 guest houses, and 150 restaurants. There is also a resting area for travellers.

## Border Markets

There are four border markets. These are COMESA, Council, Mingomba and Bana Chanda. Monday and Friday are designated farmer market days. Farm produce are cheapest on the two days.

The COMESA Market is run by the Cross-Border Traders Association (CBTA) who are supported by COMESA. Most traders, however, are Congolese and of other nationalities. Electronic goods are among the prominent products sold at the market, targeting Zambian consumers. The market is small with poor infrastructure. Traders and buyers, alike, struggle to navigate through pools of water, due to blocked drainages, during the rainy season.

The council Market is run by the Chililabombwe Municipal Council. This a typical Zambian council market. Most sellers at the council market are Zambians and the buyers, Congolese. An assortment of products is sold here, particularly food. Among the most popular are salted dry fish from Mozambique, which is preferred to smoked fish, by the Congolese market. The market has food depots to store the products in bulk. The most reported challenge at this market is security. There were reported robberies targeted at the sellers who usually use the depots as accommodation as well.

Ming'omba and Bana Chanda markets are owned and managed by the Ming'omba community and Chanda family, respectively. Agriculture products are the most traded items at both markets. Both are open markets. While Ming'omba has an office, Bana Chanda has several depots. They both have poor sanitary facilities. Bana Chanda Market has no toilets.

Regarding health facilities, there is 1 health facility and a covid centre. There are 6 toilets. Three (3) networks, 3 Internet service providers and a business centre are present at Kasumbalesa.

There are also 2 police stations and 3 private security companies operating in the border area.

## 5. General and Demographic characteristics of households

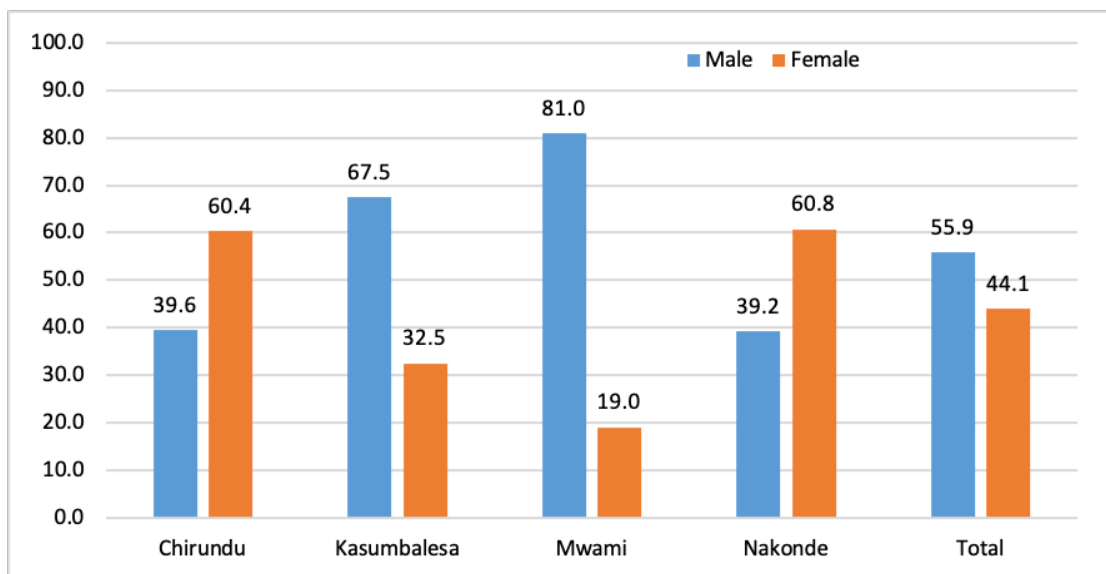
### 5.1 Introduction

This chapter describes the main actors in the cross-border business. The findings are from the trader component of the survey. The results include the gender of the traders, their level of education and other demographic and business information.

### 5.2 Age and sex distribution of trader households – Women's participation

Figure 2 shows that overall, 55.9 % of the traders in the sample are men and 44.1 % are women. However, the figure also shows that at Chirundu and Nakonde borders, women constitute the majority of border traders at 60.4% and 60.8 % respectively. The median age of male and female traders is approximately 32 and 34 years respectively, while the mean age of male and female traders is about 33 and 35 respectively.

Figure 2: Gender distribution of traders by border



### 5.3 Household size, marital status and headship

The average household size of the trader was 5. Traders operating from Kasumbalesa has the biggest household size of 6 while traders from Mwami with 4 had the smallest household size.

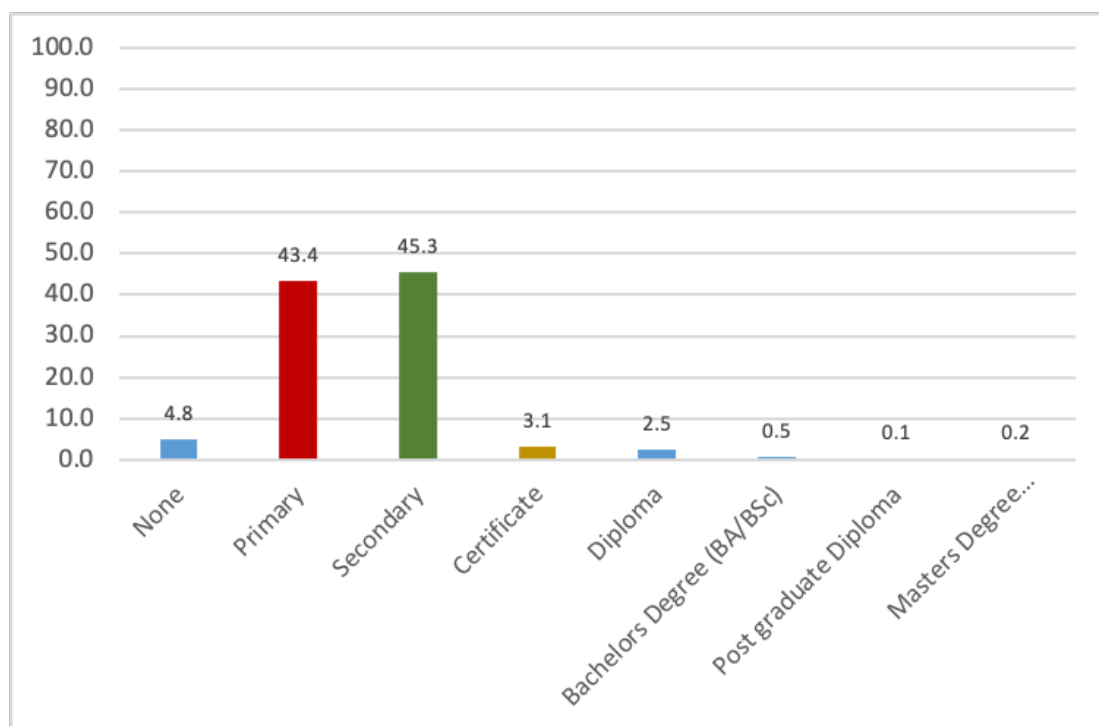
Regarding headship, 70.9 % of all traders reported they were heads of their households, 87.1 % of male traders were heads and half of the female traders were heads.

Sixty-seven percent of all traders were married or cohabiting or living with a partner, 15.6 % had never married before, and 17.4 per cent were either divorced, widowed or separated. Among the male traders, 76 % were married, 19.8% were never married while 4.2 % were either divorced, widowed or separated. For female traders, 55.6 % were married, followed by 15.6% who were widowed, 12.9 % divorced, and 10.3 % had never married. There was a higher proportion of divorcees or widows among the female traders than there are among the male traders. This implies that a large proportion of women traders may be heads of single-parent households and may rely exclusively on trade for their own livelihood and that of their children (Spring, 2009).

## 5.4 Education level of CBT participants

Overall, 43.4 % of all traders attained primary school level of education and 45.3 attained secondary school level as shown in Figure 3. The distribution varies across borders. In Mwami and Nakonde, over half (51.4% and 58.3%, respectively) completed primary level of education compared 42.9% in Chirundu and 20.3% in Kasumbalesa. Over 60 % of Kasumbalesa traders attained secondary level of education.

Figure 3: Traders by education level status, border, bps April 2022



Results from the study indicates a disparity exists, in educational levels, between female and male traders. Figure 4 shows that male traders are more educated than female traders. Over half (52.7%) of male traders reported that secondary school is the highest level of schooling completed, compared with 36 % of female traders. Of the female traders, 61.4 % have either had no formal education or have only completed a primary school education.

The survey also shows that only 82 or 9% of the 946 sample traders were attending school. The traders attending school are about evenly matched between male traders (49) and female traders (33).

Figure 4: Distribution of education level of surveyed traders, by gender

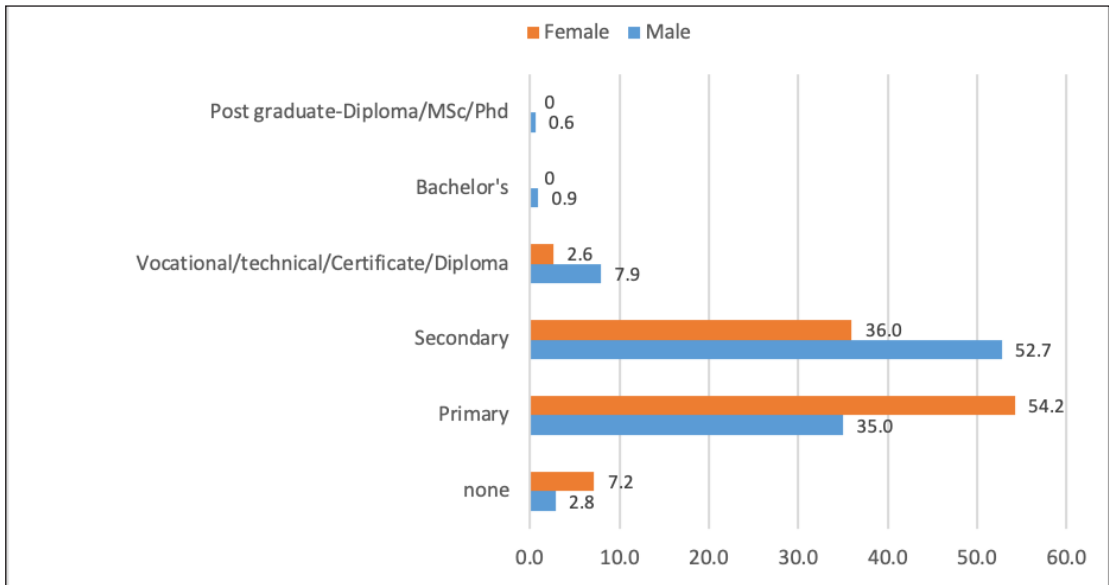


Table 2. Summary demographic information -borders

Age of Traders								
Age Range	Chirundu		Kasumbalesa		Mwami		Nakonde	
	Number	%	Number	%	Number	%	Number	%
under 20 years old	7	3.3	3	1.2	3	1.4	3	1.1
20- 29	65	30.7	76	30.9	86	41.0	78	28.1
30-39	90	42.5	85	34.6	100	47.6	102	36.7
40-49	33	15.6	58	23.6	20	9.5	75	27.0
50 years or older	17	8.0	24	9.8	1	0.5	20	7.2
<b>Total</b>	<b>212</b>	<b>100</b>	<b>246</b>	<b>100</b>	<b>210</b>	<b>100</b>	<b>278</b>	<b>100</b>
Sex of Traders								
Sex	Chirundu		Kasumbalesa		Mwami		Nakonde	
<b>Male</b>	84	39.6	166	67.5	170	81.0	109	39.2
<b>Female</b>	128	60.4	80	32.5	40	19.0	169	60.8
<b>Total</b>	<b>212</b>	<b>100</b>	<b>246</b>	<b>100</b>	<b>210</b>	<b>100</b>	<b>278</b>	<b>100</b>
Education Level of Traders								
Attending/Highest Level Attained	Chirundu		Kasumbalesa		Mwami		Nakonde	
<i>Attending school</i>	13	6.1	54	22.0	9	4.3	6	2.2
Never Attended	16	7.5	8	3.3	8	3.8	13	4.7
Primary	91	42.9	50	20.3	108	51.4	162	58.3
Secondary	100	47.2	148	60.2	88	41.9	93	33.5
Tertiary	5	2.4	40	16.3	6	2.9	10	3.6
<b>Total</b>	<b>212</b>	<b>100</b>	<b>246</b>	<b>100</b>	<b>210</b>	<b>100</b>	<b>278</b>	<b>100</b>
Marital Status of Traders								
Current Relationship Status	Chirundu		Kasumbalesa		Mwami		Nakonde	
Married/cohabiting/Living together	124	58.5	173	70.3	149	71.0	188	67.6
Divorced	28	13.2	7	2.8	10	4.8	15	5.4
Separated	10	4.7	7	2.8	7	3.3	10	3.6
Widowed	20	9.4	13	5.3	6	2.9	31	11.2
Never-married	30	14.2	46	18.7	38	18.1	34	12.2
<b>Total</b>	<b>212</b>	<b>100</b>	<b>246</b>	<b>100</b>	<b>210</b>	<b>100</b>	<b>278</b>	<b>100</b>
Nationality of Traders								
Nationality of Traders	Chirundu		Kasumbalesa		Mwami		Nakonde	
Zimbabwe	2	0.9	0	0.0	0	0.0	0	0.0
Zambia	209	98.6	183	74.4	87	41.4	152	54.7
Angola	1	0.5	0	0.0	1	0.5	1	0.4
Ethiopia	0	0.0	0	0.0	0	0.0	1	0.4
Tanzania	0	0.0	3	1.2	0	0.0	123	44.2
Malawi	0	0.0	0	0.0	122	58.1	1	0.4
Congo	0	0.0	10	4.1	0	0.0	0	0.0
DR Congo	0	0.0	50	20.3	0	0.0	0	0.0
<b>Total</b>	<b>212</b>	<b>100</b>	<b>246</b>	<b>100</b>	<b>210</b>	<b>100</b>	<b>278</b>	<b>100</b>



## 5.5 Nationality

The majority of the cross-border traders interviewed in the survey were Zambians, followed by citizens of the neighbouring country, across the borders. This was the case with all border areas except Mwami where 58.1 % of all traders interviewed were Malawians.

## 5.6 Conclusion

Men constitute the majority of the cross-border traders who conduct their business within the border areas. However, at Nakonde and Chirundu borders, there are more women traders than men.

There is no major difference in age distribution between male and female traders at all the targeted borders.

Generally, male traders are more educated than female traders. They are less likely to be widows or divorced. This implies that more women traders than men may be heads of single-parent households. Their low level of education attainment means that they may rely exclusively on cross border trade for their own livelihood and that of their children (Spring, 2009).

