

Summary report on women cross-border traders between South Africa and Lesotho

A summary report highlighting the key findings
from the 2023 diagnostic study.



Introduction

It is estimated that informal cross-border trade accounts for 30-40% of the value of total intra-regional trade in the Southern African Development Community (SADC), worth approximately 17.6 billion United States dollars (USD).

It has a significant economic impact and affects the livelihoods of many in the region (International Organisation for Migration (IOM), 2022). However, more can be done to encourage formalisation and better serve the needs of traders.

Women make up a large proportion of informal cross-border traders in the SADC. They face unique challenges when conducting

business compared to men.

This report summarises the comprehensive study of the realities of women informal cross-border traders in the South Africa to Lesotho corridor. The study also considered the South Africa to Malawi and Mozambique corridors.

Summary reports for these markets are available here for [Malawi](#) and [Mozambique](#). In each market, 50 semi-structured interviews were conducted with informal cross-border traders. Details on the sample and analytic approach are provided at the end of this summary report.

This study helps fill the data gap on women's unique experience in informal cross-border trading in Southern Africa, which limits the capacity of financial service providers, regulators, and policymakers to design appropriate support programmes, especially regarding digital payments.



The Lesotho/South Africa corridor context

Lesotho is classified as a lower-middle-income nation by the International Monetary Fund (IMF). The country had an estimated gross domestic product (GDP) of USD 2.5 billion in 2021, and a GDP per capita of USD 1,094 (World Bank, 2021b). Lesotho struggles with high unemployment (18%) and high informal employment (22%) (World Bank, 2023; ILO, n.d.) Furthermore, Lesotho is a member of the Southern African Customs Union (SACU), benefitting from duty-free trade with other SACU members as well as free trade agreements that SACU has established with external countries and trade blocs. Additionally, Lesotho is a member of the common monetary area (CMA).

Lesotho's economy focuses largely on agriculture, livestock, manufacturing, and

mining. Agriculture, which contributed 7.4% to GDP in 2017, employs 45% of the population and is the most important employment source in the country (International Trade Centre, 2017). MSMEs primarily drive economic activity and employment. About 30% of MSMEs in Lesotho sell goods or services without adding any value, and roughly one in four MSMEs operate in the agriculture sector (Finmark Trust, 2016).

The corridor has 26 legal crossings along the 909-kilometre border, which facilitates cross-border trade. Citizens of Lesotho with a passport are granted 30-day visa-free permits to enter South Africa without any questions about the purpose of the visit. In addition, a special express lane has been created for frequent cross-border traders, among others (IOM, 2021).

Traders on the Lesotho/South Africa corridor

For the participants in this research, the most common motivators for starting to trade were retrenchment or a lack of family income, compelling them to find ways to earn money. Women respondents trade in a small range of sectors, mainly in cosmetics, clothing, food and agriculture (vegetable oils, frozen poultry, maize, flour, and root vegetables were the most common). The women who trade in agriculture are mostly married women with husbands working in agriculture, although they run separate businesses. Some of the men trade in electronics. The overall focus on agriculture and clothing aligns with findings from previous

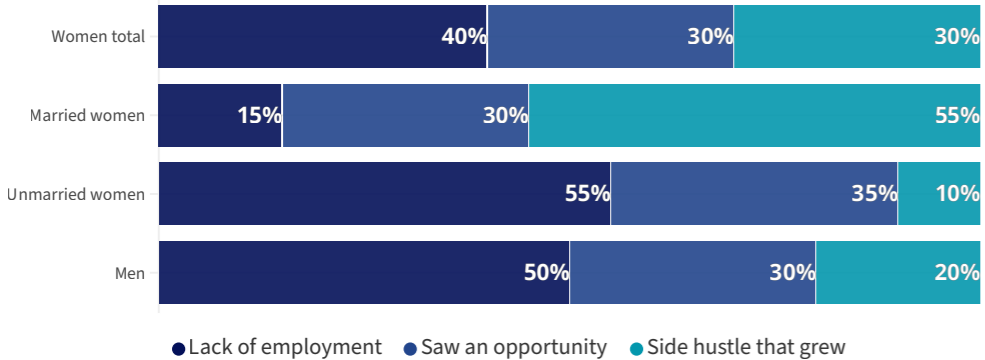


Figure 1: Reasons for starting to trade

work on cross-border trade in Lesotho, which found that fresh fruit, vegetables and clothing are the main goods that traders sell, primarily through informal means (IOM, 2021).

