

# Summary report on women cross- border traders between **South Africa** and **Malawi**



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



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# 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.

Reports for these markets are available here for [Mozambique](#) and [Lesotho](#). 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 Malawi/South Africa corridor context

The Malawian economy primarily relies on agriculture, employing 64% of the population (JICA, 2022). With 82% of Malawians residing in rural areas (World Bank, 2022a), subsistence farming is common and only some agricultural activity is carried out for business purposes (United Nations, 2020). According to the Malawi FinScope MSME survey, 17% of MSMEs were involved in agriculture, while two-thirds of MSMEs operate as wholesale or retail merchants (Finmark Trust, 2019).

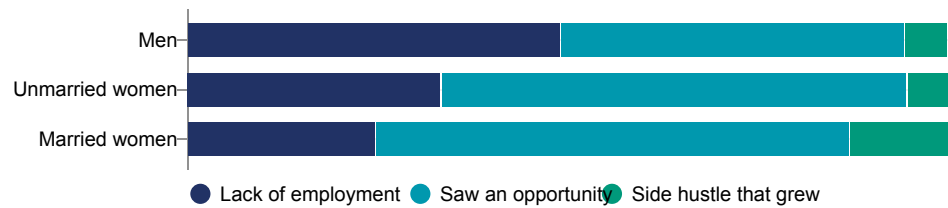
Malawi, classified as a low-income country by the IMF, has an estimated GDP of USD 12.6 billion and a per capita income of USD 635 as of 2021 (World Bank 2021b). Malawian passport holders can enter South Africa visa-free with a 30-day permit (Department of Home Affairs (South Africa), n.d.). Travelling from South Africa to Malawi, however, can be challenging and costly. By bus, the journey takes approximately 25 hours and costs around USD 87 (Anon., n.d.). There may be significant barriers and challenges that traders face in transporting goods from Malawi, including harassment, coercion, and multiple border crossings (USAID, 2016).



# Traders on the Malawi/South Africa corridor

In this study, participants view starting a business as a means to generate earnings, often prompted by the loss of income. For many, cross-border trading is a well-known and familiar business model to start their entrepreneurial journey.

Figure 1: Reasons for starting to trade

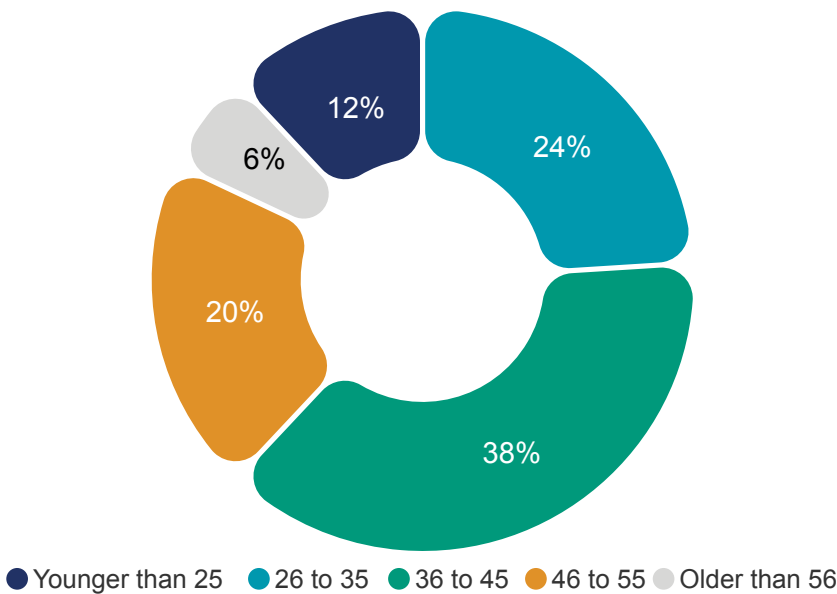


Women are mainly involved in trading clothing products, while most men trade in food and agriculture. This is consistent with the literature that suggests clothing items are a key product for women importing goods from South Africa to Malawi (Banyan Global, 2021). The literature highlights electronic goods as a key product imported into Malawi from South Africa by men (Banyan Global, 2021) but men trading in electronics were not well sampled in this study. The men in this study were more focused on agriculture due to the significant food shocks Malawi experienced in 2023 due to extreme weather events. This may have contributed to the large percentage of respondents reporting trading in agricultural goods.

