



IMPROVING LIVELIHOODS FOR INFORMAL CROSS BORDER TRADERS AND BORDERLANDS TRADING COMMUNITIES

VILLAGESAVERS TECHNOLOGY PROJECT IN VICTORIA FALLS LIVINGSTONE
(ZAMBIA) TOWNS.

BASELINE AND ENDLINE SURVEY REPORT

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Basic Report Information

Project Title:	Bridging the financing gap for Women and Youth Cross Border Traders
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Last but not least, I would like to thank my research assistants Ms Thombi Nguluwe and Mr. Kanyanga Kanyanga for their involvement to conduct the focus group discussions and the drop out survey.



Executive summary

The survey to collect baseline and endline data for project titled “Improving livelihoods for informal cross border traders and borderlands trading communities” was conducted in Livingstone, Zambia. The project was aimed at assess the adoption of digital innovations on logistics and financial/savings management by Cross Border Traders (CBTs) for Victoria falls and Kazungula borders.

Data collection for baseline and endline was done during the months of November 2021 and April, 2022 respectively. Month to month data collection was also done for December, 2021 and February, 2022 to determine how CBTs were trading and the usage of the digital solutions. A third survey was also undertaken to ascertain why certain CBTs dropped out of the project. This survey was done in the month of March, 2022. Data was gathered using a semi-structured questionnaire and open-ended key informant interviews. The key questions that the study sought to answer were;

- Demographic characteristics of the Cross Border traders? What do they trade in and where do they trade.
- How are cross-border traders conducting their businesses during the Covid-19 global pandemic?
- What transportation system is used by cross-border traders when conducting their business?
- What is the uptake of digital solutions by cross-border traders in effectively conducting their businesses?
- Are cross-border traders financially literate to effectively conduct their business?
- And
- Challenges being faced in their trading
- For those that dropped out, what are the main challenges that lead to them dropping out

I.



The report therefore highlights findings from the Baseline and Endline survey, month to month assessment and the drop out survey.

Assessment Key Findings

- The survey covered a total of 88 respondents at baseline and 74 at end line of which 86 and 74 gave consent respectively.
- 80.7 percent of the survey participants indicated to be household heads.
- The results of the study revealed that most of the respondents that participated in the survey were females representing 82.6% were female and 17.4% for male.
- Females from the age group 19-35 years were the majority at 30.2% and the males at a tie of 6.9% from the age groups of 19-35 years and 36-45.
- 68.6% of the respondents had at least a secondary school level of education followed by those with primary education at 16.3% and 15.1 completed tertiary educations.
- 12 out of 86 respondents had disabilities representing 14 %.
- At baseline, 95.3 percent of the respondents had feature phones while at base line the percentage was 75.7 percent.
- At baseline, 97,6 % of the respondents had access to electricity while at endline, the statistics were that 100 percent had access to electricity.
- 68.1 percent of the respondents at baseline bought their goods from South Africa, followed by Zimbabwe and Zambia at 12.1 and 7.7 percent respectively while at endline, 37.8 percent bought their goods from South Africa followed by Zambia and Zimbabwe at 36.5 and 9.5 percent respectively.
- Most traded good were beddings and groceries representing 39.6 percent and 25.3 percent respectively at baseline. At endline the highest number of purchases were groceries at 40.5 percent and lowest cosmetics and agricultural produce at 1.4 percent each.



- 35.2 percent of the respondents spent less ZMW 5000, while 45.5 percent spent between ZMW5001 and 20000, and only 19.3 percent purchased goods worth 20,000 and above at Baseline. At endline, 48.6 percent of the respondents spent 5,000 and below, 41.9 percent spent between 5,001 and 20,000 and only 9.5 percent spent above 20,000.
- At baseline 74 out of 91 respondents representing 81.3 percent collaborated with other CBTs while at endline 68 out of 74 representing 91.9 percent collaborated with other CBTs.
- 33.7 percent of respondents at baseline collaborated on grouped transportation, followed by 32.6 percent that represented bulk purchase. The least was with customs clearance with 22.1 percent. At endline, 88.7 percent collaborated with savings groups, followed by 15.5 percent that represented CBTA activities. The least was with customs clearance with 4.2 percent.
- 68.1 percent said CBT was their main source of income while at endline the percentage was at 66.7.
- At baseline, 54.4 percent sent money through to one person who acts as the buyer while 33.3 percent travelled and order from seller. 6.7 percent used a digital platform and only 5.6 percent sent money directly to the seller and at Endline, 48.7 percent sent money through to one person who acts as the buyer, 29.7 percent travelled and order from seller, 5.6 percent sent money directly to the seller and only 8.1 percent used a digital platform.
- 84.3 percent of the respondents at baseline reported that Covid 19 had shrunk their business with only 14.6 and 1.1 percent saying that their business remained constant and grew respectively. At endline, 59.5 percent indicated Covid 19 had shrunk their business with only 37.8 and 2.7 percent saying that their business remained constant and grew respectively.
- At baseline, 65.9 percent belonged to a savings group, with 34.1 percent not belong to any savings group. More than 70 percent belonged to only One savings group. 93.2 percent belonged to a savings group at endline with the majority also belong to one savings group.



- 92.4 percent of the respondents indicated that they borrowed money for use for their business while 13.6 percent borrowed for personal use.
- Reasons advanced for the current impact of Covid19 on CBT business included; travel restrictions, business too slow, goods have become expensive, Covid19 travel certificate too expensive.
- Most drop outs expressed interest in re-joining the Village Savers if advanced challenges were work on especially leadership.
- The village savers app has given the traders surety of funds when needed, expanded their business opportunities, created financial stability for both business and household issues and also has led to create linkages with other CBTs.
- Participants also welcomed the use of the Thumeza app and experienced keen interest to adopting the app if it was open to carter for other countries. Further, CBTs suggested that Thumeza should deploy the use of smaller vehicles for timely delivery of smaller consignments.
- Covid19 is still having an impact as the traders are unable to travel and if at all they were able to travel the Covid19 certificate is too expensive for them
- There is need to plan and conduct more trainings for CBTs on Digital literacy and cargo insurances.
- There is also need for Thumeza to expand its scope of operation and consider smaller package transportation.
- There is need for transparency and fairness in participation of village savings activities.



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Acronyms and Abbreviations

CBT's	Cross Border Traders
SSCBTs	Small-Scale Cross Border Traders
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
FDG	Focus Group Discussion



Chapter 1

1.0 Introduction

In early 2021, UNDP Zambia and UNCDF conducted a study of 230 Livingstone based women and youth CBTs to ascertain how they were conducting business in the Covid 19 era. The study results revealed that COVID 19 regulations such as the border closures resulted in some SSCBTs halting their business while others changed to low value products sourced locally. This led to decreased income among the Small-Scale Cross Border Traders (SSCBTs). In response to the adverse effects of the COVID-19 on CBT, two digital innovations namely the Thumeza and Village Savers were introduced to mitigate against transportation logistics of goods and financial management and savings respectively..

Thumeza is a Zimbabwean digital app which offers delivery services to small scale businesses. The digital platform is used to aggregate quote and invoice, track movement of goods and provide proof of delivery, guaranteeing security of goods. On the other hand, Village Savers offers an opportunity to a financial Bookkeeping system that records and tracks savings. The system also projects how much the group or individual members will make at the end of the savings cycle

In order to gain a better understanding and knowledge on the experience and impact of using of the village savers and Thumeza digital applications by the CBTs that is aimed at improving their businesses, trading practices and access to credit supporting their resilience in light of the disruption experienced by COVID 19, a quantitative assessment was done through Google forms platform. The objective of the Quantitative Analysis was to find out how CBTs had accepted the use of the digital apps, the positive attributes of using the apps, the challenges experienced, and areas to improvement.

The quantitative assessments were held on the 2nd and 3rd of March, 2022 at Fairmount Hotel in Livingstone for Village Savers group 1 & 2 and 3, 4 & 5 respectively. The quantitative questionnaires were administered electronically via google forms and a link for the questionnaire was sent to the savings groups through their WhatsApp groups.



Two FGDs were held with the first one being held on the 1st of March, 2022, at COMESA market in Livingstone from 09:30 to about 10:50 hrs and the second took place on 2nd March 2022, at the same venue from 10:00 to 11:20 hrs.

The drop out survey took place from the 1st of March 2022 till the 2nd of March 2022.

1.2 Objective of the Study

To understand the effects and impact that COVID-19 Global Pandemic has had on the operations of the SSCBTs in Zambia's Livingstone.

1.3 Brief methodology

In order to achieve the purpose of the study 230 CBTs, that is 110 from Zambia and 120 from Zimbabwe, were purposely and conveniently selected from the Common Market for East and Southern Africa selling points within the two countries. Data was gathered using a semi-structured questionnaire and open-ended key informant interviews.

The FGDs were conducted by focal points persons that were trained on the ethics and protocols of undertaking the interviews, with support from two research assistants from the survey coordinators' team. The survey coordinator played an overseer role in the FGD process.

The Drop out interviews were held either by telephone for those that had travelled out of town or face to face interview for those who were available. The one on one interviews took place at the respondents place of convenience either by the respondents work station or their homes.

1.4 Ethics and Consent

The assessments adhered to international ethical standard of research involving human subjects. Written and oral consents were obtained prior to data collection. Confidentiality was also adhered to during the entire assessment.

1.5 Challenges and Limitations

Overall, all the assessments (qualitative and quantitative) went on smoothly with cooperation from the participants. There was good representation for all the



assessments and very interactive. However, some of the challenges experienced are outlined below.

- For the quantitative survey, a number of respondents did not have smart phones to access the online google form therefore depending on those that finished the survey fast.
- A few respondents also required assistance to fill in the online questionnaire as they had challenges access the questionnaire and how to navigate through.
- The individuals that were selected for the trainings for the FGDs were essentially leaders either in the executive or the savings group; therefore this would have brought in a bias of people not able to express themselves fully in the presence of their leaders.
- For both FGDs, we delayed in starting due to challenges of venue to hold the meetings. It would be good to have venues for the FGDs prearranged in good time.
- For the drop-out list that was provided, some contact details were not valid hence difficulties to reach them. Further, there were individuals that claimed that they had not dropped off from the project hence it would be good to verify and update the drop-out list.

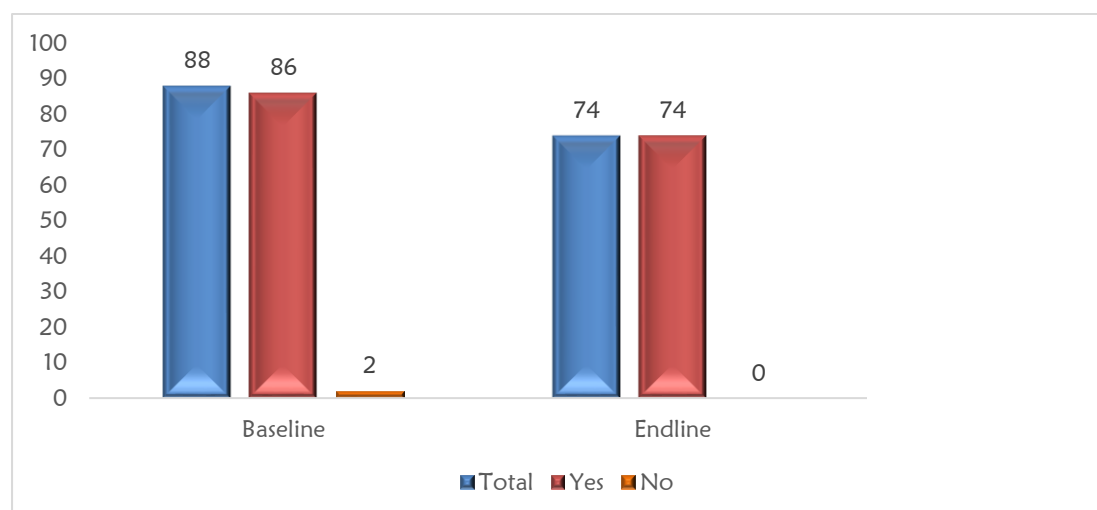
Chapter 2

2.0 Quantitative Results

2.1 Informed consent

The baseline survey had a total of 88 responses of which 86 gave consent to take part in the survey representing 97.7 percent. At endline, there were 74 responses with all giving consent representing 100 percent. See Fig 1:

Fig 1: Number of Respondents that consented to participating in the survey, baseline and endline.



2.2 Ownership of a phone

Results from the study show that at baseline, all respondents indicated to have owned a phone representing 100 percent. At endline, the percentage of those with phones was 94.2 percent. See table 1 below.

Table 1: Number of respondents that own phones, baseline and Endline, 2022

	Total	Number	%
Baseline	86	86	100
Endline	74	70	94.6



A follow-up question was asked to respondents that owned phones to ascertain if their phones were feature phones. At baseline, 95.3 percent of the respondents had feature phones while at base line the percentage was 75.7 percent.

Of the 86 respondents at baseline, 84 stated that they were on WhatsApp representing 97.6 percent while at endline the number stood at 67 out of 70 representing 95.7 percent. See table 2 below

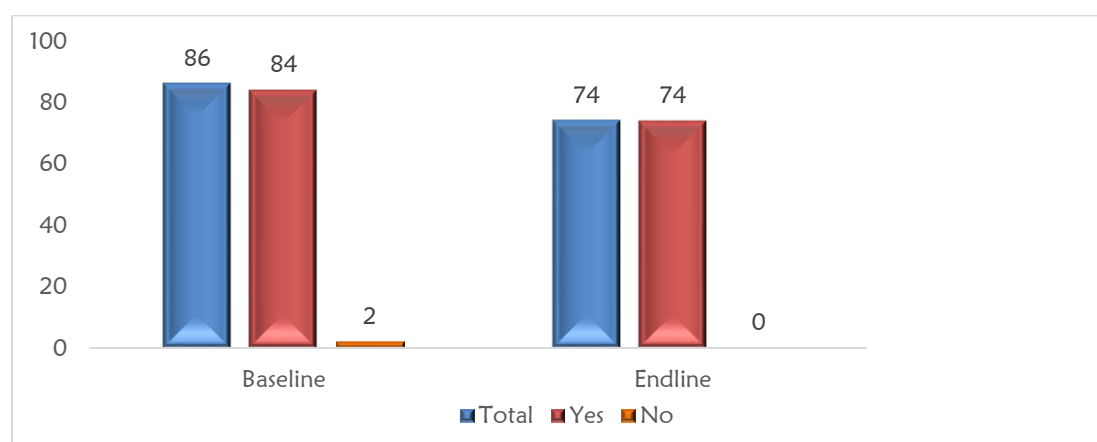
Table 2: Number of respondents that are on WhatsApp, baseline and Endline, 2022.

