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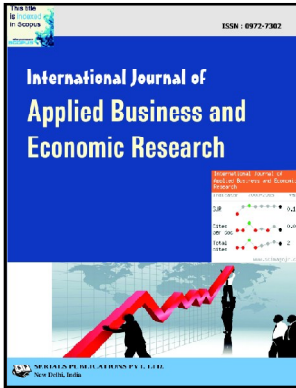
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### Women in Informal Cross-border Trading along Nigeria and Benin Republic Border: Challenges and Coping Strategies

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**Abstract:** The involvement of women in informal cross-border trading has become increasingly popular in recent time. Historically, women are acknowledged as active participants in the social, economic and political development of their respective societies. Earnings accruable from informal cross-border trading of women contributes to gross domestic purse through tax on importation of goods, custom excise duties and other charges that are sources of revenue to the government. As major players in the informal sector, women contribute maximally to total Gross Domestic Product (GDP). Although, men and women are engaged in cross-border trading, the benefits and the challenges involved are based on gender (GENTA, 2001). Pathetically, there is dearth of data on women in cross-border trade (WICBT) as there is no known women migration databank for sub-Saharan Africa. It is against this premise that this study investigated the specific challenges confronting women in informal cross-border trading in Nigeria; the involvement of government officials and relevant agencies in the challenges; and the coping strategies devised by women to overcome the challenges. Both quantitative and qualitative methods were adopted in data collection. The quantitative data involved the use of a self-designed structured questionnaire to elicit data from 60 women involved in Cross Border Trading (CBT). The snowball method of data collection was adopted in selecting the women. Qualitative data were collected with the use of in-depth interviews and focus group discussion. Data analysis consisted of the use of bi-variate and bivariate statistical methods for quantitative data, while content analysis was adopted in the analysis of qualitative data. Findings showed that the main challenge faced by the women was seizure of goods by custom officers. It was discovered that the main coping strategies adopted by the women was to quit the trade. Among others, it was recommended that women should be encouraged in CBT through public enlightenment programmes that will enable them know about contraband goods and therefore be able avoid trading in them.

**Keywords:** Cross-border trading, women, migration, coping strategies

## BACKGROUND

The involvement of women in informal cross-border trading has become increasingly popular in recent time. Historically, women are acknowledged as active participants in the social, economic and political development of their respective societies (George, Chukwuedozie, & Ozoya, 2015). Earnings accruable from informal cross-border trading of women contributes to gross domestic product through tax on importation of goods, custom excise duties and other charges that are sources of revenue to the government. As major players in the informal sector, women contribute maximally to total Gross Domestic Product (GDP). Although, men and women are engaged in cross-border trading, the benefits and the challenges involved are based on gender (GENTA, 2001).

Cross border trading involves the movement of goods and services from one country to another. The trade cuts across all ages, ethnic groups, religion and gender. Particularly, cross-border trading involves both formal and informal trade. Informal cross border trading, which is often characterized by unregistered traders, has been found to be dominated by women. Although they pay no income tax, they however pay export and import taxes. As such, women contribute to the growth of the national economy through this informal trade. It has been documented that Informal trade is an integral, but unrecognized component of Africa's economy as estimates show that, on average, 60 percent of trade is informal trade in the continent.

In West Africa, a significantly high volume of trade takes place within its borders every day.

Cross-border trading is associated with improvement in the welfare of those involved in it including the well-being of their families (Fleury, 2016). Women's high level of involvement in informal cross border trading has been traced to the adoption of the neo-liberal policy introduced in the 1980s across some African nations, which led to the privatization of public enterprises culminating in several job losses. The effects of the Structural Adjustment Programmes introduced prompted women to seek self-sustaining sources of income to overcome the impoverishing outcomes of the adjustment programmes (Jawando *et al*, 2012; Titeca & Kimanuka, 2012; Alpizhar, 2013).

The Involvement of women in cross border trade has been known to generate some benefits for the women and their households. Jawando *et al*, (2012) mentioned some of the benefits of cross-border trading. They noted that:

cross border trading has further equipped women with earnings and resources to contribute significantly to the upkeep of their household and still empowers them with financial independence and control of their own resources.