Cross-border trading serves as a stepping stone for most traders to open another business. In Malawi, MSMEs are largely survivalist, seeking means to supplement off-farm income rather than entrepreneurial pursuits (Finmark Trust, 2019). They are typically women who travel to South Africa to find employment. On their way back home, they trade goods to earn extra income and to make the trip cheaper.

The majority of MSME owners in Malawi are 35 years or older. Most of the traders did not complete secondary education and 6% had some tertiary qualification.

Figure 2: Age distribution of study participants



# Household structure

**Figure 3:** Summary description of household statistics of study participants

|                                 | Married women | Unmarried women | Men  |
|---------------------------------|---------------|-----------------|------|
| Biological children             | 2.25          | 2.75            | 2    |
| Total children                  | 4.75          | 5.75            | 4.25 |
| Number of people living at home | 7.85          | 8.25            | 7.25 |
| Number of income earners        | 2.25          | 1.2             | 2.5  |

Married women in the sample are typically in charge of household decision-making around daily spending and negotiate with their husbands on larger spending decisions. They tend to rely on their spouses as well as their siblings in emergencies. Extended family members play a key role in supporting with running errands, managing childcare, and doing deliveries.

Unmarried women commonly reside in multi-generational households. Familial support is important to them, especially from parents during emergencies. They often defer to the oldest male household member for primary decisions about

household spending, regardless of income-earning status. In their households, childcare and basic expenses take priority over their business needs which may negatively affect business profitability. Despite this, disagreements about spending appear to be rare, as there is an agreed hierarchy of needs (basics followed by health, education, then business).

## Business decision making

Regardless of marital status, women typically discuss finances with their husbands or brothers at the end of each month. Decisions are made jointly on what to do with any remaining funds. When money goes towards the business, enough is set aside to sustain the business at its current capacity. Only once the household has generated some savings or achieved a financial goal will additional savings be directed towards the business for growth.

Sentiments on women travelling and running their businesses are consistently positive, although men are more likely to give neutral responses. Sentiment analysis further shows that while women know that they can run these businesses and enjoy being in charge of household decision-making, they prefer it when there is joint responsibility for big decisions.

Many women traders have a business partner, typically another woman, and they take turns travelling to purchase goods.

These partnerships are usually informal and may change over time, depending on the needs and availability of the individuals involved. While men also report having partners in their businesses, these partnerships appear to be more stable and long-term, often with a clearer distinction in roles and responsibilities.

## Finding support beyond the household

Women traders have created WhatsApp groups with other women who trade similar goods. Our sample was more digitally connected than the general population as existing literature indicates low adoption of digital devices and low WhatsApp usage among businesses (UNECA, 2023; GSMA, 2019).

These WhatsApp groups are used to communicate to support, coordinate, and assist one another in running their businesses. For married women, these groups are typically kept secret from their husbands and spoken of with some degree of shame. They feel that they should be turning to their husbands for support and advice but believe their husbands may not fully understand the specific challenges they face. These distinctions are often made on gendered grounds, with women using more confident language when discussing their involvement in groups with other women as the main members, and more secretive language when referencing these groups with their husbands.





# 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 Malawi; and the 'day traders' who aim to limit the time they spend away from Malawi, making the trip as quickly as possible.

## Travel

A few of the bakkie brigade traders in the sample travel through Zimbabwe because they have connections in Zimbabwe, and they can sell some of their inventory along the route. These traders enter Zimbabwe through the Beitbridge border post, before heading to Harare through

the Nyamapanda border post into Mozambique and then entering Malawi at the Chikombe border post. From there, they travel to Lilongwe or Blantyre to sell their goods. The other bakkie brigade traders travel directly through Mozambique, from Johannesburg to the Lebombo border post, then through Maputo and along the Mozambican coast to get to the Chikombe border post. From there, they travel on to Blantyre, Lilongwe, or Mzuzu to sell their goods. This group is less likely to sell inventory en route and will reserve the bulk of their goods for sale within their cities and communities in Malawi.



