

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

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) and it is estimated to be worth 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) but much can still be done to encourage formalisation and better serve the needs of traders.

Women make up a large proportion of informal cross-border traders in SADC and face unique challenges when conducting their business

compared to men. This summary report provides a summary of a comprehensive study of the realities of women informal cross-border traders in the South Africa to Mozambique corridor. The study also considered the South Africa to Lesotho and Malawi corridors, reports for those markets are available [here for Lesotho](#) and [here for Malawi](#). In each market, 50 semi-structured interviews were conducted with informal cross-border traders, detail on the sample and analytic approach are at the back of this summary report.

This study helps to fill a data gap around women's unique

experience in informal cross-border trading in Southern Africa that limits the capacity of financial service providers, regulators, and policymakers to design appropriate support programmes, especially regarding digital payments.



The Mozambique/South Africa corridor context

Mozambique is classified as a low-income nation by the IMF. The country had an estimated GDP of USD 15.8 billion in 2021, and a GDP per capita of USD 491.8 (World Bank, 2021c; World Bank, 2021d). Owing to its strategic geographic position, Mozambique has become a key gateway to the global market for landlocked countries in the region. The country is responsible for 70% of goods transit in SADC (Price Waterhouse Coopers (PWC), n.d.).

Agriculture accounts for 70% of employment in Mozambique (International Labour Organisation (ILO), 2021) and more than one in five micro, small or medium enterprises (MSME) are involved in agriculture (Finmark Trust, 2012). Among MSMEs, 44%

operate as wholesale or retail merchants (Finmark Trust, 2012), of which 85% are unregistered or informal (Finmark Trust, 2012).

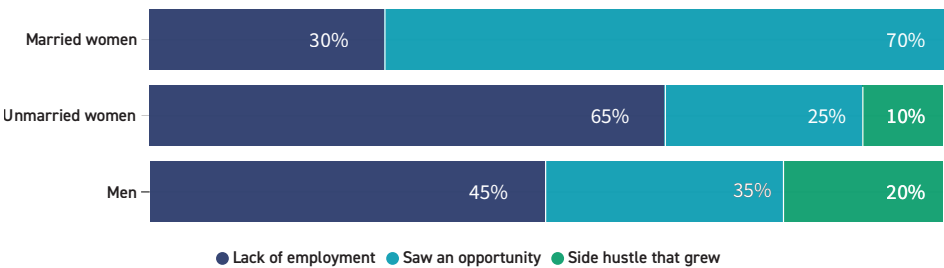
In 2019, Mozambique traded USD 1.3 billion worth of low-value cross-border trade with South Africa. Informal cross-border trade represents 31% of total import and export trade with South Africa, underscoring its importance for Mozambique (Finmark Trust, 2021). Despite its importance, traders experience significant challenges in carrying goods across to South Africa. These include processing delays, high cost of customs and corruption from officials (Chikanda & Raimundo, 2016).

Traders on the Mozambique/South Africa corridor

Most respondents report starting to trade to bring in extra income for their family. This supports findings from the FinScope MSME study in Mozambique that most MSME owners started their businesses to provide additional support to their families (Finmark Trust, 2012).

Traders may learn about trading from friends or family members and start as a means to supplement income for their households. Some traders start by travelling to South Africa to find alternative work but subsequently observe a distinct difference in prices. When they return home, they bring items back for their families. As friends begin to request the same, they recognise a business opportunity.

Figure 1: Reasons for starting to trade



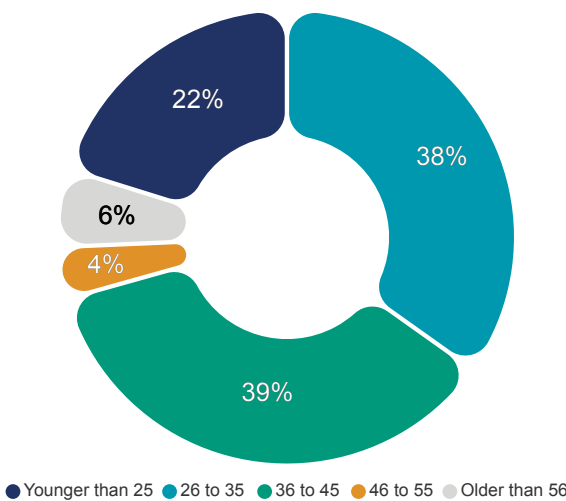
Most respondents trade in informal, urban areas and are based in major cities. Married women predominantly reside in rural areas where they live with extended family, and travel to the cities for trading. Conversely, men are most likely to live in urban areas, sharing homes with large extended families and integrating trade activities with finding informal employment. Unmarried