	Total	Number	%
Baseline	86	82	95.3
Endline	70	67	95.7

2.3 Access to Electricity to charge phones

Respondents were also asked if they had access to electricity to charge their phones. At baseline, 84 out of 86 respondents said they had access to electricity representing 97.6 percent with only 2 respondents with no access to electricity. At endline, the statistics were that 100 percent had access to electricity. See fig 2.

Fig 2: Number of Respondents with access to electricity to charge their phones, baseline and endline, 2022.





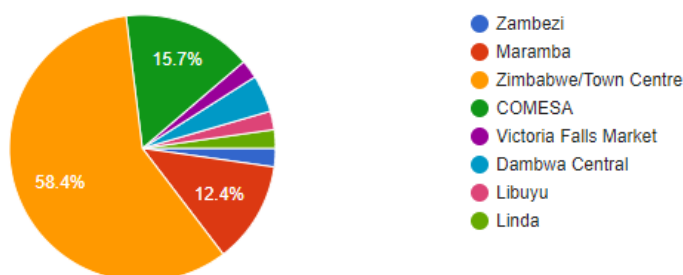
2.4 Market of Operation

As shown in fig 3, 58.4 percent of the respondents were operating at Zimbabwe/town centre, followed by 15.7 percent and 12.4 percent operating at COMESA and Maramba markets respectively.

Fig 3: Markets of operation at Baseline

Which market do you operate from?

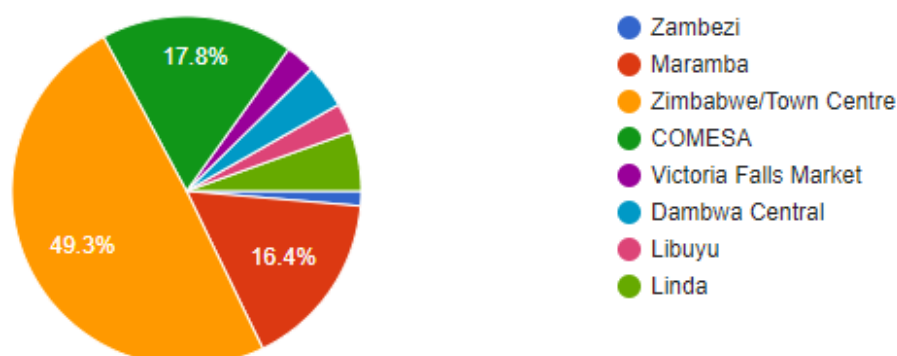
89 responses



At endline the place of operation for respondents was reported as shown in Fig 4. 49 percent reported to be operating from Zimbabwe/Town Centre followed by 17.8 percent and 16.4 percent operating at COMESA and Maramba market respectively.

Fig 4: Markets of operation at Endline

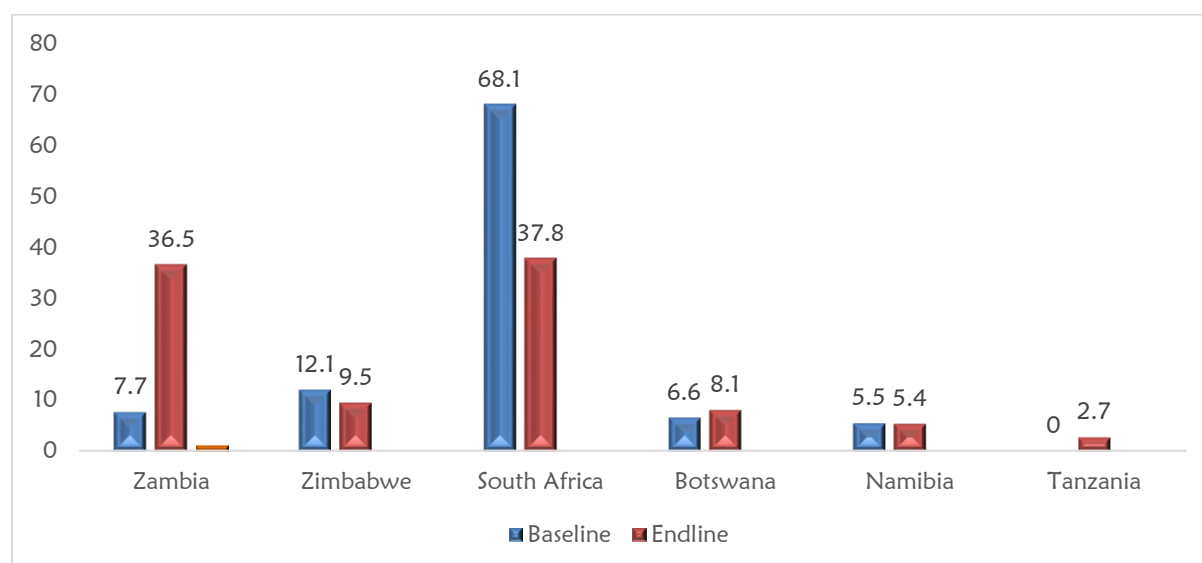
73 responses



2.5 Country where CBTs buy goods

Fig 5 shows the percentage distribution of countries where the CBTs bought their goods. The results show that 68.1 percent of the respondents at baseline bought their goods from South Africa, followed by Zimbabwe and Zambia at 12.1 and 7.7 percent respectively. At endline, 37.8 percent bought their goods from South Africa followed by Zambia and Zimbabwe at 36.5 and 9.5 percent respectively. Refer to fig 5 below.

Fig 5: Percentage distribution of source of goods, baseline and endline, 2022.

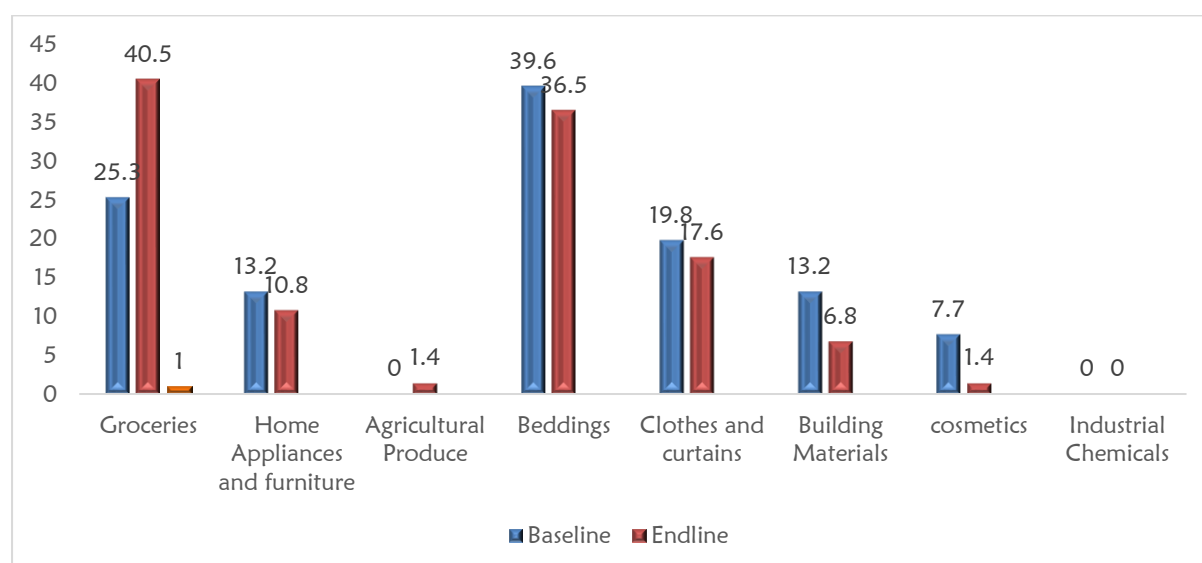


2.6 Type of good traded by CBTs

The study found out that at baseline most traded good were beddings and groceries representing 39.6 percent and 25.3 percent respectively.

At endline the highest number of purchases was that of groceries at 40.5 percent and lowest cosmetics and agricultural produce at 1.4 percent each. There was no purchase for industrial chemical. See fig 6.

Fig 6: Type of good traded by CBTs, baseline, December, 2021

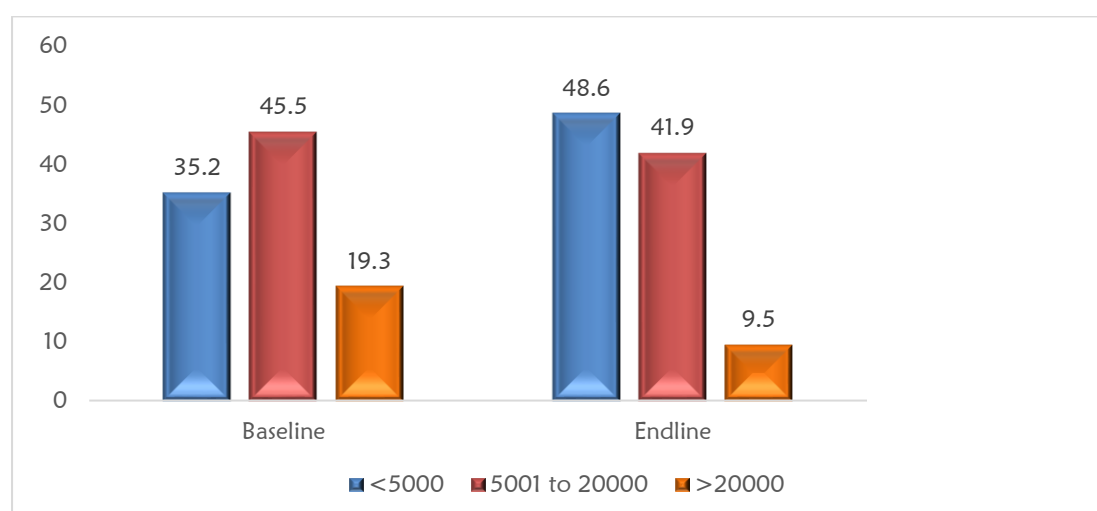


2.7 Money spent buying goods

For those that purchased goods, a follow-up question was asked to find out about the money spent to buy goods. Responses are as indicated in figure 7. At baseline 35.2 percent of the respondents indicated to have spent less ZMW 5000, while 45.5 percent spent between ZMW5001 and 20000, and only 19.3 percent purchased goods worth 20,000 and above.

At endline, 48.6 percent of the respondents spent 5,000 and below, 41.9 percent spent between 5,001 and 20,000 and only 9.5 percent spent above 20,000.

Figure 7: Percent distribution of money spent on goods baseline and endline, 2022.



2.8 Collaboration with other CBTs

At baseline 74 out of 91 respondents representing 81.3 percent indicated to have collaborated with other CBTs while at endline 68 out of 74 representing 91.9 percent collaborated with other CBTs. See Table 3 below

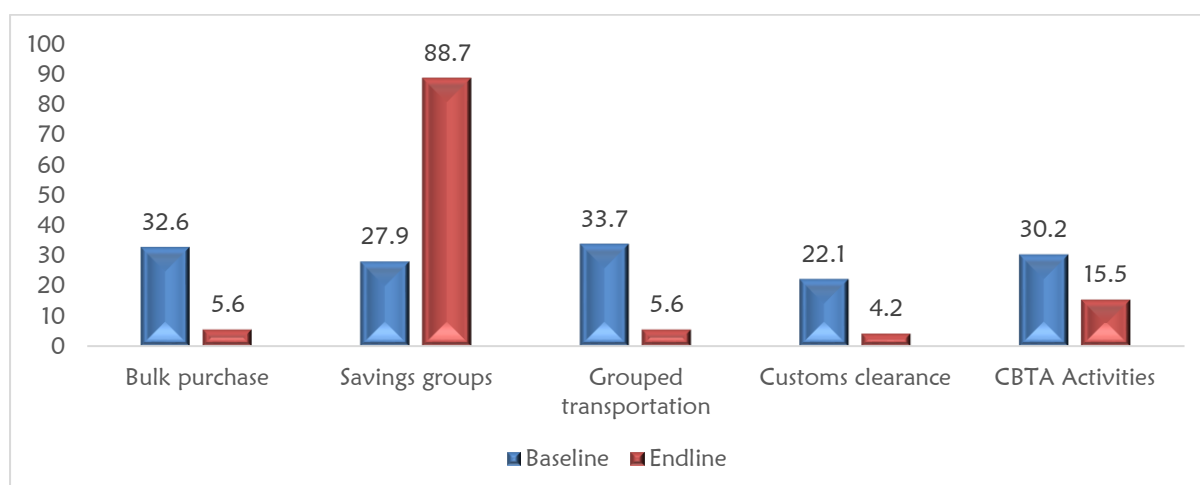
Table 3: Number of respondents collaborating with other CBTs, baseline and Endline, 2022.

	Total	Number	%
Baseline	91	74	81.3
Endline	74	68	91.9

Figure 8 shows that at baseline 33.7 percent of respondents that bought goods collaborated on grouped transportation, followed by 32.6 percent that represented bulk purchase. The least was with customs clearance with 22.1 percent.

At endline, 88.7 percent of respondents that bought goods collaborated with savings groups, followed by 15.5 percent that represented CBTA activities. The least was with customs clearance with 4.2 percent

Fig 8: Percentage of respondents collaborating with other CBTs, baseline and Endline, 2022.





When asked about the experience working with other CBTs, responses at both baseline and endline were positive and similar. The responses ranged from the collaboration being, convenient, cost effective, increased source of capital, reduced transport costs, security of goods and gained good ideas on their business.