Despite the high level of women's involvement in cross border trading, much of their activities are scarcely reported. In addition, their contributions are frequently undermined, which is perpetuated by the patriarchal structure of the Nigerian society (Akyeampong & Fofack, 2013). Often times the women operators are exposed to harassment, intimidation by border officials, poor security, exploitation due to their inadequate knowledge, robbery, lack of adequate financial services, long hours of travel, time away from family as well as the clumsiness of the legality surrounding the trading makes it exigent for monitoring and worries (Morris & Saul, 2000; Odejide, 1998). Besides, there are no proper records for most of the activities which even makes intervention difficult. Also, there is dearth of data on women in cross-border trade (WICBT) likewise there is no known women migration databank for sub-Saharan Africa. Not much is known or

documented on the challenges faced by this segment of the Nigerian population in informal cross-border trading much less their coping strategies with government officials and relevant agencies.

## **OBJECTIVES**

Three research objectives are generated for this study. These include:

- a) To investigate the specific challenges confronting women in informal cross-border trading in Nigeria.
- b) To examine the involvement of government officials and relevant agencies in the challenges faced by women in cross-border trading.
- c) To identify the coping strategies devised by women in cross-border trading to overcome their challenges.

## **LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **Challenges of women in cross border trading**

Tayo *et al.* (2015) assert that women in cross border trading are faced with myriad and in most integrated challenges while carrying out their trade. They opined that these challenges can be grouped into the following:

- Vulnerability to corruption
- Sexual exploitation and gender based violence
- Lack of knowledge and/or trust of trade procedures, including those aimed at facilitating trade.
- Transportation expenses and inadequate infrastructure
- The integral problems of female illiteracy, lack of access to finance, and absence of empowering women's agencies.

### **Coping strategies of women in cross border trading**

Women are known to adopt different strategies to cope with the challenges they are faced with in their cross border trade. According to Valent (1998), these include the following:

- i) Rescue : This survival strategy is evoked by the appraisal “must rescue / save others”, and it includes protection and provision.
- ii) Attachment : It involves bonding to a particular caregiver, for the function of protection and the teaching of survival skills.
- iii) Assertion : This survival strategy includes working and doing everything possible to achieve a goal.
- iv) Adaptation : This survival strategy refers to surrender to overwhelming conditions (Selye, 1973).
- v) Fight and flight: Fight is evoked by the need to remove danger while flight is evoked by the need to avoid danger that is combat the danger and escape the danger respectively (Canon, 1963). Canon (1963) added that fight and flight were reciprocal, depending on how events are perceived.

- vi) Competition and Cooperation : Competition is evoked by the need to obtain scarce essentials while cooperation is evoked by the need to create scarce resources. These eight strategies of survival may function individually or in a wide range of combinations, and they may be used very flexibly in various combination.

**Theoretical framework**

The theory on which this study is anchored is the intersectionality theory, which holds that women are oppressed because of their gender and that they face oppression because of other intersections of inequality (Anderson & Collins, 1997). The reasons for which women in cross border trade are oppressed are often not investigated because of the patriarchal structure of the Nigerian society (Aina, 2012).

**METHODS**

Both quantitative and qualitative methods were adopted in data collection. The quantitative data involved the use of a self-designed structured questionnaire to elicit data from 60 women involved in Cross Border Trading (CBT). The snowball method of data collection was adopted in selecting the women. Qualitative data were collected with the use of in-depth interviews and focus group discussion. Data analysis consisted of the use of bi-variate and bivariate statistical methods for quantitative data, while content analysis was adopted in the analysis of qualitative data.

**DISCUSSION OF FINDINGS**

**Findings**

*Socio-demographic profile of respondents*

Most respondents were Nigerians with 90% followed by Benin Republic (6.7%) and Togo (3.3%). The residential location of the respondents was main Lagos. In the category of marital status, most of the women were married (66.7%), many were single (20%) while a few were separated (5%) and widowed (8.3%). The mean age of the respondents was 62 years. Most of them had four children; live with husband and had secondary education. In addition, most them were not heads of household but only members of their households (see table 1).