## 6. CBT Business characteristics, activities

### 6.1 Introduction

The study collected business data regarding characteristics, activities and mode of the business. The importance of cross border trade to livelihoods, and the local economies in the border areas cannot be emphasised enough.

This section of the report addresses specific aspects of the small-scale cross border trade thereby describing the characteristics of trade flows at the four target border crossings. These include:

1. Why the traders choose to engage in cross border trade,
2. How the traders participate in the activities,
3. The magnitude and composition of the two-way trade in the border areas

### 6.2 Registration of CBT Businesses

Only 15 % of all business surveyed were registered as shown in Table 3. There were no differences in the distribution of businesses regarding registration across the four target borders. Most (83.4%) businesses have been operating for under 10 years. Data from all borders under study indicate a similar percent distribution.

Table 3: Businesses formally registered, BPS, 2022

			Number	%
Chirundu	Registered	1 Yes	33	15.6
		2 No	179	84.4
		Total	212	100.0
Kasumbalesa	Registered	1 Yes	87	35.4
		2 No	159	64.6
		Total	246	100.0
Mwami	Registered	1 Yes	5	2.4
		2 No	205	97.6
		Total	210	100.0
Nakonde	Registered	1 Yes	17	6.1
		2 No	261	93.9
		Total	278	100.0
Total	Registered	1 Yes	142	15.0
		2 No	804	85.0
		Total	946	100.0

The two most commonly reported reasons why cross border traders had not registered their businesses are that they were not aware of registration requirements (47.1%), and that registration is too costly (37.6%), as is shown in Figure 5. Traders also indicated that registration centres were located too far away, and that the process is generally difficult.

Figure 5. Reason why not registered, BPS, 2022

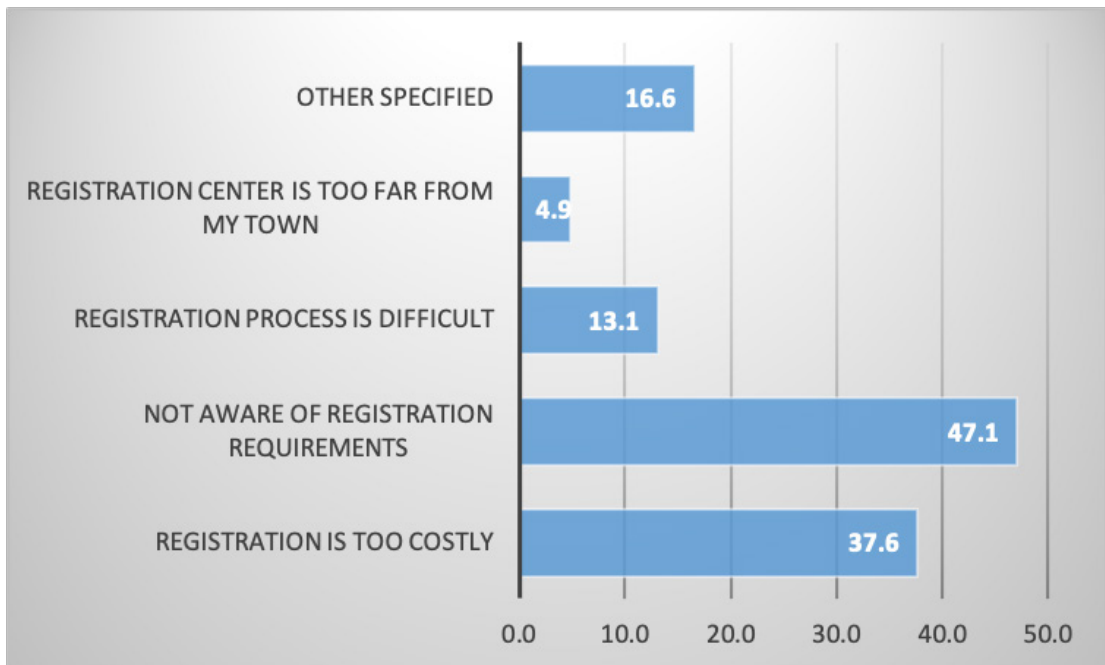
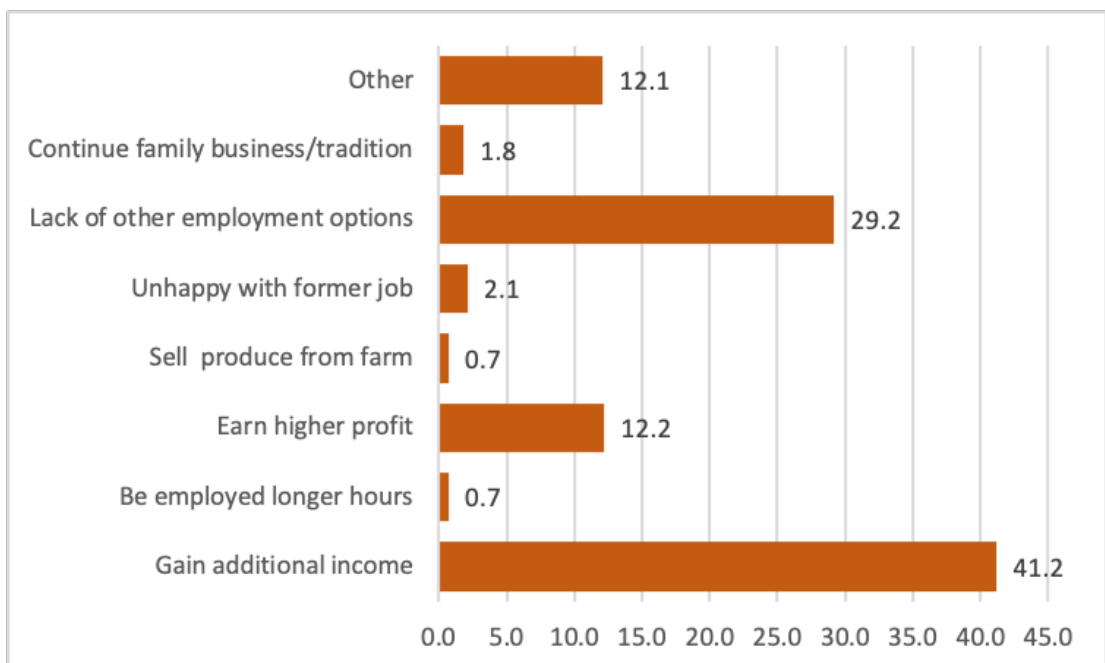


Figure 6 shows the main reasons given that led traders to start cross border business. The traders stated that they started the business because they wanted to: gain additional income (41.2%), due to lack of other employment options (29.2%) and earn higher profits (12.2%).

Figure 6. Reasons for starting the cross-border business, BPS, 2022



### 6.3 Group Membership of CBT Participants

Only about 17 % of the interviewed traders were members of a business association. The survey did not ask why they did not belong to any association.

### 6.4 Key types of CBT activities Key Goods and services Traded (imports and exports) Across Borders

Overall, 60.7 % of the surveyed traders imported goods they traded, i.e., they were mainly importers. Nearly 40 % of the traders, were exporters. Table 4 shows that two-thirds (66.7%) of all traders whose main activity is exporting goods were male while 33 % were females. The proportions were evenly matched between male traders (49.0%) and female traders (50.1%), whose main activity is importing goods.

Table 4. Traders by gender, and main activity, BPS April 2022 Row percent distribution

		Male		Female		Total	
		Number	%	Number	%	Number	%
<b>Chirundu</b>	Importing goods	23	20.7	88	79.3	111	100.0
	Exporting goods	61	60.4	40	39.6	101	100.0
	<b>Total</b>	84	39.6	128	60.4	212	100.0
<b>Kasumbalesa</b>	Importing goods	42	70.0	18	30.0	60	100.0
	Exporting goods	124	66.7	62	33.3	186	100.0
	<b>Total</b>	166	67.5	80	32.5	246	100.0
<b>Mwami</b>	Importing goods	118	80.8	28	19.2	146	100.0
	Exporting goods	52	81.3	12	18.8	64	100.0
	<b>Total</b>	170	81.0	40	19.0	210	100.0
<b>Nakonde</b>	Importing goods	98	38.1	159	61.9	257	100.0
	Exporting goods	11	52.4	10	47.6	21	100.0
	<b>Total</b>	109	39.2	169	60.8	278	100.0
<b>Total</b>	Importing goods	281	49.0	293	51.0	574	100.0
	Exporting goods	248	66.7	124	33.3	372	100.0
	<b>Total</b>	529	55.9	417	44.1	946	100.0

Fish and crustaceans, molluscs and other aquatic invertebrates (13.4%) was the product exported from Zambia by most traders, followed by edible vegetables and certain roots and tubers (7.8%), beverages, spirits and vinegar (7.5%), and live animals (6.7%).

Fish and crustaceans, molluscs and other aquatic invertebrates was the highest reported product category exported at both Kasumbalesa (21.5%) and Nakonde (38.1%).

At Kasumbalesa the second highest reported product exported is live animals (13.4%) followed by edible fruit and nuts; peel of citrus fruits or melons (7%), beverages, spirits and vinegar (7%), and plastics and plastic products (7%).

At Nakonde Border the second highest reported exported product is cereals (14.3%).

Edible vegetables and certain roots and tubers (15.8%) was the highest reported product at Chirundu, followed by Footwear, gaiters and the like; parts of such articles (14.9%).

The highest reported product groups exported at Mwami were beverages, spirits and vinegar (14.1%) and Other made up textile articles; sets; worn clothing and worn textile articles; rags (10.9%).

### Female participation in exports

The export business is predominantly conducted by male traders. The exporters of the most commonly reported products were mostly male, with the exception of edible vegetables and certain roots and tubers, the main export product group at Chirundu, with about 80 % of its exporters being female.

### 6.5. Who mainly sold the products and where they were sold from

Overall, over 90 % of traders report they conduct the sale of products themselves. The proportions are about the same for all borders and gender of trader. However, at Kasumbalesa, the proportion of traders reporting 'self' as the seller drops to just over 80 %, with about 10 % being employees. This is presented in Table 5.

Table 6 below indicates that most of the traders, about 90 % overall, mainly sell their products within the Zambian border area. At Chirundu, however, a lower proportion of traders (69.3%) report selling within the border area with 19.3 % selling away from the border but within Zambia. Chirundu and Mwami border areas both report a higher percent of traders (about 10%) selling their products within the border area in Zimbabwe and Malawi respectively. For Malawi a high percentage of traders are Malawians, expected to return to their country to sell the products. At Chirundu, there are two market days during which Zambians are allowed to cross the border to sell vegetables and other products.

Table 5. Traders by gender, and who sells the products, BPS April 2022

		Male		Female		Total	
		Number	%	Number	%	Number	%
<b>Chirundu</b>	Myself	78	92.9	125	97.7	203	95.8
	My employees	3	3.6	0	0.0	3	1.4
	Household members (including children)	2	2.4	2	1.6	4	1.9
	Agents/ middlemen	1	1.2	1	.8	2	.9
<b>Kasumbalesa</b>	Myself	136	81.9	67	83.8	203	82.5
	My employees	17	10.2	7	8.8	24	9.8
	Household members (including children)	8	4.8	2	2.5	10	4.1
	Agents/ middlemen	5	3.0	4	5.0	9	3.7
<b>Mwami</b>	Myself	169	99.4	39	97.5	208	99.0
	My employees	0	0.0	1	2.5	1	.5
	Agents/ middlemen	1	.6	0	0.0	1	.5
<b>Nakonde</b>	Myself	99	90.8	148	87.6	247	88.8
	My employees	1	.9	1	.6	2	.7
	Household members (including children)	6	5.5	20	11.8	26	9.4
	Agents/ middlemen	3	2.8	0	0.0	3	1.1

<b>Total</b>	Myself	482	91.1	379	90.9	861	91.0
	My employees	21	4.0	9	2.2	30	3.2
	Household members (including children)	16	3.0	24	5.8	40	4.2
	Agents/ middlemen	10	1.9	5	1.2	15	1.6

**Table 6. Traders by gender, and where the products are sold from, BPS April 2022**

		Male		Female		Total	
		Number	%	Number	%	Number	%
Chirundu	Border area within Zambia	69	82.1	78	60.9	147	69.3
	Away from border area within Zambia	8	9.5	33	25.8	41	19.3
	Border area in neighboring country	7	8.3	16	12.5	23	10.8
	Away from Border area in neighboring country	0	0.0	1	.8	1	.5
Kasumbalesa	Border area within Zambia	157	94.6	79	98.8	236	95.9
	Away from border area within Zambia	1	.6	0	0.0	1	.4
	Border area in neighboring country	2	1.2	1	1.3	3	1.2
	Away from Border area in neighboring country	6	3.6	0	0.0	6	2.4
Mwami	Border area within Zambia	150	88.2	40	100.0	190	90.5
	Away from border area within Zambia	1	.6	0	0.0	1	.5
	Border area in neighboring country	19	11.2	0	0.0	19	9.0
Nakonde	Border area within Zambia	107	98.2	169	100.0	276	99.3
	Away from border area within Zambia	1	.9	0	0.0	1	.4
	Border area in neighboring country	1	.9	0	0.0	1	.4
Total	Border area within Zambia	483	91.3	366	87.8	849	89.7
	Away from border area within Zambia	11	2.1	33	7.9	44	4.7
	Border area in neighboring country	29	5.5	17	4.1	46	4.9
	Away from Border area in neighboring country	6	1.1	1	.2	7	.7

## 6.7. Means of transport used for CBT

There are three major means of transport used by traders to transport their products across the borders. The most frequently used mean is self-carrying on foot (40.2%), followed by motor vehicle (34.1%) and bicycle (14.4%) which comes third. See Table 7.

At Chirundu Border, two means of transport, self-carrying and motor vehicles account for nearly all the

transportation of products. Bicycle is the lowest reported form of transport. There are no gender differences in the means of transport reported.