In the study sample, 26% of participants reported that they purchase textiles from South Africa, transport these to Lesotho and make clothing to sell in Lesotho. The remaining participants report that they transport their goods across the border, clean, repair and repackage the goods and then resell them without completing any additional production.

The bulk of participants in the sample live in urban areas and big cities since there is a larger market for the goods that they trade in these areas. Many men report that their families live in rural areas, but that they stay with a smaller family group in the city to

make trade easier. When travelling to South Africa, they typically stay in informal settlements on the outskirts of big cities and towns, depending on the sector in which they trade.

Most of the sample were aged between 36 and 45 years old. Only two people in the sample have a qualification beyond secondary school, and 38% have only primary education or less.

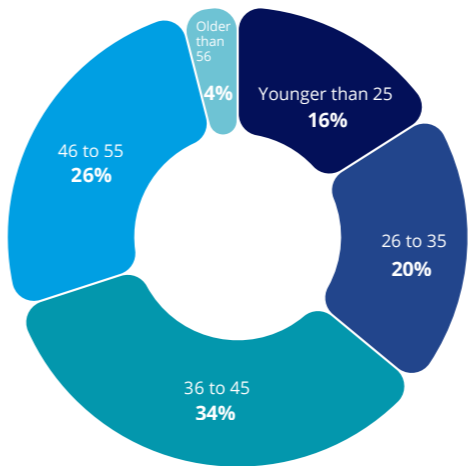
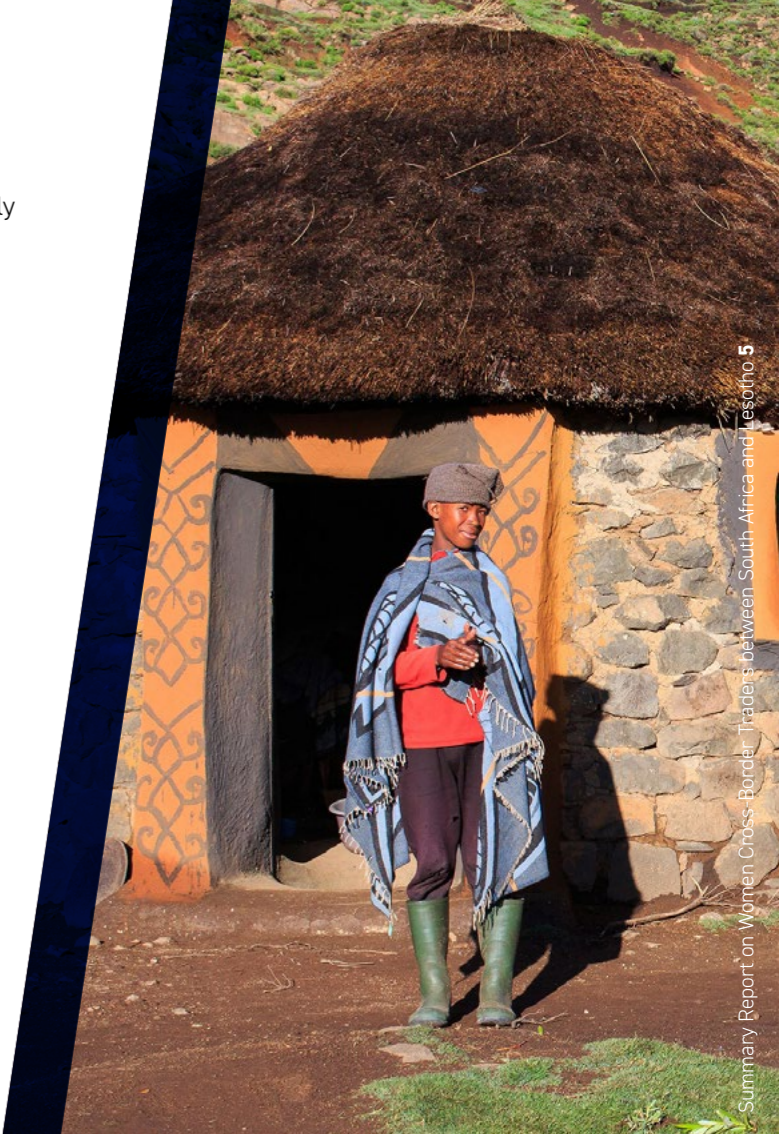


Figure 2: Age distribution of study participants



Household support structures

The household structure across all analytical segments (men, unmarried women and married women) are similar but the support structures vary for different groups, with women largely providing household support for all segments.