women in urban areas typically live in large households, sharing the workload of childcare while trading and looking for informal employment. They have the lowest access to government infrastructure, including water and electricity, likely because they live in informal settlements with large households that place strain on a weakened public infrastructure system.

Women typically sell a larger range of goods than men and will purchase any kind of item that is well-priced and that they believe will sell in Mozambique. Women are more limited in the amount of capital they have which means they are less likely to sell higher-value items, like electronics, than men. Participants report sorting, cleaning, repairing and repackaging goods before selling them, but none add to the production or manufacturing of goods.

The sample for this corridor is relatively younger, compared to the participants in the other corridors, and has generally lower levels of education. None of the participants in our sample had completed tertiary education, and only 26% had completed any level of secondary education.

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	2.25	2
Total children	4.75	4.75	4.25
Number of people living at home	7.85	7.85	7.25
Number of income earners	2.25	2.25	2.5

A man is typically listed as the head of the household and receives deference in matters related to large spending and strategic decisions. Women manage the family's daily needs and ensure that all food and school fees are covered. Negotiations between couples over where the money should be spent, particularly in cases where husbands are also self-employed or engaged in trading. Women push for prioritising household expenses, while men will push towards reinvesting income back into the business.

Decision-making and division of labour

Many women respondents look up to a matriarchal figure, often unmarried, who may have greater autonomy and independence than is common within the woman's household. She may encourage her younger counterparts to engage in trade and travel and guide them in keeping money aside for future growth.

If an unmarried woman earns an income, she hands over her earnings to the head of the household but keeps a portion to invest in the business. The discreet practice of saving money, often with the help of an older, unmarried woman, does happen but poses safety risks for both women and may be viewed as a negative example for younger family members. Unmarried women often need to reschedule income-earning opportunities to provide childcare or assist with household tasks.

Women traders report that their families and communities "do not take them seriously". Sentiment analysis shows that while there are limited risks to starting a business or earning an income, women face significant risks if they are particularly successful. Similarly to all family members, women are expected

to contribute to the family income when needed. The expectation, however, is for a limited period and only to address short-term constraints in income, not as part of a broader or long-term plan of leaving their household duties to trade. Women report feeling compelled to make strong trade-offs when running their businesses.

Men who trade across the border often rely on their wives or sisters to do bookkeeping, marketing, and actual sales. In these instances, men typically handle communication with suppliers and the transportation of goods with limited involvement in other aspects of the business. However, women are not considered partners in the business and are not designated as staff, support or help, nor do they receive payment for their roles. Their involvement in the business is largely overlooked unless asked directly.

“
There are people who are complaining saying I take my business too serious and forget to look after my kids.
”
- Woman, married, day trader



Diagnostic study on women cross-border traders

Running the trade

Traders typically fall into one of two general trade structures: the 'bakkie brigade' traders and the day traders who adopt different travel patterns, despite using similar means of transportation. This analysis highlights the unique approaches each group takes when crossing borders and running the trade.

Travel

Day traders typically start their journey from smaller towns like Ponta do Ouro or Goba in Mozambique, and travel by bus or taxi to cross the border. Depending on their city of origin, they may choose either Mhlumeni or Kosi Bay border posts for crossing. Those

who trade in food products typically stop at a town inside the South African border to purchase goods from large retailers and receive deliveries from co-operatives and local farms arranged by a family member. Subsequently, they cross the border again, completing the entire trip in a single day. Day traders who trade in clothing, cosmetics and electronics will travel to Durban to make purchases in the city before returning.

