TRADE MARK EAST AFRICA

Growing Prosperity Through Trade

Baseline assessment of safe trade interventions on women Small Medium Enterprises (SME) and cross border traders

Final Report

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EXECUTIVE SUMMARY

The objective of the baseline study was to determine the challenges and opportunities being faced by formal and informal traders at the two border points of Isebania and Namanga between Kenya and Tanzania. Stratified random sampling methodology was used to collect data across the two border points. In addition, key informant interviews and Focus Group Discussions (FGDs) were used to collect data from Women Cross Border Traders (WCBT) in different sectors. A total of 1791 interviews were conducted with traders at the Namanga and Isebania Border points on both the Kenya and Tanzania side, with 71% of interviewees being from Kenya and the remaining 29% being from Tanzania. The WCBTs aged between 26 and 45 made up 79% of the total sampled CBTs. The remainder of WCBTs were aged between 46 and 55 years old (9%), 18 and 25 years old (7%), and above 56 years old (5%). The age distribution of WCBTs varied across the four border points.

In terms of sectors distribution of WCBTs interviewed, 17% respondents trade in fruits and vegetables, followed by trade in textiles, clothing and footwear (11%), hotel business (11%), grains (10%), cosmetics (9%), milk and dairy products (7%), cooking spices and additions (7%), general shops (7%), livestock and livestock products (4%), poultry and poultry products (2%), fish and fish products (2%), and other business such as operating mpesa shops, dry cleaning, photocopy shops, hardware shops, and posh mills, among others to smaller degrees. 99% of traders target the local market for transaction of their commodities.

Restricted access to markets, limited access to supply chains, restricted movements to and from border posts, increasing the prices of commodities, increasing the cost of transport and logistics business and either closing the business or not coping with the containment measures are some of the effects that COVID-19 containment measures had on WCBTs. Overall, the most reported effect of containment measures is restricted access to markets (55%) then increase in the prices of commodities (45%), restricted movements to and from border posts (35%) while 34% of respondents reported limited access to supply-chains - for purchase of raw materials or trading commodities.

FGDs with WCBTs particularly revealed that due to containment measures implemented by the governments in both Kenya and Tanzania, they had difficulties in accessing credit or loans and where they could access it, the cost was high. Since some of them could not keep proper records because of increased workload, it reduced their chances of accessing credit. The challenge was compounded by lack of information on available credit products.

COVID-19, overall, brought about a decline in the revenues, costs, and net profits of traders at the border. At least 46 percent of traders report that there was a decline in their total revenues. 25 percent of traders report that there had been no change to their revenues. Within the livestock sector, more traders report that there had been no change in their revenues. For about 15 percent of traders, there had been an increase in the total revenues over the covid-19 period.

Gender Based Violence (GBV) was another challenge WCBTs experienced while doing their business. The most common type of harassment they experienced was verbal and emotional abuse. The acts of harassment

were reported to mostly police, church, village elders or counsellors, with more respondents from Kenya indicating having reported than those from the Tanzania side. More Kenyan (73%) than Tanzanian (52%) respondents had reported their case to the authorities. More than half of the respondents (54%) said they had reported their cases to police, while less than 1 percent had reported to the hospital (Figure 4.38). 20% of the respondents reported to the church and 51% to the village elder. Report to police was highest in Isebania Kenya, followed by Namanga Kenya.

Majority of women surveyed indicated that their husbands, partners, family did not interfere with the way in which they conduct business. Overall, less than 10% of the women interviewed gave some indication of interference. Of those that faced interference, this mostly occurred in the form of restrictions around the marketplaces that they could trade in, as reported by over 50% of the sample of all the women traders.

The communication strategies used to pass information to WCBTs varied from mainstream media to social media, along with other more traditional modes such as word of mouth. For WCBTs, there were four major forms of communication that are used to obtain information on business and market opportunities. The first and most widely reliable is word of mouth relied upon by approximately 27% of the population. This is followed by television, social media, and SMS/USSD. Regionally, those on the Kenya side of the border rely mostly on in-person communication and a mix of television, social media, and SMS/USSD. On the Tanzania side, particularly on the Namanga border, WCBT information consumption from social media is significantly higher than the rest. Platforms such as TV and radio were found to be most attractive to those on the Tanzania side of the Isebania border.