2.9 Transportation of goods

Respondents were also asked if they had transported goods into the country months prior to the assessment.

At baseline 45 respondents representing 49.5 answered to have transported goods into Zambia while at endline 70.3 percent corresponding to 52 respondents.

Table 4: Number of respondents transporting goods, baseline and Endline, 2022.

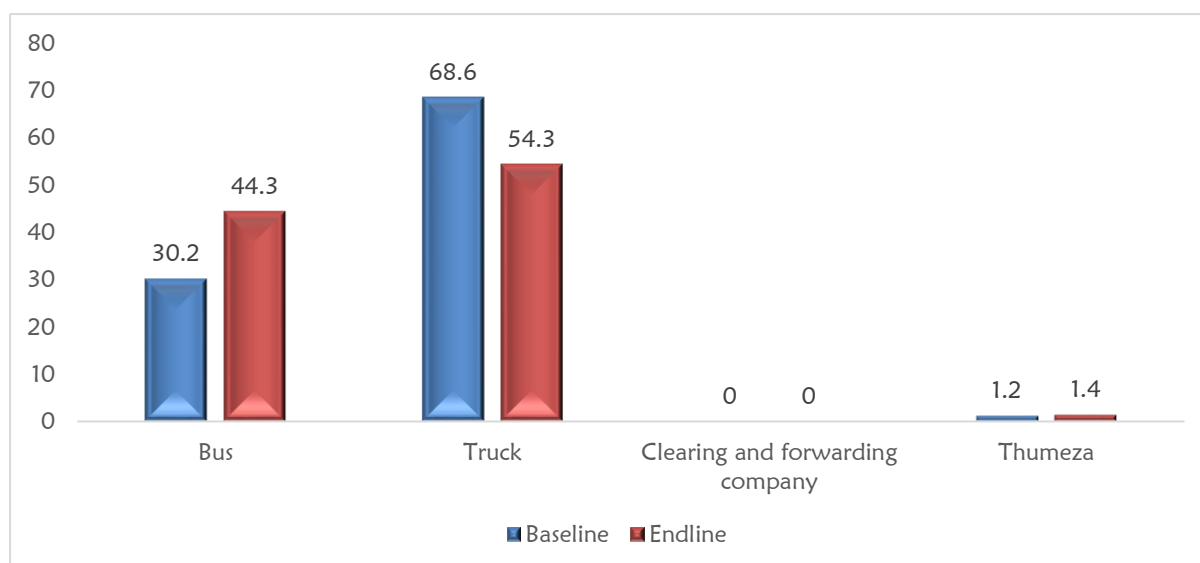
	Total	Number	%
Baseline	91	45	49.5
Endline	74	52	70.3

Further the survey asked what mode of transportation the respondents used and weather it was the ideal transport.

As shown in fig 9 68.6 percent of the respondents used a truck and 30.2 percent and 1.2 percent used a bus and Thumeza as mode of transporting their goods at baseline.

At endline, 54.3 percent used a truck followed by 44.3 percent using a bus and 1.4 percent reported using Thumeza. There was no report of using clearing and forwarding company at both baseline and endline.

Fig 9: Percentage of mode of transport by CBTs, baseline and Endline, 2022.



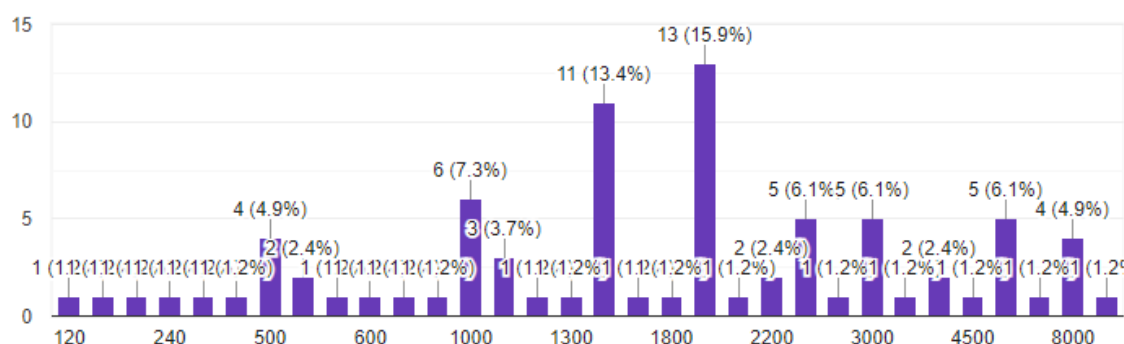
When asked if the transport used was the ideal mode of transport, 72.4 percent said the mode of transport used was ideal for them while 27.6 percent refused that it was not ideal at baseline. At endline, 66.7 percent agreed that the mode of transport was ideal.

2.10 Cost of Transporting of goods

Out of the 82 responses at baseline, more than 50 percent responded to have spent less than ZMW 1000 to transport the goods purchased.

Fig 10. Cost of transporting goods, baseline, 2021

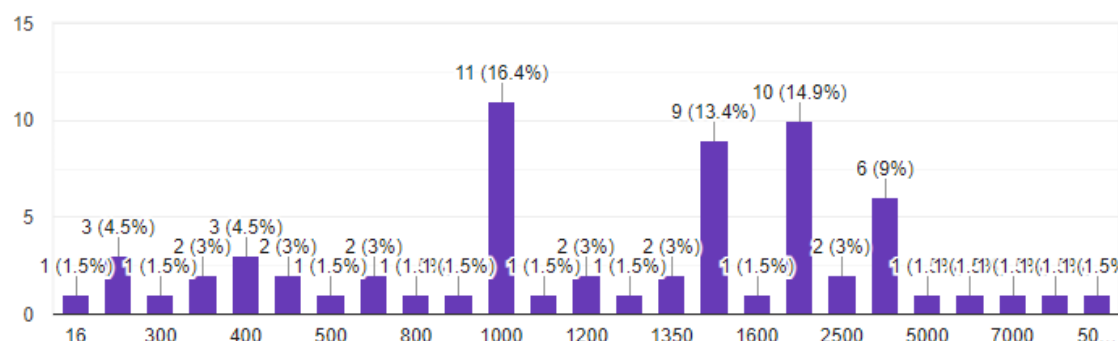
82 responses



At endline, as shown in fig 11 Out of the 67 responses at endline, more than 50 percent responded to have spent less than ZMW 1600 to transport the goods purchased.

Fig 11. Cost of transporting goods, endline, 2022

67 responses



2.11 Lost goods in transit from neighbouring countries

When asked if the respondents lost any of their goods while in transit from neighbouring countries, out of 91 responses at baseline 56 percent responded to have lost goods while in transit from neighbouring countries and most of these goods were lost while using a truck or bus. At endline, 47.3 percent reported losing their goods mostly using a truck as well

Table 4: Number of respondents that lost goods in transit, baseline and Endline, 2022.

	Total	Number	%
Baseline	91	51	56
Endline	74	35	47.3

Fig 12: Mode of transport used when lost goods, baseline 2021

If yes, which mode of transport were you using when you lost the goods?

66 responses

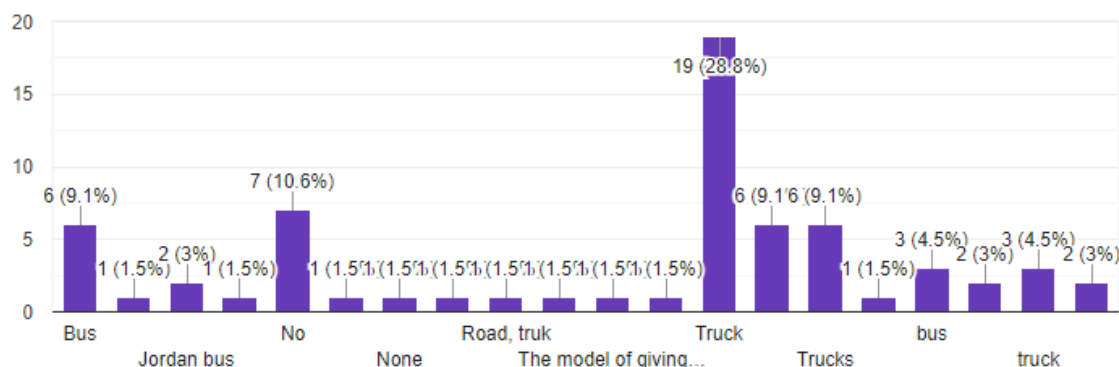
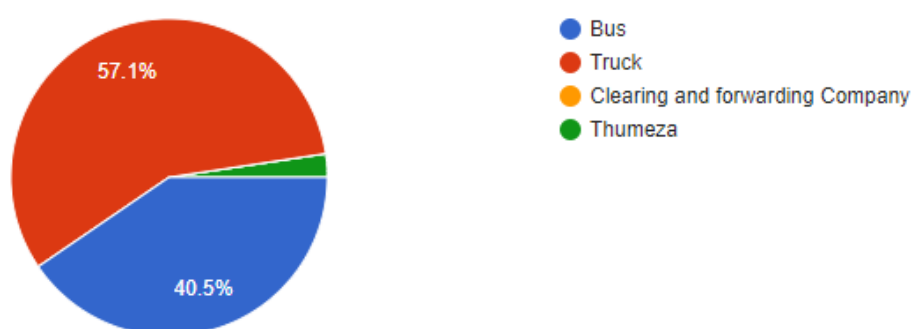


Fig 13: Mode of transport used when lost goods, endline 2022

42 responses

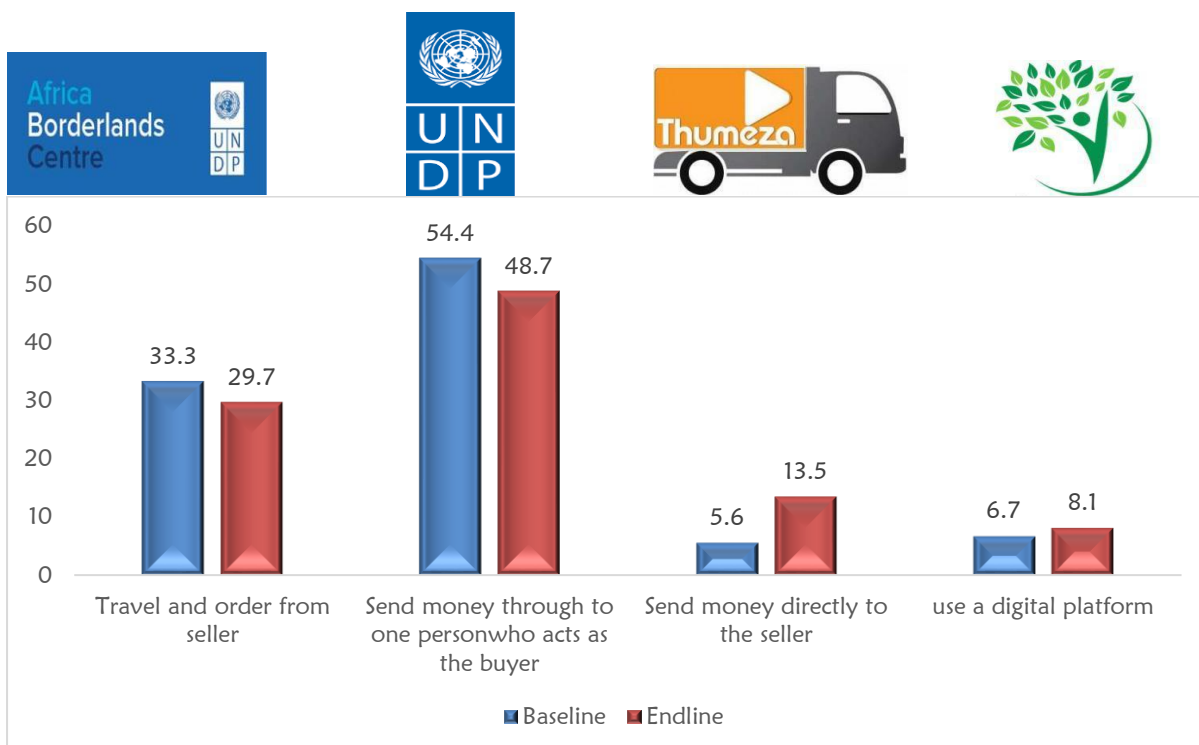


2.12 How goods are sourced?

Out of 90 responses at baseline 54.4 percent sent money through to one person who acts as the buyer while 33.3 percent travelled and order from seller. 6.7 percent used a digital platform and only 5.6 percent sent money directly to the seller. See Fig 14

At endline 48.7 percent sent money through to one person who acts as the buyer, 29.7 percent travelled and order from seller, 5.6 percent sent money directly to the seller and only 8.1 percent used a digital platform.