Bakkie brigade traders are more likely to begin in Maputo and travel through the Lebombo border post to get to Johannesburg. They trade goods along the route, especially once they have crossed the border

into Mozambique. The total travel time to Maputo is longer than that to a border town, but these traders buy larger quantities of goods and need access to the larger markets available in Maputo. They typically make the trip by bus, except for men who hire a bakkie and trailer to make the journey.

For many traders, travel is not carefully planned but happens once enough money has been saved to purchase a planned inventory.



Buying and selling stock

There are substantial price differences between Mozambique and South Africa. Many products are far more expensive in Mozambique due to high mark-ups, taxes and transport costs (Associação de Comércio, Indústria & Serviços (ACIS), 2015).

Some women traders buy items when they travel to South Africa for other reasons. If they have extra funds and know of lower prices in South Africa, they may see the opportunity to return home with a limited set of goods and sell them to cover the costs of their travel. In contrast, men are likely to have heard of price differences between the two countries and decide to travel for trade, rather than trading incidentally as part of their travels.

For clothing, 65% of participants report buying large bundles of unsorted clothing from street vendors and Facebook Marketplace, while 38% report buying in bulk at wholesalers. Similarly, electronics are typically pre-ordered and purchased through Facebook Marketplace and large wholesalers. High-value items are often sought after as second-hand online purchases, while smaller items are bought from wholesalers to supplement inventory and make the trip more worthwhile.

Those trading in agricultural and food products buy from co-operatives and local farmers as well as from large retailers like Shoprite. For these goods, people keep an eye out for specials on non-perishable items.

Men find their suppliers through word-of-mouth and online searches, whereas women travel to search for places to buy. Some women report that they form groups to source new suppliers or search for goods, especially when their travel date to Mozambique is approaching, and they have not built up enough inventory. Both men and women mention hiring runners to find suppliers. These are often young people who travel around to look for suppliers and then accompany the traders to the best ones to examine goods and make purchases. Runners are paid a commission for finding the suppliers, which helps reduce the safety risks of carrying cash.

Most traders spend a significant amount of time searching for customers. Existing research suggests that traders face strong competition from other

traders and supermarkets (Chikanda & Raimundo, 2016). This competition leads to lower trade volumes and, during periods of high demand, they may struggle to meet customer needs. Since trading is not often viewed as a business, traders often overlook opportunities to take on bigger orders or do market research to understand customer preferences. Instead, they rely on what their close friends and community members want or need before buying in bulk.

To reach customers, women get younger family members to sell their goods in marketplaces. These family members carry a small amount of inventory in backpacks or bags and are sent to make cash sales. When they return with the cash, they receive a new set of goods and are sent out to sell again. In

contrast, men usually rely on their wives or sisters to find customers. They offload goods with them and send them out to sell on the streets.

Married women, more so than unmarried women, often have a consistent place to sell their goods, usually a shelf or the corner of a spaza shop that is run or managed by a friend. They pay a small commission on sales for the use of the space, and typically first try selling to individuals before taking the remaining inventory to the shop to avoid bringing it home.

Tools of the trade

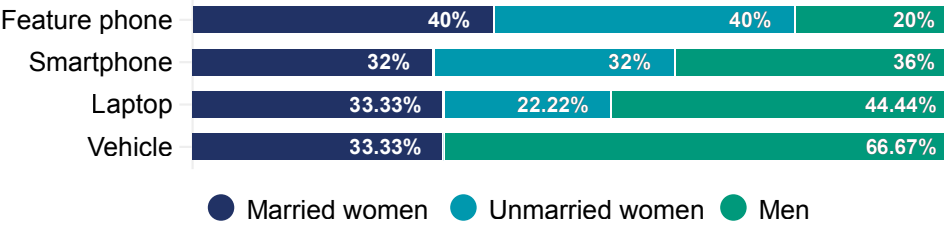
Technology: Traders are unlikely to have laptops. Business accounting is typically done through mental accounting and an envelope system, where cash is set

aside for purchasing inventory. There is limited bookkeeping, even with the mental accounting system, as trade is not viewed as a business but as a quick way to earn money, similar to selling assets or working an informal day job for quick cash.