Enterprises in the study rated their satisfaction with measures undertaken by government and the private sector since the pandemic started. One of the broad areas of government and private sector intervention that respondents were queried on was the facilitation of marketplace COVID-19 Health Safety measures. Respondents also felt mostly dissatisfied with the response of private sector and the government with regard to the facilitation of easier access to SME credit and grants. The sensitization, education, and communication of market opportunities to traders were mostly neither satisfied nor dissatisfied. A high proportion of respondents (38%) on the Tanzania side of the Namanga border were satisfied with the government and private sector approach to this particular intervention. This is different from the Kenya side where majority of respondents were either indifferent (32%) or dissatisfied (25%). These differences are based on the containment enforcement approaches by the authorities. More episodes of bribery and harassment was encountered in Kenya than Tanzania.

Satisfaction with the provision of opportunities for SMEs to supply goods and services to private sector firms varied across sectors. Respondents in Namanga-Tanzania mostly felt satisfied (46%) by interventions around providing opportunities for SMEs. On the Kenya side, however, majority of respondents felt dissatisfied (41%) or indifferent (28%). Responses on perceptions around the provision of better trading environment/ market conditions indicate that respondents were mostly indifferent. Relatively higher levels of satisfaction were recorded on the Tanzania side of the Namanga Border. On the Kenya side, most respondents were

dissatisfied in Isebania while in Namanga most of the traders indicated that they were satisfied with the interventions of the government and private sector around this issue. People with disabilities mainly felt that measures by government and private sector were not uniformly applicable. Regarding facilitating health safety measures, opportunities to supply private sector organizations, and sensitization activities.

WCBTs expressed the need for the government to sensitize and communicate market opportunities for traders. This was followed by the proportion of those that would like the government to facilitate easier access to SME loans, grants, and credit. Nearly half of respondents also suggested that the government facilitate COVID-19 health safety measures within the marketplaces. To a smaller extent, traders would like the government to provide a better trading environment or marketplace, ease travel and lockdown restrictions, and enact policies that are targeted specifically to supporting women entrepreneurs. There were also a few responses highlighting the need for favorable taxation by the government. Priority points of possible interventions varied slightly by sector. While in most sectors the primary need was sensitization and education on market opportunities, respondents within the milk and dairy products and poultry sectors mostly wanted government to facilitate safety measures around COVID-19 in marketplaces.

1 INTRODUCTION

1.1 Background and context of WCBT

Small and Medium Enterprises (SME) and Informal Cross Border Trade (ICBT) are major sources of income and livelihoods within the East African region, especially for women involved in the trade. Survey evidence[1] shows that 68% of women are involved in informal cross border trading as their primary economic activity, while 23 percent as retail traders. While an estimated 43% of Africans rely on ICBT for income[2], women make up the 70% of informal cross-border traders[3]. ICBT is therefore an important source of employment and livelihood for low-income women in border districts. Various factors such as family obligations and unemployment push women into ICBT[4]. Given the high prevalence of WCBTs, the issue is strongly rooted in gender-based concerns and intrinsically tied to the feminisation of poverty.

Women trade predominantly in lower value, perishable, and primarily agricultural goods, that require them to make multiple trips between the borders[5]. The EASSI 2020 survey also revealed that 64.6% women participating in cross-border trade were predominantly engaged in agricultural products. However, the recent outbreak of the COVID-19 pandemic led to the East African government's directive to halt movement in and around borders from Mid-March 2020, resulting in hardship for youth and women in border communities[6].

1.2 Challenges faced by WCBTs during COVID-19

Literature reveals that WCBTs face a number of challenges, like insufficient capital, conflict between traders and border police, cultural beliefs that discourage women from working outside the home, long clearing processes, and physical and sexual harassment from administration and law enforcement personnel as well as lack of access to information. Further, WCBTs encounter economic challenges and social difficulties when using illegal trading routes[7].

The EASSI study of 2021 suggested that the current COVID-19 situation had exacerbated gender-based violence (GBV) against women traders, including domestic violence, driven by the belief that women belong in the domestic space and men in the public space. GBV also stems from women working outside the home during the COVID-19 pandemic as women strive to earn extra income to support their families.