Fig 14: Percent distribution of how goods were sourced, baseline and endline, 2022



2.13 Digital Platform

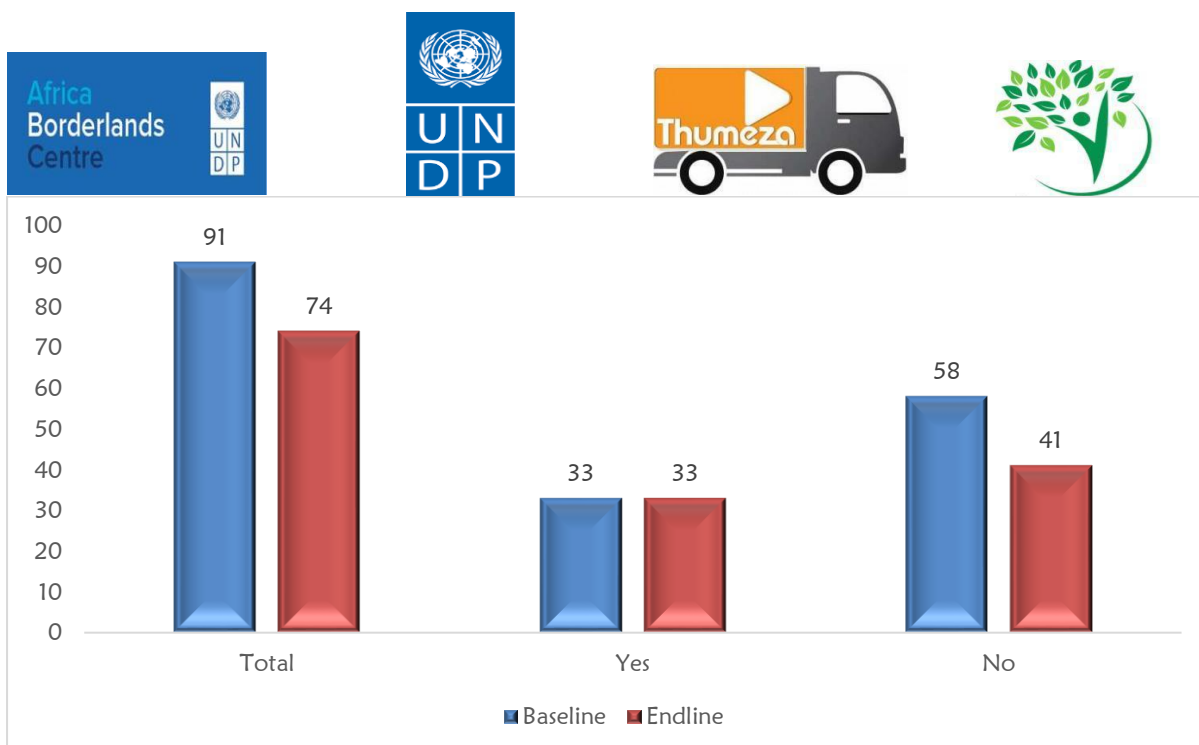
Respondents were asked if they have ever used a digital platform before and if yes which one.

At baseline out of 91 responses, 33 respondents representing 36.3 percent confirmed ever using a digital platform while 58 respondents about 63.7 percent denied using a digital platform.

For the endline, out of 74 respondents, 33 representing 44,6 percent accepted using a digital platform while 41 representing 54,4 percent declined using such a platform. See fig 14.

The platforms reported to be mostly used at both baseline and endline were WhatsApp, Facebook and mobile money

Fig 14: Number of respondents using a digital platform, baseline and endline, 2022



2.14 Source of Income

At baseline, respondents were asked if CBT was their main source of income, results show that 62 respondents representing 68.1 percent said yes with 31.9 percent saying no. For those that indicated that CBT was not their main source of income, reported other activities such as selling of fish, poultry rearing and other businesses as their source of income.

For the endline the scenario was not that different as 66.7 percent said that CBT was their main source of income and 33.3 percent declined. See table 5 below

Table 5: Is CBT your main source of income

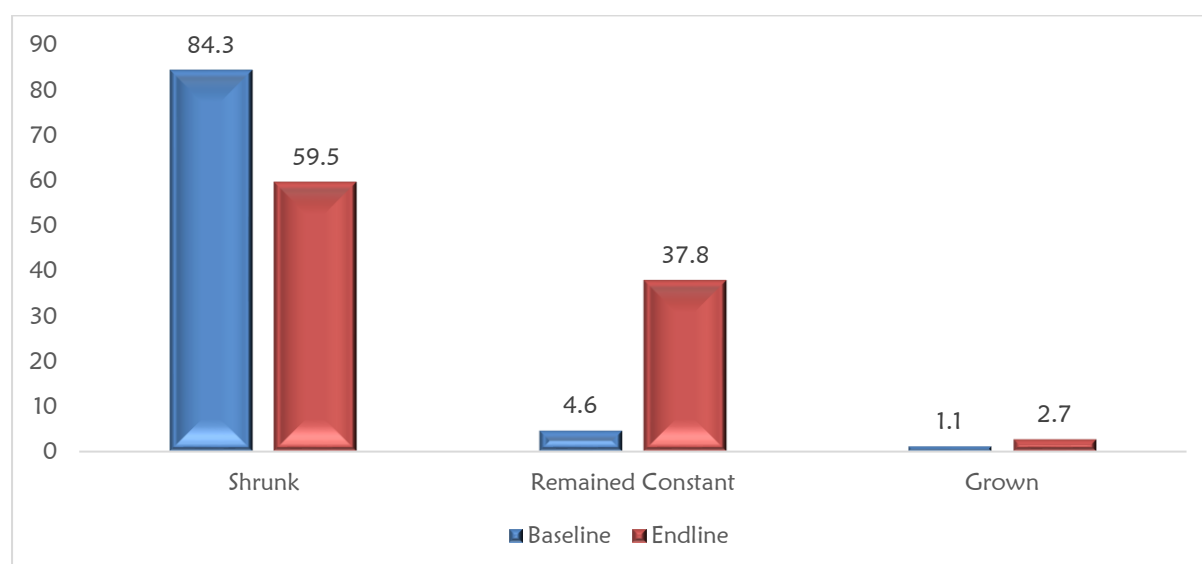
	Total	Response	Number	%
Baseline	91	Yes	62	68.1
		No	29	31.9
Endline	74	Yes	48	66.7
		No	24	33.3

2.15 Impact of Covid 19 on CBT business

When asked how their business activity was performing, 84.3 percent of the respondents at baseline reported that Covid 19 had shrunk their business with only 14.6 and 1.1 percent saying that their business remained constant and grew respectively.

For those that responded at endline, 59.5 percent indicated Covid 19 had shrunk their business with only 37.8 and 2.7 percent saying that their business remained constant and grew respectively. See fig 15

Fig 15: Impact of Covid 19 on CBT, baseline and endline, 2022

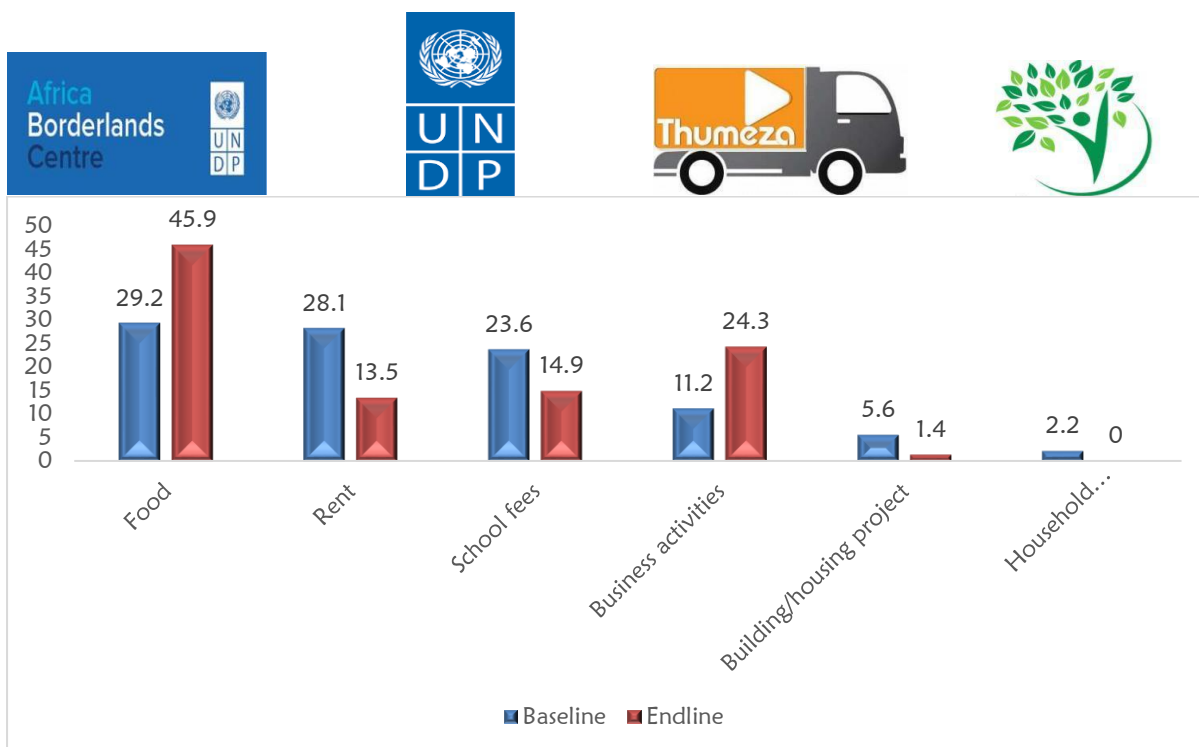


2.16 Monthly Expenses

When asked what the respondents biggest expenses was at baseline, 29.2 percent said it was food followed by home rentals and school fees at 28.1 percent and 23.6 percent respectively. 5.6 percent reported for building/housing project and 2.2 percent was reported for household furniture and appliances

At endline, the responses were 45.9 percent for food, followed by 24.3 for business activities, school fees and home rentals at 13.5 percent and 14.9 percent respectively. 1.4 percent reported for building/housing project and none was reported for household furniture and appliances.

Fig 16: Percentage distribution of expenses, baseline and endline, 2022

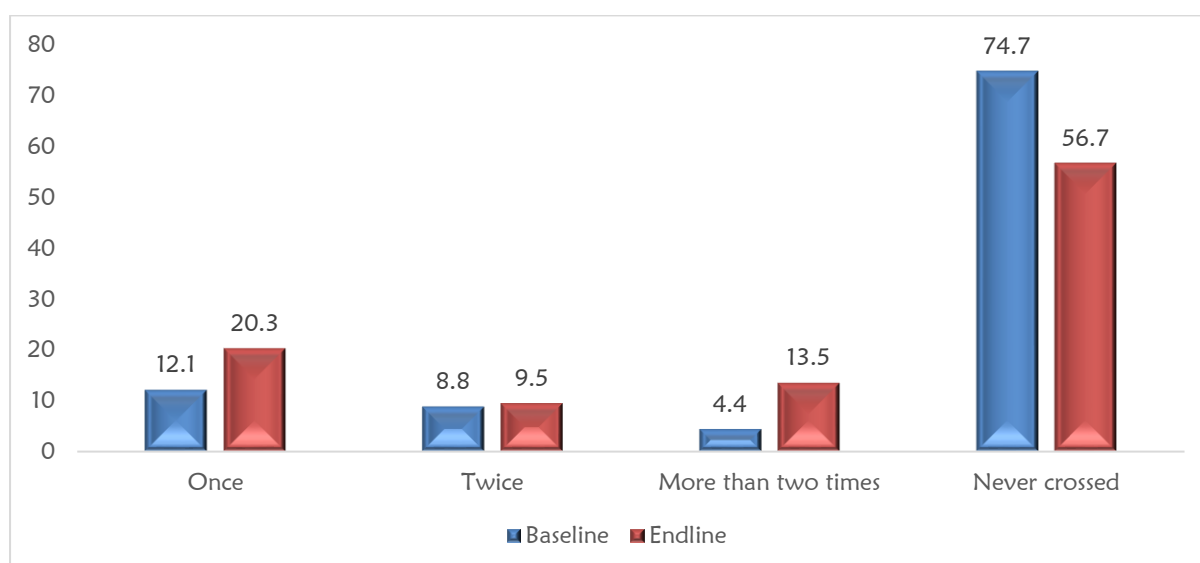


2.17 Border Crossings

Respondents were also asked how many times they had crossed the border both at baseline and endline. At baseline 12.1 percent and 8.8 percent of the respondents indicated to have crossed the border once and twice respectively. 74.7 percent responded not to have crossed the border and only 4.4 percent having crossed more than twice.

For endline, 56.7 percent responded not to have crossed the border and only 13.5 percent having crossed more than twice. 20.3 percent and 9.5 percent of the respondents indicated to have crossed the border once and twice respectively.

Fig 17: Percentage distribution of the number of times to cross the border, baseline and endline, 2022



2.18 CBT Profits

When asked if the respondent was making a profit from your sales as a CBT 98.9 percent of the respondents said they are making profit from the sales of their goods at baseline. Endline had similar results with 89.2 percent of the respondents confirming making profits.

As regards profits at both baseline and endline, about 50 percent of the respondents are making less than ZMW2000 per month as profit and saving less than ZMW500.

Table 6: Do you make profits from CBT

	Total	Response	Number	%
Baseline	91	Yes	90	98.9
		No	1	1.1
Endline	74	Yes	66	89.2
		No	8	10.8



2.19 Affiliation to savings group

At baseline, 60 out of 91 respondents that participated in the survey said they belonged to a savings group representing 65.9 percent with 34.1 not belong to any savings group. More than 70 percent belonged to only One savings group.

93.2 percent belong to a savings group at endline with the majority also belong to one savings group.

Table 7: Affiliation to savings group

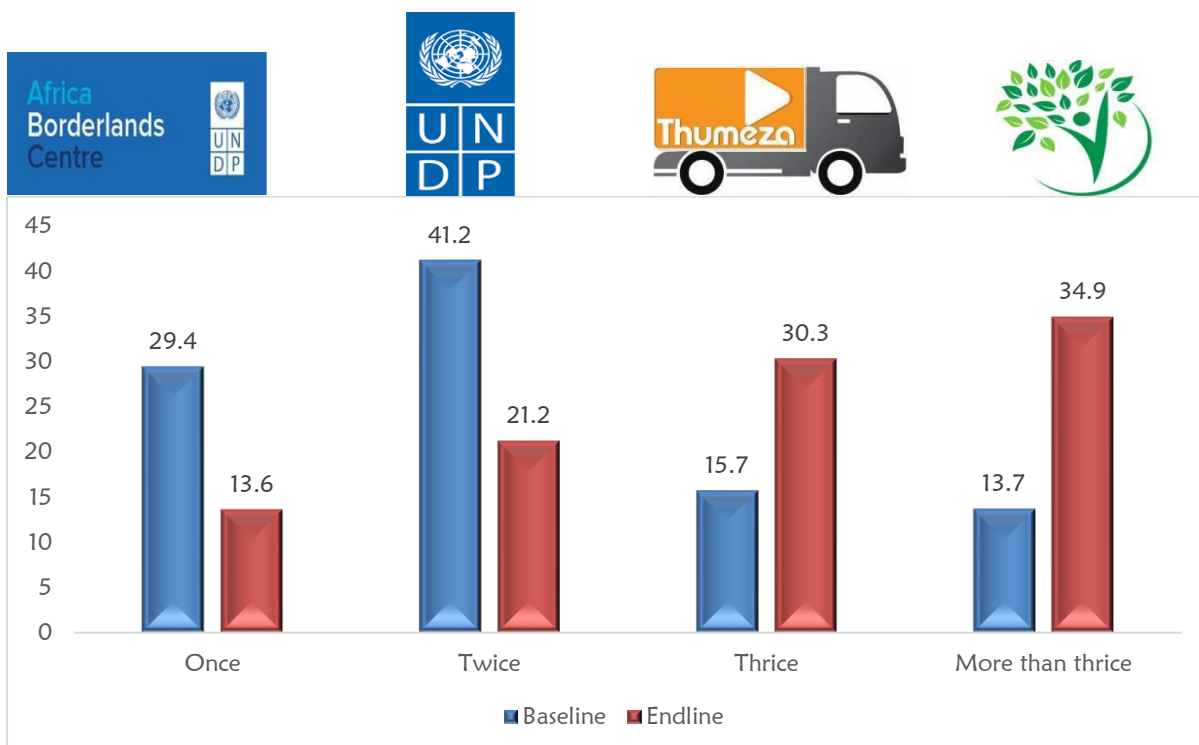
	Total	Response	Number	%
Baseline	91	Yes	60	65.9
		No	31	34.1
Endline	74	Yes	69	93.2
		No	5	6.8

2.20 Borrowing from a savings group

At baseline, 50 out of the 90 respondents said they had borrowed from the savings group to boost their business. This represented 55.6 percent. On the number of times borrowed, 41.1 percent followed twice, followed by those that borrowed once and thrice at 29.4 percent and 15.7 percent respectively. Those that borrowed more than three times were only 13.7 percent.