**Table 7. Traders by gender, and means of transport used, BPS April 2022**

		Male		Female		Total	
		Number	%	Number	%	Number	%
Chirundu	Self-carrying, on foot	36	42.9	60	46.9	96	45.3
	Wheel burrow	0	0.0	4	3.1	4	1.9
	Motor vehicle (buses, taxis, truck)	42	50.0	59	46.1	101	47.6
	Motor cycle	1	1.2	4	3.1	5	2.4
	Bicycle	1	1.2	0	0.0	1	.5
	None/NA	4	4.8	1	.8	5	2.4
Kasumbalesa	Self-carrying, on foot	29	17.5	19	23.8	48	19.5
	Wheel burrow	2	1.2	4	5.0	6	2.4
	Scotch cart	1	.6	0	0.0	1	.4
	Motor vehicle (buses, taxis, truck)	67	40.4	30	37.5	97	39.4
	Pushcart	7	4.2	3	3.8	10	4.1
	Motor cycle	2	1.2	0	0.0	2	.8
	Bicycle	40	24.1	18	22.5	58	23.6
	None/NA	18	10.8	6	7.5	24	9.8
Mwami	Self-carrying, on foot	77	45.3	16	40.0	93	44.3
	Scotch cart	0	0.0	1	2.5	1	.5
	Motor vehicle (buses, taxis, truck)	58	34.1	18	45.0	76	36.2
	Motor cycle	3	1.8	3	7.5	6	2.9
	Bicycle	31	18.2	2	5.0	33	15.7
	None/NA	1	.6	0	0.0	1	.5
Nakonde	Self-carrying, on foot	53	48.6	90	53.3	143	51.4
	Wheel burrow	2	1.8	4	2.4	6	2.2
	Motor vehicle (buses, taxis, truck)	29	26.6	20	11.8	49	17.6
	Pushcart	4	3.7	6	3.6	10	3.6
	Motor cycle	7	6.4	17	10.1	24	8.6
	Bicycle	14	12.8	30	17.8	44	15.8
	None/NA	0	0.0	2	1.2	2	.7
Total	Self-carrying, on foot	195	36.9	185	44.4	380	40.2
	Wheel burrow	4	.8	12	2.9	16	1.7
	Scotch cart	1	.2	1	.2	2	.2
	Motor vehicle (buses, taxis, truck)	196	37.1	127	30.5	323	34.1
	Pushcart	11	2.1	9	2.2	20	2.1
	Motorcycle	13	2.5	24	5.8	37	3.9
	Bicycle	86	16.3	50	12.0	136	14.4
	None/NA	23	4.3	9	2.2	32	3.4

**Table 8. Traders by crossing used and means of transport used, BPS April 2022**

Border crossing		Means of Transport used								Total
		Self-carrying, on foot	Wheel burrow	Scotch cart	Motor vehicle (buses, taxis, truck)	Pushcart	Motor cycle	Bicycle	None / NA	
Customs border exclusively	Number	90	9	0	140	7	7	22	4	279
	%	32.3	3.2	0.0	50.2	2.5	2.5	7.9	1.4	100.0
Non customs exclusively	Number	222	3	2	84	9	23	81	3	427
	%	52.0	0.7	0.5	19.7	2.1	5.4	19.0	0.7	100.0
Both types of crossings	Number	34	0	0	23	3	7	20	0	87
	%	39.1	0.0	0.0	26.4	3.4	8.0	23.0	0.0	100.0
None/NA	Number	34	4	0	76	1	0	13	25	153
	%	22.2	2.6	0.0	49.7	0.7	0.0	8.5	16.3	100.0
All	Number	380	16	2	323	20	37	136	32	946
	%	40.2	1.7	0.2	34.1	2.1	3.9	14.4	3.4	100.0

Table 8 shows that commercial vehicles such as buses, taxis, and trucks (50.2%) were the most commonly reported means of transportation for cross border traders who exclusively used customs routes. Self-carrying on foot (32.3%) was the second most commonly reported means. However, self-carrying on foot (52%) was the most frequently used means of transport by traders who use non customs routes exclusively, followed by bicycles (19%) and motor vehicles (19.7%). For traders who used both crossings, the most common means of transport were Self-carrying on foot (39.1%), motor vehicles (26.4%) and bicycle (23%).

## 6.8. Type of border crossings, reasons for using informal border crossings

More traders used informal border crossings exclusively (45.1%), to transport their products across the border, followed by formal border crossings exclusively (29.5%). There are no gender differences in the choice of crossings used. The results are presented in Figure 9, below.

**Figure 7. Type of crossings used , BPS, 2022**

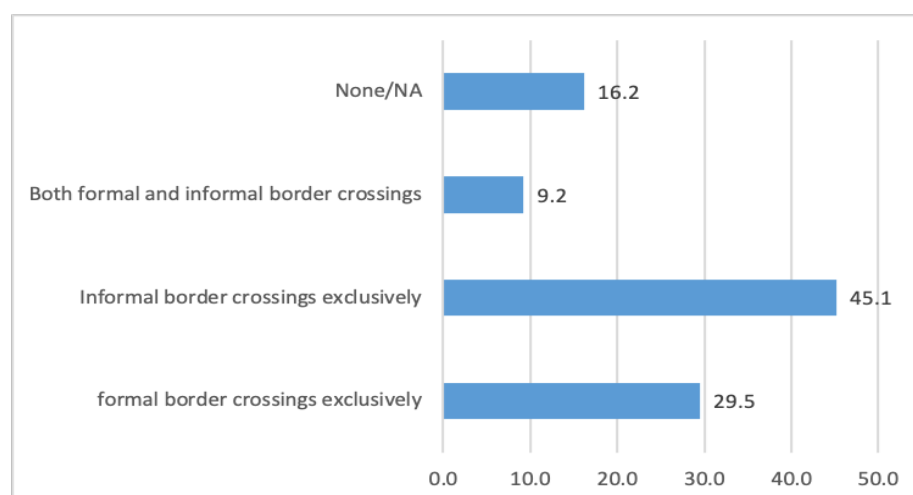




Table 9. Traders by whether business registered, and type of crossing used, BPS April 2022

		Type of border crossing used				Total
		Customs crossing exclusively	Non customs crossing exclusively	Both types of border crossings	None/NA	
Business formally registered	Number	49	35	22	36	142
	%	34.5	24.6	15.5	25.4	100.0
Business not formally registered	Number	230	392	65	117	804
	%	28.6	48.8	8.1	14.6	100.0
Total	Number	279	427	87	153	946
	%	29.5	45.1	9.2	16.2	100.0

Table 9 shows the type of border crossing by the registration status of a business. Fifty percent of traders with registered business used customs crossing compared with 36.7 % of traders with unregistered business.

#### Over half of the traders reported crossing the border once a week or more frequently.

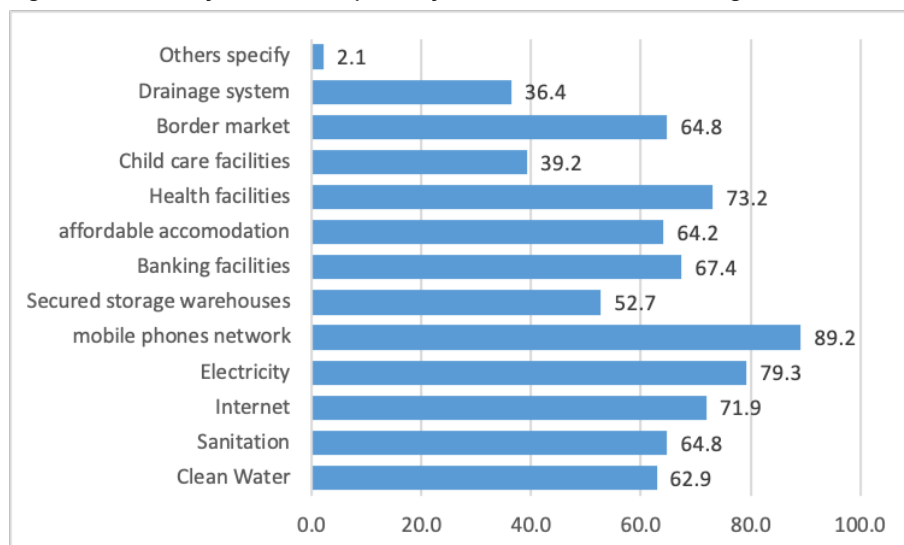
The traders cited two major reasons for not using the customs crossings: The most common one was that it was less costly than the customs crossings. The second was that they don't have to pay tax.

#### 6.9. Availability of amenities at the border

Figure 10 shows amenities that were available at the border. Mobile phone networks (89.2%) were most frequently reported as being available at the borders followed by electricity (79.3%), health facility (73.2%), Internet (71.9%) and Border market and sanitation facilities, both reported by 64.8 %.

Very few women reported availability of a drainage system (29.8%) and childcare facilities (33.9%).

Figure 8. Traders by amenities reportedly available at border crossings, BPS, 2022



More than half of all traders (55.3%) reported there were no challenges regarding the ease of doing business (Table 10). About 20 % reported it takes long to do business, 16.9 % said the processing fees, taxes and tariffs were a challenge.

**Table 10. Traders by gender, and challenges with ease of doing business, BPS April 2022**

		Male		Female		Total	
		Number	%	Number	%	Number	%
All borders	It takes long to cross	93	21.5	63	17.5	156	19.7
	Agent fees	50	11.5	59	16.4	109	13.8
	Processing fees/taxes/tariffs	82	18.9	52	14.5	134	16.9
	Documentary requirements	47	10.9	39	10.9	86	10.9
	None	243	56.1	195	54.3	438	55.3
	Other (specified)	19	4.4	17	4.7	36	4.5
	Total	433	100.0	359	100.0	792	100.0

Fifty-nine percent of traders reported there were no challenges regarding facilities and amenities at formal borders crossings, 27.1 % reported there were no proper community markets, and 26 % reported a Lack of or poor warehousing facilities at the border.

About 54 % of traders reported there were no challenges regarding market information at the formal border, 33 % said there was cross-border-market information on prices, demand and supply was poor, and 28.1 % reported there was no information on formal cross-border trade policies and regulations.

Regarding corruption and security, 60.3 % reported there were no challenges at formal border crossings, 30.6 % reported demand for bribe payments at formal border crossings, and 12.6 % reported seizing any money one may be carrying.

#### **6.10. Comparisons of informal border crossings to formal crossings**

Table 11 below shows that nearly half (47.2%) of traders consider informal crossing points as less safe than the formal crossings. 39.2 % consider them safer and only 13.6 % reported both as equally safe. All borders, except Chirundu, similarly, reported that informal crossings are considered less safe by traders. At Chirundu, 49.7 % of the traders indicate that informal border crossings were safer than formal crossings. About a third (33.7%) said the informal crossings were less safe. Chirundu only has one crossing, by bridge across the Zambezi River. It serves as both a customs crossing as well as a non-customs one. The most unlikely crossing would one by boat.

Table 11: Traders by gender, road safety and regional rules, BPS April 2022

		Male		Female		Total	
		Number	%	Number	%	Number	%
Safety of informal compared with formal crossing	Safer	172	39.7	139	38.6	311	39.2
	Less safe	199	46.0	175	48.6	374	47.2
	Equally safe	62	14.3	46	12.8	108	13.6
	Total	433	100.0	360	100.0	793	100.0
Aware of COMESA, SADC, EAC border procedures	No	259	49.0	263	63.1	522	55.2
	Yes	270	51.0	154	36.9	424	44.8
	Total	529	100.0	417	100.0	946	100.0

Table 11 also presents results regarding traders' awareness of regional border procedures. Over half (55.2%) of all traders are not aware of COMESA, or SADC or EAC border procedures. More women traders (63.1%) are unaware of the procedures compared to 49 % of the men.

## Conclusion

The majority of traders did not report there were any challenges with ease of doing business, availability of facilities, availability of information on markets, and with corruption and security at border crossings.

The survey shows a positive correlation between registration and use of customs crossings. Traders with registered businesses are more likely to use customs crossings.

The survey also shows a relationship between the type of crossing and the mode of transport used. Those who use non customs crossings are more likely to carry products on foot or use a bicycle. These modes may be cheaper but less safe than vehicles, the preferred mode used by traders who exclusively use customs crossings.

The lack of awareness of regional border procedures by most of the traders is an important result from the survey. It impacts their decision making including the type of crossing they choose to use. This lack of awareness may be due to lack of enough information disseminated by official sources or people who know it or the absence of official structures for disseminating such information.

## 7. CBT Business access to Finance, Income expenditure

### 7.1. Income levels of CBT participants

Analysis was conducted to determine the average monthly income from cross border trade activities and non-cross border trade activities by traders.

As shown in Table 12 below, on average traders earn K6,591 per month from cross border trade activities and K1,562 from non-cross border trade activities. Male traders earn above overall average and more than twice as much as female traders from cross border trade activities.

Traders who use both customs and non-customs border crossings earn more than those that use non-customs crossings exclusively. Traders who use customs crossings exclusively earn the least among the three categories. Traders with registered business ear more than twice as much as those with unregistered business. Traders whose main activity is exporting earn nearly twice as much as those that mainly import products into Zambia.

**Table 12. Traders by gender, average monthly incomes, BPS, April 2022**

		Number of traders	Average monthly income (ZMW) - CBT activities	Average monthly income (ZMW) - non-CBT sources
Overall	Total	946	6,591	1,562
Gender	Male	529	8,942	1,809
	Female	417	3,633	1,250
Customs/non-customs crossing	Customs border crossings exclusively	279	4,560	1,009
	Non-customs border crossings exclusively	427	6,854	1,324
	Both customs and non-customs border crossings	87	9,602	3,874
	None/NA	153	7,965	1,917
Registration status	Registered	142	12,077	3,795
	Not registered	804	5,665	1,170
Main activity - Importer/Exporter	Importing goods	574	4,910	1,110
	Exporting goods	372	9,192	2,259

### 7.2. Access to credit for CBT

Overall, 40 % of traders, in the 12 months prior to the survey, experienced neither expansion nor decline in their business (Table 13). More male traders (31.6%) expanded their business compared with female traders (27.8%). Interestingly, more unregistered traders expanded their business, only 23.9 % of registered traders (31%) reported that the business had expanded. More female and unregistered traders were aware of sources of funding for their CBT business. Village banking was the most commonly reported source of funding that the traders were aware of.

Overall, only 26.3 % of traders were able to take a loan or credit. About 30 % of male traders were able to take a loan or credit while among the female traders only 21.6 % took a loan. Therefore, male traders are more likely to take a loan and expand business than are female traders.

**Table 13. Traders by gender, access to credit, registration status, BPS April 2022**

		Gender		Registration status		
		Male	Female	Registered	Not Registered	All traders
Overall		100	100	100	100	100
Business expanded/ declined	Expanded	31.6	27.8	23.9	31.0	29.9
	No Change	41.0	39.1	40.8	40.0	40.2
	Declined	27.4	33.1	35.2	29.0	29.9
Aware of any sources of financing	Aware	37.8	40.8	25.4	41.5	39.1
	Not aware	62.2	59.2	74.6	58.5	60.9
Sources of financing aware of	Cooperatives	21.0	17.1	25.0	18.6	19.2
	NGOs	20.5	12.9	8.3	18.0	17.0
	Government scheme	12.5	14.7	5.6	14.4	13.5
	Commercial bank	24.0	14.7	30.6	18.6	19.7
	Money Lender	41.5	41.2	41.7	41.3	41.4
	Microfinance institution	17.0	15.3	38.9	13.8	16.2
	Village bank/ saving group	52.0	34.7	33.3	45.2	44.1
	Family/Friends	48.0	18.2	27.8	35.0	34.3
	Other (specified)	2.0	5.3	5.6	3.3	3.5
Been able to take credit/loan	Not able	69.7	78.4	72.2	73.8	73.7
	Able	30.3	21.6	27.8	26.2	26.3

The most common source of loans taken was friend/relative/informal moneylender (e.g., kaloba) (71.4%), Community/Group credit scheme (27.6%) and Micro finance/credit institution (16.3%). Proportionately, more women than men took loans from a commercial bank than men.