Approximately 80% of women traders and 90% of men traders have smartphones. Some married women report owning laptops and smartphones but when asked directly, their explanations show that these are typically owned by their husbands. Unmarried women are more likely to own the assets themselves. If the household head is opposed to the woman trading, then they prevent or limit access to assets.



Figure 4: Asset ownership



Storage: Neither men nor women report using formal storage spaces. Married women may store their goods at a friend's shop or on a shelf at a small spaza shop. Unmarried women store their goods in their rooms at home and, if their trade has grown significantly, may have to hide the goods. Both married and unmarried women report that food goods may be used in the household rather than sold but they are not compensated for these items.

Transport: Vehicle ownership is low, limiting sales in Mozambique and South Africa to local areas and communities. This is a significant challenge to building a thriving business as domestic transport is expensive.



Costs and concerns

Business costs typically range from USD218 to USD272 per month, with occasional spikes reaching as high as USD1,359 in certain months. These high-cost periods are often make-or-break moments for traders. Some women receive loans from female family members

during these months which helps them build their businesses as higher costs lead to increased profits. Women without support or savings face setbacks during these months. When they need to borrow money from unsupportive family members to cover the higher costs, it can lead to the family demanding that they stop trading.

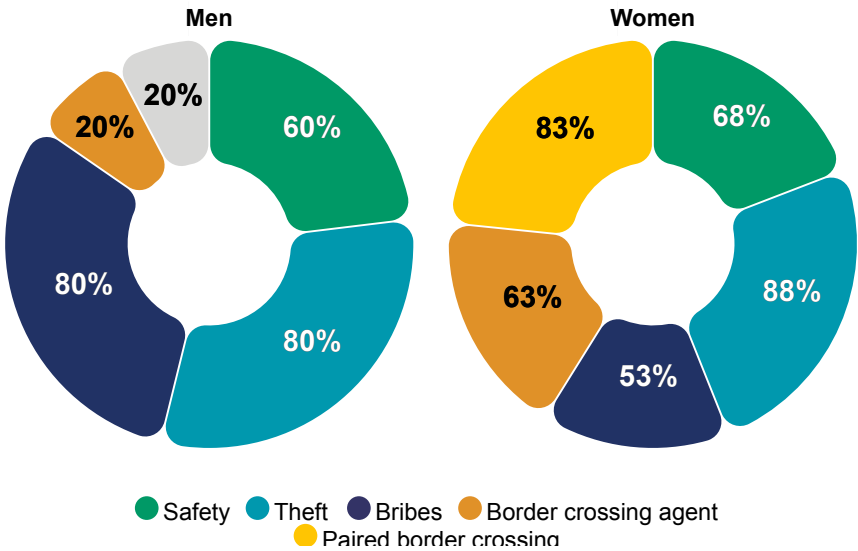
“ *The only person where I can ask for a financial help is my parents, but I am not comfortable to ask financial help because they will tell me the business is too much.*

- Woman, unmarried, day trader

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Costs are predominantly made up of travel, inventory, and paying “runners” to find suppliers and customers. While travel can be the most expensive component of trade, it is often not considered a business expense because many traders trade while travelling rather than travelling specifically for trade.

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



Both men and women report safety concerns when crossing the border, however, this is more pronounced for women. When crossing the border, women cross with other traders. These paired border crossings provide safety in numbers and allow the women to pool resources to hire security for the crossing.

Another strategy women adopt is to pay runners to transport goods across the border. These individuals, typically young men, have connections with border officials who receive a small bribe to ensure safe passage across the border. In exchange, border officials ensure physical safety and protection from theft by accompanying the runners

and using threats of denying access to cross the border to defer theft. Due to safety concerns, many women traders sell goods along the route in an attempt to minimise the risk of theft.

Some women traders hire border crossing agents who help them cross the border illegally and offer both transport and protection.