For the endline stage those that borrowed more than thrice stood at 34.9 Percent, followed by 30.3 and 21.2 percent for those that borrowed thrice and twice respectively. Those that borrowed once were only 13.6 percent.

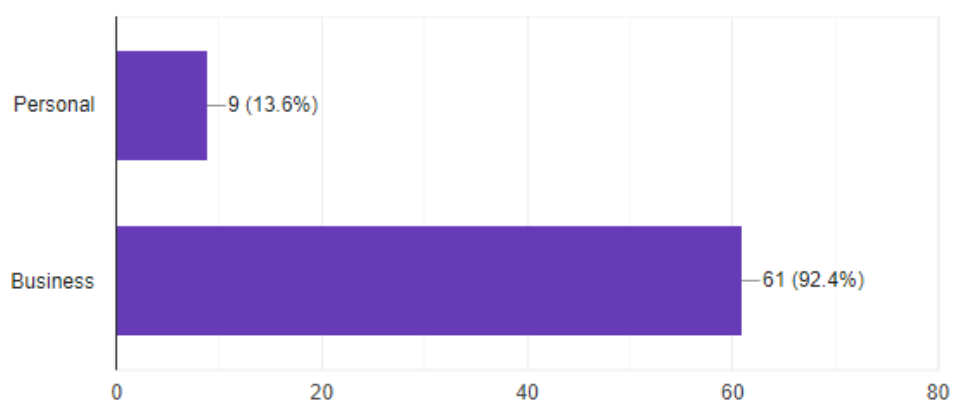
Fig 18: Number of Borrowings from a savings group



At endline, 92.4 percent of the respondents indicated that they borrowed money for use for their business while 13.6 percent borrowed for personal use. See fig 19 below.

Fig 19: Reason for Borrowings

66 responses



2.21 CBT chain challenges

A question was also asked if the respondents were hustled or tricked along the CBT chain at both stages of the survey. In response at baseline, more than three quarters said no with only 16.5 percent having said yes

Equally at endline, results show that most respondents did not experience any form of hustling or trickiness along the CBT chain.



For those that responded yes at both stages, more than 90 percent responded not to have bribed anyone to facilitate their trading

Table 8: CBT chain Challenges

	Total	Response	Number	%
Baseline	91	Yes	14	16.5
		No	71	83.5
Endline	74	Yes	13	17.6
		No	61	82.4

2.22 Current impact of COVID 19 business?

85.1 percent of the respondents said that the covid19 still has an impact on their business.

Some of the reasons to say that covid19 still was impacting their business include;

- Travel restrictions
- Business too slow
- Goods have become expensive
- Covid19 travel certificate too expensive
- Purchase power has reduced because most business activities in Livingstone have either closed or reduced due to covid19
- Not fully recovered from covid19



Chapter 3

3.0 Focus Group Discussion Results

The languages used during the FGDs included Tonga, Lozi, Nyanja and English. This helped accommodate everyone's language of preference and freedom of expression with a better understanding of the questions and accurate feedback.

3.1 FIRST FOCUS GROUP DISCUSSION

For the 1st FGD a total of 15 village savers members from group 3,4 and 5 participated as shown in Appendix 1. To effectively conduct the FGD and get active participation from each participant the 15 members were divided into two groups and two mini FGDs were done in separate rooms simultaneously.

The following questions and responses were noted from the 1st FGD

Question 1

a) Would you say that the village savers app has had an impact on the way you conduct your business and livelihood?

Responses

All participants gave an affirmation that indeed the Village savers app has had an impact on their businesses and also their livelihood in a positive way.

b) If so please explain how the village savers app is impacting your livelihoods and business? From the explanation in the previous question do you think that you have had any direct or indirect benefits? and if so explain?

Responses

The participants said that the app has impacted their businesses in the sense that as members of the village savers they were now able to track all saving transactions from the time they deposit their savings. They also mentioned that there was transparency in the borrowing and how interest was being made. This was very different from the other usual previous savings systems (other village banking-Chilimba) where money was kept by one person and if money was misappropriated no one would really be held accountable. The participants proudly spoke of accountability and transparency in all



transactions stating that all the members in the group know who has borrowed money and when it's supposed to be returned.

As regards, how the app has impacted their livelihood and business, participants mentioned that they were now able to have enough resources to use for essential aspects of their lives such health, education and food for their homes. Further they said this system has helped increase capital in their business and income for their households.

The other aspect that was mentioned as a benefit was the timely availability of funds when needed.

c) Have you had any other benefits come out of using the village savers app and participating in the programme?

Responses

The participants said apart from the benefits mentioned, it's was also easier to save in the sense that the people they are saving with are traders hence there is no misunderstanding unlike when it was just saving with random people who couldn't even be traced back. Also saving in a group with common interest is in its self-motivating unlike when you save alone or with strangers.

d) Would you say that the Thumeza app has had an impact on the way you conduct your business? and livelihood?

Responses

Most participants expressed knowledge of the app but said they have not yet started using the Thumeza App. The participants also mentioned that if Thumeza was properly introduced and taught how to use, they were more than willing to accept it as long as Thumeza included countries such as Botswana and South Africa .it was noted that, currently Thumeza was only linked to Zimbabwe where traders had limited goods to buy. Most traders were buying their goods from either South Africa or Botswana.

Participants also mentioned that Thumeza does not encourage fast small quantity buying as transporters would only deliver goods once their trucks/ pallets were full.



This may cause some delays in getting their goods for the business. Participants further suggested that Thumeza should invest in small vehicles for delivering of small quantities on time

e) If so please explain how the Thumeza app is impacting your livelihoods and business? From the explanation in the previous question do you think that you have had any direct or indirect benefits?

Responses

Not applicable. No impact yet because they haven't started using the app.

f) Have you had any other benefits come out of using the Thumeza app and participating in the program?

Responses

No other benefits yet because they haven't yet started using the app

Question 2

Questions

a) How many of you have brought in goods since December 2021 till date?

Responses

All 15 participants indicated that they had brought in goods.

b) Are you still using the same transportation you were using since December 2021?

Responses

All respondents 15 participants indicated that they were using the same means of transport which was by road.

c) What has been your experience?

Responses



The experience has been the same in the sense that the goods are sometimes delivered late and sometimes they are lost or damaged. The participants mentioned that transportation of goods was at owners' risk. Some participants indicated that they have had to change transporters because of loss of goods and other transporters being untrustworthy. The participants highlighted that it was not easy to find trusted and reliable transport hence most of the time the goods are accompanied by a trader which is more expensive.

Question 3

Questions

a) Ever since you started using the village savers app have you had any profits?

Responses

All participants indicated that they have been making profits more especially with the assured capital

b) Have you had any losses while using the app? Either goods or money?

Responses

No participant experienced any losses while using the application.

c) Can you explain how the profit or loss came about?

Responses

The participants said profits came about through interest paid from borrowing money from the savings group. The participants also mentioned that there were no defaulters yet in paying back money borrowed. The respondents also mentioned that they encourage borrowing because the more you borrow the more profits is made and gained through interest created from the borrowing. The participants said they haven't experienced any losses so far and hope not to experience any.



Question 4

Questions

- a) Are your goods insured on the transportation you have been using?

Responses

The participants said that they are only guaranteed safety of goods when they travel themselves to go and buy the goods on the bus, unlike when goods are put alone on a truck. None of the respondents confirmed having formal insurance for their business.

- b) If you make an order now how confident are you that you will receive your goods with the transport system you are using?

Responses

The participants said it's only insured on a bus with a cargo receipt. One respondent came out to say that on a truck from his experience the goods usually either get damaged or lost. One participant mentioned that she had a trusted truckers who she is able to send to buy her goods she was assured that the trucker will bring the goods intact. And those that use the bus to bring goods trust certain bus transporters because of receipt's given when they pay to transport their goods as a certain percentage of payment to the traders in case of loss and damage. Shalom bus and couriers was mentioned by the respondents and said it was efficient and reliable

- c) Has anyone lost goods and received a claims payment from the insurance? If yes how timely were the payments made after reporting the loss?

Responses

Most of the respondents agreed to losing goods but didn't get any refunds because of no insurance. They later suggested and requested that there was need to be educated more on how insurance works to make well informed decisions around insuring goods.



Question 5

Questions

a) Since the start of the project has anyone started using cargo insurance?

Responses

None of the participants has used cargo insurance. Most respondents came out to say that at the beginning of the project they were taught that it's possible with Thumeza app to have cargo insurance. The participants mentioned that they were promised to be educated more they haven't heard anything since then.

b) Were you using cargo insurance before Dec 2021?

Responses

The respondents said that they knew nothing about Cargo insurance hence said no

c) And the negative experiences and perceptions to date with the cargo insurance?

Responses

No Experiences

d) Has anyone lost goods and received a claims payment from the cargo insurance?

Responses

The respondents said that they have indeed lost goods but the loss was theirs to bear and had no insurance of any kind hence couldn't make any claims.

e) If yes how timely were the payments made after reporting the loss? Were you using cargo insurance before Dec 2021? Not applicable

f) So far with the cargo insurance what are the positive experiences and perceptions to date? Not applicable



g) And the negative experiences and perceptions to date with the cargo insurance? Not applicable

h) Has anyone lost goods and received a claims payment from the cargo insurance? Not applicable

i) If yes how timely were the payments made after reporting the loss? Not applicable

Question 6

Questions

a) Has anyone opened a new bank account or taken a loan from a bank since the start of the project?

Responses

The respondents answered that none of them had opened a personal new account since the start of the project. One of participants came out to explaining saying that apart from the personal accounts they already have they had not opened any other new accounts. The only account which was opened as a requirement was that for the group for the Village savers app and no loan was borrowed from any bank.

b) Were you doing this before Dec 2021?

Responses

None of the participants had borrowed money from the banks except from borrowing from friends and relatives.

d) Of having access to formal financial institutions what has been the experiences and perceptions to date both negative and positive?

Responses

The respondents said that they didn't have access to financial institutions especially banks. The stated that banks and financial institutions aren't accommodating to



individuals who didn't have pay slips but to civil servants and individuals that work for companies because the financial institutions cut monthly loan repayments straight from the payslip. The payslip acts as an assured collateral, which most business owners and traders don't have. Thus all the traders acknowledged that to having a bad experience of rejection to get a loan with formal financial institutions.

Question 7

Question

a) Do you have a credit score in your savings group?

Responses

Yes all the traders acknowledged that they all had credit scores in there saving groups which varied from group to group.

b) Are you comfortable with this credit score?

Responses

All participants agreed that they were comfortable with the credit score. They said the credit score interest helped them gain profit when sharing money at the end of a cycle. Another respondent even said the more you got a loan the more profit for you and the group which was supported by others.

c) How do you keep track of your members borrowing history?

Responses

One of the respondents from group 3 answered saying the app allows you to see everything because you fill it in the app hence giving accountability for all members. Other contributions were that it is even easy to get a loan because everyone is aware



of all transactions happening in the comfort of your environment which was very effective and less of an inconvenience for each member.

Question 8

Questions

(a) Has your participation in the programme reduced your exposure to; Covid 19; Corruption; harassment; illegal trade?

Responses

The participants said that their participation in the program has reduced their exposure to Covid-19, Corruption, illegal trade and harassment.

(b) For each explain whether positive or negative?

Responses

The following are the positives;

- We have reduced travelling hence lessening exposure to the pandemic, since we are now using the app with less travel therefore reducing on expenses on transport, food and accommodation.
- The amounts saved are added to our business capital and traders use the saved time to do other activities and have more time to concentrate on their businesses, trading peacefully without fear of harassment from thugs, some security officers and those hired to carry their luggage across borders, no more fear of losing capital during travelling across borders.
- The traders have acquired knowledge on how to deal with trade institutions such as ZRA, Customs and take advantage of incentives they offer.

The following are the negatives;

- The negatives are a lack of travel outside leads to traders not interacting with fellow traders outside the country thereby missing other business opportunities.



- Sometimes not getting the type and quality of goods needed

Question 9

Questions

- a) How many are borrowing from their savings groups?

Responses

All the traders raised their hands acknowledging that they all borrowed and were borrowing from there saving groups.

- b) Are the members in the savings groups always given the amount of money requested for?

Responses

All the traders said yes, as long as the funds in the saving coffers.

- c) Normally how long does it take to get the funds requested for from the group?

Responses

Immediately the request is put forward and so long as the funds are there in the saving coffers. Within a day or two

- d) What is your perception on the processing loans on time?