Ninety-eight percent of all traders reported receiving payment in cash, followed by 18.3 % by mobile money.

### 7.3. Key expenditure items

There were no differences on priority expenditure items between men and women. Among Kasumbalesa traders, goods to trade takes precedence over food for the household. About 52 % of traders, list goods to trade as the first expenditure item and food for household is a distant second with 36,6 % regarding it as the first item.

## Conclusion

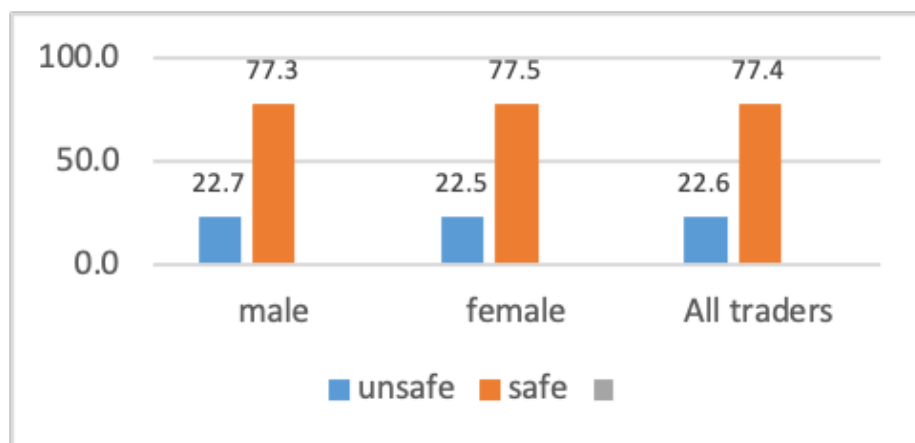
More female and unregistered traders were aware of sources of funding for their CBT business. Village banking was the most commonly reported source of funding that the traders were aware of. Male traders are more likely to take a loan and expand business than are female traders.

## 8. Security

### 8.1. Safety concerns when conducting CBT business

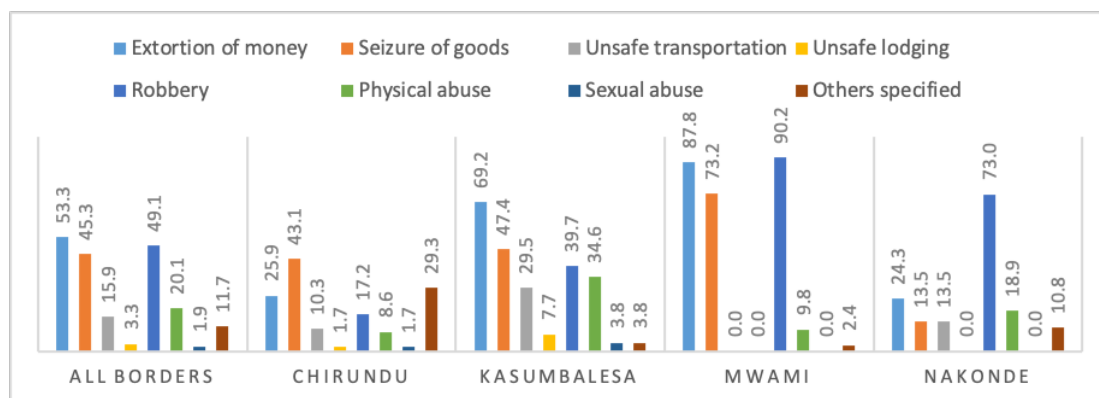
Among all traders, 22.6 % reported that they felt unsafe when conducting cross border trade business (Figure 11). There are no disparities between male and female traders.

Figure 9 . Traders by whether they feel safe and sex, BPS, 2022



Reasons for security concern vary by border, as shown in Figure 12. At Chirundu, the most common reason was seizure of goods (43.1%), at Mwami it was extortion of money (87.8%) and seizure of goods (73.2%), at Kasumbalesa extortion of money (69.2%) and seizure of goods (47.4%), and at Nakonde robbery (73%) and extortion of money (24.3%) were the most frequently reported.

Figure 10. Traders by reasons why traders feel unsafe, BPS, 2022



Overall, as Table 14 below shows, traders reported that they suffered abuse mostly from security officers at borders (39%), custom officers (26.3%) and inspection officers (25.4%).

Table 14. Traders by who they the abuse most, BPS April 2022

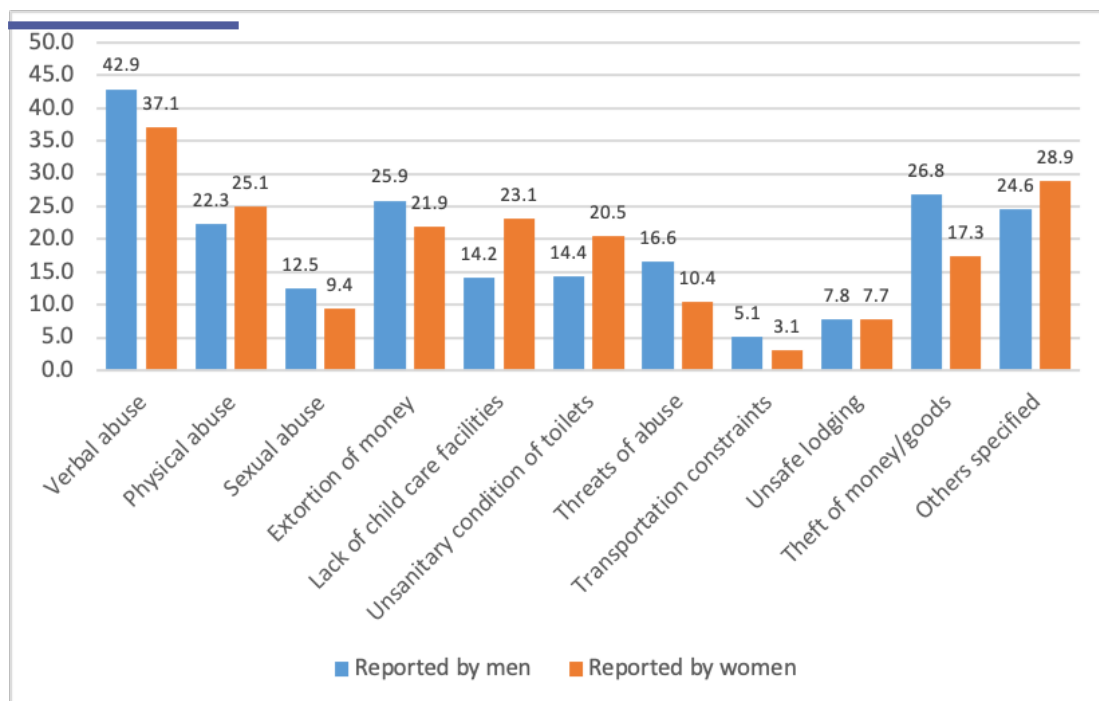
	All borders	Chirundu	Kasumbalesa	Mwami	Nakonde
Security officers at check points	22.1	20.7	32.5	17.1	8.1
Security officers at borders	39.0	50.0	29.9	73.2	2.7
Custom officers	26.3	6.9	23.4	80.5	2.7
Inspection officers	25.4	13.8	22.1	63.4	8.1
Other traders	15.0	3.4	31.2	4.9	10.8
Drivers	.5	0.0	1.3	0.0	0.0
Smugglers/travel guides	16.0	0.0	23.4	0.0	43.2
I cannot say	13.1	5.2	24.7	7.3	8.1
Others specified	16.9	24.1	3.9	4.9	45.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Twenty-six percent of traders reported having experienced abuse, while 21 % reported having witnessed another trader being abused. The most common form of abuse reported was verbal abuse (59%) and robbery or seizure of goods (44.3%) and physical abuse (39.6%). Action was reportedly taken for half of the cases reported.

## 8.2. Challenges in CBT particular to women

The traders were asked to state what challenges, specific to women, were faced in the CBT business. The responses showed (Figure 13) that more women than men reported physical abuse (25.1%), lack of childcare facilities (23.1%), unsanitary condition of toilets (20.5%) and other challenges (28.9%) as challenges which particularly affected them.

Figure 11. Traders by challenges in CBT particular to women



## Conclusion

Border crossings are relatively safe with over three-quarters of traders reporting they felt safe when conducting cross-border business.

Regarding challenges specific to women, more women than men reported physical abuse, lack of childcare facilities, and unsanitary condition of toilets as challenges which particularly affected them.

## 9. Seasonal variation in CBT activities

### 9.1. Seasonal variation in CBT activities

Over 77 % of the surveyed traders indicated that they slowed down or suspended CBT during the rainy season (October to April). Over 37%, the highest frequency, of the surveyed traders indicated that, of the four quarters of the year, they traded the most during the final quarter of the year (October to December).

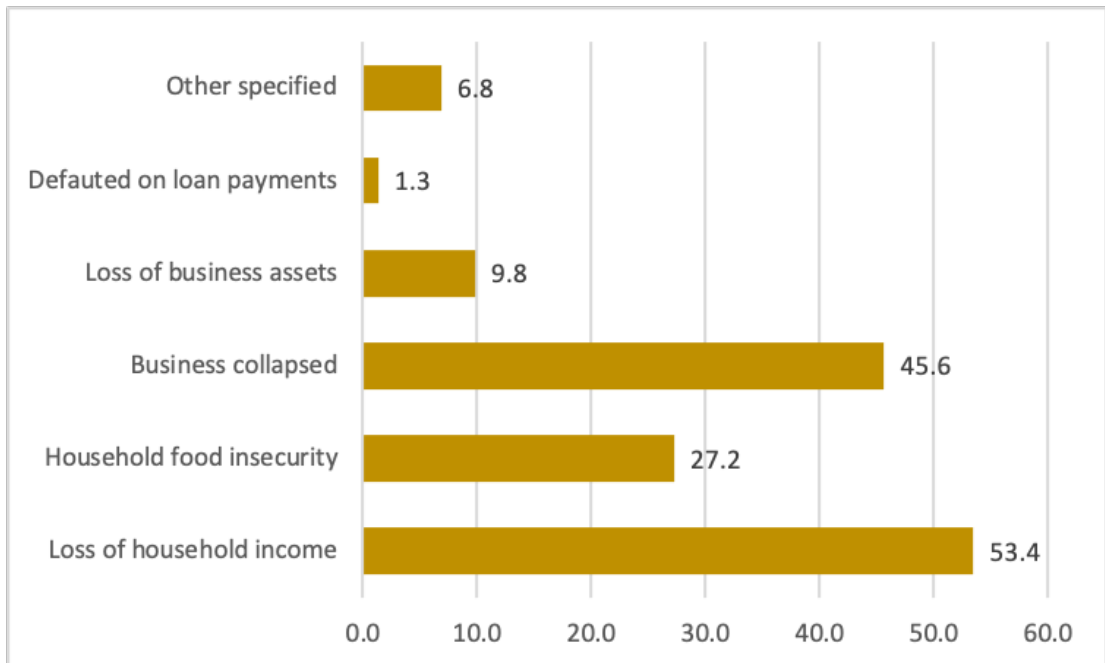
### 9.2. Impact of border closure on CBT

Sixty-five percent of all traders indicated their CBT businesses were affected by border closures. A higher percentage of women (76.3%) reported they were affected by border closure than men (56.1%).

Of these impacted traders, the most widely cited impact of border closures was the loss of household income (53.4%), 45.6 % reported their businesses collapsed. Other impacts of border closures include: loss of business assets, household food insecurity, and defaulting on loan payments. This is presented in Figure 14. Border closures impact men traders in similar ways to women traders.



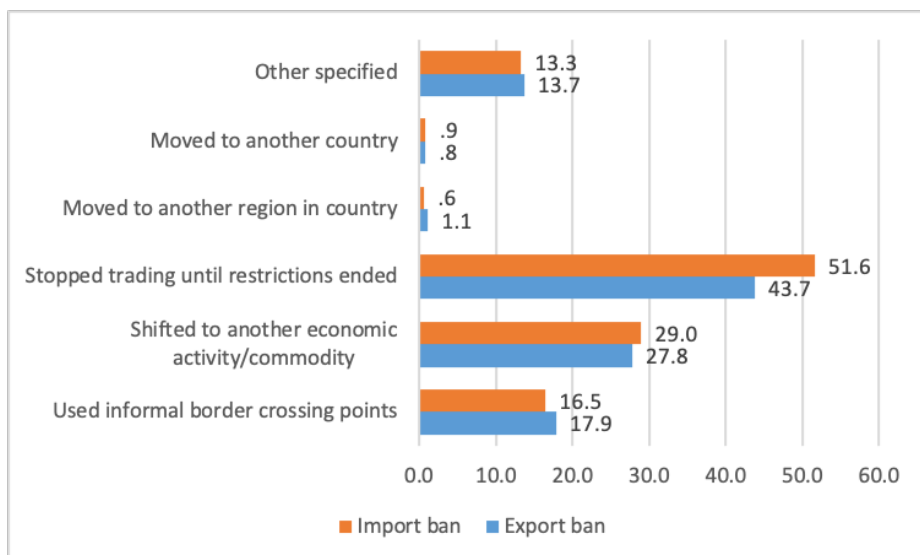
Figure 12. Traders by impact of border closure on CBT businesses, BPS. April 2022



### 9.3. Impact of export and import bans on CBT

Export and import bans impacted CBT businesses similarly. Of all traders, 27.8 % were impacted by export ban compared to 36.7 % whose businesses were affected by import ban. Figure 15 shows that import bans have slightly bigger impact on the CBT businesses. About 52 % of traders stopped trading until the import restrictions ended compared to 43.7 % who were impacted in the same way. There was little difference between how the import and export bans affected the CBT businesses.

Figure 13. Traders by impact of export ban and import ban, BPS April 2022



#### 9.4. Impact of Covid-19 on CBT

CBT businesses, like other businesses were impacted negatively by the Covid-19 pandemic. Traders were asked about how covid impacted their CBT businesses. Further, the traders were asked how they coped with the pandemic. Results are presented in Table 16. Over half of all traders listed loss of household income, 43.4 % reported their business collapsed, 26.9 cited household food insecurity. The most common way by which the traders coped with covid was by continuing with the same business (43.6%), followed by shifting to another economic activity (32.6%). There were no gender differences regarding the report of traders reporting impact and coping with covid.