Men typically report that their wives

or mothers look after the children when they are travelling, and their wives take over running the business if there is a problem or emergency. This is usually an easy process as wives are typically already involved in the trade business with their husbands. They tend to take on daily

tasks, like sales, marketing and bookkeeping, even in non-emergency situations.

Both married and unmarried women traders often rely on nieces, daughters, aunts, or sisters for support in household tasks and business emergencies. These family members play a crucial role in childcare and business management when the women are away. Married women usually defer to their husbands for major household and business decisions that involve significant sums of money. Unmarried women may have more autonomy when it comes to business decisions; however, they may have less control over household income allocation. Despite this, unmarried women can prioritise business growth without consulting family members, potentially allowing for greater business development.

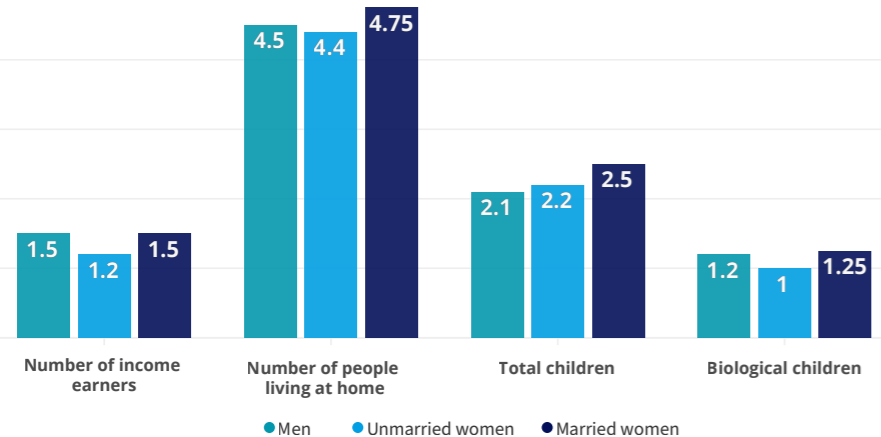


Figure 3: Summary description of household statistics of study participants

“My sister takes over and it affects me because she doesn’t really know my business well. It happened whereby my sister [increased] the prices of my attire, and I was not satisfied [with] the way to she was handling my business in absent and it didn’t sit me well because my customers know other prices. There was an incident where a customer called complaining about the pricing difference. I rectified that mistake with my sister not to change prices again.”

~ Woman, unmarried, bakkie brigade



Of the respondents, 90% reported positive sentiments about women travelling, women working and women business owners. Additionally, 92% of respondents reported positive sentiments regarding community support for their business, with no difference between men and women. Women feel confident and comfortable in their role as business owners and are willing to take on leadership positions. However, many women traders cited facing judgement from their families in how they balance business and family priorities. Despite these positive sentiments reported in the quantitative components of the interviews, at least 50% of women reported that their family or community judges them for not prioritising their family.

Respondents typically report that the time spent travelling not only requires them to be away from their families but also results in higher workloads when they return home. This is because most of their customer service is conducted in person, and a significant amount of time is spent visiting people for sales and orders. Traders struggle in mitigating these trade-offs and may find that it decreases the support they receive from their families in their business, pushing them to spend even more time on their business due to the lack of support.

Business decision making

Men leverage prior business experience and networking for their businesses, while married women often rely on their husbands for business guidance. Approximately 70% of the interviewed men had started businesses before, with 60% indicating that this was not their only business. In contrast, only 15% of women indicated that they had run a business before. Married women typically start their businesses with help or advice from their husbands, while unmarried women mostly network with someone with a similar trade business before starting their own.

The partners of married women cross-border traders are likely to also be involved in cross-border trading, although usually in a different sector. Husbands often assist their wives in starting their trade to earn extra income when the family is struggling.

All groups report that they make their own decisions about their finances and how their business income is used when asked directly. However, the research suggests that women have less control over their



income than their initial reports suggest. While both genders claim autonomy over financial decisions, women tend to allocate business income towards household expenses more frequently, potentially hindering business growth. Women's greater household responsibilities limit their market time and business choices, impacting business size and profitability, whereas unmarried women face fewer challenges but must negotiate household spending with family members.

“The money that I get from my business, which is my profit money, I use it to pay my daughter’s school fees, to pay household expenses, to pay business expenses and then I try to save some of the money.”

~ Woman, married, day trader

Finding support beyond the household

In our study, 95% of the women were part of a social group, with the church (93%) and online business networking groups (78%) being the most common. Women are typically drawn to these groups to find a community of like-minded and supportive people. They often feel unsupported by other women they look up to and challenged by their male counterparts.