“*I cannot go alone. You can't trust anyone. You know people like taking advantage of us. When they see it's a woman, they can do funny stuff. When a man is around, you have dignity.*

- Woman, married, day trader

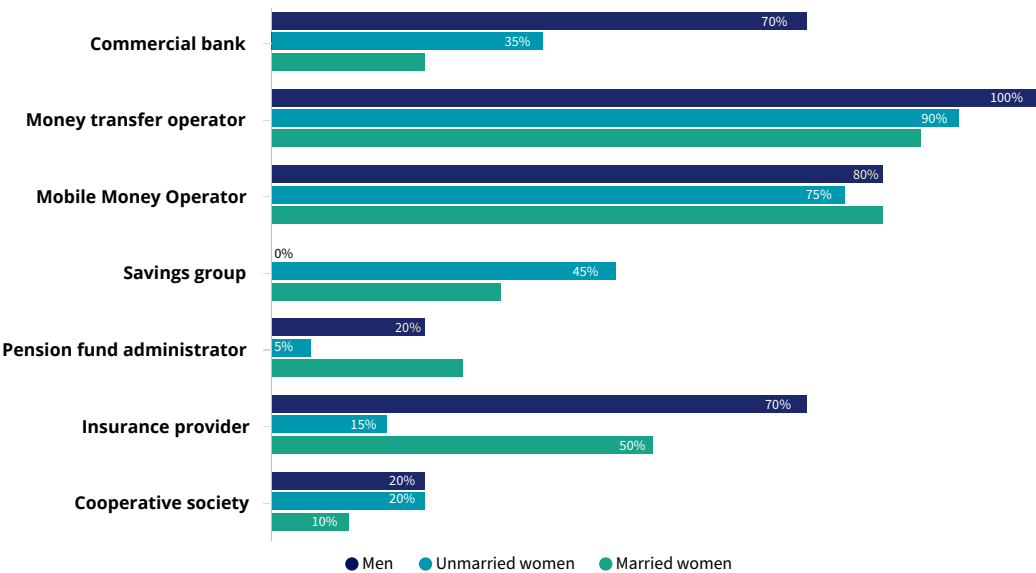


While both men and women face the necessity of paying bribes, the impact of not being able to make these payments is worse for women. Men often get the chance to secure the money or get a loan from a friend if they do not have enough cash to pay the bribe. Women report having their goods confiscated if they do not have enough money and are more inclined to use border crossing agents or runners to mitigate these concerns. Bribe payments are included in the amount that they pay these agents, which is the reason the direct reports of bribes are lower among women than among men.

Financial service uptake

On the surface, there is a high level of financial inclusion with a broad range of financial product uptake - 90% of participants report having more than one financial product. Mobile money accounts are the most common store of value, while money transfer operator (MTO) remittance services are the most commonly used financial services.

Figure 6: Financial product uptake



Women are less likely than men to have a bank account, and married women are the least likely to have a bank account. To keep track of cash, they use mental accounting and envelope systems and hide cash away from their families to use in their businesses. Unmarried women report an increase in opening a secret bank account, often with the help of an

older, unmarried female relative. The head of the household is most likely to have a bank account and all household finances run through that account. Women face significant trade-offs when choosing transaction types. Digital transactions, though safer against theft, are monitored by the head of the



household, limiting women’s agency over how funds are used outside of household expenses. Even women with accounts have very limited control and agency over their finances. Married women need to have payments made into their husbands’ accounts so that their husbands can monitor household income and expenses. This prevents the woman from investing money into her business because her income is expected to be used entirely for family and household expenses. Cash payments are more flexible and can be hidden away. Cash, however, holds the risk of being stolen and, if found, may result in conflict within the household.

Transaction profile

Customers pay in small amounts and goods are typically sold individually. For women, this is viewed as a supplemental income rather than a business or consistent income stream – it is an opportunistic use of travel and time, rather than a clear business with a strategy and clear pricing. Negotiation on price is common, and women feel that they get paid less than men.