## Buying and selling stock

Traders buy poultry in South Africa and transport frozen poultry back to Malawi, where they can sell it in large volumes to retailers and restaurants. About 30% of women engage in trading food and agricultural goods but their primary focus is on clothing. The majority of those who trade in agricultural products deal with non-perishable goods, which they buy in Malawi and bring to South Africa to sell to Malawian expats. This is typically not their primary business but serves as a side income alongside their primary trade business.

While none of the participants reported making value-adding changes to the items they trade, those involved in cosmetics and clothing typically purchase individual items in bulk and then repackaging them into sets or outfits to be resold as a single 'item'.

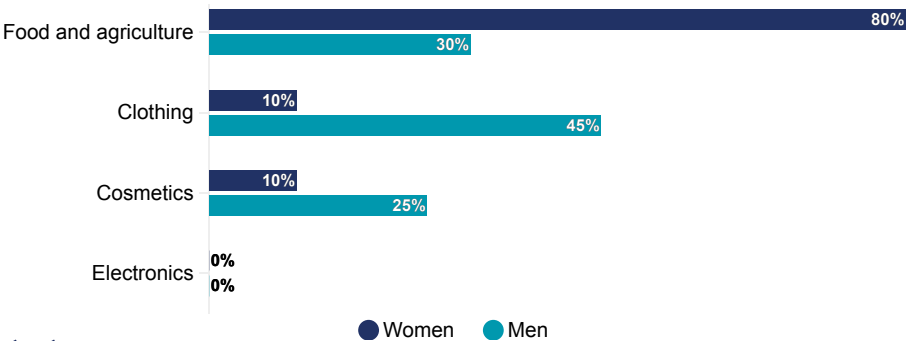
Regarding cosmetics and agriculture,

orders are placed in advance through WhatsApp and supplemented when reaching the supplier with additional items that appear to be a good price and quality. Clothing and cosmetics are typically inspected in person before purchase. Women traders generally shop with the idea of re-bundling and organising clothing into complete outfits or specific styles for more unique pieces.

Both married and unmarried women use their social connections, family members and friends to find customers. They often employ young people to walk through the markets and promote the business. Both groups may trade goods along the road if they find something better than what they already have, especially in clothing. Since they view themselves as fashionistas and their business as setting fashion trends, they rely heavily on social media platforms to advertise their business.



Figure 4: Sector participation of women and men involved in cross-border trade



“ I go and look for customers myself. I always make sure that I go to different places to get different customers. This means a price change on my side.