These social groups serve as a way for them to affirm their abilities and decision-making skills, build networks, and thrive.

Until 2006, married women in Lesotho were required to obtain consent from their spouses to engage in legally binding contracts (International Labour Organisation, 2011). Although the legal changes may have marked a shift, the entrenched gender norms still need time for society to affirm the capabilities of women, and for women to have equal access to business opportunities.

Running the trade

Traders typically fall into one of two general trade structures: the 'bakkie brigade' traders, who travel to towns where they try to find casual work in between trips, spending a few weeks or months in South Africa before travelling back to Lesotho; and the 'day traders' who aim to limit the time they spend in South Africa, making the trip as quickly as possible.

Travel

Bakkie brigade traders cover longer distances compared to day traders. Both groups start from their hometowns in Lesotho, travel to Maseru, and then proceed to South Africa via the Maseru border post. Once in South Africa, they travel to Johannesburg. Bakkie brigade traders are more likely to venture beyond Johannesburg to other towns or cities for work or to stay with family. They engage in casual work in South Africa, save money to buy inventory for trading, and may send money back to Lesotho if needed. Accounts for trade and remittances within South Africa will be beneficial to them.

Day traders typically travel to Johannesburg, buy goods on the same day, and promptly return to Maseru, often completing the trip in one day to avoid accommodation costs. They sell their goods over several days or weeks in Maseru before returning to South Africa to buy more stock. Day traders return to their hometowns in Lesotho once every few months.



Buying and selling stock

Personal face-to-face purchases remain the prevailing mode of purchase. The only exception is for those who trade consistently in each food product (e.g. vegetable oil, frozen chicken). This group places orders through WhatsApp before collecting.

“I go directly to them because I ordered online before from them and their goods were not in good condition.”

~ Woman, married, day trader

For clothing, cosmetics and electronics, 75% of participants report using large wholesalers, such as Chinatown and Dragon Store, while 18% report having used online retailers like Shein and Alibaba or AliExpress in addition to physical retailers, and 26% make clothing from fabrics that they purchase in South Africa. Those who report making purchases from online retailers note that they struggle with the quality of the goods, which is the biggest barrier to them purchasing through online retailers more frequently.

Women traders use cooperative language when discussing relationships with trusted individuals such as family and customers, emphasising trust, longevity, and mutual understanding. In contrast, when speaking about their suppliers, they use coercive language, indicating a strained and negative relationship. However, although the relationship is tense, it is not entirely forced. This suggests women have some agency to make changes if they wish, despite the risk of losing their supplier and needing to find a

new one.

Men tend to supply fewer customers more consistently with 60% of male respondents reporting that they sell to other informal retailers. In contrast, women sell to their end customers and must constantly look for customers. Married women with more regular customers often take pre-orders and ask for a deposit before making the journey across the border to buy goods. Married women tend to sell from their homes or a storefront, where they make under-the-counter sales and pay a small commission to the store owner or renter. Unmarried women typically sell in markets as street vendors and must cover the costs of travelling to different markets to find customers.



Tools of the trade

Technology: Between 60-70% of study participants had laptops but records are mostly paper-based. For bakkie brigade traders who had been in business for seven years or longer, detailed accounts of sales and purchases are recorded on paper and transferred into electronic records once a quarter or when the book is filled.

In all other cases, records of purchases are monitored through slips or bank records, but not collated into a detailed account of money spent. Sales are recorded using pen and paper in a physical book, and demand for goods is estimated based solely on previous experience and available funds.

Almost all participants own a smartphone, which they use extensively for their businesses. Most women had smartphones. While they report owning these themselves when asked directly, the qualitative data suggests that these phones are co-owned by family groups and usage is shared.

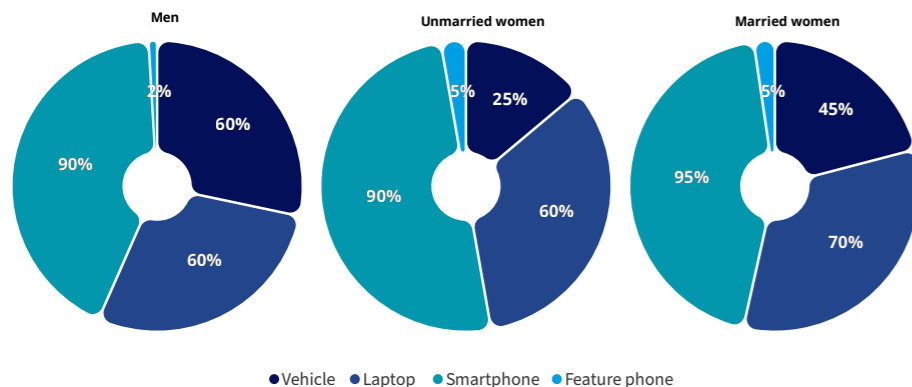


Figure 4: Asset ownership

Storage: The women in the sample report that they use either a room in their homes for storage or limited space in storage rented by family or friends to store their goods while they are being repackaged. The longer a business has been in operation, the more likely the trader is to make use of formal storage

space. This is likely a function of cash flow, business size, and the quantity of goods traded rather than business age.