“*If I get payments into the bank, then I don’t have a bank account. Then it must be my husband’s bank and he knows what my business is doing. Sometimes that is not good. With cash then he does not know, and I can only tell him*”
- Woman, married, day trader

Customers seem to be willing to make payments in cash and digitally, although they may negotiate for lower payments if they are asked to transact in a way that is less convenient for them. These preferences are almost entirely a matter of convenience. If both channels are available, the trader can choose which payment method they prefer.

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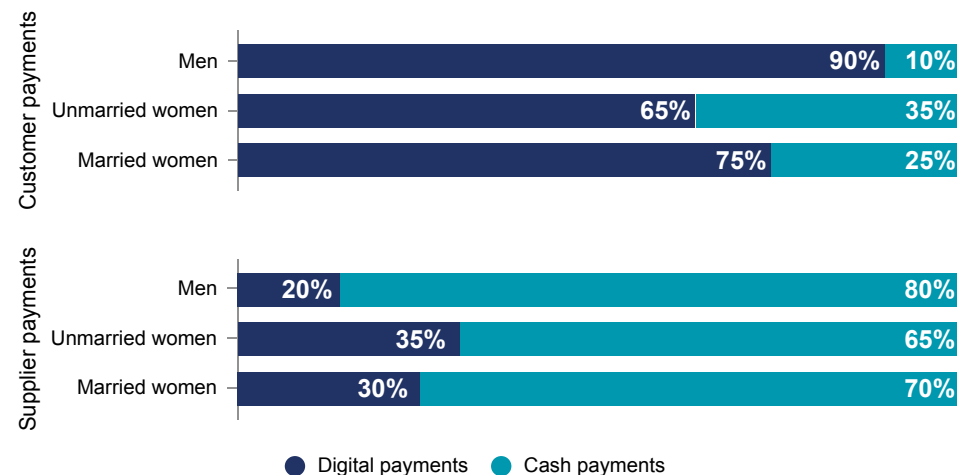
I prefer paying my business cost using cash although [it] is not safe because [it] is simple for me because digital payment is difficult. It is better to see the money than to see it in the phone bank app

- Woman, married, bakkie brigade

”



Figure 7: Distribution of digital vs cash payments



Women report that balancing payment methods is a challenge for them. They want to contribute to the household income and prove that they are committed to working; however, they cannot bring in too much income through their trade as it may lead to the perception that they are not taking their family responsibilities seriously

enough. In such cases, women risk being assigned additional household tasks that may prevent them from growing their trade.

Supplier payments often involve medium amounts, with traders making several purchases at once in limited bulk. Bulk purchases are more common

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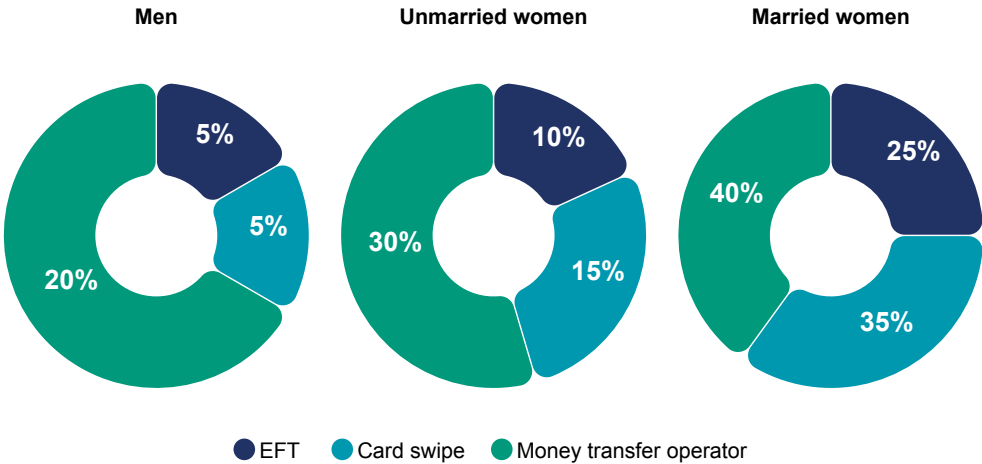
It is difficult because my family needs money to survive, but too much money then I am not being a good mother

- Woman, married, bakkie brigade

”

right before they leave South Africa to increase the value of goods and to offset some of the transport costs. Both women and men prefer paying suppliers in cash due to the high charges on digital transactions. Traders struggle to plan their expenses when money is stored digitally, which is why they prefer having a set amount of cash on hand. It makes knowing how much is available to spend on inventory simple and clear. When the cash is spent, they know that they have bought as much as they can afford.