Table 16. Traders by gender, impact by covid and how coped with impact, BPS April 2022

		Male		Female		All traders	
		Number	%	Number	%	Number	%
How covid epidemic affected CBT activities (multiple response)	Loss of household income	282	53.3	198	47.6	480	50.8
	Household food insecurity	157	29.7	97	23.3	254	26.9
	Business collapsed	228	43.1	182	43.8	410	43.4
	Loss of business assets	70	13.2	35	8.4	105	11.1
	Defaulted on loan payments	12	2.3	6	1.4	18	1.9
	Business was not affected in any way	64	12.1	23	5.5	87	9.2
	Other specified	49	9.3	54	13.0	103	10.9
	<b>Total</b>	<b>529</b>	<b>100.0</b>	<b>416</b>	<b>100.0</b>	<b>945</b>	<b>100.0</b>
How trader coped with the COVID epidemic	Shifted to another economic activity	162	30.6	146	35.0	308	32.6
	Started doing the same business online	18	3.4	8	1.9	26	2.7
	Started using trade agencies	41	7.8	21	5.0	62	6.6
	Continued with same business	267	50.5	145	34.8	412	43.6
	Business closed/ collapsed	23	4.3	46	11.0	69	7.3
	Other specified	18	3.4	51	12.2	69	7.3
	<b>Total</b>	<b>529</b>	<b>100.0</b>	<b>417</b>	<b>100.0</b>	<b>946</b>	<b>100.0</b>

#### Conclusion

Border closures, import bans, export bans, and covid 19 pandemic all impacted to both male and female traders in similar ways.

## 10. Establishment Results

### 10.1 Business – Years of operation, Proprietorship

The majority of business do not make it beyond 5 years in operation (Figure 16). At the time of the survey, most businesses (51%), overall, had been operating for up to 5 years. Businesses in Chirundu (16.2%) and Nakonde (12.3%) were more likely to make it into their 11<sup>th</sup> year than those in Kasumbalesa and Mwami.

Table 17 shows that over three-quarters (76.3%) of businesses surveyed operated under sole proprietorship. Sole Proprietorship examples, usually, are small businesses, such as a single person business centre, a local grocery, or a phone repair service.

Most businesses are either engaged in Merchandise business (42.4%) or service business (40.1%).

Figure 14. Years of operation of business by border, BPS, April2022

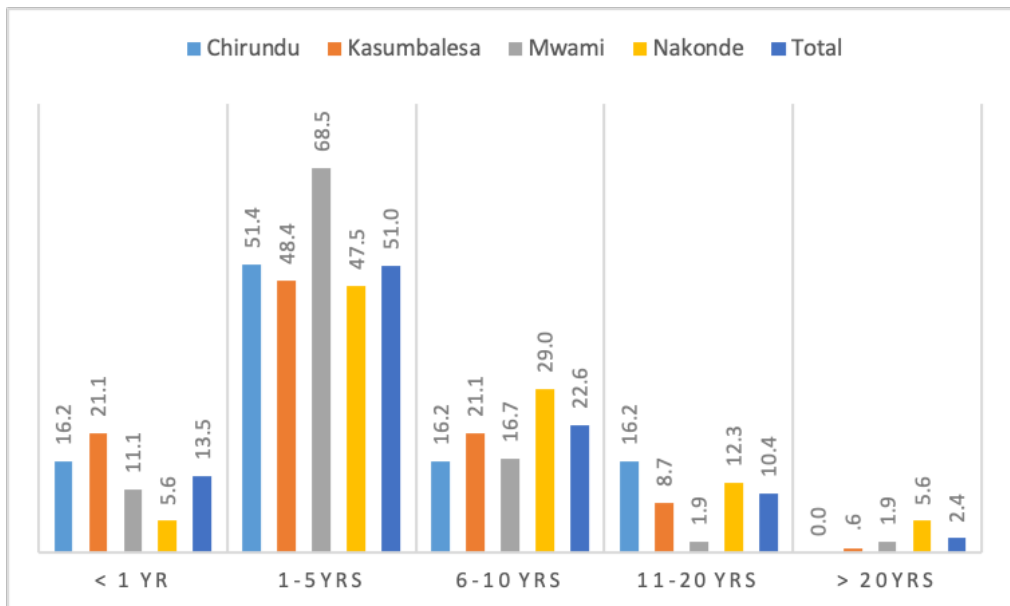


Table 17. Business proprietorship and activities, BPS, April 2022

				Establishment	
				number	%
All borders	Type of establishment under business operates	Sole Proprietorship		344	76.3
		Partnership		64	14.2
		Corporation		8	1.8
		Multi-National Corporations (MNCs)		4	.9
		Limited Liability Company		23	5.1
		Cooperative		3	.7
		Others specify: .....		5	1.1
		Total		451	100.0
	Main type of activity establishment carries out	Service Business		181	40.1
		Manufacturing Business		48	10.6
		Merchandising Business		191	42.4
		Others specify: .....		31	6.9
		Total		451	100.0

## 10.2 Business – Border, goods and services, source of goods, sell of goods and raw material imports

Most of the establishments were wholesale and retail businesses. Others were engaged in accommodation and food service activities, beverages, spirits and vinegar, and transportation and storage. While the highest reported activity at Kasumbalesa, Mwami, and Nakonde was wholesale and retail trade, at Chirundu, it was trade in articles of apparel and clothing accessories, knitted or crocheted.

Most establishments (56.3%) reported that the source the products or services were within the border area. The was no difference in percent shares across the borders. However, we cannot know the country of origin of the product. Similarly, nearly 90 % of all products or services were mainly sold within the border.

Most of the establishments (72.3%) sold their products or services in the country. In all borders, most of the establishments gave Zambia as the country they sold most of their products or services in. Chirundu is the exception where 50 % said they sold most of their products or services in Zimbabwe.

Regarding how products or services are sold, the establishments overwhelmingly (98.4%) indicated that they themselves, sold directly to customers.

Local residents of the border area (37.3%) were the most frequently cited category of customers to which products and services were sold, followed by cross border traders (35.7%). Only 24 % said they imported raw materials.

### 10.3 Business size- revenue and number of employees

The size of a business can be measured in several ways. Two of those being, the value of sales in a given time period, and the total number of employees who work in the business in a given moment in time.

Most of the establishments were small with none or few employees. Seventy-six percent of all establishments were under sole proprietorship, ninety percent of which had 10 or less employees (Table 18).

**Table 18. Establishments by type of business, number of employees, BPS, April 2022**

Number		Establishments		Number of employees							
				0		1-10		11 or more		All employ-ees	
		number	Percent	num-ber	%	num-ber	%	num-ber	%	num-ber	%
All borders	Sole Proprietorship	344	76.3	42	12.2	269	78.2	33	9.6	344	100.0
	Partnership	64	14.2	7	10.9	50	78.1	7	10.9	64	100.0
	Corporation	8	1.8	0	0.0	7	87.5	1	12.5	8	100.0
	Multi-National Cor-porations (MNCs)	4	0.9	0	0.0	2	50.0	2	50.0	4	100.0
	Limited Liability Company	23	5.1	0	0.0	19	82.6	4	17.4	23	100.0
	Cooperative	3	0.7	0	0.0	3	100.0	0	0.0	3	100.0
	Others specified	5	1.1	0	0.0	5	100.0	0	0.0	5	100.0
	Total	451	100.0	49	10.9	355	78.7	47	10.4	451	100.0

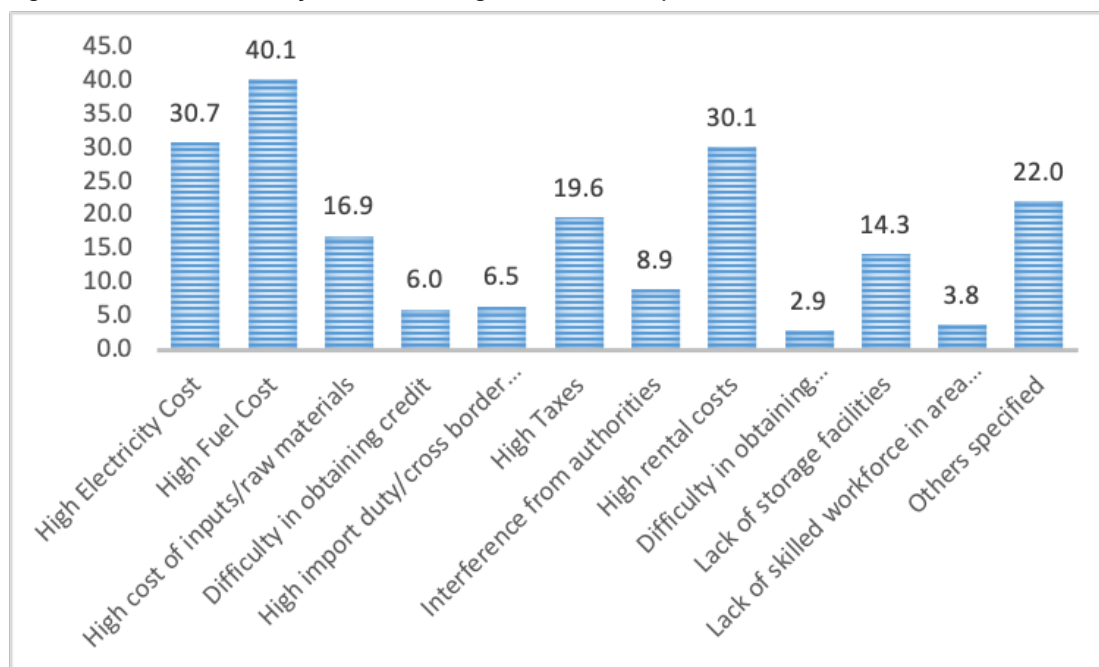
Overall, 44.3 % earn on average, K5,000 or less, 25.1 % between K5,000 and K20,000. Half of the sole proprietor establishments, which constitute 76 % of the total, are in the lowest category (K1-K5,000), followed by those who earn between K5,001 and K20,000 (27%).

### 10.4 Motivation for setting up business at border and challenges

Respondents were asked to list challenges they faced in running their business at the border areas. The high cost of fuel was the most frequently cited challenge that business faced (40.1%), followed by high electricity cost (30.7%) and high rentals (30.1%). See figure 17.

The main challenges establishments faced at Kasumbalesa were high electricity cost (54%), high rental costs (50.3%), and high fuel costs (48.4%). At Nakonde, the high cost of fuel (44.1%) was the most frequently listed challenge, followed by high taxes (31.7%), high cost of inputs/raw materials (28%). Establishments at Chirundu, the number 1 challenge was the high cost of fuel (27%), then came high electricity cost (23%) and high cost of inputs/raw materials (17.6%). At Mwami Border, high fuel cost (20.8%) and high electricity costs (15.1%) were the two most important challenges.

Figure 15. Establishments by border, challenges faced, BPS, April2022



The results from the survey show that there were several reasons why business was established at the border areas (see Table 19).

The survey found that more than half of border business owners started their own businesses to exploit the good market that existed at the border area (56.8%). They were also motivated by the high-income levels (45%), and peaceful border environment (17.7%).

Table 19. Establishments by border, motivation for starting business at the border, BPS, April2022

		Chirundu	Kasumbalesa	Mwami	Nakonde	All borders
Motivation for setting up border area business	High income levels	21.6	61.5	25.9	45.7	45.0
	Cheaper source goods	2.7	24.2	7.4	15.4	15.5
	Good market for products	54.1	73.9	61.1	39.5	56.8
	Peaceful border environment	5.4	24.2	3.7	21.6	17.7
	Good infrastructure	1.4	9.3	0.0	4.3	5.1
	Others specified	23.0	3.1	1.9	25.9	14.4
	Total	100.0	100.0	100.0	100.0	100.0

*These are multiple response variables, the percentages don't add to 100%*

## Conclusion

Seventy-six percent of all establishments were under sole proprietorship, ninety percent of which had 10 or less employees. About 44 percent earn on average, K5,000 or less, 25.1 percent between K5,000 and K20,000.

The high cost of fuel (40.1%), high electricity cost (30.7%) and high rentals (30.1%) are the most reported challenges that border businesses faced.

The survey found that more than half of border business owners started their own businesses to exploit the good market that existed at the border area (56.8%). They were also motivated by the high-income levels (45%), and peaceful border environment (17.7%).

## 11. Conclusion

Overall, Men constitute the majority (55.9%) of the cross-border traders who conduct their business within the border areas. However, at Nakonde and Chirundu borders, there are more women traders than men.

There is no difference in age distribution between male and female traders.

Male traders are more educated than female traders and are less likely to be widows or divorced. More men have completed a secondary education, than women. This finding implies that women are less able to find other forms of employment.

### CBT business characteristics and activities

The majority of traders did not report that there were any challenges with ease of doing business, availability of facilities, availability of information on markets, and with corruption and security at border crossings.

Over half (55.2%) of all traders are not aware of COMESA, or SADC or EAC border procedures. More women traders (63.1%) are unaware of the procedures compared to 49 % of the men.

The lack of awareness of regional border procedures by most of the traders impacts their decision making including the type of crossing they choose to use. This lack of awareness may be due to lack of enough information disseminated by official sources or people who know it or the absence of official structures for disseminating such information.

### CBT access to credit, income and expenditure

Only about a quarter (26.3%) of traders were able to take a loan or credit.

On average traders earn K6,591 per month from cross border trade activities and K1,562 from non-cross border trade activities. Male traders earn above overall average and more than twice as much as female traders.

Food for household (46.8%) and Goods to trade (46.7%) are the major expenditure priorities most frequently reported among all traders. This may suggest that most traders belong to low-income households.

### Security

Among all traders, 22.6 percent feel unsafe when conducting cross border trade business. There are no disparities between male and female traders.

Twenty-six percent of traders reported having experienced abuse, while 21 percent reported having witnessed another trader being abused.

Traders experienced abuse most at the hands of security officers at borders (39%), custom officers (26.3%) and inspection officers (25.4%).

More women than men reported physical abuse (25.1%), lack of childcare facilities (23.1%), unsanitary condition of toilets (20.5%) and other challenges (28.9%) as challenges which particularly affected them

### Seasonal variation in CBT activities

Over 77 % of the surveyed traders indicated that they slowed down or suspended CBT activities during the



rainy season (October to April). This was because trade routes could have become hard to navigate and transportation costs increase during this period.

Of all traders, 27.8 % were impacted by export ban compared to 36.7 % whose businesses were affected by import ban.

As a result of the covid pandemic, 51 % of all traders listed loss of household income, 43.4 % reported their business collapsed, 26.9 cited household food insecurity.

Some traders coped well with the pandemic and continued with the same business (43.6%), for others, who could not continue with the business, they shifted to other economic activities (32.6%).

### Establishments

Seventy-six percent of all establishments were under sole proprietorship, ninety percent of which had 10 or less employees. About 44 % earned on average, K5,000 or less, 25.1 % between K5,000 and K20,000.

The high cost of fuel (40.1%), high electricity cost (30.7%) and high rentals (30.1%) are the most reported challenges that border businesses faced.

