

Survival Strategies of Women in Informal Cross Border Trade Along Lagos-Seme Border Axis

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Abstract

Background : Cross border- trade has been seen to have gender dimension. Women are seen to be engaged in informal cross-border trade along the borders. Most times women are facing a lot of challenges in trying to transport their goods from customs officials and other security agents. Despite these difficulties, they still engage in this informal trade along this border. This paper examines the coping strategies of women involved in informal cross-border trade. Methods : This study is based on Focus Group Discussion (FGDs) conducted with 50 informal traders, in-depth-interviews conducted with security agents and drivers along Lagos- Seme border.

Index terms— Cross border, strategies, in-depth-interviews

1 Introduction

Women dominate small-scale enterprises and have been seen to be successful in the sustenance of their businesses (Banwo, 2004 ?? Chukwu, 1999). The West African region is noted significantly for high volume of trade that goes on within its borders on daily basis. This trade cuts across all ages, religion, ethnic groups and gender and it involves both formal and informal trade. Informal trade is an integral, but unrecognized component of Africa's economy. Estimates show that, on average, 60 percent of trade is informal trade (Macamo, 1999, Ackello-Ogututu, 1998, Minde and Nakhumwa 1998). The current economic and socio-political environment of sub-Saharan Africa has forced an increasing percentage of sub-Saharan African's to seek alternative livelihood strategies, some of which include highrisk activities, often time these alternatives include cross-border trading and migration to neighbouring states for trading activities (IOM Southern Africa Newsletter, 2010). According to ??atorova (2008) the main push and pull factors towards Informal Cross Border Trade (ICBT) are based on the lack of formal employment due to economic reforms, rural-urban migration and low wages

The United Nations Development Fund for Women (UNIFEM, 2010) found that Zimbabwe and Swaziland Women in informal Cross Border Trade (WICBT) engaged in it as survivalists' strategy to reduce the harsh economic condition they undergo. Thus informal cross border trade is a significant contributor to poverty reduction, employment and wealth creation (Mzizi, 2010). Small Scale Cross Border Trade is widespread as thousands of people mostly residents of contiguous border areas across the borders everyday to exploit differences in prices, wages, and regulatory practices (Central Asia Regional Economic ??operation, 2007).

Furthermore, Cross border trade has been seen to have gender dimension; women are more actively involved in border-trading activities such as moving goods through border crossing points as this is one activity women can take-up with little or no resources (Central Asia Regional Economic Cooperation, 2007). The neoliberal policy introduced in the 80s across some African States which led to privatization of public enterprises resulted in many job losses. It was the Structural Adjustment Programmes (SAP) introduced as a palliative measure that encouraged more women to be self sustaining by looking inward to assist and cushioned the effects of the structural adjustment programmes introduced by the World Bank (Morris and Saul, 2000) The Involvement of women in Cross Border Trade (CBT) has further equipped them 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 (Morris and Saul, 2000). However, their contributions are being neglected and due to their lack of access to credit, knowledge and technology, their businesses do not grow (Aina and Odebiyi, 1998; Osuala, 1991; ?rinosho and Fapohunda, 1988). This is not surprising since they are perceived as second-class citizens in patriarchal societies (Olutayo, 2005) Despite the lack of formal statistical information on CBT, informal cross border trade tends to go to have gender dimension. Women are seen to be engaged in informal cross-border trade along the borders. Most times women are facing a lot of challenges in trying to transport their goods from customs officials and other security agents. Despite these difficulties, they still engage in this informal trade along this border . This paper examines the coping strategies of women involved in informal cross-border trade.

Methods : This study is based on Focus Group Discussion (FGDs) conducted with 50 informal traders, in-depth-interviews conducted with security agents and drivers along Lagos-Seme border.

Findings : The study confirms the plight of women involved in cross border trade and their desperation to survive in their bid to help create additional sources of income for their household. This study identifies the reasons women engaged in informal cross border trade as a survival strategy and these strategies include coping with customs officials and other security agents, paying additional money to drivers to bribe security agents, moving goods in different vehicles to beat security agents at check points among others.

2 Conclusion :

Our findings suggest that despite the difficulties encountered by these women in informal trade, they still sustain their families with the little income they realized from this business. There is therefore the need to make the customs laws more flexible and accommodating for these categories of women.

unreported. An estimate suggested that around 70 percent of women of productive age are involved in CBT, with women representing between 70-80 percent of ICBT trades are found in Africa and about 80 percent of ICBT in Nigeria are women (UNIFEM and UNECA, 2010). Cultural and ethnic affinities, common historical background and existing functional interdependences among Africa countries continue to provide a strong impulse for cross border cooperation among Africans (Central Asia Regional Economic Cooperation, 2007).