- Woman, unmarried, bakkie brigade

### Tools of the trade

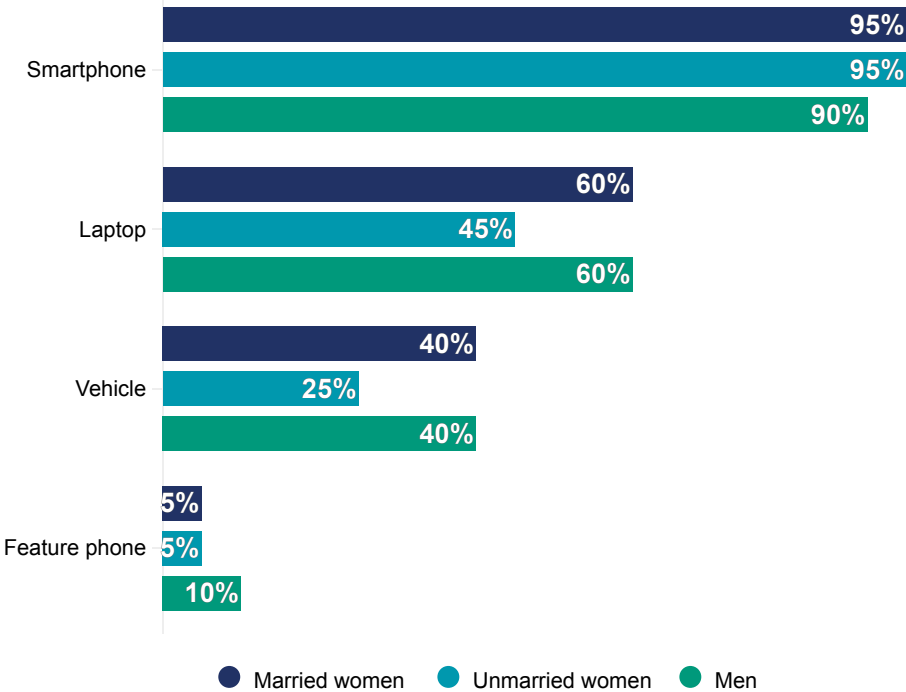
**Technology:** Although laptops are considered important assets for cross-border traders, they are not commonly used for operational record-keeping. Instead, 86% of respondents rely on pen and paper for bookkeeping. There were no gender differences in keeping formal records of the business. Traders running their businesses for longer were more inclined to maintain detailed records of their transactions.

Smartphone ownership is high among traders, with approximately 95% of women traders and 90% of men traders reporting having smartphones,

which is substantially higher than the typical adoption rate in Malawi (GSMA, 2019; Connecting Africa, 2020). Despite the availability of specific apps, traders predominantly use WhatsApp and Facebook for marketing and communication with suppliers and customers.

**Transport:** Nearly 40% of respondents reported having a car; however, when asked if they owned it, they responded that it was not theirs. This suggests that the car is either unlicensed or considered ‘unowned,’ serving as a shared vehicle among family members.

Figure 5: Asset ownership



**Storage:** Adding to business costs, storage and electricity requirements are more common among bakkie brigade sellers than day traders. Bakkie brigade traders often use rented storage spaces, but unmarried women, regardless of trading type, store goods at friends’ houses for a small fee. Married women may share storage with trader husbands or, if they are the primary breadwinners, likely store goods at home. Those transporting agricultural goods into South Africa usually sell produce immediately upon arrival, reducing storage needs.

### Costs and concerns

The largest monthly cost for businesses, regardless of gender or trader type, is travel. Other business expenses include inventory, advertising and storage. For those dealing in meat and poultry, electricity is an additional expense to refrigerate goods. Business expenses vary from USD 220 to USD 1,630, with an average monthly cost of USD 650. Transport costs range between USD 270 and USD 545 for a round trip, depending on inventory quantities and travel distances.

In our sample, 88% of women traders and 80% of men traders report theft as a fear. Men report challenges with hijackings and theft along the entire route, with concerns most commonly in South Africa. Even when using hired vehicles, transport is conducted in convoy with other traders and or security personnel. These security concerns are well-documented in existing studies in the SADC region, creating significant travel and business risks for traders (Jacobson & Joekes, 2019; Crush & Perberdy, 2015).



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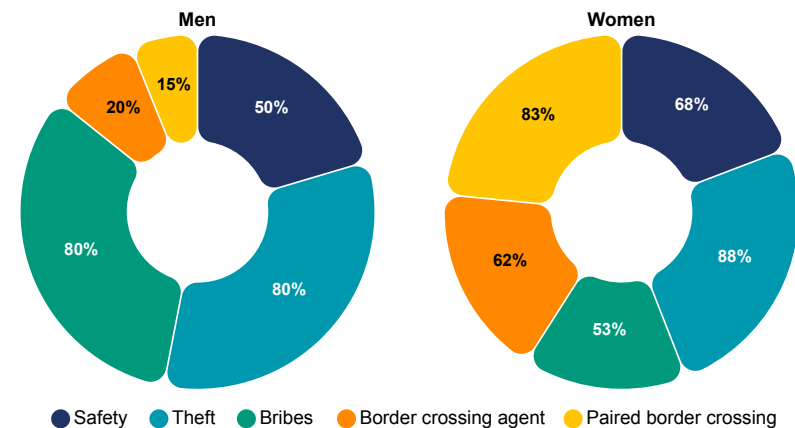
*I think we always have safety concerns, even in our country we'll always have that. The concerns shouldn't stop you from making money and being successful.*