[1] The Eastern African Sub-Regional Support Initiative for the Advancement of Women (EASSI), 2012

[2] Afrika, J.G. and Ajumbo, G. (2012) Informal Cross-Border Trade in Africa: Implications and Policy Recommendations.

[3] Bouet, Antoine and Pace, Kathryn and Glauber, Joseph W. William (2018) Informal Cross-Border Trade in Africa: How Much? Why? And What Impact? IFPRI Discussion Paper 1783.

[4] EASSI (2012) Women Informal Cross Border Traders: Opportunities and Challenges in the East African Community

[5] Ndiaye, Tacko (2010) Women Informal Traders Transcending African Borders: Myths, Facts and Ways Forward, UNIFEM.

[6] EASSI (2020) Making Trade Work for Women

[7] EASSI & TMEA (2021) Effects of COVID-19 on Women, Cross Border Traders in East Africa.

The other challenge faced by women is that they have had more responsibilities at home during lockdown of looking after the children, resulting in lesser time available to focus on their trading activities, hence loss of income.[8]

COVID-19 had also had significant effects on food systems, including the supply chains hence having an adverse impact on the food security and nutrition of households. Since women are responsible for feeding their families, this burden falls on them and may result in the employment of negative coping mechanisms, such as reducing food consumption, procuring early marriages for their girls, engaging in transactional sex, borrowing money, or going into debt to pay for food[9].

This situation evolved during COVID-19 will for a long time continue to impact on the lives of women and could reverse the achievements made over the years in respect to enhancing women's economic empowerment. The economic disruptions caused by the pandemic, including closure of businesses, restricted movement, dusk to dawn curfews, all compromised women's ability to make a decent living and meet their gender-specific responsibilities and the basic needs for their families. Many WCBTs, dealing in agricultural and consumable goods were forced to consume their merchandise and spend their savings, which would otherwise have been used to support the growth of their businesses and the repayment of their business loans. This greatly affected their access to resources and participation in economic activities.

1.3 Need to protect WCBTs economic interests

In terms of lobbying and advocacy to improve the situation of women SMEs and WCBTs, certain recommendations have been made. These include governments and development partners additional commitments to finance building of women's resilience by investing in their human capital and capabilities so that they are able to receive higher returns on their labour and competitive market prices of their goods.

There are documented cases of initiatives aimed at supporting the EAC integration process, which has an important objective of ensuring that women in the region are actively contributing to the integration process, with cross-border trade being an example. The GIZ programme supported the implementation of the EAC Strategic Plan 2016 for the promotion of gender equality by upscaling women-led SMEs in the East African manufacturing sector and supporting the EAC to adopt border governance strategies that consider gender concerns, especially for the women cross-border traders. This initiative had resulted in the increase of formation of Women Cross-Border Traders' Associations like Busia, Elegu, Malaba Women Cross Border Traders Cooperative Associations and the Women Shea Butter Association, which are addressing challenges hindering cross-border women traders in the region[10].

However, the list of interventions needed to provide a safe and secure environment for WCBTs is quite exhaustive, which include enhanced access to information on regional trade regimes, rules and regulations, imparting trainings to Women Entrepreneurs' to participate in regional trade, seamless passage of women traders though border points and the adoption of an EAC

[8] Urgent Action Fund Africa (2021) Centering African Women: Feminist Revolution in Action (Strategic Compass 2021-2030)
[9] Urgent Action Fund Africa (2021) Centering African Women: Feminist Revolution in Action (Strategic Compass 2021-2030)
[10] GIZ (2019) Gender reloaded: Vision needs Attitude- Attitude meets Action

Gender Policy. The situation for WCBTs has been exacerbated during COVID 19 due to heightened security and restricted movement.

As the world readjusts and learns to live with COVID-19, mainstreaming the economic interests of women into the financial packages and systems is going to be a critical aspect that needs to be considered in the design of COVID-19 economic recovery programmes.