Many studies have been done on CBT, WICBT and the nature of Informal Cross Border Trade (ICBT) by many organization and scholars such as World Bank, UNIFEM, and United Nations Economic Commission for Africa (UNECA) but unfortunately most of these studies, focused on all other aspect of CBT and WICBT with little emphasis on their survival strategies. Of all the previous studies done on CBT and WICBT, little have been done on Women Cross Border Traders in Nigeria not to mention their survival strategies and this has led many Nigerians to perceive all cross border traders as smugglers. Nigerian economy is geared towards much foreign consumptions and there is an increasing preference for foreign products and the craze to make ends meet has made it possible for CBT to be on continual increase ??Yoroms, 2005). The life of a woman in informal cross border trade is difficult, there are long hours of travel, time away from family, and there are increasing risks of violence and intimidation (IOM Newsletter, 2010). The constraints women in cross borders trade encounter includes; inadequate public and private transportation, harassment by customs officials, poor security, exploitation of their inadequate knowledge, robbery and lack of financial services (Makombe, 2011).

3 II.

4 Literature Review a) Survival Strategies

Survival Strategies are defined as specific responses to stress which include specific adaptive and maladaptive, biological, psychological and social constituents. It also refers to mechanisms employed by people to combat and live through an ordeal. Survival strategies are believed to facilitate the recognition, naming and making sense of the varied sequence of traumatic events (Valent, 1998). Fight and flight are the two survival strategies generally recognized (APA, 1994), Charles Darwin (1872-1965) identified these two strategies as evolutionary attributes which favoured survival. On closer inspection however traumatic stress responses that is ways of dealing with stress stretches more than fight and flight responses. (Valent, 1998).

Valent (1998) in his book; *From Survival to Fulfillment: A Framework for the Life-trauma Dialectic* gave a framework which have in it meaningful and great varieties of stress responses and he suggested eight strategies of survival that make up this framework. The combinations, permutations, overtones and harmonics of these eight strategies of survival provide the musical story of traumatic stress and it sequence. These eight strategies of survival by Valent (1998) also have appraisals that evoke them. They include: 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. 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 scare 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. ??Valent, 1999).

5 b) Informal Cross Border Trade (ICBT)

The informal sector is defined by Goldberg and Pavcnik (2003) as the sector of the economy that does not comply with labour market legislation and does not provide workers benefits. This history of Cross border exchange is tied up with the emergence about twenty years ago of floating exchange rates and the Eurobond market ??Chichilnisky, 2003).

Informal Cross Border Trade (ICBT) developed in the aftermath of the 1980s economic crisis in Africa. It has been ongoing for several years and is an important 2012 June iv.

In spite of all these difficulties, constraints and unfavourable work environment, Cross Border Trade (CBT) is on the increase in Nigeria particularly, on the Lagos-Seme border axis, as more women are daily opting for this trade. Thus, in order to fully comprehend and appreciate how WICBT manage and continues to survive the ordeal of their kind of trade, there is need to critically study and analysis their survival strategies. Thus, this study intends to fill this vacuum by carrying out a study on the survival strategies of WICBT and also to correct the wrong impression of the society towards WICBT. It intends to prove that WICBT are enterprising hardworking social actors who respond to poverty in a positive manner. It is against this backdrop that this study examines survival strategies among women in informal cross border trade on Lagos-Seme Border axis.

6 Global Journal of Human Social Science

Volume XII Issue IX Version I () C cash-earning activity (Njikam and Tchouassi, 2010). ICBT has become a safety net for the unemployed people in African, providing sources of income without formal education ??Mijere, 2006). ICBT plays a vital role in poverty reduction, employment and income opportunities ??Jackson, 1996, Cagatay and Ozler, 1995). It is a vital source of livelihood for the poor and an important component of Africa's economy contributing immensely to the economy of Africa, Particularly in terms of economic upliftment of women, food security, regional economic trade and social integration (Matsuyama, 2011).