**Table 1**  
**Socio-Demographic Profile of Respondents**

<i>Selected Variables</i>	<i>No</i>	<i>%</i>	<i>Selected Variables</i>	<i>No</i>	<i>%</i>
<b>Nationality</b>			<b>Location of residence</b>		
Nigeria	54	90.0	Lagos	44	73.3
Benin Republic	4	6.7	Ogun	16	26.7
Togo	2	3.3	Total	60	100.0
Total	60	100.0	<b>Number of Children</b>		

*contd. table 1*

<i>Selected Variables</i>	<i>No</i>	<i>%</i>	<i>Selected Variables</i>	<i>No</i>	<i>%</i>
<b>Marital Status</b>					
Single	12	20.0	1	3	5.0
Married	40	66.7	2	6	10.0
Separated / Divorced	3	5.0	3	8	13.3
Widowed	5	8.3	4	13	21.7
Total	60	100.0	5	3	5.0
			6	4	6.7
<b>Age group</b>			99	23	38.3
15-19	3	5.0	Total	60	100.0
20-24	5	8.3	Mean NoC = 4		
25-29	6	10.0	<b>Living Arrangement</b>		
30-34	13	21.7	Living alone	8	13.3
35-39	11	18.3	Living with children alone	12	20.0
40 above	22	36.7	Living with husband	40	66.7
Total	60	100.0	Total	60	100.0
			<b>Status in the household</b>		
<b>Educational attainment</b>			Head of the family	23	38.3
No Education	3	5.0	Non head	37	61.7
Primary	14	23.3	Total	60	100.0
Secondary	24	40.0			
Tertiary	19	31.7			
Total	60	100.0			

### Trading profile of respondents

Respondents were found to trade along the Seme and Idi-roko borders. Most of them traded along the Seme border. In the same vein, most of them, consisting of 39%, had their private shops where they traded their goods and services while 21% were peddlers who had to hawk their goods from one point to another and then keep them in a shed shop at the end of the day for safe-keep. Even though the business is informal and characterized by frequent entry and exit by traders, many of the respondents were found to have been in the business for more than 5 years. The mean duration of trading years was found to be two years. Most respondents (76.7%) revealed that cross-border trading was their main trade. It was found that most respondents do not often travel across the border to purchase goods for sale (see table 2).

### Challenges and coping strategies of respondents

The challenges found in this study to be experienced by the women in cross border trading are grouped as financial, harassment from government officials and health challenges. Demand for collateral formed the major financial challenge, while impounding of goods was the foremost challenge experienced by the women from custom officials. Furthermore, stress constituted the main health challenge encountered by the women in cross border trading. Begging formed the major coping strategy adopted by the women to

**Table 2**  
**Trading Profile of Respondents**

<i>Selected Variables</i>	<i>No</i>	<i>%</i>	<i>Selected Variables</i>	<i>No</i>	<i>%</i>
Border of trade			Time allocation		
Idi-roko	24	40	Full time	46	76.7
Seme	36	60	Part time	14	23.3
Total	60	100	Total	60	100.0
<b>Nature of trading</b>			Frequency of border trade		
Sedentary	39	65.0	Very often	28	46.7
Peddling	21	35.0	Not often	32	53.3
Total	60	100.0	Total	60	100.0
Duration in trade			Impact of trade on self		
1-3 years	27	45.0	Positively	4	6.7
4-6 years	10	16.7	Negatively	26	43.3
7-9 years	7	11.7	No response	30	50.0
10-12 years	6	10.0	Total	60	100.0
13-15 years	3	5.0	<b>Impact of trade on family</b>		
16-18 years	1	1.7	Positively	55	91.7
19 years and above	6	10	Negatively	5	8.3
Total	60	100	Total	60	100.0
Mean duration in trade = 2 years			<b>Requirement for Association permit</b>		
<b>Trade ownership</b>			Yes	14	23.3
Self	54	90	No	8	13.3
Other	6	10	I don't know	38	63.3
Total	60	100	Total	60	100.0
Membership of Association			Requirement for government license		
Yes	8	13.3	Yes	8	13.3
No	52	86.7	No	48	80.0
Total	60	100	I don't know	4	6.7
			Total	60	100.0

overcome the challenges of harassment from government officials. Generating finance from personal savings was found to be the highest strategy adopted by the women to overcome financial challenges. Finally, visiting health center and self-medication was employed by the women to overcome health challenges (see table 3).