1.4 TMEA's Safe Trade Emergency Facility Programme

The potential decline of trade in Eastern Africa and resulting jobs and export losses due to Covid-19, have led to many governments in the region mounting special efforts to keep trade safely running along the important transport corridors. The aim had been to ensure that people access goods affordably, markets are well supplied, traders can still operate despite movement restrictions and loss of incomes. TMEA created a US$20 million Safe Trade Emergency Facility (STEF) as an immediate measure to mitigate the impacts of COVID-19 on trade along the transport and trade routes[11]. The main objectives of the STEF are to make the ports, borders, and critical supply chains safe for trade, ensuring food security and access to critically required medicines and supporting measures that reduce job losses and supports exports. STEF programme covers the countries of Burundi, Djibouti, DRC, Ethiopia, Kenya, Malawi, Rwanda, Somaliland, South Sudan, Tanzania, Uganda, and Zambia. The corridors focused by the programme are Northern and Central as well as selected corridors in Horn of Africa, Malawi and Zambia.

The benefits of the STEF programme are expected to mitigate covid-19 related barriers to trade at ports and borders, enhance regional availability of food and medical supplies and mitigate job and export losses.

1.5 The objectives of the study

The objective of this baseline study was to determine the challenges and opportunities being faced by formal and informal traders at the two border points of Isebania and Namanga between Kenya and Tanzania. The baseline assessment aimed, to answer the following research questions as it collects data on SMEs and WCBTs disaggregated by trading sectors, age, disability, by borders:

a. What are the impacts of government measures, policies, and guidelines on SMEs and WCBTs regarding the availability of trading opportunities (raw materials, market, credit) in countries and across the borders during COVID-19?
b. What effect COVID-19 had brought on the frequency and use of the border markets to SMEs and WCBTs and their trading operations performance (capacity to trade before and after safe trade zones)?
c. How the social dynamics have affected business pattern and income (security GBV, priority on spending and business diversification, decision making at the family level and community)?

[11] https://www.trademarkea.com/safetrade

d. What are the most effective strategies of communication used to increase trading opportunities and market access during the pandemic (capacity, skills and knowledge on access and use of those technologies)?
e. How private sector support had responded to the needs of SMEs and WCBTs during and after the time of crisis to rescue businesses, disaggregated by sectors?
f. How can the government (s) support the needs of SMEs and WCBTs to rescue businesses during and after the crisis?

1.6 Significance of this study

The objective of this study is to generate data and information regarding the working conditions of WCBTs across border points in Kenya and Tanzania. The findings of this study are expected to contribute to improve policies and regulations to create a competitive and secure environment for the WCBTs in the region.

It is expected that the data and findings of this report will be useful for TMEA and its funding partners in creating awareness about the issues of informality, harassment, gender based violence and inadequate working conditions of WCBT, and improvise some of the recommendations made in this report through its Safe Trade Emergency Facility and other initiatives. Besides TMEA, the findings of this report should also be useful for the Regional Economic Communities, Government institutions, the African Union and the UN Women to address issues facing women informal cross border traders, and to mainstream gender issues in trade agreement and processes.

1.7 Structure of the baseline report

The report is organized as follows:

Chapter 1: Introduction. This chapter gives a background and context summarized from the literature review, introduces TMEA's STEF programme, briefly introduces the objectives and significance of this study, and outline the structure of the baseline report.

Chapter 2: Study methodology. This chapter informs the sampling framework used for the baseline study, methodology used for the identification of the subjects for interview including the specifics of mapping exercise conducted to list the WCBTs, data processing, management and analysis.

Chapter 3: Profile of study respondents. This chapter shows the demographic profile of the survey respondents to ascertain their eligibility and suitability to participate in this survey.

Chapter 4: Key Findings and analysis. This chapter captures the trends in the use of border markets since the onset of the pandemic, the volume of trade, the type of commodities traded and the direction of flow of trade. The findings also identifies and list with statistical evidence various perspectives on the effect of covid-19 on WCBTs, COVID-19 induced changes on businesses, the socio-economic challenges faced by women SMEs and CBTs during the COVID-19 period, including gender specific issues like GBV, harassment, corruption and working conditions.

Chapter 5: Conclusions and recommendations. The concluding chapter interprets the qualitative and quantitative findings of the baseline study and make an attempt to identify the measure needed to support the needs of SMEs and WCBTs to rescue their businesses during and after the COVID crisis. This chapter also suggests areas that require further investigation and in-depth research in future.