Others include generation of government revenue through payment of duty, license fees; passport fees and supports road transport industry (Mzizi, 2010). Informal Cross border traders make an important contribution to economic growth and government revenues. ICBT does not occur in a vacuum it takes place with a broader trade and development context international, regionally and nationally (Chipika and Malaba, 2011). There is a direct link in West Africa between CBT, trade openness and regional economic growth (Morris and Saul, 2000). Informal cross-border traders import essential and scare commodities into their countries (Mijere, 2006).

7 c) Women Cross Border Traders (WCBTs)

Since the colonial era, West African women have been involved in trade, both within their country and across borders, particularly in the distribution of food and small consumer items and in the trade in services. Their active involvement in small-scale trade is linked with the gendered construction of the colonial economy and society, which allowed male access to formal education and employment in the colonial bureaucracy and other forms of formal employment. Residential regulations during this period restricted women's access to urban areas and confined them to rural areas under the jurisdiction of chiefs. These circumstances resulted in the gender segmentation of the labour force, requiring women to restrict themselves to the margins of the colonial order, delivering muchneeded services to male migrants and establishing themselves in the informal distribution of goods and services. These colonial patterns have persisted into the post-colonial period, reinforced by the continuing gender discrimination in terms of access to education and formal employment and the growing informalization of work due to economic liberalization policies (Tsikata, 2009).

Women trading activities have always been integral to the region's rural and urban livelihoods. Traditionally, women cross-border traders were engaged in the sale of unprocessed and processed food (fish, salt and foodstuffs). As a result of the segmentation of labour in production and distribution, men and women have traded in distinct products in the marketplaces. (Economic Commission for Africa, 2010)

Originally confined to jobs such as food-selling and shop-assisting in businesses at border crossings, they are now involved in cross-border trade, involving a range of goods and services, which has created informal distribution networks and credit systems that sustain livelihoods. Cross-border trading has resulted in new transnational networks, supported by commonalities in language, culture and kinship. (Economic Commission for Africa, 2010)

WCBTs both within countries and crossing borders, occupy three categories; retailers, wholesaler, retailers and wholesalers on the basis of the volume and value of their trade, the particular commodities they sell and their relationships with other traders ??Dejene, 2001, Morris and ??aul,2000).Wholesalers import from manufacturers in their region(Dejene,2001) Wholesalers -retailers trade in manufactured goods purchased from wholesalers. Retailers are the majority, as most WCBT enter into cross border trading as retailers. This is because this kind of business requires little working capital and can be carried out on a flexible schedule (Dejene, 2001, Morris and Saul, 2000, Randriamaro and Budlender, 2008).

working conditions and lack of recognition of their that WCBTs have positive image of themselves.

According to Okwemba (2011), the disturbing issue is that, the above attitudes and perceptions have percolated through government institutions directly responsible for ensuring the well being of WBCTs. He also noticed that rarely do these institutions integrate women traders in programmes geared towards improving regional trade.

National government, regional bodies and most civil society organizations seldom educate or empower these women with knowledge on how they can participate meaningfully in regional trade WCBT. Often rely on each other for socio-economic support and information (Morris and Paul, 2006, Okwemba, 2011).

Many researches on WCBTs have identified a lot of challenges and constraints encountered by inadequate public and private transportation, multiple control posts, multiple and arbitrary taxation of goods, insecurity and harassments, limited market information,

8 June

Throughout Africa, WICBT are not respected and there is a perception that because they cover long distances and spend nights away from home, they are prostitutes, Other see them as dangerous women capable of doing anything to earn money. All these perceptions reinforce the belief that someone engaging in such trade does not fit the "responsible women" stereotype (Okwemba, 2011)

9 Methods

The study area comprises of two different backgrounds. Seme is a border town between Lagos and Republic of Benin. It is a major settlement in Nigeria, on the border with Republic of Benin, it is about ten minutes drive from Badagry on the coastal road between Lagos and Cotonou. The population for this study includes specifically Women Informal Cross Border Trader (WICBT), border officials and drivers in the Seme-Border Town of Nigeria. The estimated number of cross border women traders that daily ply the Seme-Border town varies according to the business they transact on daily basis between 300-700 (i.e. normal period) and during peak or festive period the population increases to 700-2000 (Mordi, 2011). Age Bracket of women that ply the border ranges from 20-60 years old.