Transport: A high percentage of participants report owning their vehicles. The qualitative data shows that these are usually owned by

larger family groups to which the participant has regular access – often on a schedule determined by work or business needs. Vehicles are shared by larger family groups across 2-3 households.

“I have a car for my business. I know when I can use it but other times, my family is using it. Sometimes there is challenges when we all need it at once but mostly it is ok.”

~Man, married, bakkie brigade

Costs and concerns

Participants estimate their monthly business costs to be between USD217 and USD652, including travel expenses.

Travel typically costs an average of USD136 per round trip for men, and USD82 for women who generally take smaller loads across the border. The remaining monthly expenses go towards purchasing inventory, transporting goods to marketplaces and customers after they have come across the border, and some advertising fees or commissions for those who help them sell their goods.

Both women and men report that travel is the most significant cost item for their business, and is time-consuming. Costs are driven by both the direct costs associated with paying for transport and fuel, as well as the indirect costs associated with ensuring their safety during travel. These include paying bribes to border officials. This was also found in a study conducted in Lesotho during Covid-19 where cross-border traders who went through the Paqama border crossing indicated that their travel costs included a fee for the police, a fee for the controller and another fee for the taxi operator (Banyan Global, 2021).

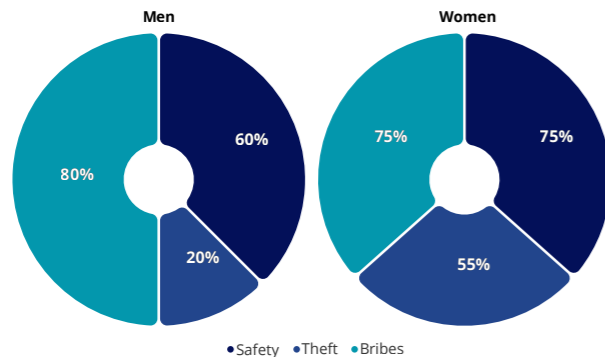


Figure 5: Incidence of reports of safety concerns, theft and bribes, by gender

Hijackings, where the vehicle along with the goods and any cash kept on hand, are of particular concern. Hijackings seem to be particularly common on the South African side of the border. As a result, women traders travel in groups or use public transport to transport their goods, even when they own their vehicles.

“It’s not safe for a woman to drive alone crossing borders because advantage can be taken of you like being robbed and stealing of your goods.”

~Woman, married, day trader.

“At the border gate, there’s a group of 6 to 7 men, looking like taxi associations, demanding money from us before crossing the border. They tell us straight that is their route and we do pay.”

~Woman, unmarried, bakkie brigade



Reducing transport costs is accomplished by travelling less frequently but purchasing higher quantities of goods. The lack of access to cash flow, concerns about safety, limitations on transport available and lack of storage space make this more difficult for women than for men.

Financial service uptake

All participants in the sample have access to at least one financial product, most commonly a bank account. It is common for participants to have access to a bank account on each side of the border. None of the participants reported struggling to get a bank account in either country.