## References



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## References

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## A. Annexes

### A. Tables

**Table A.1: traders by gender and age, border, BPS April 2022**

				Gender					
				Male		Female		Total	
				Number	%	Number	%	Number	%
STATION	Chirundu	age group	under 20 yrs old	3	3.6	4	3.1	7	3.3
			20- 29	35	41.7	30	23.4	65	30.7
			30-39	34	40.5	56	43.8	90	42.5
			40-49	10	11.9	23	18.0	33	15.6
			50 yrs or older	2	2.4	15	11.7	17	8.0
			Total	84	100.0	128	100.0	212	100.0
	Kasumbalesa	age group	under 20 yrs old	3	1.8	0	0.0	3	1.2
			20- 29	52	31.3	24	30.0	76	30.9
			30-39	56	33.7	29	36.3	85	34.6
			40-49	42	25.3	16	20.0	58	23.6
			50 yrs or older	13	7.8	11	13.8	24	9.8
			Total	166	100.0	80	100.0	246	100.0
	Mwami	age group	under 20 yrs old	1	.6	2	5.0	3	1.4
			20- 29	64	37.6	22	55.0	86	41.0
			30-39	86	50.6	14	35.0	100	47.6
			40-49	18	10.6	2	5.0	20	9.5
			50 yrs or older	1	.6	0	0.0	1	.5
			Total	170	100.0	40	100.0	210	100.0
	Nakonde	age group	under 20 yrs old	1	.9	2	1.2	3	1.1
			20- 29	38	34.9	40	23.7	78	28.1
			30-39	39	35.8	63	37.3	102	36.7
			40-49	24	22.0	51	30.2	75	27.0
			50 yrs or older	7	6.4	13	7.7	20	7.2
			Total	109	100.0	169	100.0	278	100.0
	Total	age group	under 20 yrs old	8	1.5	8	1.9	16	1.7
			20- 29	189	35.7	116	27.8	305	32.2
			30-39	215	40.6	162	38.8	377	39.9
			40-49	94	17.8	92	22.1	186	19.7
			50 yrs or older	23	4.3	39	9.4	62	6.6
			Total	529	100.0	417	100.0	946	100.0

**Table A.2: Traders by nationality and gender, border, BPS April 2022**

		Gender					
		Male		Female		Total	
		Number	%	Number	%	Number	%
Chirundu	Zimbabwe	1	1.2	1	.8	2	.9
	Zambia	82	97.6	127	99.2	209	98.6
	Angola	1	1.2	0	0.0	1	.5
	Total	84	100.0	128	100.0	212	100.0
Kasumbalesa	Zambia	110	66.3	73	91.3	183	74.4
	Tanzania	3	1.8	0	0.0	3	1.2
	Congo	9	5.4	1	1.3	10	4.1
	DR Congo	44	26.5	6	7.5	50	20.3
	Total	166	100.0	80	100.0	246	100.0
Mwami	Zambia	70	41.2	17	42.5	87	41.4
	Angola	0	0.0	1	2.5	1	.5
	Malawi	96	56.5	22	55.0	118	56.2
	Malawi	4	2.4	0	0.0	4	1.9
	Total	170	100.0	40	100.0	210	100.0
Nakonde	Zambia	48	44.0	104	61.5	152	54.7
	Angola	0	0.0	1	.6	1	.4
	Ethiopia	1	.9	0	0.0	1	.4
	Tanzania	60	55.0	63	37.3	123	44.2
	Malawi	0	0.0	1	.6	1	.4
	Total	109	100.0	169	100.0	278	100.0
Total	Zimbabwe	1	.2	1	.2	2	.2
	Zambia	310	58.6	321	77.0	631	66.7
	Angola	1	.2	2	.5	3	.3
	Ethiopia	1	.2	0	0.0	1	.1
	Tanzania	63	11.9	63	15.1	126	13.3
	Malawi	96	18.1	23	5.5	119	12.6
	Malawi	4	.8	0	0.0	4	.4
	Congo	9	1.7	1	.2	10	1.1
	DR Congo	44	8.3	6	1.4	50	5.3
	Total	529	100.0	417	100.0	946	100.0

**Table A.3: Traders by education level status, border, bps April 2022**

			Male		Female		All traders	
			number	%	number	%	number	%
All borders	Highest level of school attained	None	15	2.8	30	7.2	45	4.8
		Primary	185	35.0	226	54.2	411	43.4
		Secondary	279	52.7	150	36.0	429	45.3
		Tertiary	50	9.5	11	2.6	61	6.4
		Total	529	100.0	417	100.0	946	100.0
Chirundu	Highest level of school attained	None	1	1.2	15	11.7	16	7.5
		Primary	22	26.2	69	53.9	91	42.9
		Secondary	58	69.0	42	32.8	100	47.2
		Tertiary	3	3.6	2	1.6	5	2.4
		Total	84	100.0	128	100.0	212	100.0
Kasumbalesa	Highest level of school attained	None	5	3.0	3	3.8	8	3.3
		Primary	27	16.3	23	28.7	50	20.3
		Secondary	100	60.2	48	60.0	148	60.2
		Tertiary	34	20.5	6	7.5	40	16.3
		Total	166	100.0	80	100.0	246	100.0
Mwami	Highest level of school attained	None	6	3.5	2	5.0	8	3.8
		Primary	81	47.6	27	67.5	108	51.4
		Secondary	78	45.9	10	25.0	88	41.9
		Tertiary	5	2.9	1	2.5	6	2.9
		Total	170	100.0	40	100.0	210	100.0
Nakonde	Highest level of school attained	None	3	2.8	10	5.9	13	4.7
		Primary	55	50.5	107	63.3	162	58.3
		Secondary	43	39.4	50	29.6	93	33.5
		Tertiary	8	7.3	2	1.2	10	3.6
		Total	109	100.0	169	100.0	278	100.0

**Table A.4: Traders by average household size statistics, border, BPS April 2022**

		Average HH size	Highest HH size	Smallest HH size	Males	Females	HH members Under 18s	Percent HH members involved in CBT
Border	Chirundu	5	15	1	2	3	2	40.8
	Kasumbalesa	6	16	1	3	3	3	41.4
	Mwami	4	12	1	2	2	2	41.5
	Nakonde	5	14	1	2	3	3	51.4
	All	5	16	1	2	3	3	44.2

**Table A.5: Traders by gender, and main activity, BPS April 2022**  
**Row percent distribution**

		Male		Female		Total	
		Number	%	Number	%	Number	%
Chirundu	Importing goods	23	20.7	88	79.3	111	100.0
	Exporting goods	61	60.4	40	39.6	101	100.0
	Total	84	39.6	128	60.4	212	100.0
Kasumbalesa	Importing goods	42	70.0	18	30.0	60	100.0
	Exporting goods	124	66.7	62	33.3	186	100.0
	Total	166	67.5	80	32.5	246	100.0
Mwami	Importing goods	118	80.8	28	19.2	146	100.0
	Exporting goods	52	81.3	12	18.8	64	100.0
	Total	170	81.0	40	19.0	210	100.0
Nakonde	Importing goods	98	38.1	159	61.9	257	100.0
	Exporting goods	11	52.4	10	47.6	21	100.0
	Total	109	39.2	169	60.8	278	100.0
Total	Importing goods	281	49.0	293	51.0	574	100.0
	Exporting goods	248	66.7	124	33.3	372	100.0
	Total	529	55.9	417	44.1	946	100.0

**Table A.6: Traders by gender, and who sells goods, BPS April 2022**

**Column percent distribution**

		Male		Female		Total	
		number	%	number	%	number	%
Chirundu	Myself	78	92.9	125	97.7	203	95.8
	My employees	3	3.6	0	0.0	3	1.4
	Household members (including children)	2	2.4	2	1.6	4	1.9
	Agents/ middle men	1	1.2	1	.8	2	.9
Kasumbalesa	Myself	136	81.9	67	83.8	203	82.5
	My employees	17	10.2	7	8.8	24	9.8
	Household members (including children)	8	4.8	2	2.5	10	4.1
	Agents/ middle men	5	3.0	4	5.0	9	3.7
Mwami	Myself	169	99.4	39	97.5	208	99.0
	My employees	0	0.0	1	2.5	1	.5
	Agents/ middle men	1	.6	0	0.0	1	.5
Nakonde	Myself	99	90.8	148	87.6	247	88.8
	My employees	1	.9	1	.6	2	.7
	Household members (including children)	6	5.5	20	11.8	26	9.4
	Agents/ middle men	3	2.8	0	0.0	3	1.1
All borders	Myself	482	91.1	379	90.9	861	91.0
	My employees	21	4.0	9	2.2	30	3.2
	Household members (including children)	16	3.0	24	5.8	40	4.2
	Agents/ middle men	10	1.9	5	1.2	15	1.6

**Table A.7: Traders by gender, and where sells goods, BPS April 2022****Column percent distribution**

		Male		Female		Total	
		Number	%	Number	%	Number	%
Chirundu	Border area within Zambia	69	82.1	78	60.9	147	69.3
	Away from border area within Zambia	8	9.5	33	25.8	41	19.3
	Border area in neighboring country	7	8.3	16	12.5	23	10.8
	Away from Border area in neighboring country	0	0.0	1	.8	1	.5
Kasumbalesa	Border area within Zambia	157	94.6	79	98.8	236	95.9
	Away from border area within Zambia	1	.6	0	0.0	1	.4
	Border area in neighboring country	2	1.2	1	1.3	3	1.2
	Away from Border area in neighboring country	6	3.6	0	0.0	6	2.4
Mwami	Border area within Zambia	150	88.2	40	100.0	190	90.5
	Away from border area within Zambia	1	.6	0	0.0	1	.5
	Border area in neighboring country	19	11.2	0	0.0	19	9.0
Nakonde	Border area within Zambia	107	98.2	169	100.0	276	99.3
	Away from border area within Zambia	1	.9	0	0.0	1	.4
	Border area in neighboring country	1	.9	0	0.0	1	.4
All borders	Border area within Zambia	483	91.3	366	87.8	849	89.7
	Away from border area within Zambia	11	2.1	33	7.9	44	4.7
	Border area in neighboring country	29	5.5	17	4.1	46	4.9
	Away from Border area in neighboring country	6	1.1	1	.2	7	.7



**Table A.8: Traders by gender, and type of transport used, BPS April 2022**  
**Column percent distribution**

		Male		Female		Total	
		Number	%	Number	%	Number	%
Chirundu	Self-carrying, on foot	36	42.9	60	46.9	96	45.3
	Wheel burrow	0	0.0	4	3.1	4	1.9
	Motor vehicle (buses, taxis, truck)	42	50.0	59	46.1	101	47.6
	Motorcycle	1	1.2	4	3.1	5	2.4
	Bicycle	1	1.2	0	0.0	1	.5
	None/NA	4	4.8	1	.8	5	2.4
Kasumbalesa	Self-carrying, on foot	29	17.5	19	23.8	48	19.5
	Wheel burrow	2	1.2	4	5.0	6	2.4
	Scotch cart	1	.6	0	0.0	1	.4
	Motor vehicle (buses, taxis, truck)	67	40.4	30	37.5	97	39.4
	Pushcart	7	4.2	3	3.8	10	4.1
	Motorcycle	2	1.2	0	0.0	2	.8
	Bicycle	40	24.1	18	22.5	58	23.6
	None/NA	18	10.8	6	7.5	24	9.8
Mwami	Self-carrying, on foot	77	45.3	16	40.0	93	44.3
	Scotch cart	0	0.0	1	2.5	1	.5
	Motor vehicle (buses, taxis, truck)	58	34.1	18	45.0	76	36.2
	Motorcycle	3	1.8	3	7.5	6	2.9
	Bicycle	31	18.2	2	5.0	33	15.7
	None/NA	1	.6	0	0.0	1	.5
Nakonde	Self-carrying, on foot	53	48.6	90	53.3	143	51.4
	Wheel burrow	2	1.8	4	2.4	6	2.2
	Motor vehicle (buses, taxis, truck)	29	26.6	20	11.8	49	17.6
	Pushcart	4	3.7	6	3.6	10	3.6
	Motorcycle	7	6.4	17	10.1	24	8.6
	Bicycle	14	12.8	30	17.8	44	15.8
	None/NA	0	0.0	2	1.2	2	.7
All borders	Self-carrying, on foot	195	36.9	185	44.4	380	40.2
	Wheel burrow	4	.8	12	2.9	16	1.7
	Scotch cart	1	.2	1	.2	2	.2
	Motor vehicle (buses, taxis, truck)	196	37.1	127	30.5	323	34.1
	Pushcart	11	2.1	9	2.2	20	2.1
	Motorcycle	13	2.5	24	5.8	37	3.9
	Bicycle	86	16.3	50	12.0	136	14.4
	None/NA	23	4.3	9	2.2	32	3.4

**Table A.9: Traders by gender, road safety and regional rules, BPS April 2022**  
Column percent distribution

			Male		Female		Total	
			Number	%	Number	%	Number	%
Chirundu	Safety of informal compared with formal crossing	Safer	36	53.7	54	47.4	90	49.7
		Less safe	25	37.3	36	31.6	61	33.7
		Equally safe	6	9.0	24	21.1	30	16.6
		Total	67	100.0	114	100.0	181	100.0
	Aware of COMESA,SADC, EAC border procedures	No	33	39.3	79	61.7	112	52.8
		Yes	51	60.7	49	38.3	100	47.2
		Total	84	100.0	128	100.0	212	100.0
Kasumbalesa	Safety of informal compared with formal crossing	Safer	24	27.3	13	33.3	37	29.1
		Less safe	56	63.6	25	64.1	81	63.8
		Equally safe	8	9.1	1	2.6	9	7.1
		Total	88	100.0	39	100.0	127	100.0
	Aware of COMESA,SADC, EAC border procedures	No	83	50.0	55	68.8	138	56.1
		Yes	83	50.0	25	31.3	108	43.9
		Total	166	100.0	80	100.0	246	100.0
Mwami	Safety of informal compared with formal crossing	Safer	56	32.9	11	27.5	67	31.9
		Less safe	77	45.3	25	62.5	102	48.6
		Equally safe	37	21.8	4	10.0	41	19.5
		Total	170	100.0	40	100.0	210	100.0
	Aware of COMESA,SADC, EAC border procedures	No	84	49.4	24	60.0	108	51.4
		Yes	86	50.6	16	40.0	102	48.6
		Total	170	100.0	40	100.0	210	100.0
Nakonde	Safety of informal compared with formal crossing	Safer	56	51.9	61	36.5	117	42.5
		Less safe	41	38.0	89	53.3	130	47.3
		Equally safe	11	10.2	17	10.2	28	10.2
		Total	108	100.0	167	100.0	275	100.0
	Aware of COMESA,SADC, EAC border procedures	No	59	54.1	105	62.1	164	59.0
		Yes	50	45.9	64	37.9	114	41.0
		Total	109	100.0	169	100.0	278	100.0
All borders	Safety of informal compared with formal crossing	Safer	172	39.7	139	38.6	311	39.2
		Less safe	199	46.0	175	48.6	374	47.2
		Equally safe	62	14.3	46	12.8	108	13.6
		Total	433	100.0	360	100.0	793	100.0
	Aware of COMESA,SADC, EAC border procedures	No	259	49.0	263	63.1	522	55.2
		Yes	270	51.0	154	36.9	424	44.8
		<b>Total</b>	529	100.0	417	100.0	946	100.0