Responses

The traders said per there groups loan processing time is very good and that they were happy with it. On average it done within a day or two

- e) What are members using their borrowed funds for?

Responses



The participants said that the funds borrowed from the savings groups are used for top ups in their business. For instance if one is going to press orders and needs to add up they access a loan. Others said it's used at home for various things such as buy groceries, paying for school fees or hospital expensive or medicines in times of need. Others said for any emergencies such as funeral.

f) Do you think that the savings groups are helping to improve your businesses and livelihoods?

Responses

All the respondents agreed and said yes indeed the saving group is helping in both their businesses and livelihood. They also agreed that their lives and business activities have greatly improved due to the village savers project.

3.2 SECOND FOCUS GROUP DISCUSSION

For the 2nd FGD a total of 15 village savers members from group 1 and 2 participated as shown in Appendix 2. To successfully manage the FGD and obtain lively contribution from each member the 15 members were divided into two groups and two mini FGDs were done in separate rooms at the same time.

The following questions and responses were noted from the 2nd FGD

Question 1

a) Would you say that the village savers app has had an impact on the way you conduct your business and livelihood?

Responses

All participants gave an affirmation that indeed the Village savers app has had an impact on their businesses and also their livelihood in a positive way.



b) If so please explain how the village savers app is impacting your livelihoods and business? From the explanation in the previous question do you think that you have had any direct or indirect benefits? and if so explain?

Responses

The members said that the app has impacted their businesses in the sense that they are able to track all saving transactions from the time they deposit, the interest accumulated and who has borrowed and how much has been borrowed. They also said that all the transactions made are transparent. The members also stated that the app has helped the group improve on their record keeping, helped members easily calculate profit and also track the growth of their savings.

On account of the direct benefits of using the app the members stated that it was easy to borrow funds and that the interest rate of the same funds on return wasn't high which makes it easy to borrow when they needed top ups to buy goods. This also helped stop the need and dependency on borrowing from informal money lenders (Kaloba) whose interest rates are very high and not affordable.

Another point the participants mentioned is that they were very happy as the app has helped members get linked or connected to outside suppliers and business partners. Another point raised was that the interest they get from the savings acts like a salary in terms of the frequency it is received. Also, the knowledge gained from this app is utilised on their individual businesses, members of the FGD said that they have learnt how to do business and trade online. This has also created links and partnerships with other saving groups.

c) Have you had any other benefits come out of using the village savers app and participating in the programme?

Responses

The members said that apart from the benefits already stated. Other benefits are it was easier to conduct business with a free mind from harassment from shylocks. It also



helped avoid unnecessary costs such as travel and accommodation. The other point raised is that the app helped with CBTs members to network better and share business ventures and experiences.

d) Would you say that the Thumeza app has had an impact on the way you conduct your business? and livelihood?

Responses

The members expressed knowledge of the app saying that at the beginning of the project when they were learning and being taught how to use the village savers app. The participants also mentioned they were also taught about the Thumeza app but they said they have not yet started using the Thumeza App.

e) If so please explain how are the Thumeza app is impacting your livelihoods and business? From the explanation in the previous question do you think that you have had any direct or indirect benefits?

Responses

Not applicable. No impact yet because they haven't started using the app.

f) Have you had any other benefits come out of using the Thumeza app and participating in the program?

Responses

No other benefits yet because they haven't yet started using the app

Question 2

Questions

a) How many of you have brought in goods since December 2021 till date?

Responses

All respondents stated clearly that they had brought in goods.



b) Are you still using the same transportation you were using since December 2021?

Responses

All participants indicated that they were using the same means of transport which was by road.

c) What has been your experience?

Responses

The members of the FGD mentioned that the experience has not changed in the sense that goods are sometimes delivered later than the expected date. The respondents also stipulated that goods received were most of the time different from what they had specified in their order e.g. different sizes or colours and that sometimes one order would come in two different trips where one part of the order would come in the first trip and the other part of the order would come in the following trip when it was supposed to be one consignment.

Question 3

Questions

a) Ever since you started using the village savers app have you had any profits?

Responses

All the members acknowledged that yes they have been making profits from the time they started using the app.

b) Have you had any losses while using the app? Either goods or money?

Responses

None the participants indicated that they haven't made any losses while using the application.

c) Can you explain how the profit or loss came about?



Responses

The respondents said that profits were realised through the interest accumulated from borrowing. The respondents also mentioned that when they borrowed it added up on their capital thereby increasing the profit. They participants also mentioned that since they were able to save the funds accumulated which they had great difficult doing so before the app, to them that was there profit. They also mentioned that they haven't experienced any losses so far.

Question 4

Questions

e) Are your goods insured on the transportation you have been using?

Responses

The participants said that they are only guaranteed safety of goods when they travel themselves to go and buy the goods on the bus, unlike when goods are put alone on a truck. None of the respondents confirmed having formal insurance for their business.

f) If you make an order now how confident are you that you will receive your goods with the transport system you are using?

Responses

The participants said they had created a mutual trust with certain bus operators and truckers and hence when they use them the have all the confidence that they will receive the goods on time. However, others said that because of having theses limited trusted operators it would cause some delays in have the goods on time. Other comments were that, accompanied goods were the safest and most assured although it came with extra costs of the CBT travel, food and accommodation.

g) Has anyone lost goods and received a claims payment from the insurance? If yes how timely were the payments made after reporting the loss?



Responses

Most of the respondents agreed to losing goods but didn't get any refunds because of no insurance. They later suggested and requested that there was need to be educated more on how insurance works to make well informed decisions around insuring goods.

Question 5

Questions

j) Since the start of the project has anyone started using cargo insurance?

Responses

The respondents stated that none of them had insured any goods on the transportation they are using.

k) Were you using cargo insurance before Dec 2021?

Responses

The respondents said that they knew nothing about Cargo insurance hence said no

l) And the negative experiences and perceptions to date with the cargo insurance?

Responses

No Experiences because they have never used cargo insurance.

m) Has anyone lost goods and received a claims payment from the cargo insurance?

Responses

The respondents said that no one has lost any goods and received claims from the insurance since none of them has insurance cover for their goods during transportation.

n) If yes how timely were the payments made after reporting the loss? Were you using cargo insurance before Dec 2021? Not applicable



- o) So far with the cargo insurance what are the positive experiences and perceptions to date? Not applicable
- p) And the negative experiences and perceptions to date with the cargo insurance? Not applicable
- q) Has anyone lost goods and received a claims payment from the cargo insurance? Not applicable
- r) If yes how timely were the payments made after reporting the loss? Not applicable

Question 6

Questions

- a) Has anyone opened a new bank account or taken a loan from a bank since the start of the project?

Responses

The respondents said that no one reported to have either opened or borrowed money from the bank since the start of the project, however all the traders have had personal accounts before the start of the project.

- b) Were you doing this before Dec 2021?

Responses

The participants said no and said they had already owned personal accounts even before the project began.

- c) Of having access to formal financial institutions what has been the experiences and perceptions to date both negative and positive?

Responses

The respondents said that from a general perspective even if most of them did not have access to financial institutions, they felt that formal financial institutions were good as



money is secure in the banks. And that banks help secure business contracts for traders. CBTs couldn't have access to formal financial institutions especially banks because there services and charges are sometimes high and unaffordable therefore reducing the book balance especially when one is not depositing savings in the account.

Question 7

Question

d) Do you have a credit score in your savings group?

Responses

Yes all the traders acknowledged that they all had credit scores in there saving groups which varied from group to group.

e) Are you comfortable with this credit score?

Responses

All the respondents affirmed that they were comfortable with the credit score, stating that it is easy to understand, transparent that it reflects the true picture of each one's transactions

f) How do you keep track of your members borrowing history?

Responses

The respondents said they used the app which shows all transactions including borrowing history. The members of the FDG also mentioned that they also have a record book that they make sure all transactions match the app.

Question 8

Questions

(c) Has your participation in the programme reduced your exposure to Covid 19; Corruption; harassment; illegal trade?



Responses

The participants said that their participation in the program has reduced their exposure to Covid-19, Corruption, illegal trade and harassment.

(d) For each explain whether positive or negative?

Responses

The following are the positives;

- We have reduced travelling hence lessening exposure to the pandemic, since we are now using the app with less travel therefore reducing on expenses on transport, food and accommodation.
- The amounts saved are added to our business capital and traders use the saved time to do other activities and have more time to concentrate on their businesses, trading peacefully without fear of harassment from thugs, some security officers and those hired to carry their luggage across borders, no more fear of losing capital during travelling across borders.
- The traders have acquired knowledge on how to deal with trade institutions such as ZRA, Customs and take advantage of incentives they offer.

The following are the negatives;

- The negatives are a lack of travel outside leads to traders not interacting with fellow traders outside the country thereby missing other business opportunities.
- Sometimes not getting the type and quality of goods needed

Question 9

Questions

g) How many are borrowing from their savings groups?

Responses

All the traders raised their hands acknowledging that they all borrowed and were borrowing from their saving groups.



h) Are the members in the savings groups always given the amount of money requested for?

Responses

All the traders said yes, as long as the funds in the saving coffers.

i) Normally how long does it take to get the funds requested for from the group?

Responses

The respondents said that it normally takes just a day for members to get the funds they have requested from the group when funds are available. This is because the same day when they meet to pay their loans, those who have requested are also given. It's only on rare occasions that it takes a few days. And this only happens if those that request a lot of money.

j) What is your perception on the processing loans on time?

Responses

The traders said that they are happy with the processing time.

k) What are members using their borrowed funds for?

Responses

The participants said that the funds borrowed from the savings groups are used for top ups on their capital for their business to help buy goods and also to boost it. The money is also used for payment of school fees, purchase of household requisites such as groceries and for emergencies such as sicknesses and funerals.

l) Do you think that the savings groups are helping to improve your businesses and livelihoods?

Responses

All the respondents agreed and said yes indeed the saving group is helping in both their businesses and livelihood. All the respondents acknowledged that the saving groups are helping them improve their businesses and also their livelihoods.



3.3 THIRD FOCUS GROUP DISCUSSION

For the 3rd FGD a total of 16 Village Savers members participated with representation from all five savings groups. To successfully manage the FGD and obtain effective contribution from each member the 16 members were divided into two groups of 8 people and two mini FGDs were done in separate rooms at the same time.

The following questions and responses were noted from the 3rd FGD

Question 1

a) Would you say that the Village Savers app has had an impact on the way you conduct your business and livelihood?

Responses;

All participants gave an affirmation that indeed the Village Savers app has had an impact on their businesses and also their livelihood in a positive way.

b) If so, please explain how the Village Savers app is impacting your livelihoods and business? From the explanation in the previous question do you think that you have had any direct or indirect benefits? And if so explain?

Responses;

The members said that the app has impacted their businesses by helping them have clear business goals, recording keeping, guided spending patterns and also realised the importance of saving money in banks. The respondents also mentioned that they had learnt how to save money, use of the app for buying goods and track all saving transactions. Increased interaction with other CBTs was also mentioned that lead to learning of new ideas in their business activities. They respondents also said that all the transactions made were transparent.

On account, of the direct benefits of using the app the members stated that it was easy to borrow funds and that the interest rate of the same funds on return wasn't high which makes it easy to borrow when the needed top ups to buy goods. This also helped stop the need and dependency on borrowing from informal money lenders (Kaloba)



whose interest rate are very high and not affordable. Members of the FGD said that they had learnt how to trade online and created links and partnerships.

It was reported that livelihoods had extremely changed because of being on the program, the funds saved and profits accumulated are used to help pay for household needs like grocery, pay for their children's school fees and also pay for electricity and water bills.

c) Have you had any other benefits come out of using the Village Savers app and participating in the programme?

Responses;

The members said that apart from the benefits already stated. Other benefits included, literacy on the use the phones for digital trading, acquired entrepreneurship skills, The other point raised was that the app has helped the CBTs members to network better and share business ventures and experiences.

d) Would you say that the Thumeza app has had an impact on the way you conduct your business? And livelihood?

Responses;

The members expressed knowledge of the app saying they had learnt of Thumeza at the same time they were being taught how to use the Village Savers app. The participants mentioned that Thumeza was only linked to trade with Zimbabwe and not in other countries like South Africa and Botswana where most traders are buying their goods from. The participants also mentioned that Thumeza was cost efficient for bulk transport unlike for smaller packages, one has to wait for a pallet is full.

Another respondent who was once a Thumeza agent during the piloting of the Thumeza program in Zambia said it was operational but costly per weight and the quantity of goods one is supposed to buy which is expensive for small scale traders. The respondent said that though used it didn't have a lot of customers because most traders bought goods from Namibia, South Africa and Botswana



e) If so, please explain how the Thumeza app is impacting your livelihoods and business? From the explanation in the previous question do you think that you have had any direct or indirect benefits?

Responses;

Not applicable. No impact yet because they haven't started using the app.

f) Have you had any other benefits come out of using the Thumeza app and participating in the program?

Responses

No other benefits yet because they haven't yet started using the app

Question 2

Questions

a) How many of you have brought in goods since January till date?

Responses;

All respondents stated clearly that they had brought in goods.

b) Are you still using the same transportation you were using since January 2022?

Responses;

All participants indicated that they were using the same means of transport which was by road. Most of the respondents indicated to have used a truck as the mode of transport with a few using a bus.

c) What has been your experience?

Responses;



The members of the FGD mentioned that the experience has not changed in the sense that goods are sometimes delivered later than the expected date. The respondents also stipulated those goods received were most of the time different from what they had specified in their order e.g., different sizes or colours and that sometimes one ordered consignment would come in two different deliveries.

Question 3

Questions

a) Ever since you started using the Village Savers app have you had any profits?

Responses;

All the members acknowledged that yes, they had been making profits from the time they started using the app.

b) Have you had any losses while using the app? Either goods or money?

Responses;

None of the participants including the one that was a Thumeza agent indicated that they had made any losses while using the application.

c) Can you explain how the profit or loss came about?

Responses;

The respondents said that profits were realised through the interest accumulated from borrowing were CBTS were encouraged to borrow and return with interest. The respondents also mentioned that when they borrowed it added up on their capital thereby increasing business profits. Due to increased online trading, there has been a cut on the cost of travel, lodging and food thus ploughing the excess money into their business. They also mentioned that they haven't experienced any losses so far.