Qualitative Method was used to collect information for the study. Both Focus Group Discussions and in-depth interview were employed in this study. Within the Lagos Seme-Border route 50 Women Cross Border Traders were selected for the FGDs. They were stratified into five sessions based on their type of goods, age and years of experience. Each group consists of 10 women. It took the researchers about four weeks to gather these traders together because of the nature and tight schedule of their work. In-depth interview was used to collect information from drivers, customs, immigration officers, police and other securities agents

10 IV. Result of Findings and Discussion

11 a) Socio-demographic Characteristics

The age distributions of the respondents showed that majority of them are in age category of 30-39 years. This constitutes 23 respondents (46 percent). It was observed that the bulks of the population are relatively young women who could not secure gainful employment because of the economic hardship in the country. Also, the respondents in the age category of 40-49 years represent 17 (34 percent) of the population, while those in age category of 50-59 years shows 5 respondents (10 percent).

Those in 20-29 years represent 4 respondents (8 percent) and respondents in the age category of 60 and above represent 1 (2 percent). The marital status of the respondents indicate that majority of them are married women. This represents 45 (90 percent). It was observed that these women are using this trade to assist and support their families. Also, 2 (4 percent) of the respondents are single, 1 (2 percent) of the respondents are divorced and another 1 (2 percent) widowed.

In terms of religion, majority of the respondents representing 30 (60percent) are Christians and the remaining 20 (40 percent) are Muslims. Their ethnic background indicated that majority of the respondents are Yoruba constituting 27 (54 percent). This is a reflection that the Yoruba constitute a great proportion of Cross Border Traders on this axis. Another 14 (28 percent) are Igbo speaking people from the Eastern part of the country. While the remaining 9 respondents (18 percent) are Togolese, Ghanaians, Beninians and Ogu people Their level of education indicated that 33 (66 percent) of the respondents possess secondary school certificates, 9 (18 percent) had tertiary education (Polytechnics and University) 8 (16 percent) had primary school certificates and the remaining has no formal education. The period of commencement of their business ranges from 6 months to 25 years.

12 b) Reasons for Engaging in Cross Border Trade

It has become clearer that in Africa, men no longer shoulder all the needs of their wife (ves). Women have always contributed to the survival of the family though their contributions are not often qualitatively valued. The dimensions of women in trade generally have not brought out women's economic contributions to the family and society (Olutayo, 2003). The reasons for women contribution to trade have always include supporting the family, addressing the poverty situation, unemployment and supplementing the trade with the meager income from other success. The study reveals that majority of women interviewed who engaged in informal cross-border trade do so to earn more income to sustain their family, while others engaged in it as a result of lack of employment opportunity for them. These are some excerpt from the FGDs. A 50 years old woman who has been involved in

CBT for about twenty-six years said: "There is no other means to support my household and since CBT brings in quick money, it helps us live above poverty".

A women trading in vegetable oil explained thus:

"Because there is no other way to generate income to train my children and support my husband who had lost his job since year 2000. I have no choice than to involve myself in this trade".

For those who added CBT to their job, one of them said: "I added CBT to my job because my salary is not sufficient to meet my financial burdens".

The study further revealed that despite the long involvement of WICBT majority of them would prefer to quit the trade as soon as they have better opportunity. This is because they are daily faced with various forms of harassment by security agents and molestation by commercial bus drivers. While others would rather continue with the trade as there are no means of livelihood for them than to engage in CBT. A 30 year old respondent dealing in Okrika (used clothes) responded thus:

"If I see another means of generating sufficient income to sustain my financial burdens, I will leave CBT, because it is too stressful, but if God has not opened another mean, I will be managing this one. The problems and stress associated with this trade tells on one's health, it is not a thing one should do for a long time if one want to enjoy oneself or life" c) Challenges of Cross Border Traders Women in informal cross-border trade do not use available formal system/ structures for most of their transaction (Masinjila, 2009). This makes it difficult for regional trade policy initiative and the Customs Protocols to have significant impact on these informal women. It was also found that the women show little knowledge regarding the West African Customs Protocol and even less motivation to use it to facilitate their trading activities. The major challenge Women in Informal Cross Border Trade (WICBT) encountered in their trade is that of customs officials and other security agents on Lagos-Seme border as well as the issues of taxation. An illiterate respondent dealing in frozen foods lamented in Yoruba language thus: "Wahala custom naa ni, awon custom ti fun awon elomi ni hypertension lori eru gbigba" Meaning : "Custom is the main challenge we encounter and some people have developed hypertension because of custom officer's seizure of their goods".

Police and immigration officials were also mentioned as part of the challenges, another respondent commented in pidgin English that: "Because Police/custom wan collect money even when you no carry contraband dey go collect the goods or they no go allow the bus with the goods pass until the driver give them money".