- Woman, married, day trader

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Figure 6: Incidence of reports of safety concerns, theft and bribes, by gender



Source: FMT, Cenfri and Behave Consulting, Cross-border trade qualitative research, 2023

Goods are often confiscated for bribes, adding indirect costs to trade. This is most common at the border crossing out of South Africa. Once the goods arrive in Malawi, Malawian police are reported to seize goods from traders who are unable to pay bribes.

Due to crime and violence experienced while travelling, women traders take on additional costs by employing runners to mitigate the safety risks of crossing the border. These runners transport goods

through Mozambique or Zimbabwe and hand them over to a business partner in Malawi. This allows women to travel only from Johannesburg to the South African border post where the runner will take over. The shift to this way of trading is usually gradual – women start by hiring someone to travel with them across the border and then accompany the runner for a longer part of the journey until they develop trust through repeated transactions. Once trust is established, they feel confident to hand over the

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*We are in constant worry of goods being stolen and we do not have security. I always make sure that I travel with someone.*

- Woman, married, day trader

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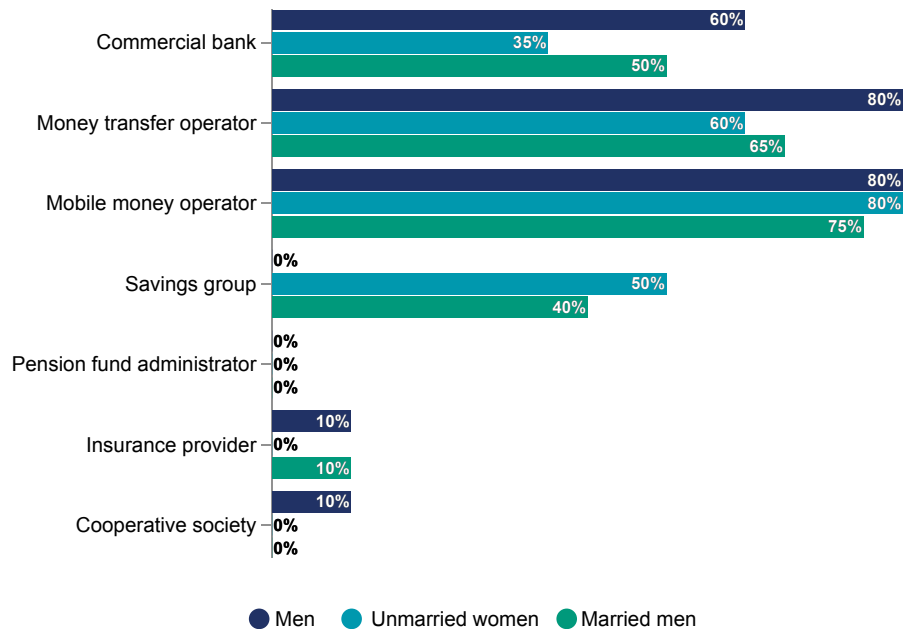
entire journey to the runners. This often becomes the next business goal for women, reducing their business costs and minimising the frequency of travel.

# Financial service uptake

Mobile money is popular among traders, although shared South African bank accounts and money transfer operators (MTO) are used for large transactions to reduce safety risks. All participants have access to at least one financial product, commonly a mobile money account. Access to bank accounts in South Africa is widespread and is often shared largely due to documentation requirements such as a work visa, proof of residence, and employment letter for opening the account. A relative or friend with access to documentation would typically be the account holder that several people then use. While no additional fees are reported for using a shared bank account, friends or relatives occasionally give small monetary gifts to cover bank charges.