Question 4

Questions

a) Are your goods insured on the transportation you have been using?

Responses;

The participants said that they were only guaranteed safety of goods when they travel themselves to go and buy the goods on the bus, unlike when goods are put alone on a trucks or buses. None of the respondents confirmed having formal insurance for their business. One respondent said that she considered her goods insured when using buses like Mazhandu where if your goods are lost, stolen, damaged or misplaced, the bus company refunds you for those goods, but you need a recipient as proof of payment. When asked how long this takes the respondent said from personal experience it took two days to get back the money.

b) If you make an order now how confident are you that you will receive your goods with the transport system you are using?

Responses;

The participants said they are very confident they would receive their goods because they trust the bus operators and truckers they use and thus when they use them, they are very confident that they will receive the goods on time. However, others stated though this might be true it's hard to come across these trusted operators, hence sometime in the case that you meet a crooked operator, the goods may delay. Other comments were that, accompanied goods were the safest and most assured although it came with extra costs for the CBTs to travel, because of needs such as food and accommodation etc. it was the safest option.

c) Has anyone lost goods and received a claims payment from the insurance? If yes how timely were the payments made after reporting the loss?

Responses;



Most of the respondents agreed to losing goods but didn't get any refunds because of no insurance. Though they made a request to be educated more on how insurance works and the best insurance companies that would help in their cross-boarder trading.

Question 5

Questions

a) Since the start of the project has anyone started using cargo insurance?

Responses;

The respondents stated that none of them had ever used cargo insurance or any insurance in general on the transportation of their goods. Therefore, the plea to have insurance companies to come and teach them.

b) Were you using cargo insurance before Dec 2021?

Responses;

The respondents said that they knew nothing about Cargo insurance hence said no.

c) And the negative experiences and perceptions to date with the cargo insurance?

Responses;

No Experiences because they have never used cargo insurance.

d) Has anyone lost goods and received a claims payment from the cargo insurance?

Responses;

Not applicable

e) If yes how timely were the payments made after reporting the loss? Were you using cargo insurance before Dec 2021?

Not applicable



f) So far with the cargo insurance what are the positive experiences and perceptions to date?

Not applicable

g) And the negative experiences and perceptions to date with the cargo insurance?

Not applicable

h) Has anyone lost goods and received a claims payment from the cargo insurance?

Not applicable

i) If yes how timely were the payments made after reporting the loss?

Not applicable

Question 6

Questions

a) Has anyone opened a new bank account or taken a loan from a bank since the start of the project?

Responses;

The respondents asked if the question was asking about personal accounts or group accountants. When told both, the respondents said that none of them have opened a personal bank account since the start of the project or programme, but previously before the project they had accounts for personal use but they all agreed to have never borrowed money from the bank since the start of the project or beforehand.

They also stated that some groups had opened group accounts with ZANACO bank but haven't saved or borrowed money yet, because they want their money in the saving groups to grow.

b) Were you doing this before January 2022?



Responses;

The participants stated that because they already owned personal accounts even before the project began, they saw no need to open other accounts. Others even added on openly saying they didn't even have money to save in the already opened accounts thus why even open another one.

c) Of having access to formal financial institutions what has been the experiences and perceptions to date both negative and positive?

Responses;

The respondents said that from positive experiences their money is safe and secure in the banks, its advantageous because you can easily secure contracts for bigger organisations that buy in bulk and pay by cheque. Additionally, it helps save in the sense that money is not easily tempered with for minor expenses such as household grocery. The negatives included, high bank charges, high interest rates and also the need for collateral to access loans which CBTs couldn't afford.

Question 7

Question

a) Do you have a credit score in your savings group?

Responses;

All the traders admitted that they all had credit scores in there saving groups which differed from one group to another.

b) Are you comfortable with this credit score?

Responses;

All the respondents stated that they were comfortable with the credit score, stating that it is easy to understand. It was reported that the credit score was transparent that it reflects the true picture of each one's transactions

c) How do you keep track of your members borrowing history?



Responses;

The respondents said they use the app which shows all transactions including borrowing history, also the secretary has a records book which when updated with the transaction history is posted on the group so as to ensure transparency and must tally with records on the app.

Question 8

Questions

a) Has your participation in the programme reduced your exposure to; COVID-19; Corruption; harassment; illegal trade?

Responses;

The responses varied others said yes while others said no.

b) For each explain whether positive or negative?

Responses;

The participants said some of the positives were that their participation in the program has reduced their exposure to COVID-19, because of less movements hence reduction in interaction with a lot of people especially across the borders. On corruption the views varied because others said nothing has changed and that it's still the same whilst others said it has changed drastically in the sense that most of the officers and people they used to deal with in terms of corruption have either been moved, also the project had taught them that the officers are not their enemies but partners and service providers who they could approach and explain the challenges they are facing in the business especially when it comes to paying the tax than corrupting them. For illegal trade most said that they were scared to trade illegally because of vigilance from the law officers and also due to digital trading most are not in contact with these illegal dealers. As regards, harassment others said it's still there but it has reduced and the others said it's not there because they don't have any face-to-face interactions with the



people that used to harass them such as the border officers, money changers, clearing agents and transporters that use illegal routes so as to evade taxes.

Question 9

Questions

a) How many are borrowing from their savings groups?

Responses;

All the respondents raised their hands to show that they all borrow from their savings group. The traders also stated that it was mandatory for all the members to borrow so that the money can grow.

b) Are the members in the savings groups always given the amount of money requested for?

Responses;

All the traders said yes, so long as there are funds in the saving coffers. The traders' said borrowing is mostly done during the meeting days when those that had borrowed are paying back thus allowing others to borrow.

c) Normally how long does it take to get the funds requested for from the group?

Responses;

The respondents said that it normally takes just a day for members to get the funds they have requested from the group when funds are available. This is because the same day they meet to pay their loans, those who had requested are given. It's only on rare occasions that it takes a few days. And this only happens if those that requested are either a lot or those that requested to borrow are a lot. When funds are depleted, the CBTs are given top ups when funds become available.

d) What is your perception on the processing loans on time?



Responses;

All traders said they are very comfortable and satisfied with the loan processing time since almost all the members who request to borrow, usually get the money requested on the same day.

f) What are members using their borrowed funds for?

Responses;

The participants said that the funds borrowed from the savings groups are used for top ups on their capital for reinvesting in their business. The money is also used for payment of household items such as paying of school fees, purchase of household supplies such as groceries, water bills and electricity bills also for emergencies such as hospital bills and funerals.

g) Do you think that the savings groups are helping to improve your businesses and livelihoods?

Responses;

All the respondents acknowledged with a yes that the saving groups are helping them improve their businesses and also their livelihoods.

CONCLUSION

At the end of the discussion there was a vote of thanks from the traders towards the UNDP and the Village Savers team. The traders thanked the UNDP for coming up with such a program where they have acquired so many skills in digital trading, recording keeping, entrepreneurship, also according them a chance to meet with the ZRA, immigration and customers officers, council, the banks and the police and setting business goals. They said that the knowledge acquired has benefitted them greatly. Also, to team Village Savers the CBTs said the team went out of their way to teach and guide them on the use of the app no matter the time and day. And then the facilitators



thanked the members for coming and sparing time from there busy schedules to participate in the FGD.

NOTE: It was noted that three of the participants that attended the FGDs were also captured during drop outs interviews that were held earlier in March.

Also, some challenges were expressed by the respondents regarding the Village Savers app; firstly, technical glitches on the app or system were sometimes the savings information would disappear, sometimes the system doesn't allow the participants to open the app and that the column in the app the is allocated to enter the ngwee doesn't allow to add the ngwee's.



Chapter 4

4.1 Drop Out Interviewers Report

In order to get knowledge and understanding on why some of the original members that the villager savers had recruited eventually dropped out from the initiative an assessment was conducted. The follow up was made to find out the reasons behind why these individuals dropped out and also get feedback from them on how to make improvements in the project and use of the app.

Since the start of the project, the survey team was furnished with a list of 12 drop outs of which 11 respondents were interviewed. The one drop out that we could not manage to interview was a non-contact.

80 percent of the respondents interviewed were female and 20 percent were male. They respondents consisted of cross boarder trader's that sold blankets, clothes, groceries and alcoholic beverages. The age range of the respondents was 30 to 40 years old for the women and 20 to 40 for the men.

4.2 Drop Out results

Question 1: Use of the app;

About 50 percent of the respondents got the chance to use the app and others had challenges of not having smart phones.

Question 2: Which app used (for those who used):

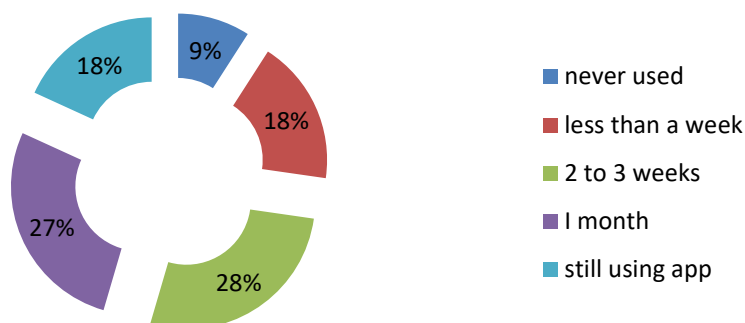
All Respondents used the Village savers app and had little knowledge of the Thumeza app

Question 3: How long app used;

Most of the respondents only used the village savers app for about a month at the commencement of the project with an exception of two respondents that still claiming to be member and saved in the month of February.

Fig 1: Percent distribution of how long the Village Savers app was used

How long did you use the Village savers app?

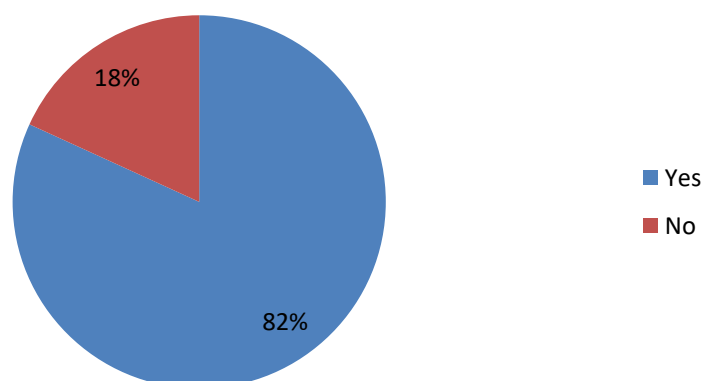


Question 4: If joined savings group;

The respondents were also asked if any one of them had joined a savings group. As shown in Fig 2, 82 percent had indicated that they had joined a savings.

Fig 2: Percentage distribution of drop out respondents that joined a savings group

Did you join a savings group?



Those who had not yet joined a savings group gave various reasons that included;

- a) Program was not fully explained to them on the benefits

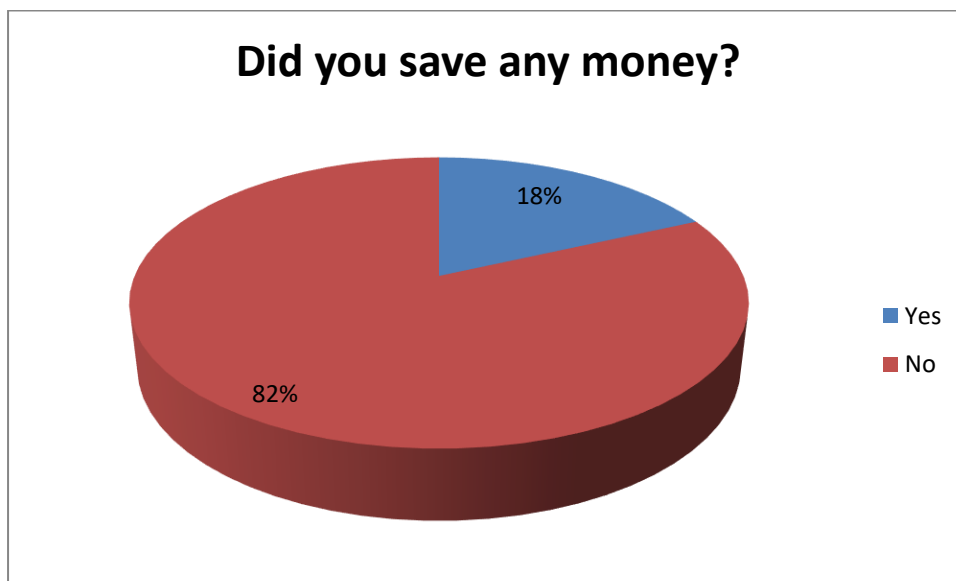


- b) Administrative penalties for coming late and not attending the meeting were high for traders that stay outside Livingstone town e.g., at Victoria falls
- c) The leaders were very segregative on selecting members to be in the savings group. There was nepotism and corruption involved for one to be included.

Question 5: If they saved any money:

82 percent of the drop outs had not yet saved any money by the time they were dropping out. However there are two who were classified as dropouts when meanwhile from their responses they claimed that they were very active and saving. Their last saving was actually done a few days before the interview date.

Fig 3: Percentage distribution of drop out that saved money



Question 6: Use of Thumeza app;

None of those interviewed said they had used Thumeza app to order goods.

Question 7: Benefits of using village savers app;

Most of those interviewed had no benefits of using the Village savers app as most of them didn't use the app to save money. Those who said they used it just merely installed it on their gadgets and never used it to do savings. Some either lost the gadgets or they got damaged before they could use the app for savings.



Those that claimed to still be members and saved in February said the benefits included easy access to money for their business and livelihood.

Question 8: Benefits from use of Thumeza;

None got any benefits as this app was not used.