Figure 8: Digital payments for suppliers



Digital payments are most commonly made through MTOs. Unmarried women are more likely to use cards or EFTs for payments than married women. The research suggests that this is because they have a secret bank account in South Africa, enabling them to transact discreetly. With their families unable

to track spending on this account, they have more freedom to choose how much they spend on inventory. Money is transferred into this account through cash deposits, which are hidden away and saved up before big deposits are made into the account.



“
My aunt helped me. She helped me get a bank account that my other family doesn't know about and that helps my business because it means I can save money for it to grow without my family getting angry or they think I do too much
”

- Woman, unmarried, day trader

Summary of Gender Implications

	LIVELIHOOD	MOBILITY	TRADE	FINANCE	AGENCY
Unmarried women	<p>They live in larger households and often shoulder significant household responsibilities, hindering their focus on their trading businesses.</p> <p>With encouragement from supportive matriarchal figures, they are more likely to set ambitious business goals.</p> <p>They often struggle to receive ongoing support from their families due to traditional expectations regarding their household roles, leading to conflicts when they prioritise their businesses.</p>	<p>Face challenges in maintaining stable trading businesses due to household chores and childcare priorities over travel and trade.</p> <p>They often lack control over their travel schedules, especially for trading purposes, and may need to travel with their children due to insufficient family support for childcare.</p> <p>Conflicts within the family regarding the business may lead to increased household tasks for unmarried women, further restricting their ability to travel. Their movements are often controlled by the decisions of the household head, as they lack the financial independence to sustain themselves outside of their family homes.</p>	<p>Despite sometimes enlisting younger family members for assistance, they often manage their businesses alone.</p> <p>Family support for their trade endeavours is typically limited unless the business aligns with household needs set by the household head. They may receive backing from an older matriarchal figure who aids them in concealing the full extent of their business activities, facilitating business growth.</p> <p>Their advertising and business activities are constrained by the level of acceptance they perceive from their household members, leading them to conceal their business success to avoid conflicts within the household.</p>	<p>Encounter limited access to formal financial services, relying primarily on MMOs and MTOs.</p> <p>They face a dilemma between safety and autonomy in transactions, as cash transactions pose theft risks while digital transactions are monitored by household heads.</p> <p>Their income tends to be irregular and transaction platforms are determined by suppliers or customers, leaving them with little control over their finances.</p> <p>Some women resort to hiding cash or opening secret bank accounts for increased autonomy, though this can lead to household conflicts if discovered by family members.</p>	<p>Lack control over their finances and income-earning opportunities, with household heads or family matriarchs making decisions on their behalf.</p> <p>They aspire for more agency and may clandestinely hide money either in cash or through secret bank accounts to gain some measure of financial independence.</p>
Married women	<p>Live in slightly smaller households with relatively stable incomes and are tasked with managing household affairs.</p> <p>However, they often lack autonomy in time management and face limited support from their families for running businesses.</p> <p>Household expenses take precedence over business expenses, and married women are unlikely to view their trading efforts as legitimate.</p>	<p>Can delegate tasks to younger household members for travel, but conflicts with the household head or gender norms may lead to travel being prohibited.</p> <p>Delegating the household manager role is challenging and supporting husbands' businesses may hinder travel.</p> <p>While they may have more control as household matriarchs, male heads ultimately decide travel allowances.</p>	<p>More likely to have formal trade partners and consistent customers but still face challenges.</p> <p>They have more control over household time and can receive assistance with finding customers, childcare, and chores.</p> <p>They generally have better access to resources and support structures but must navigate social and familial expectations alongside their business endeavours.</p>	<p>Have somewhat better access to financial products compared to unmarried women but encounter similar risks and challenges.</p> <p>Their transactions are monitored, requiring them to balance spending and income to avoid conflicts with family responsibilities. Some enjoy autonomy due to their household management roles, shielding them from scrutiny by younger household members.</p>	<p>Have some influence over household spending as managers of household time and resources, but final decisions rest with the household head.</p> <p>Their managerial role allows for flexibility and delegation of tasks, yet leaving this role poses a challenge as it cannot be easily assumed</p>
Men	<p>As the primary earners and decision-makers in the household, they typically prefer stable incomes from salaried jobs.</p> <p>They have freedom of movement and can redirect household income to their businesses as needed.</p> <p>While women oversee childcare and chores, men hold final authority over spending decisions.</p>	<p>Have fewer household responsibilities, affording them the freedom to travel as they wish.</p> <p>Their movement is often constrained by cash flow, particularly for cross-border travel.</p> <p>They can delegate travel to women and may opt not to travel if alternative income opportunities arise closer to home.</p>	<p>Prefer stable income over trading but have easier access to suppliers and face fewer travel challenges compared to women.</p> <p>Their reliance on networks enables them to predict demand and trade in pre-ordered goods more effectively.</p> <p>Without social biases against their business involvement, men can more readily expand and establish trading as a full-time income source.</p>	<p>Access to financial products is generally low in the Mozambican corridor. Men have the highest access.</p> <p>Men are more inclined to save income for their businesses and encounter fewer obstacles when investing in income-earning opportunities.</p>	<p>Men typically control resource allocation, including finances and time, within the household. They often determine who will work and who will stay at home.</p> <p>Married women, typically designated as the household manager, receive general spending instructions from men and are expected to meet household needs within these parameters.</p>