**Table A.10: Traders by gender, incomes, BPS April 2022**

		Monthly income - CBT activi-ties		Monthly income - non CBT activities	
		Traders	Average	Traders	Average
Chirundu	Male	84	2331.55	84	542
	Female	128	886.33	128	354
	All traders	212	1,458.96	212	429
Kasumbalesa	Male	166	25,049.70	166	3,392
	Female	80	19,582.50	80	3,491
	All traders	246	23,271.75	246	3,424
Mwami	Male	170	21,373.76	170	30,979
	Female	40	8,113.35	40	1,022
	All traders	210	18,847.97	210	25,273
Nakonde	Male	109	1,616.32	109	733
	Female	169	763.83	169	921
	All traders	278	1,098.08	278	847
All borders	Male	529	15,432.55	529	11,257
	Female	417	5,116.72	417	1,250
	All traders	946	10,885.30	946	6,846

**Table A.11: Traders by gender, how changes between rainy and dry seasons affect CBT activities, BPS April 2022**

		Male		Female		All Traders	
		Number	%	Number	%	Number	%
Chirundu	Slow/suspend CBT during the rainy season	65	77.4	92	71.9	157	74.1
	Switch to other income generation activities	2	2.4	10	7.8	12	5.7
	More men are involved during rainy season	1	1.2	1	.8	2	.9
	Others specify:	16	19.0	25	19.5	41	19.3
	Total	84	100.0	128	100.0	212	100.0
Kasumbalesa	Slow/suspend CBT during the rainy season	128	77.1	52	65.0	180	73.2
	Switch to other income generation activities	16	9.6	18	22.5	34	13.8
	More men are involved during rainy season	4	2.4	1	1.3	5	2.0
	Others specify:	18	10.8	9	11.3	27	11.0
	Total	166	100.0	80	100.0	246	100.0
Mwami	Slow/suspend CBT during the rainy season	136	80.0	31	77.5	167	79.5
	Switch to other income generation activities	6	3.5	5	12.5	11	5.2
	More men are involved during rainy season	2	1.2	0	0.0	2	1.0
	Others specify:	26	15.3	4	10.0	30	14.3
	Total	170	100.0	40	100.0	210	100.0
Nakonde	Slow/suspend CBT during the rainy season	80	73.4	125	74.0	205	73.7
	Switch to other income generation activities	8	7.3	11	6.5	19	6.8
	More men are involved during rainy season	2	1.8	0	0.0	2	.7
	Others specify:	19	17.4	33	19.5	52	18.7
	Total	109	100.0	169	100.0	278	100.0
All borders	Slow/suspend CBT during the rainy season	409	77.3	300	71.9	709	74.9
	Switch to other income generation activities	32	6.0	44	10.6	76	8.0
	More men are involved during rainy season	9	1.7	2	.5	11	1.2
	Others specify:	79	14.9	71	17.0	150	15.9
	Total	529	100.0	417	100.0	946	100.0

## B. Questionnaires and Checklists

### Completed Checklists:

#### 1. Chirundu Border

ITEM	DESCRIPTION	CODE
<b>1. Description general</b>	1. Days and hours of operation Opening time: <b>HH:MM (Monday –Sunday</b>	06:00hrs
	Closing time: <b>HH:MM</b>	22:00hrs
	2. Where situated, border length: <b>Half a Kilometre</b>	
	3. Border names on either side: <b>Chirundu</b>	
	4. Major trade items: Fruit, <b>Vegetables, Hardware and Secondhand Clothes and Shoes</b>	
<b>2. Operational area and infrastructure</b>	1 Is it a one-stop border post (yes/no) <b>1=Yes 2= No</b>	1
<b>3. Traffic</b>	1. Trucks that passed through border crossing in 2021 <b>Number</b>	45,000
	2. Pedestrians that passed through border crossing in 2021 <b>Number</b>	11,520
<b>4. Banking and Financial services(number)</b>	1. Banks (number) <b>Number</b>	2
	2. Number of ATMs <b>Number</b>	4
	3. Mobile Money (number) <b>Number</b>	289
	4. Micro finance (number) <b>Number</b>	5
	5. Insurance companies/brokers (number) <b>Number</b>	12
<b>5. Accommodation facilities</b>	1. Lodges <b>Number</b>	8
	2. Guest House <b>Number</b>	3
	3. Restaurants <b>Number</b>	23
<b>6. Border infrastructures</b>	1. Links to trade corridor (name Trade corridor name: _____)	1
	2. Road and rail infrastructure - Roads leading to complex – congested, long lines, when? _____	2
	3. Warehousing facilities (number) <b>Number</b>	2
	4. Border Markets (names and number) <b>Number</b>	2
	5. CBTA office (yes/no) <b>Yes= 1 No=2 (Yes)</b>	2
	6. Other Associations (names) Specify: <b>Loaders Association</b>	
<b>7. Health/sanitary Facilities</b>	1. Public/private Health Facilities (Hospitals, Clinics) (number) <b>Number</b>	5
	2. Public/Private toilets (number) <b>Number</b>	3
	3. Piped water (yes/no) <b>Yes=1 No=2</b>	1
	4. Covid Centres (number) <b>Number</b>	1
	5. Resting area for traveller <b>Yes=1 No=2</b>	1
<b>8. Phone and Internet Services</b>	1. Phone network (Airtel, Zamtel, MTN,...) <b>Number</b>	3
	2. 4G Internet Service providers (such as liquid, airtel, Zamtel etc) <b>Number</b>	4
	3. business centre (provides services like printing, photocopying etc) <b>Number</b>	13
<b>9. Security</b>	1. Police Station within the border area <b>Number</b>	1
	2. Private Security within the border area <b>Number</b>	1

## 2. Nakonde Border

ITEM	DESCRIPTION	CODE
<b>1. Description general</b>	1. Days and hours of operation Opening time: <b>HH:MM</b> Closing time: <b>HH:MM</b>	24 HOURS
	2. Where situated, border length 400MT	
	3. Border names on either side <u>NAKONDE/TUNDUMA</u>	
	4. Major trade items	
<b>2. Operational area and infrastructure</b>	1 Is it a one-stop border post (yes/no) <b>1=Yes 2= No</b>	1
<b>3. Traffic</b>	1. Trucks that passed through border crossing in 2021 <b>Number</b>	219000
	2. Pedestrians that passed through border crossing in 2021 <b>Number</b>	
<b>4. Banking and Financial services (number)</b>	1. Banks (number)	3
	2. Number of ATMs	8
	3. Mobile Money (number)	220
	4. Micro finance (number)	4
	5. Insurance companies/brokers (number)	8
<b>5. Accommodation facilities</b>	1. Lodges	10
	2. Guest Houses	25
	3. Restaurants	60
<b>6. Border infrastructures</b>	1. Links to trade corridor (name) Trade corridor Name: _____	
	2. Road and rail infrastructure - Roads leading to complex – congested, long lines, when	
	3. Warehousing facilities (number)	100
	4. Border Markets (names and number)	3
	5. CBTA office (yes/no) <b>Yes= 1 No=2</b>	1
	6. Other Associations (names) Specify: <u>Drivers Association, clearing agents Association, Single parents association</u> <u>Muchinga corridors Association, Association of the disabled</u>	7
<b>7. Health/sanitary Facilities</b>	1. Public/private Health Facilities (Hospitals, Clinics) (number)	7
	2. Public/Private toilets (number)	3
	3. Piped water (yes/no) <b>Yes=1 No=2</b>	1
	4. Covid Centres (number)	3
	5. Resting area for travellers <b>Yes=1 No=2</b>	1
<b>8. Phone and Internet Services</b>	1. Phone network (Airtel, Zamtel, MTN,...)	5
	2. 4G Internet Service providers (such as liquid, airtel, Zamtel etc) <b>Number</b>	4
	3. business centre (provides services like printing, photocopying etc) <b>Number</b>	
<b>9. Security</b>	1. Police Station within the border area	3
	2. Private Security within the border area	3

## Mwami Border

ITEM	DESCRIPTION	CODE
1. Description general	1. Days and hours of operation Opening time: <b>HH:MM (Monday –Sunday)</b> Closing time: <b>HH:MM</b>	06:00hrs 18:00hrs
	2. Where situated, border length: <b>Mwami, Chipata</b>	
	3. Border names on either side: <b>Mwami, Zambia -Mchinji-Malawi</b>	
	4. Major trade items: <b>Imports-used cars, hardware, packing bags, stoves, phone accessories Exports - Clinkers, cement, floor tiles</b>	
2. Operational area and infrastructure	1 Is it a one-stop border post <b>1=Yes 2= No</b> About to be commissioned to be a OSBT	2
3. Traffic	1. Trucks that passed through border crossing in 2021 <b>Number</b> imports-1,786 Exports 10,166	11,952
	2. Pedestrians that passed through border crossing in 2021 <b>Number</b>	31,200
4. Banking and Financial services(number)	1. Banks (number) <b>Number</b>	0
	2. Number of ATMs <b>Number</b>	1
	3. Mobile Money (number) <b>Number</b>	40
	4. Micro finance (number) <b>Number</b>	0
	5. Insurance companies/brokers (number) <b>Number</b>	7
5. Accommodation facilities	1. Lodges <b>Number</b>	2
	2. Guest Houses <b>Number</b>	1
	3. Restaurants <b>Number</b>	9
6. Border infrastructures	Trade corridor name: _____ <b>By road through Mwami Border</b>	
	2. Road and rail infrastructure <b>Road, no Rail</b>	
	3. Warehousing facilities (number) <b>Number</b>	0
	4. Border Markets (names and number) <b>Number</b>	0
	5. CBTA office (yes/no) <b>Yes= 1 No=2 (No) CBTA office in Chipata</b>	2
	6. Other Associations (names) Specify: <b>Loaders Association</b>	
7. Health/sanitary Facilities	1. Public/private Health Facilities (Hospitals, Clinics) (number) <b>Number</b>	1
	2. Public/Private toilets (number) <b>Number</b>	6
	3. Piped water (yes/no) <b>Yes=1 No=2</b>	1
	4. Covid Centres (number) <b>Number</b>	
	5. Resting area for travellers <b>Yes=1 No=2</b>	2
8. Phone and Internet Services	1. Phone network (Airtel, Zamtel, MTN,...) <b>Number</b>	3
	2. 4G Internet Service providers (such as liquid, airtel, Zamtel etc) <b>Number</b>	3
	3. business centre (provides services like printing, photocopying etc) <b>Number</b>	1
	1. Police Station within the border area <b>Number</b>	1
9. Security	2. Private Security within the border area <b>Number</b>	1

#### 4. Kasumbalesa Border

ITEM	DESCRIPTION	CODE
1. Description general	1. Days and hours of operation Opening time: <b>HH:MM</b> Closing time: <b>HH:MM</b>	06:00 18:00
	2. Where situated, border length _____	
	3. Border names on either side _____ <b>Kasumbalesa</b> _____	
	4. Major trade items <b>Refined copper, concentrate, fuels, acid &amp; groceries Food stuff, Building Material &amp; livestock, poultry</b>	
2. Operational area and infrastructure	1 Is it a one-stop border post (yes/no) <b>1=Yes 2= No</b>	2
3. Traffic	1. Trucks that passed through border crossing in 2021 <b>Number</b>	252,000
	2. Pedestrians that passed through border crossing in 2021 <b>Number</b>	3,500,000
4. Banking and Financial services (number)	1. Banks (number) <b>Number</b>	1
	2. Number of ATMs <b>Number</b>	1
	3. Mobile Money (number) <b>Number</b>	100
	4. Micro finance (number) <b>Number</b>	0
	5. Insurance companies/brokers (number) <b>Number</b>	5
5. Accommodation facilities	1. Lodges <b>Number</b>	10
	2. Guest Houses <b>Number</b>	5
	3. Restaurants <b>Number</b>	150
6. Border infrastructures	1. Links to trade corridor (name)	
	2. Road and rail infrastructure - Roads leading to complex – congested, long lines, when?	
	3. Warehousing facilities (number) <b>Number</b>	
	4. Border Markets (names and number) COMESA, COUNCIL, MINGOMBA & BANACHANDA	4
	5. CBTA office (yes/no) <b>Yes= 1 No=2</b>	1
	6. Other Associations (names) <b>Specify NATMAZ, FRUIT &amp; VEGETSBLES</b>	
7. Health/sanitary facilities	1. Public/private Health Facilities (Hospitals, Clinics) (number) <b>Number</b>	1
	2. Public/Private toilets (number) <b>Number</b>	6
	3. Piped water (yes/no) <b>Yes=1 No=2</b>	1
	4. Covid Centres (number) <b>Number</b>	1
	5. Resting area for travellers <b>Yes=1 No=2</b>	1
8. Phone and Internet Services	1. Phone network (Airtel, Zamtel, MTN,...) <b>Number</b>	3
	2. 4G Internet Service providers (such as liquid, airtel, Zamtel etc) <b>Number</b>	3
	3. business centre (provides services like printing, photocopying etc) <b>Number</b>	1
	1. Police Station within the border area <b>Number</b>	2
9. Security	2. Private Security within the border area <b>Number</b>	3



## C. Questionnaires

## C1. Trader Questionnaire



Republic of Zambia

**STRICTLY CONFIDENTIAL**

Central Statistical Office

P. O. Box 31908, Nationalist Road, Lusaka

Tel: +260-211-253468, Fax: +260-211-253468

website: www.zamstats.gov.zm

Questionnaire No.

of

Cluster No.