**Table 3**  
**Challenges and Coping Strategies of Respondents**

<i>Challenges</i>	<i>No</i>	<i>%</i>	<i>Coping Strategies</i>	<i>No</i>	<i>%</i>
Financial challenges			Harassment from government officials		
Yes	35	58.3	Begging	23	38.3
No	25	41.6	Book and use my international passport	2	3.3
Total	60	100.0	Give the official money	5	8.3
<b>Nature of financial challenges</b>			Pay commercial bus drivers to convey the goods	5	8.3
Bank long process	6	17.1	Pay duties	3	5
Demand for collateral	24	68.6	Pay extra charges	8	13.4
High interest rate	3	8.6	Pay huge bills whenever is demanded by the agents	4	6.7
People's unwillingness to lend	2	5.7	Smuggling	4	6.7
Total	35	100	Waking up early to beat traffic	6	10
<b>Harassment from government officials</b>			Total	60	100
Yes	60	100	Overcoming financial challenges		
<b>Nature of harassment from government officials</b>			Personal savings	39	65.0
Extortion	39	65.0	Cooperative / ESUSU	14	23.3
Sexual	3	5.0	Family / Relations	1	1.7
Impounding of goods	18	30.0	Friends	1	1.7
Total	60	100.0	Bank Loan / Facility	4	6.7
<b>Health challenges</b>			NGO - LAPO	1	1.7
Yes	60	100	Total	60	100.0
<b>Nature of health challenges</b>			Overcoming health challenges		
Back pain	2	3.3	Visit to the health center	30	50
Kneel pain	1	1.7	Self-medication	30	50
Body aches	1	1.7	<b>Frequency to the health center</b>		
Cold	1	1.7	Less than a month ago	6	10.0
Headache	2	3.3	1 - 6 months	15	25.0
Malaria	3	5.0	1 - 2 years	7	11.7
Stress	49	81.6	Above 2 years	2	3.3
Waist pain	1	1.7	99	30	50.0
Total	60	100	Total	60	100.0
<b>Road Accident</b>					
Yes	6	10			
No	54	90			
Total	60	100			



## **DISCUSSIONS**

The gravity of the negative outcome of the harassment of women in cross border trading by government officials was related by a respondent in one of the in-depth interviews:

One of my relatives was a victim of the impounding of goods by government officials. She invested her retirement money on the business. She only went on one trip when her goods were seized by custom officials. Despite all efforts to retrieve the goods, none was recovered. She had to relocate to the village in frustration, where she now resides with her family.

In a related manner, one of the custom officers interviewed revealed that:

We do not impound women's goods out of hatred. Moreover, it is not only their goods we impound. We also impound goods from men border traders. The main reason we impound is because they are contraband goods. Many of these women trade in contraband stuffs, which must not be allowed into the country.

Contrary to this claim by the custom official, some respondents maintained that impounding of products was more common among women than men because the custom officials are expecting bribe from the women, who are considered to be weaker than men.

One of the respondents shared her personal experience:

You see me, I used to import a lot of rice from Cotonou. You see this shop, it used to be full of many bags of rice. But what do you see now? An empty shop, because of the bad minds of custom officials. Two good times they seized my goods this year. Now, I am merely a retailer, just selling to get small money. The children are at home waiting for money to resume school. Where will the money come from? Let me tell you, if this situation is not addressed in time, more thieves will be in the society and this time, many of those thieves will be women. You know why, because human being must eat wear cloth and have good things of life. It is not limited to the rich alone.

## **CONCLUSION AND RECOMMENDATIONS**

This study has shown that women in cross-border trading in Nigeria are faced with grave challenges especially in the hands of custom officials as they carry out their trade. The challenge of lack of access to credit facilities was also found. In addition health challenges were found among the women. Consequently, many of the women had to quit the business in frustration, some have become retailers and others still hedged without any hope of overcoming those challenges in the foreseeable future. It is on this ground that the following recommendations are made:

- (a) Women in cross border trade need to be educated on the goods to trade so as to help them avoid the challenges associated with trading on contrabands. These women can be reached in their association and through public enlightenment programmes on local radio and television channels.
- (b) There is also the need to relate with these women in their associations to help them access credit to be able to carry out decent trades across the border. This will help prevent them from jeopardizing their health through frequent travels across border because of low finance for trading and then be able to contribute more significantly to their family upkeep and ultimately to national development.

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