13 Meaning :

"Due to the desperation of police and custom officers to collect money, even when a vehicle is not carrying any contraband goods, they will still attempt to seize it and demand for money before they can return the goods or detain the vehicle until driver pays them" Some drivers that ply Lagos-Seme route also corroborated the fact that custom is the main challenge of WCBT. They all pointed to the fact that the problem of customs officers and other security agents on Lagos-Seme route have constituted a major challenge to women in cross border trade and to them the drivers in particular as they daily used their earnings to settle customs and other security agents. They claimed that most times the security agents intercept them even when they do not carry goods and demand for various forms of settlement despite the fact that on regular basis they give them money as group of drivers plying the routes to aid their free movement. One of the drivers responded thus: "What do they face (Women in Cross Border Trade) other than the problem of custom who seize their goods and also delay us after collecting money from us thereby denying us of our daily livelihood".

On the part of the security agents at the various border posts, they argued that there are laid down rules and regulations guiding the conduct of Transnational Trade or Cross Border trade which requires that people engaging in such trade must fill certain forms and pay certain duties at the border posts. In most cases, these women in informal cross border trade fail to follow the laid down rules and regulations and ends up losing their goods to government. This is why the customs and various security agents are seen as posing a major challenge to them Other difficulties mentioned include stealing among some drivers, stealing among fellow women in cross border trade, armed robbery attacks, fraud in market, touts (Agbero) theft and charging of land money by some tout at the same border. Goods are mostly lost when they are transported in different vehicles. One of the women said that:

Meaning : "If one is not watchful, touts at garage will steal one's goods." This is directly linked to the problem of insecurity, although not mentioned by any of the respondents. It is obvious to an observer, that these women are usually apprehensive until their goods arrive safely even after the goods have arrived safely, they still need to monitor the drivers of the buses they are boarding like a "mother hen" until the vehicle is on the move.

Another respondent commenting on the touts (Agbero) said: "They charge us owo ile (land money). This money depends on the quantity of one's goods. For C example a 10 litre of palm oil is charge fifty naira for land money. If the WICBT do not comply on time, part of their goods are hijacked and kept and will not be returned until they pay the supposed bill".

It was observed that most WICBT do not see these "owo ile" as a difficulty or challenge, but rather they see it as part of the business A respondent said "There is no other problem aside custom, since one knows already what is exempted and how things are done; it is only those that do not comply with the rules that face problem". d) Strategies employed by WCBT to deal with the difficulties associated with their trade.

Women in informal cross-border trade employed the eight strategies identified by Valent (1998) in dealing

with their problems. These include strategies such as rescue, attachment, assertion, adaptation, fight and flight, competition and cooperation. These survival strategies as remain what is keeping these women in informal cross-border trade V.

14 Custom Officers

To deal with the problem of officers, various strategies are employed by WICBT; they include paying the additional money to the drivers to bribe the Customs Officers, transporting goods in different vehicles, cooperation among women, buying goods in small quantity and bribery.

Paying additional Money to the drivers to bribe the customs officers : It was discovered that drivers charges different fares for women with categories of goods and locations. Women who buy heavy goods are charged higher than those women with lighter goods. For instance a bus from Seme to Iyana Iba which is about 35-40 kilometres would ordinarily cost (N200) Two hundred naira without load. However, for women with load, the cost varies as they pay additional fares ranging from N2, 200 to N3, 200 and the drivers in turn uses the extra money to bribe all security agents at every check points. Thus, most women choose to pay drivers adequately in order for them to settle the officers along the route. One WICBT in response to how she deals with the problem of custom said: "If you have paid the driver sufficiently, the driver will settle the officers, so once I pay the driver, customs officers are no longer my concern".

Transporting in different vehicles : Some WICBT in dealing with the challenge of customs officers divide their goods into different parts and transport them in different vehicles after paying the drivers of such vehicles. On this strategy, a respondent had this to say: "If you carry much load, you no go get rest of mind, so person go divide am into three sometimes four buses depending on how the load plenty, so custom no go fit seize everything at once, even if they seize person no go loss much".

Meaning : "If one is in possession of two many luggages, customs officers are likely to seize them all. Thus to avoid this traders diverse the means of dividing the goods and send them in different vehicles to avoid seizure of all by customs and if customs eventually seize any of the goods one will not lose much".