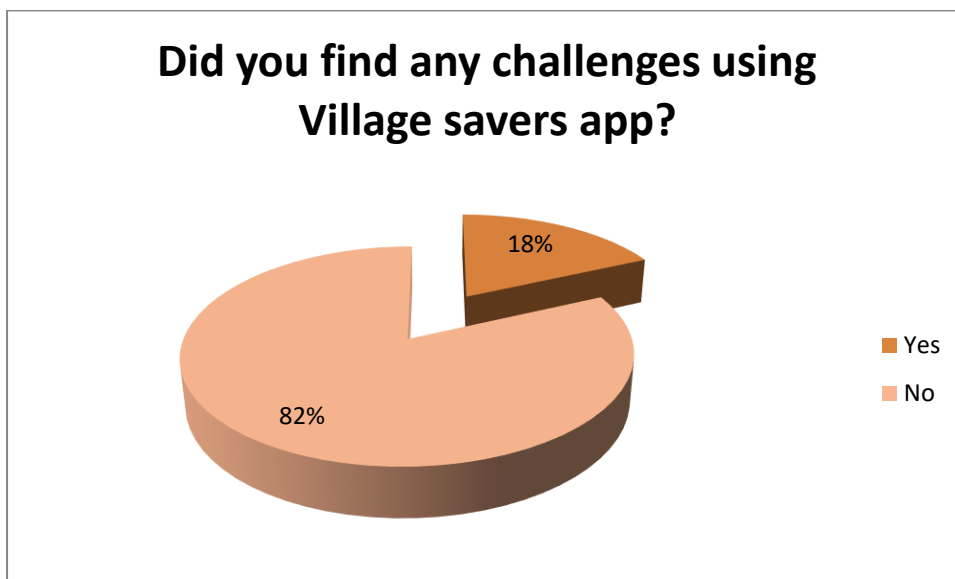
Question 9: Challenges using Thumeza;

Same as question 8: above; App not used.

Question 10: Challenges of using Village savers app;

For those that got to use the app for the short time said the app would stop working despite being online and hence just ended up depleting their bundles. The app would sometimes freeze.

Fig 4: Percentage distribution of drop outs that had challenges using the app



Question 11: Why they stopped using the app;

For those who used the app, only one had a challenge in the initial stages when trying to log in that after logging in, the system couldn't allow them to continue.

Question 12: Improvements to the app;

Improvement to the logging in system and fixing the freezing of the app.

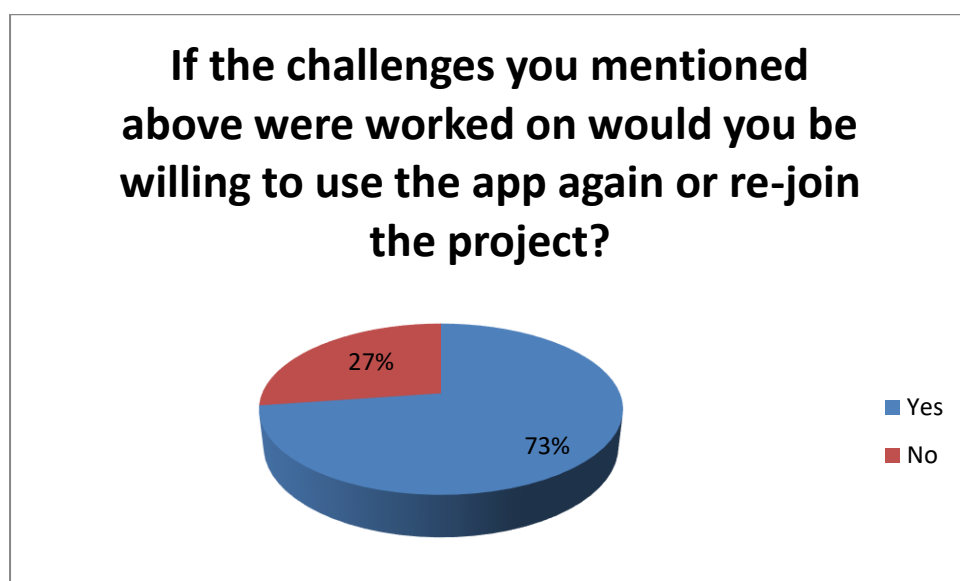


Question 13: If challenges are addressed;

All those that faced challenges would be very happy to use the app again or re-join the project.

Others that dropped out due to some management challenges also expressed interest in re-joining the project if there were changes in the overall management of the leaders.

Fig 5: Percentage distribution of those willing to re-join the project

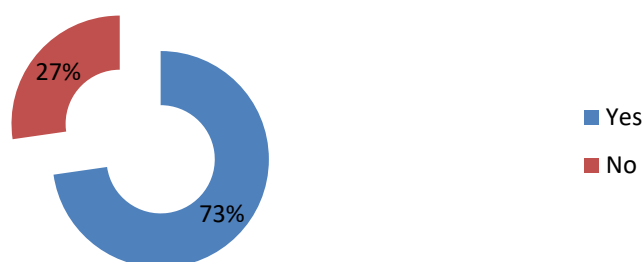


Question 14: Administrative challenges faced;

73 percent of those who dropped out reported facing administrative challenges as shown in Fig 6

Fig 6: Percentage distribution of drop outs that faced administrative challenges

Did you face any administrative challenges while you were a member of the group?



Challenges experienced included:

- Leaders not fully explaining what are the benefits of the whole program
- Leaders segregating members on who should attend the trainings especially when then training involves payment of an allowance to attendees and other incentives such as t-shirts and caps.
- Leaders bringing in relatives and friends some of whom are not members of the CBTs Association.
- Some people chosen to be leaders, especially treasurers to handle group money are not known to most CBTs. They are suspected to be relatives to the leaders who brought them in even if they are not traders.

Question 15: Feedback to the team;

- The village savers and the use of the apps is a very good program that should not only be enjoyed by a few but if possible by all the CBTs in the district and beyond. The benefits are numerous to mention. Let the organisers and sponsors continue and expand it.



- b) The other app that is the Thumeza app, which CBTs have not started using yet also be extended to other countries such as Botswana, Namibia and South Africa where the CBTs order most of their products.

It was noted after the interviews came to an end that most of the respondents either belonged to group 4 and 5 of the savings groups. Reasons behind dropping out varied from person to person and suggestions to re-join back varied with strong emphasis of changes to be made in order for them to come back to the project. But the 2 top most reasons for leaving were compiled as outlined in the table below:

NO	Reasons trader left	Submission of change
1.	Corrupt and segregative leader from the CBTs Association Interim Executive.	Remove and re-elect a new CBTs Association Executive.
2.	App has technical glitches such as it freezing.	Fix and work on app technical glitches.



5.0 Conclusion

Most participants interviewed expressed gratitude to the use of digital apps and overwhelming indicated that since the use of the village savers app, their livelihood and business activities have greatly improved. The village savers app has given the traders surety of funds when needed, expanded their business opportunities, created financial stability for both business and household issues and also has led to create linkages with other CBTs.

Participants also welcomed the use of the Thumeza app and experienced keen interest to adopting the app if it was open to carter for other countries such as South Africa, Botswana and Namibia. Further, they suggested that Thumeza should deploy the use of smaller vehicles for timely delivery of smaller consignments.

Covid19 is still having an impact as the traders are unable to travel and if at all they were able to travel the Covid19 certificate is too expensive for them. Therefore, the use of both the village savers and thumeza if properly managed and implemented has the potential to even increase the resilience of the impact of covid19 on their business and livelihood.















6.0 Recommendations

- There is need to plan and conduct more trainings for CBTs on Digital literacy and cargo insurances. Results of the assessments showed that CBTs had challenges with digital literacy and also lacked knowledge on cargo insurance there it would be good to invest into these two aspects.
- There is also need for Thumeza to expand its scope of operation and consider smaller package transportation. CBTs expressed keen interest in the usage of Thumeza if only it expanded its area of operation and also consider the quick delivery of small packages.
- There is need for transparency and fairness in participation of village savings activities. Some CBTs interviewed expressed that in some instances, selection of CBTs for meetings and other functions are not properly done. Therefore, it's very important that all activities are done in a manner that is very transparent without any favours.

Appendix

1. List of participants for 1st FDG

FDG - CHIA EXPERIMENTAL GROUP ONE
LIVINGSTONE - 2nd MARCH 2022
PARTICIPANT RECORD

NAME	MOBILE	DESCRIPTION	SIGNATURE
1. f. lino m. polabo	09136 832407	female, 30 years Group 3	 18/03/2021
2. mupfema chabwa	0976320974	female, 30 years Group 5	 18/03/2021
3. mufema mufema	0963877777	female, 30 years Group 3	 18/03/2021
4. mufema mufema	0976-176792	female, 30 years Group 4	 18/03/2021
5. mufema mufema	0967 691660	female, 30 years Group 4	 18/03/2021
6. mufema mufema	0977840660	female, 30 years Group 4	 18/03/2021
7. Dosed Tembo	0976536348	female, 30 years Group 3	 18/03/2021
8. Ileso mufema	09778-46879	female, 30 years Group 4	 18/03/2021
9. mufema mufema	0976 659114	female, 30 years Group 5	 18/03/2021
10. Tembo mufema	0967802069	female, 30 years Group 3	 18/03/2021
11. mufema mufema	0977051974	female, 30 years Group 4	 18/03/2021
12. mufema mufema	0967849138	female, 30 years Group 5	 18/03/2021



Africa
Borderlands
Centre




FGD - CBIA EXPERIMENTAL GROUP ONE
LIVINGSTONE - 2nd MARCH 2022
PAYMENT RECORD



NAME	MOBILE	DESCRIPTION	SIGNATURE
13. ASTAIDA KHAMOGU	0977426817	lunch allowance Group 4 K100	Akaleweni 220610/1611
14. FEABY NAWAKWI	0979604531	lunch allowance Group 3 K100	Thumbe 131645/1611
15. GIKIBET MILIMO	0973228636	lunch allowance Group 3 K100	Thumbe 219805/111
16. NAWINGA NUNUODA	0977348627	lunch allowance Group 1 K100	Thumbe
17. ITZIOALE NGOMU	0972667640	lunch allowance	Thumbe 248484/111
18. MELVIN MUKELA	0964753510	lunch 100	Thumbe
19.			
20.			
21.			
22.			
23.			

Appendix 2: List of Participants for the 2nd FGD

FGD - CITA EXPERIMENTAL GROUP TWO
LIVINGSTONE - 2nd MARCH 2022
PAYMENT RECORD

NAME	MOBILE	DESCRIPTION	SIGNATURE
1 Julius Banda	0977988687	LUNCH - 100	
2 Mphahle Mphahle	0965394734	LUNCH K100	Mphahle
3 Vincent Mphahle	0979863766	LUNCH - 100	Mphahle
4 Tsetse Mphahle	0979613979	LUNCH K100	Mphahle
5 Gloria Zuku	09783390004	LUNCH K100	Mphahle
6 Catherine Mupfema	0979821655	LUNCH K100	Mphahle
7 Mphahle Mphahle	0975361087	LUNCH K100	Mphahle
8 Mphahle Mphahle	0974501830	LUNCH K100	Mphahle
9 Mphahle Mphahle	0976539547	LUNCH K100	Mphahle
10 Mphahle Mphahle	0978744769	LUNCH K100	Mphahle
11 Mphahle Mphahle	0972944929	LUNCH K100	Mphahle
12 Patsy Chikwabi	0977409157	LUNCH K100	Mphahle



FGD - CBTA EXPERIMENTAL GROUP TWO
LIVINGSTONE - 2ND MARCH 2022
PAYMENT RECORD



NAME	MOBILE	DESCRIPTION	SIGNATURE
13. AKASIE Maphum	0977799262	Lunch = 100	Maphum
14. Leticia Lichela	0978493387	Lunch - 100	Lichela
15. EUNICE MBELOM	0977610310	Lunch - 100	Emma
16. Kherafer Musheanga	09772403520	Lunch - K100	Kherafer
17. Melvin L. Mulela	0964753510	Lunch - K100	Melvin
18.			
19.			
20.			
21.			
22.			
23.			

List of participants for 3RD FDG

FGD - CBTA EXPERIMENTAL GROUP THREE
LIVINGSTONE - 4th May, 2022
PAYMENT RECORD

NAME	MOBILE	NRC	DESCRIPTION	SIGNATURE
1. VENIRANDA DIMUNA	097352486	278210/7/11	K100 Lunch	[Signature]
2. REEB. M. SOOKA	0977227545	185531/7/11	K100 Lunch	NDS Kg
3. MANDY MWELO	097817058	243347/7/11	K100 lunch	mblo
4. Thomas Daka	0972523575	300584/7/11	K100 Lunch	[Signature]
5. Elizabeth Mulega	0978725808	310606/7/11	K100 Lunch	[Signature]
6. DICKSON KAFAMBO	0977883620	214953-7/11	K100 Lunch	[Signature]
7. Wayman Mulega	0973537259	248628/7/11	K100 lunch	[Signature]
8. Bertha Zimba	0971198889	504087/6/7/11	K100 lunch	[Signature]
9. Nawina Numa	0977308427	259739/7/11	K100 Lunch	[Signature]
10. MICHAEL MOONDO	0975361089	239330/7/11	K100 Lunch	[Signature]
11. Bertha Mulega	0977613999	192449/7/11	K100 Lunch	[Signature]
12. IRON SEPISO	0977370661	189612/7/11	K100 lunch	I Sepiso

FGD - CBTA EXPERIMENTAL GROUP THREE
LIVINGSTONE - 4th May, 2022
PAYMENT RECORD

NAME	MOBILE	NRC	DESCRIPTION	SIGNATURE
13. MARY SIMBETSO	0979090195	151833/7/11	100 Lunch	[Signature]
14. NYAMBE PATRICIA	0977325770	143460/7/11	100 Lunch	[Signature]
15. CHIRI K. BWALYA	0973564189	245733/7/11	K100 Lunch	[Signature]
16. MBAZIMA MAYEGE	0975148016	250161/7/11	K100 Lunch	[Signature]
17. TIZIONE NGOMA	0972667640	248484/7/11	K100 lunch	[Signature]
18. Elias Bwato	0976832407	183573/8/11	K100 lunch	[Signature]
19.				
20.				
21.				
22.				
23.				



Appendix 4: Drop out face to face interview



Appendix 5: Drop out Phone interview



Appendix 6: Focus Group Discussion