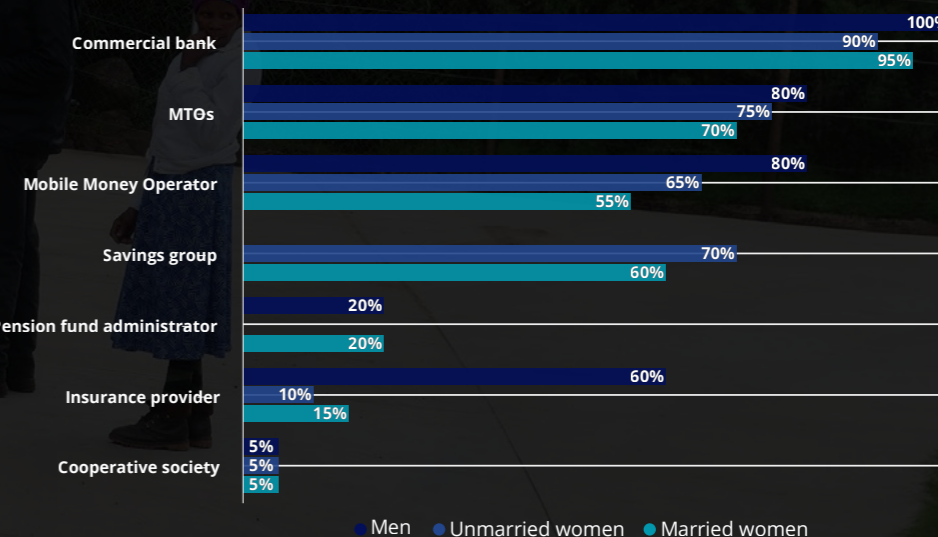


Figure 6: Financial product uptake



International money transfers are typically reported as being done through money transfer operators (MTOs), such as Mukuru. However, 52% of the total sample in Lesotho reported opening a Standard Bank South Africa or FNB foreign national account in the past six months because of increased transaction times when using MTOs, as well as reliability concerns.

Many participants opened their bank accounts once they had started trading more consistently so that they could track business spending and transfer money between countries more easily.

Transaction profile

Customer payments are still mostly received in cash. Women and day traders are also most likely to pay in cash (68%), but 80% of all participants said that they have moved from cash to more electronic funds transfer (EFT) or card payments in the past six months due to an increase in crime and worries about safety, especially for supplier payments.

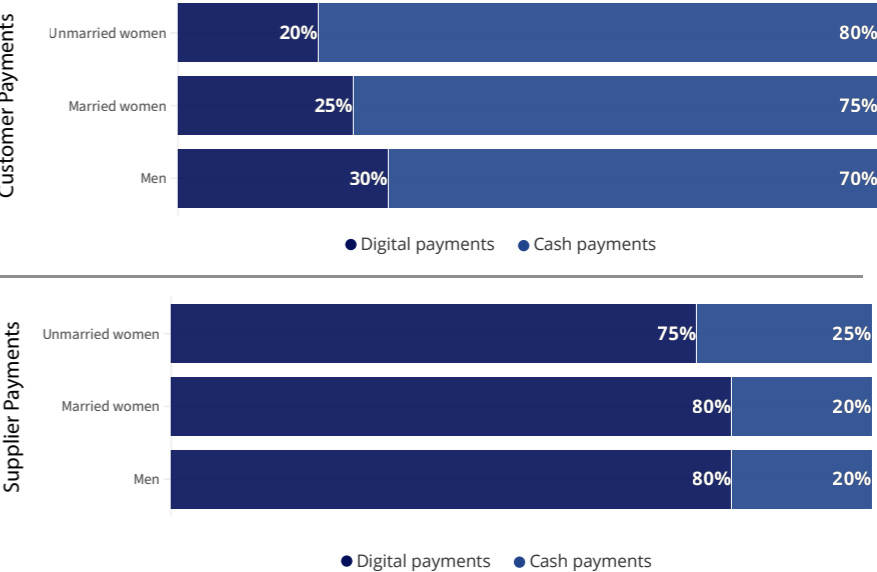


Figure 7: Distribution of digital vs cash payments

Participants report that some of their customers will pay them in cash in South African Rands because it is the same as the Lesotho Loti. When this happens, they keep the cash until they arrive in South Africa where they deposit it into their South African bank account to make payments to suppliers. This further exacerbates the risks associated with travelling, as criminals know that people cross the border with cash on hand.

Those who take deposits or have regular customers take payment through EFT, with more established traders insisting on EFT payments to reduce the risk of carrying cash on them. The money from customers who pay using EFT is typically withdrawn in cash in Lesotho at a vendor that carries South African Rands, which they can then deposit

into their South African bank account to use for purchasing more stock.

While customers typically determine the payment method, 76% of respondents reported being scammed by customers making digital payments in the past. Two common scams reported were faked proof of payment notifications and instances where a cash send or e-wallet transaction is made, but the customer reverses the transaction before the money is withdrawn. Fear of experiencing one of these scams has led traders, especially women, to insist on cash payments or wait for the money to reflect in their accounts before handing over the goods. However, traders face challenges when insisting on cash payments as it increases the risk of theft, while insisting on digital payments may

raise the risk of losing customers.

As a result of these challenges, 68% of women respondents reported that having some form of point-of-sale (POS) system or card machine would be a helpful intervention for their business. None of the men in the sample reported this as something that they would find helpful.