Those who share this account typically transfer money into the account, withdraw funds in cash and keep it safe. When large transactions are needed, the cash is either deposited back into the account for the transfer or a remittance provider or cash send provider (e.g. retail store) is used to avoid travelling with cash on hand.

**Figure 7:** Financial product uptake



Trust is a key driver of formal financial service adoption among traders. The considerable lack of trust in Malawian banks, together with network connectivity issues, has led to a heavy reliance on cash and bartering within Malawi. The opposite is true in South Africa, where higher levels of trust in formal financial institutions, and safety concerns, result in a preference for formal financial services.

“ I get payment from my customers on a cash basis, strictly. The risk involved with banks on that side (Malawi) is unpredictable. Also, I don’t know how the network works that side so I would rather take the Kwacha and exchange it into Rands at the bank when I come back.”

- Man, married, bakkie brigade

Typically, traders receive Malawian Kwacha when in Malawi. Informal vendors are employed at the Mozambique border to exchange Kwacha into ZAR for the journey through Mozambique and into South Africa. Some participants mention currency exchanges taking place at bus stops with people travelling in the opposite direction. Exchange rates are negotiated each time. Formal forex services are not mentioned at all. For money transported across the border in cash, traders use retailers like Shoprite to send it to a town or city nearest to their end destination. Traders then collect the cash and deposit it into a bank account.

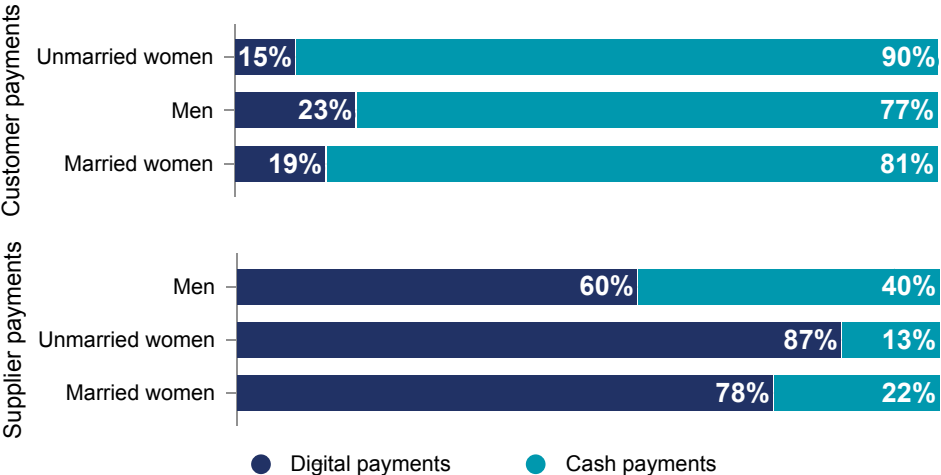
## Transaction profile

Payments are made almost exclusively in cash, except when orders are placed in advance. In Malawi, this is driven by network issues and a lack of trust in formal financial institutions. Customer transactions tend to be low-value, high-volume payments. When customers order in advance, a 50% deposit is required before the sale is confirmed, and this may be done through EFT or mobile money.





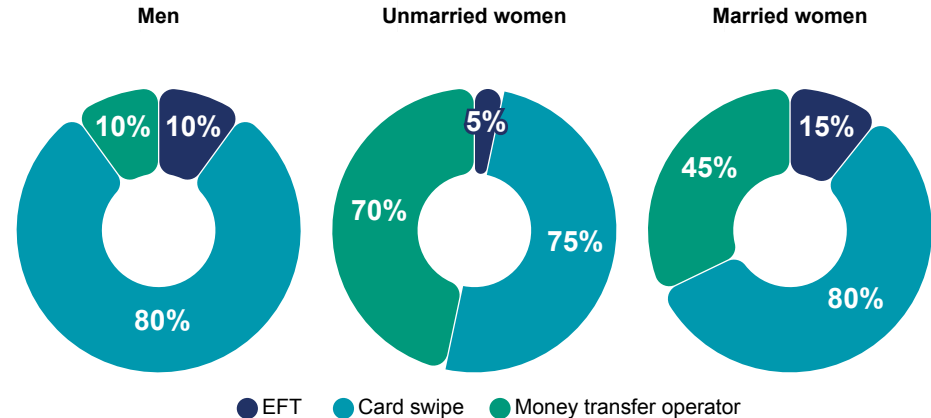
Figure 8: Distribution of digital vs cash payments