**BORDER PROFILING SURVEY QUESTIONNAIRE****HOUSEHOLD IDENTIFICATION PARTICULARS**

1. PROVINCE .....

2. DISTRICT .....

3. CONSTITUENCY NAME .....

4. WARD NAME .....

5. Border Station/Site .....

6. NAME OF RESPONDENT: .....

7. Are you ...?

1. A cross border trader

2. Owner/manager of a business establishment &gt;&gt; Section 8 (establishment module)

Respondent

8. ENUMERATOR'S NAME: .....

9. SUPERVISOR'S NAME: .....

10. DATE OF INTERVIEW: ..... DD MM YY

DATE OF CHECKING ..... DD MM YY

[illegible]

SECTION 2: BUSINESS CHARACTERISTICS				
I would like to ask you about your cross border trade activities				
Q#	Questions and Enumerator Instructions	Responses	Codes	Skip to
Q201	For how many years have you been in the cross border trade business?	Years _____	_____	
Q202	Is the business formally registered ....? (with) _____ Registrar of companies (e.g PACRA) or Local Authority (council)	Yes No	1 2	Q204
Q203	Why is your business not formally registered? [Select all that apply]	Registration is too costly Not aware of registration requirements Registration process is difficult Registration center is too far from my town Other: _____	1 2 3 4 5	Q205
Q204	What benefits do cross border traders gain from being registered ?	No duty, no taxes Partial payment of duties and Taxes No illegal payment at the borders No harassment from officials Given special treatment at borders No benefit Others specify: _____	1 2 3 4 5 6 7	
Q205	What is the main reason that led you to start the Cross Border Trade business?	Gain additional income Be employed longer hours Earn higher profit Sell produce from farm Unhappy with former job Lack of other employment options Continue family business/tradition Others specify: _____	1 2 3 4 5 6 7 8	
Q206	What business groups or associations are you a member of? [Select all that apply]	Cross Border Traders Association (CBTA) Chamber of Small and Medium Business Association (CSMBA) Chamber of Commerce and Industry None Others specify: _____	1 2 3 4 5	

SECTION 3: BUSINESS ACTIVITIES				
Q#	Questions and Enumerator Instructions	Responses	Codes	Skip to
I would like to ask you about the mode of your cross border trade activities				
Q301	What is the main type of cross border trade activity that you carry out?	Importing goods	1	Q303
		Exporting goods	2	
		Others specify: _____	3	Q401
Q302	What is the MAIN good that you export from Zambia?	SSC BT list (Drop down)	0	Q304
Q303	What is the MAIN good that you import into Zambia?	SSC BT list (Drop down)	0	
Q304	What is the source of the goods that you trade in?	_____		
Q305	Who mainly sells your goods? [Read each as necessary]	Myself	1	
		my employees	2	
		household members (including children)	3	
		Agents/ middle men	4	
		other (specify): _____	5	
Q306	Where do you mainly sell your goods from?	Border area within Zambia	1	
		Away from border area within Zambia	2	
		Border area in neighboring country	3	
		Away from Border area in neighboring country	4	
Q307	What means do you use to transport your Cross Border Trade goods? [Select all that apply]	Self-carrying, on foot	1	
		Wheel burrow	2	
		Scotch cart	3	
		Motor vehicle (buses, taxis, truck)	4	
		Rickshaw	5	
		Pushcart	6	
		Motor cycle	7	
		Bicycle	8	
		Boat/canoe	9	

SECTION 4: MODE OF Cross Border Trade				
I would like to ask you about your mode of cross border business				
Q#	Questions and Enumerator Instructions	Responses	Codes	Skip to
Q401	In your cross border trade business do you pass through customs clearance ...?	All the time	1	Q402
		Sometimes	2	Q402
		Not at all	3	Q402
		Do not cross at all	4	Q403
Q402	How often do you cross the border to do your business?	Several times each day	1	
		Once per day	2	
		Once a Week	3	
		once in two weeks	4	
		Once a Month	5	
		Once every 2-3 months	6	
		Others specify: _____	7	
Q403	What is the main reason why you don't use customs clearance?	It is less costly	1	
		There are fewer or no security/border agents	2	
		Don't have to pay taxes	3	
		It is a shorter route	4	
		It is less cumbersome	5	
		Road condition is safer	6	
		Goods are below the threshold	7	
		Others specify: _____	8	
Q404	Do you have access to the following.....at this border? (Multiple response allowed) [Read out to respondents]	Clean water	Yes No	
		Sanitation	Yes No	
		internet	Yes No	
		Electricity	Yes No	
		mobile phones network	Yes No	
		Secured storage warehouses	Yes No	
		banking facilities	Yes No	
		affordable accommodation	Yes No	
		Health facilities	Yes No	
		Child care facilities	Yes No	
		Border market	Yes No	
		Drainage system	Yes No	
		Others specify: _____		
I would like to ask you questions about what challenges traders face at Customs border crossings				
Q405a	What challenges do you face when crossing the border, regarding how <u>easy trading</u> would be? [Select all that apply] [Only ask those who indicated using customs border crossings in Q401] [Read out to respondents]	It takes long to cross	1	
		agent fees	2	
		Processing fees/taxes/tariffs	3	
		Documentation requirements	6	
		None	7	
		Other (specify): _____	8	
Q405b	What challenges do traders face at formal crossings, when it comes to <u>availability of facilities</u> ? [Select all that apply] [Only ask those who indicated using customs border crossings in Q401] [Read out to respondents]	None	0	
		Inadequate warehousing facilities	1	
		No proper trading place (market)	2	
		Lack of well-functioning border institutions and/or agencies	3	
		Inadequate transit shelter	4	
		Poor transportation systems	5	
		Other (specify): _____	6	
Q405c	What challenges do traders face at formal crossings, when it comes to <u>availability of information on markets</u> ? [Select all that apply] [Only ask those who indicated using customs border crossings in Q401] [Read out to respondents]	Poor cross-border-market information on prices, demand and supply	1	
		No information on formal cross-border trade policies and regulations	2	
		None	3	
		Other (specify): _____	4	
Q405d	What challenges do traders face at formal crossings, with regards to <u>corruption</u> ? [Select all that apply] [Only ask those who indicated using customs border crossings in Q401] [Read out to respondents]	Demand for bribe payments at formal border crossings	1	
		Seizing any money one may be carrying	2	
		Policing at border points is not effective	3	
		Other misconduct by law enforcement agencies	4	
		None	5	
		Other (specify): _____	6	
Q406	How does the <u>road safety</u> at informal border crossing points compare with that at formal border crossing points? [Only ask those who said used non customs border crossings in Q401]	informal is Safer	1	
		informal is less safe	2	
		Equally safe	3	
Q407	Are you aware of any COMESA, SADC, East African Community (EAC) border crossing procedures that are applicable to you?	Yes	1	
		No	0	

SECTION 5: Access to Finance, Income and Expenditure				
Q#	Questions and Enumerator Instructions	Responses	Codes	Skip to
I would like to ask you about your income, expenditure and Access to finance (Ask for those who have been operating for a month)				
Q501	On average, how much do you make from your cross border trade activities in a month?			
Q502	On average, how much do you make from other non-cross border trade activities in a month?			
Q503	In the last 12 months, has your business expanded, remained the same or declined?			
Q504	Are you aware of any sources of financing that can help you to expand your cross border trade	Yes	1	
		No	0	
Q505	Which are these sources? [Read out to respondent]	Cooperatives	1	
		NGOs	2	
		Government scheme	3	
		Commercial bank	4	
		Money Lender	5	
		Microfinance institution	6	
		Village bank/ saving group	7	
		Family/Friends	8	
		Other specify _____	9	
Q506	Have you been able to take credit/loan to invest in your cross border trade business before?	Yes	1	
		No	0	Q508
Q507	From where have you taken credit/loan to invest in your cross border trade business? [Read out to respondent]	Cooperatives	1	
		NGOs	2	
		Government scheme	3	
		Commercial bank	4	
		Money Lender	5	
		Microfinance institution	6	
		Village bank/ saving group	7	
		Family/Friends	8	
		Other specify _____	9	
Q508	What is the main reason for which you cannot get credit/loan? [Read out to respondent]	There are no banks near where I live	1	
		No need (have enough capital)	2	
		Application procedure is too complicated	3	
		Terms are not favourable (e.g Interest rates are high)	4	
		I do not qualify	5	
		Size of available loans not sufficient	6	
		Others specify: _____	7	
Q509	How do you receive/pay money for the goods you buy or sell? [Select all that apply] [Read out to respondent]	In cash	1	
		Money transfers (Western Union, etc.)	2	
		Transfers to bank account	3	
		Bartered or exchanged for other goods	4	
		Mobile money	5	
		Others specify: _____	6	
Q510	What are the three most important things on which you spend the money earned from your cross border trade activities? (In order of importance) [Read out to respondent]	Goods to trade	1	
		Utility equipment (e.g. motorbike, bicycle)	2	
		Food for household	3	
		Personal effects	4	
		House rent	5	
		Remittances out	6	
		Education of children	7	
		Health care of family	8	
		Undertake project (build house)	9	
		Others specify: _____	10	

SECTION 6: Security				
Q#	Questions and Enumerator Instructions	Responses	Codes	Skip to
I would like to ask you about security during your CBT activities				
Q601	Do you feel safe as you move across the border to do cross border trade activities?	Yes	1	Q604
		No	0	
Q602	Which of the following reasons best describes why you do not feel safe whilst trading at the borders?	Extortion of money	1	
		Unlawful seizure of goods	2	
		Unsafe transportation	3	
		Unsafe lodging	4	
		Robbery	5	
		Physical abuse	6	
		Sexual harassment	7	
		Others specify: _____	8	
Q603	From whom do traders suffer the most abuses/extortions? [Select all that apply]	Agents/Middlemen	1	
		Security officers at borders	2	
		Custom officers	3	
		Immigration officers	4	
		Other traders	5	
		Drivers/Transport crew	6	
		Market Guides	7	
		I cannot say	8	
		Others specify: _____	9	
Q604	Have you ever been abused while crossing the borders to do cross border trade activities?	Yes	1	
		No	0	
Q605	Has you ever witnessed any other trader being abused while crossing the border to do cross border trade activities?	Yes	1	
		No	2	
		I Don't Know	3	
Q606	What form of abuse/extortion did you/ they suffer? [Select all that apply]	Verbal abuse	1	
		Physical abuse	2	
		Sexual abuse	3	
		Monetary extortion	4	
		Seizure of goods	5	
		Robbery	6	
		Don't wish to tell	7	
		Others specify: _____	8	
Q607	Have you or any other trader ever reported a abuse experienced?	Yes	1	
		No	0	
Q608	Was any action taken?	Yes	1	
		No	0	
Q609	Beginning with the most serious challenge to the least, What are the three challenges <u>women face</u> that are different from men? [Select all that apply]	Verbal abuse	1	
		Physical abuse	2	
		Sexual abuse	3	
		Extortion of money	4	
		Lack of child care facilities	5	
		Unsanitary condition of toilets	6	
		Threats of a abuse	7	
		Transportation constraints	8	
		Unsafe lodging	9	
		Theft of money/goods	10	
		Others specify: _____	11	

Finally, let me ask you questions about how seasons affect your Cross Border Trade activities (For those who have been in CBT business for 1 year or				
SECTION 7: Seasonal Changes in Cross Border Trade activities				
Q#	Questions and Enumerator Instructions	Responses	Codes	Skip to
Q701	On a scale of 1-4 where 1 is the highest rank and 4 the lowest rank, during which period of the year do you trade more goods/services?	Jan - Mar		
		Apr - Jun		
		Jul - Sep		
		Oct - Dec		
Q702	How do changes between rainy and dry seasons affect how you do your Cross Border Trade activities?	Slow CBT during the rainy season	1	
		suspend CBT during the rainy season	2	
		Switch to other income generation activities	3	
		Switch to selling different products/services	4	
		No Effect	5	
		Others specify: _____	6	
Q703	What products do you typically sell during the rainy season?		0	
		SSC BT list (Drop down)	1	
Q704	What products do you typically sell during the dry season?		0	
		SSC BT list (Drop down)	1	
Q705	Have your CBT activities ever been affected because of border closure?	Yes	1	
		No	0	Q707
		Not applicable		Q707
Q706	How did the border closure affect your CBT activities?	Loss of income	1	
		Business collapsed	2	
		Loss of business assets	3	
		Defaulted on loan payments	4	
		Others specify: _____	5	
Q707	Have your CBT activities ever been affected because of an export ban of the commodity(ies) you sell?	Yes	1	
		No	2	Q710
		Not applicable	3	
Q708	How did you cope with the export ban?	Used non-customs border crossing points	1	
		Shifted to another economic activity/commodity	2	
		Stopped trading until restrictions ended	3	
		Moved to another region in country	4	
		Moved to another country	5	
		Others specify: _____	6	
Q709	Have your CBT activities ever been affected because of an import ban of the commodity(ies) you sell?	Yes	1	
		No	2	Q712
		Not applicable	3	
Q710	How did you cope with the import ban?	Used non-customs border crossing points	1	
		Shifted to another economic activity/commodity	2	
		Stopped trading until restrictions ended	3	
		Moved to another region in country	4	
		Moved to another country	5	
		Others specify: _____	6	
Q711	Has COVID-19 Pandemic ever affected your CBT activities?	Yes	1	
		No	2	
Q712	How has the Covid-19 pandemic affected your Cross Border Trade activities?	Loss of household income	1	
		Household food insecurity	2	
		Business collapsed	3	
		Loss of business assets	4	
		Defaulted on loan payments	5	
		Business was not affected in any way	6	
		Others specify: _____	7	
Q713	How did you cope with the pandemic?	Shifted to another economic activity	1	
		Started doing the same business online	2	
		Started using trade agencies	3	
		Others specify: _____	4	





I would like to talk about your establishment(s).			
SECTION 8: Establishments			
Q#	Questions and Enumerator Instructions	Responses	Codes Skip to
Q801	What is the name of your Establishment?		
Q802	Business/Establishment address (Physical):		
Q803	For how many months/years has this business been operating? [If one year or more, record completed years. Otherwise record completed months]	Months _____ Years _____	
Q804	What type of business ownership does this establishment operate under?	Sole Proprietorship Partnership Corporation Multi-national Corporations (MNCs) Public Limited Company (PLC) Limited Liability Company Cooperative Others specify: _____	1 2 3 4 5 6 7 8
Q806	What is the main type of activity your establishment carries out?	Service Business. Manufacturing Business. Merchandising Business Others specify: _____	1 2 3 4
Q807	What products/services does your establishment mainly trade in?	SSC BT list (Drop down)	
Q808	Where do you mainly source your products/services?	Within the border area Within the district but outside the border area Outside the district Outside the country Others specify: _____	1 2 3 4 5
Q811	How does your establishment mainly sell its products, produce or services?	Directly to customers Through agents	1 2 4
Q812	Who does your establishment mainly sell its products/services to?	Cross border traders Travellers local residents of the border area residents within district but outside border area Persons from outside the country Others specify: _____	1 2 3 4 5 6
Q813	Does your establishment import raw materials, products or services for its business?	Yes No	1 2
Q814	How many employees does this establishment have?	Male _____ Female _____ Total _____	
Q815a	What is the average monthly sales/income of your establishment?	Amount in ZMW _____	
Q815b	For establishments that do not know or refuse, please provide a range as guided here	K 1 - K 5,000 K 5,001 - K 20,000 K 20,001 - K 50,000 K 50,001 - K100,000 Above K100,000 Refused	1 2 3 4 5 6
Q816	What are the major challenges this establishment is currently facing? Multiple answer question	High Electricity Cost High Fuel Cost High cost of inputs/raw materials Difficulty in obtaining credit High import duty/cross border tax compliance High Taxes Interference from authorities High rental costs Difficulty in obtaining export/import permits Lack of storage facilities Lack of a skilled workforce in the area where the establishment is located Poor telecommunications and internet connection small off-loading bay Others specify: _____	1 2 3 4 5 6 7 8 9 10 11 12 13
Q817	What motivated you to set up this establishment in this border area?	High income levels Cheaper source goods Good market for products Peaceful border environment Good infrastructure Others specify: _____	



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