Suppliers are predominantly paid using EFT payments or swiping bank cards from a bank account that they reserve for their business transactions. EFT payments are made to avoid carrying cash in South Africa. Supplier payments are done in single, aggregated payments wherever possible, with mental accounting of how much they have available to spend for a given trip.



Summary of Gender Implications

	LIVELIHOOD	MOBILITY	TRADE	FINANCE	AGENCY
Unmarried women	<p>More likely than other groups to live in informal areas, unmarried women have lower access to infrastructure but have big business goals and greater control over their businesses.</p> <p>Living in large households, these women rely on nieces and siblings for assistance with their business but must usually defer to an older brother or family matriarch for household decisions.</p>	<p>While access to public transport in their hometowns is lower, unmarried women have the freedom to travel and move around for their businesses. They are often expected to assist at home with household tasks, but large households with younger siblings and nieces mean that these tasks can be distributed to others while they travel.</p> <p>These women travel across the border in groups to ensure their safety. They are unable to rely on male family members for travel assistance and must often pay bribes or agents to get their goods across the border safely.</p>	<p>Typically sell in more informal settings and have higher costs in selling their goods – they take longer to sell their goods and need to transport them to different markets and areas to make their sales.</p> <p>Relationships and treatment by suppliers are strained and can be coercive, with unmarried women lacking male support when dealing with their suppliers.</p>	<p>Unmarried women rely on cash payments from their customers and have slightly lower access to bank accounts.</p> <p>While they have a higher uptake of informal savings groups than their married counterparts, they have a lower uptake of more “advanced” financial products such as insurance and pension funds.</p>	<p>Unmarried women have less control over household spending but are more likely than married women to invest money into their businesses and have greater control over business finances than married women.</p> <p>These women feel confident and comfortable in their role as businesswomen, although they do report that they are not always taken as seriously as men.</p>
Married women	<p>While married women often live in larger households than unmarried women, they are more likely to have more than one income earner in the household, making it easier to manage household expenses.</p> <p>These women hold the responsibility of ensuring that income meets all the household needs but defer to their husbands’ decisions when there isn’t enough income to make ends meet.</p> <p>There are often older, non-biological children in the house who help take care of daily household tasks and these women have the support of their husbands in running their businesses.</p>	<p>Married women are slightly more likely than unmarried women to have access to their own vehicle, although these are primarily used for local, within-country travel.</p> <p>These women have a high level of support at home in terms of managing household tasks and childcare and, as a result, can travel freely.</p> <p>Despite this, some women do note that their husbands get frustrated if they travel too often and that their families and communities sometimes judge them for being away from home.</p>	<p>Married women often start their businesses because of suggestions and support from their husbands and rely on their husbands’ knowledge and networks to help them navigate their trade.</p> <p>For many of these women, their business started as a side income that grew to become a more stable income.</p> <p>These women have access to storage at home or through their husbands</p>	<p>Married women are slightly more likely than unmarried women to have access to a range of financial products, although this access remains lower than that of men.</p> <p>Typically, we find that husbands will encourage women to take out insurance or pension funds or take them out on their behalf.</p>	<p>While married women are confident leaders and businesswomen, they display lower levels of business agency than their unmarried counterparts.</p> <p>While these women must communicate with their husbands before making decisions about spending and their businesses, this comes with the positive effect of having financial support in emergencies and having support from their husbands during challenging operational</p>
Men	<p>Meeting daily household needs is the responsibility of the women in the household, with mothers, wives or sisters taking care of the children and general household tasks.</p> <p>Although men have plans to grow their businesses and actively work on investing back into their trade businesses, their goals are often somewhat smaller than women’s. They take opportunities as they arise, rather than developing large, detailed plans for growth.</p>	<p>With higher access to vehicles and networks and lower household constraints, men are freer to travel than women.</p> <p>Although they also report taking actions to reduce safety concerns with travel, they are less likely to need to use border agents or additional security measures when crossing the border, resulting in lower transport costs.</p>	<p>Men typically sell to other informal traders and act predominantly as an “importer”. This means that they have lower business costs and are often able to sell their products more quickly than women, as they have a smaller number of more consistent customers.</p> <p>Men do not report any strains or challenges in their relationships with suppliers and use generally more neutral language when talking about trade overall.</p> <p>Married men often rely on their wives to manage administrative tasks, while those who sell directly to the public, rely on their wives to find customers and manage sales. However, this support from their wives is not explicitly acknowledged.</p>	<p>Men typically have higher access to financial products, as well as access to a broader range of financial products.</p> <p>Because of this access and the smaller number of suppliers, they are also more likely to transact digitally, thereby reducing the risks associated with carrying cash.</p> <p>However, lower concerns about safety mean that they are less driven by fear of moving to digital payments if they are not already using them.</p>	<p>While some married men report talking to their wives about large household and financial decisions, men are much more likely than women to have distinct business and household incomes.</p> <p>They are also more likely to be able to reinvest money into their business and less likely to experience cash flow constraints associated with needing to use business income for household expenses.</p>