15 b) Cooperation among women :

In situations where custom officers demands for a sum of money the driver cannot afford the WICBT contribute more money among themselves to settle such officers. On this strategy, a respondent said in Yoruba language:

Ni igba to je pe awalani eru, kini a ma se ju ka da owo larin ara wa lati je ki a koja" Meaning :

"Since the goods belong to us and not the drivers, we are left with no option than to contribute money among ourselves to give to the officers". c) Buying in Small Quantities : A significant proportion of WCBT employ this strategy, one respondent even said her goods has never been seized before. In her words: "Custom never seized my goods before because me I dey buy small small I no dey carry plenty load".

16 Meaning :

"My goods have never been seized by custom officers. This is because I buy and carry in small quantities".

Another said : "I come to market everyday to buy goods in small quantities to avoid seizure by customs officers".

17 d) Bribery :

Eventually all WICBT employ this Strategy. They differentiated between "seized" and "seizure". When one goods is "seized" there is still hope of recovery but once it enters "seizure", it cannot be recovered. Thus most women bribe custom officers, in order to avoid their goods from entering "seizure" and this money are accompanied with a lot of pleas. One respondent said: "We have no choice but to bribe them. This also involved a lot of pleas, carrying and sending emissaries to them before they will collect the money from you" a)

18 Global Journal of Human Social Science

Volume XII Issue IX Version I ()

19 C

It was also gathered from the study that WICBT are sometimes charged a particular amount of money to bail their goods. A respondent said: "Customs have specific period for specific goods. For example, if it is the era of rice seizure one will be billed N2, 000 for a bag and N1, 500 to bail a carton of turkey" This implies that the number of bags of rice or cartons of turkey one can afford to bail is what one takes home. When this occurs, that is when WICBT are forced to bail their goods. There will be no profit on such goods as one of the respondent said: "Once we don bail good, forget that trip na loss, no gain as the money wey suppose be gain we don give custom".

20 Meaning:

"The moment we bail goods such trip or goods will yield no profit as what is to be the profit or more have been given to custom officers to bail the goods".

21 VI. Armed Robbery, Fraud and Driver's Theft

To avoid robbery, most WCBT do not take early bus to market. A respondent exclaimed: "If you do not want to be robbed do not leave for market at dawn or else one will be exposed to the risk of being attacked by armed robbers"

Most WCBT stick to one customer to buy goods from and particular drivers to transport their goods. Another respondent said: "Once you find a trustworthy driver or customer stick to him". They also ensure they board vehicles whose driver belongs to union in order to report any misbehaviours or theft to their union leaders.

WCBT also employ a strategy referred to by Valent (1998) as Attachment and it involve bonding to a particular person for the purpose of protection and teaching of survival skills. Most WCBT were introduced to the trade by friends and relative who taught them the "rules of the game" that is how to cope and succeed in spite of the difficulties associated with their trade.

Only one respondent mentioned the passage of old and illegal route to avoid custom officers. In her words "Sometime we take old routes, such as bush paths, water ways to avoid custom problems".

It was also discovered that most women that live in areas closer to Seme like Badagry, Agbara began the trade on their own and WICBT who supplies and sells in shops comes to market more frequently that the women who sells just in shops.

22 VII.

23 Conclusion

Informal Cross Border Trade is a vital part of a nation's economy that cannot be neglected. It is a trade that provides for many people both young, old, single and married, widowed and divorced, male and female who would have otherwise been unemployed opportunity to survive. It has and still accommodates the unemployed, the retrenched workers and has helped a lot of people and families to rise and live above poverty. Despite the various restrictions and problems confronting these women, they have device various strategies to beat the customs protocols and impositions of various duties all in a bid to survive and remain in business. Such strategies include coping with customs officers' seizure of their goods, bribing customs officials and security agents along the border posts, transporting their goods in different vehicles among others strategies.

It was observed that these women buy goods in smaller bits all in a bid to avoid paying customs duties. Even though most of them claimed lack of knowledge concerning the customs protocol on transnational trade. There seems to be grey area that must be addressed to make this trade easy and simple for this category of women. There is no doubt that these women contribute to the economic growth of their various countries and also assist in creating jobs for others who are dependent on them. It is therefore pertinent that these women should be supported in whatever small ways to make cross border trade cheaper and easy for them to do. Since most of them do not have access to loan or large capital to engage in formal cross border trade. ^{1 2 3 4 5}



Figure 1: C

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