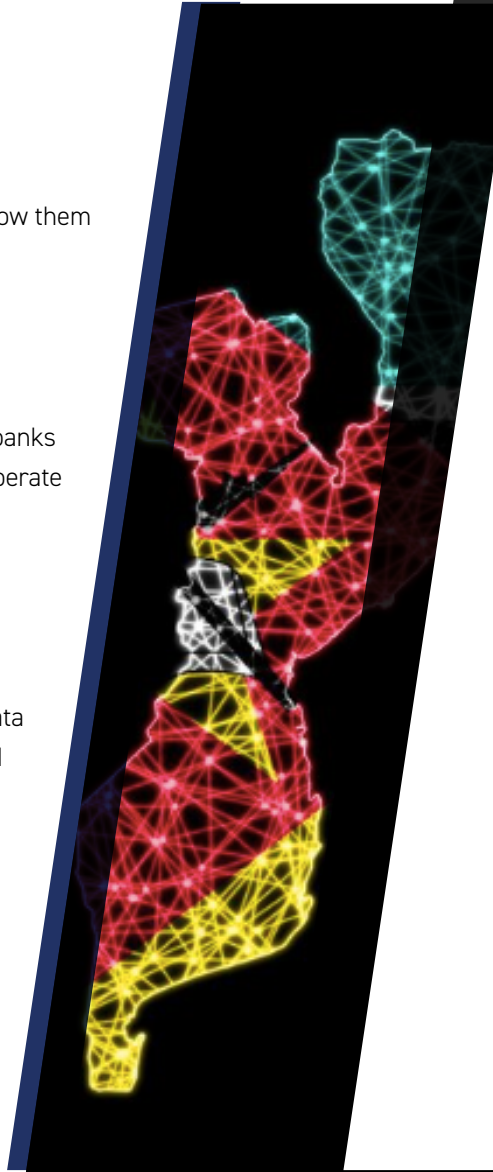
Recommendations

Mozambican corridor specific

- There is a need for bank accounts in women's names, marketed directly to them, that will allow them to earmark funds and exercise agency over their business finances.
- Drive end-to-end digital money transfer to reduce the risks for women cross-border traders.

SADC-level

- Launch an instant payment 'SADC account' to achieve interoperability between South Africa 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 Mozambique, only eight respondents were recruited from the industry association list. Most of the sample consisted 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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