Suppliers in South Africa are usually paid digitally through card transactions or MTOs to mitigate safety risks and avoid the need for traders to carry cash in South Africa. Payments to suppliers are made in smaller, more frequent amounts, especially in the clothing sector where traders often find goods. These smaller transactions are supplemented with bulk purchases, involving larger transactions

processed by card. A set amount is transferred into the shared account, and the value of goods purchased cannot exceed that amount. A similar pattern is used for pre-ordered goods, where money is deposited into the shared account, which is the amount available for purchases.

Figure 9: Digital payments for suppliers



In Malawi, cash payments are predominant and are typically lower values than transactions made digitally, once converted to ZAR. Malawi suppliers usually do not have access to digital accounts due to low levels of trust in banks in Malawi, and concerns about network connectivity. This pushes traders to make payments in cash.

Regarding access to finance, no traders reported getting private-sector or public-sector support for their businesses. They typically rely on family and friends for loans in cases of emergencies or unexpected expenses. Traders receive credit from suppliers only in limited, emergency cases.

“ — *Sometimes he [the supplier] complains because the bank charges him for card payments. But then he says its ok because I travel from too far to pay the extra fees*

- Woman, married, bakkie brigade

# Summary of Gender Implications

|                        | LIVELIHOOD   | MOBILITY   | TRADE  | FINANCE   | AGENCY   |
|------------------------|--|--|--|---|--|
| <i>Unmarried women</i> | <p>Live in larger households in rural or informal areas, with slightly lower access to infrastructure than married women.</p> <p>Unmarried women are also more likely to trade as a chosen business and have goals to either expand their business or develop a new business that is their end goal.</p> <p>They rely on their family and community for support in their businesses and, while they defer to older men in the household for decisions about how income is spent, there are typically few disagreements about what is most important.</p> | <p>While household needs and childcare demands come first, unmarried women appear to have control over their movements and ability to travel.</p> <p>They may sacrifice travelling for their business when they are needed at home, but they can make these decisions themselves.</p> <p>Although they can make these decisions for themselves, theft and safety concerns when travelling are a big hindrance to free movement.</p> <p>Unmarried women often have to pay runners to help them get their goods across the border safely and may choose not to travel as often because of safety concerns.</p> | <p>Unmarried women view themselves as fashionistas and work to develop a clear brand and style when trading.</p> <p>They typically use a variety of ways to find customers and focus on building their customer base as much as they can. They are more likely than married women to want to build their trade business as their primary source of income, although they typically sell to individuals and end customers.</p> <p>While they report limited conflicts with suppliers, unmarried women do struggle with customers who they believe negotiate more with women than with men and they feel that they are not taken seriously as business owners.</p> | <p>Unmarried women have the lowest access to bank accounts among our groups, and often have to rely on family and friends for access to formal financial institutions.</p> <p>While they defer to male household heads for decisions about finances, they can keep some of their money aside to re-invest in their business.</p> <p>As a result, they rely on cash, MTOs and Mobile Money Operators (MMOs) for a large portion of their transactions.</p>   | <p>Unmarried women have limited control over how household finances are spent, and the needs of the household typically come before their own needs or the needs of their business.</p> <p>Despite this, they usually live in larger, multi-generational households and have slightly better access to support because there are more people around to help with household tasks like childcare, which increases their ability to travel and trade.</p> <p>These women are aspirational in their businesses but support their families and take their roles within their households and communities very seriously. Business goals are largely driven by a desire to improve their community as a whole.</p> |