Recommendations

Lesotho corridor-specific

- Leverage mobile-money-based community savings groups to increase digital financial services access and use.
- Actively market accounts on both sides of the border for traders.
- Leverage traders' experience with using digital marketplaces such as e-commerce platforms and WhatsApp.

SADC-level

- Launch an instant payment 'SADC account' to achieve interoperability between South African banks and SADC e-money services. The account would be domiciled in the deposit jurisdiction but operate in all SADC countries, which may be linked to initiatives like TCIB.

- Acknowledging that some payments are likely to remain in cash, the ability to deposit cash at mobile money agents before travelling to South Africa into interoperable accounts can mitigate some safety risks.
- Develop a data framework to support women cross-border trade development using demand-side and administrative data. Given the cost of demand-side data, regulatory data from financial service providers can be an important source. This could be done through an approved balance of payment code for authorised dealers with limited authority (ADLA) to capture payment services offered for cross-border trade – through a change in the ADLA manual. This implies that non-banks could offer services to micro-traders, which

is currently not allowed but would be required to meet the necessary regulatory reporting requirements. The outcome will provide some high-level data on volumes, values and average transaction sizes and identify key corridors driving regional micro-trade in SADC.

- Establish a regional governance framework (bilateral and/or multilateral) to driving cooperation among financial and non-financial actors for the development of women cross-border trade. This framework will facilitate information exchange and joint initiatives to foster women's participation in cross-border trade.

Financial sector

Financial services can add value in several ways:

- Provide portable devices such as m-POS, potentially with a dual SIM facility so that it can work on both sides of the border, for accepting customer payments. This will support traders in Lesotho specifically.
- Provide access to short-term credit facilities to tap into networks in emergencies and leverage community groups more.
- Provide card and non-card digital payments to reduce the reliance on cash and add a layer of security against scams and fraud when women deal with suppliers and customers.
- Provide insurance for losses and risks, especially for goods that are stolen during the trading journey.



Development partners

- Support the development of an appropriate data framework using multiple data sources to monitor and evaluate interventions.
- Promote awareness of the need to balance care work with the economic potential of trade engagements through relevant research and interventions.
- Implement business development support programmes to promote financial literacy and services, digital record-keeping practices and smartphone adoption rates, use of e-commerce services, business formalisation, understanding of quality and health standards and other areas.
- Develop transportation-specific interventions to address cost and safety concerns for women traders

crossing borders for trade.

- Work with cross-border trader associations to drive the scalability of interventions through group-based methodologies.

Appendix:
Overview of the study method

We conducted 50 semi-structured, in-depth interviews with informal cross-border traders. The recruitment process began telephonically, targeting individuals from industry association lists. This yielded limited success. To supplement, participants were recruited in person and using a digital recruitment technique, where information about the research was

sent to people who frequently travel these corridors. Additional snowball sampling was used with study participants providing details of people they know who meet the criteria. In Lesotho, only four respondents were recruited with the industry association list, thus most of the sample was made up of less structured, more opportunistic traders.

Participant sampling segmentation

		DAY TRADERS	BAKKIE BRIGADE
Women	Married	10	10
	Unmarried	10	10
Men		5	5

To understand distinct differences in the experiences of married and unmarried women, this formed the primary segmentation for the research. Men were included in the sample to enable a comparison between the experiences of men and women.

Analytical approach

Standard coding, sentiment analysis and linguistic analysis practices were used to gain insights into the key research questions. During the instrument development stage of this research, a gender analysis framework was developed as the basis for a meta-level gender analysis for each corridor.

LIVELIHOOD	MOBILITY	TRADE	FINANCE	AGENCY
How do these women live, and how does their business intersect with their daily lives?	To what extent are these women able to travel freely and make their own choices about when, how and where they travel?	To what extent are these women able to make their own decisions about how, what, and when they trade?	What level of financial inclusion do these women have, and how does this intersect with their business and livelihood?	To what extent are these women able to make their own decisions about how they spend their time and money? decisions about how they spend their time and money?

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