| <i>Married women</i>   | <p>In charge of making sure that the household runs smoothly, married women are typically the organisers and managers of the household.</p> <p>Despite this, there is a clear hierarchy of needs in how household income is spent, and they usually stick to this or defer to their husbands' decisions about how income should be spent.</p> <p>Living in slightly smaller households, married women have more ability to ask for support than unmarried women but have fewer people in the home that they can rely on in emergencies.</p>              | <p>Because of their roles as household managers, married women are slightly less mobile than their unmarried counterparts and are more likely to report wanting to be closer to home.</p> <p>While there do not appear to be any household dynamics that prevent them from travelling, a desire to ensure that the household runs smoothly and lower access to support means that they face additional trade-offs when travelling for their business.</p>  | <p>Commonly sold on both sides of the border because of strong connections to the community in both areas.</p> <p>Married women often 'inherit' their business from another family member, which reduces their need to search for suppliers. They are more likely than unmarried women to have a strong customer base. They are also more likely to sell from a storefront, rather than their homes, although this is usually just through a shelf or section of a store that is owned or managed by a friend.</p>   | <p>While married women have easier access to formal financial products than unmarried women, this is typically through their husbands and their transactions are limited by how and when their husbands will allow them to use these products.</p> <p>As a result, they rely on both cash and MTOs and MMOs for their financial transactions. They have limited say over how they can make payments to suppliers or receive payments from customers but do have a relatively high uptake of digital financial products.</p> | <p>While not actively controlled by their husbands, married women are limited in their agency by the demands that are made on them by their households.</p> <p>Their role as 'household manager' is demanding and time-consuming and living in slightly smaller households means that they have less access to support with household chores than their unmarried counterparts.</p> <p>Despite this, these women are happy and comfortable with the balance of power in their homes and do not feel like they lack autonomy or voice.</p>  |
| <i>Men</i>             | <p>While the final decisions about household spending rests with the male household head, there seems to be limited conflict about how money should be spent.</p> <p>Women are available to take care of household needs and childcare while men run their businesses, and cross-border trade is more likely to be the first choice for men than for women.</p>  | <p>While men face many of the same safety risks as women when travelling, they are more likely to try and resolve these issues to continue travelling across the border, whereas women are likely to find ways to limit their travels.</p> <p>Men typically face lower consequences when they run into trouble crossing the border.</p>  | <p>Men typically choose sectors based on experience and connections and often trade as wholesalers to informal stores.</p> <p>They are much more likely to have access to formal storage facilities and to have a smaller number of consistent customers than women.</p>   | <p>Men show lower concerns about carrying cash but have higher access to formal financial products.</p> <p>The largest barrier to financial inclusion is a lack of trust in formal financial institutions, especially in Malawi.</p>  | <p>With higher access to formal financial products and more control over household spending, men are much more able than women to invest in their businesses.</p> <p>Despite this, household expenses are considered a priority and men may sacrifice business growth for the sake of ensuring that household needs are being met.</p>   |



# Recommendations

## Malawi/South Africa corridor specific

- Acknowledge the reality of shared accounts among Malawian traders in South Africa and consider how to target or better service secondary users.
- Address serious non-tariff barriers that have led to workarounds, particularly by women, especially related to foreign exchange through informal channels at border posts.
- Link up with savings groups or offer group-based accounts tailored to women traders.
- Serve the credit needs of women cross-border traders to enable them to buy inventory that may be repaid upon the sale of goods through the formal sector.

## 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 and 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 the development of women in cross-border trade using both demand-side and administrative data. Given the cost of demand-side data, regulatory data from financial service providers can be an important source. This process could be facilitated 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 need to meet the necessary regulatory reporting requirements. The outcome will provide some high-level data on volumes, values and average transaction sizes, helping identify key corridors driving regional micro-trade in the SADC.
- Establish a regional governance framework (bilateral and/or multilateral) to drive 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.
- 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.
- Provide traders with access to store-of-value wallets in South Africa to limit costs associated with forex fluctuations through non-bank financial service providers.

## 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 approach yielded limited success. To supplement, additional participants were recruited in person 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 Malawi, only seven respondents were recruited from the industry association list. Most of the sample consisted of less structured, more opportunistic traders.



Table 3: 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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