2 STUDY METHODOLOGY

2.1 Sampling Frame

Sampling frame was developed following a mapping of all traders operating in markets within a 10 km^2 radius of the Namanga and Isebania Border posts. To develop a sample frame, the survey team developed a list of all the WCBT from both sides of the border between 3rd and 10th August 2021 after the mapping exercise. The listing during mapping shown in table below ensured that location, the contacts and business sector of the women traders was captured.

	Total	Area		Country	
		Isebania	Namanga	Kenya	Tanzania
	3,376	1359	2017	2350	1026
Less than 18y	2	2	0	0	2
18y-29y	540	165	375	376	164
30y-39y	1768	770	998	1260	508
40y-59y	947	365	582	628	319
60y and above	119	57	62	86	33

The selection of WCBTs at the two border crossings was based on a **Probability Proportional to Size (PPS)** methodology with an expectation to obtain a statistically representative sample of WCBTs to be surveyed at each selected border post by sub-sector.

To the extent possible, the study relied on **probabilistic sample design** for selection of WCBTs to ensure that every single woman in the trading area had a known and non-zero chance being excluded into the survey sample.

Adequate sample sizes for the survey in each of the women groupings or associations, was determined in the following criteria. In most surveys, where indicators were measured using proportions or percentages and population size is small, minimum sample size (n) is given by:

$$n = \left[\left[\frac{1}{N}\right] + \frac{N-1}{N}\frac{1}{(p)(1-p)}\left\{\frac{k}{z_{1-\alpha/2}}\right\}^2\right]^{-1}$$

where, N=population size, p=population proportion, k=admissible error, and z1-α=normalized standard co-ordinate for desired level of confidence (1-α).

For each of the sites, the sample size is determined at 5% sampling error, 95% confidence level, and an appropriate % population proportion of response to key study indicators.

The target sample of 1578 arrived at 95% confidence level was generally broken down as following sectors as shown in table below. The sample sizes were later adjusted by 10% upwards to accommodate for the non-response rates.

Table 2.1: Sample distribution for the baseline study

Confidence Level (95%)	Total	Kenya			Tanzania		
		Isebania	Namanga	Total (KEN)	Isebania	Namanga	Total (TZ)
Cooking items (e.g., oil, spices)	135	53	62	114	7	14	21
Cosmetics	181	32	100	132	15	34	49
Fruits and vegetables	280	62	116	178	51	51	102
Grains (dry maize, beans, wheat, rice, millet etc.)	170	49	73	122	29	19	48
Hotel	163	38	60	98	23	42	65
Milk and dairy products	102	12	80	92	5	4	10
Shop	140	58	40	99	33	8	41
Textile, clothing and footwear.	210	52	98	150	32	28	60
All Others	197	54	83	137	30	30	60
Population Total	**1578**	**409**	**713**	**1123**	**226**	**230**	**455**

2.2 Data collection and management

Face-to-face interviews was conducted from 30th August to 30th October 2021 with traders by administrating the quantitative questionnaire developed by TMEA Research Unit. Enumerators were engaged from the local community and trained by experts. Data was collected in the two areas using Computer Assisted Personal Interviewing (CAPI). The data was submitted to the KOBO platform and server managed by TMEA research Unit.

Data collected during the baseline study covered the following categories of traders:

1. **Formal Markets:** These are traders operating in formal market managed by local authority or government which can either be open air or well-built structures with stalls. Traders here trade in various products e.g., fish and fish products, vegetables, grains, clothing and textile, footwear, milk and dairy products, among others.
2. **Shopping centres:** These are traders that operate in shops and sell products that are slightly different from those sold in government or local authority markets. The products or services they deal with predominantly comprise of maize flour, cooking fat, salt, soda, juices, hairs and beauty products, salon, boutique, printing and photocopy services and pharmacies.
3. **Women Cross border traders (WCBT):** These are traders from across the border travelled to either buy stock or sell merchandise or both. WCBT also engage in a variety of products in smaller scale ranging from agricultural commodities to manufactured goods, among others.

2.3 Traders and Respondents Selection

Traders were sampled from the list developed during the mapping exercise carried out between 3rd and 10 August 2021. Using the RAND[12] command in MS Excel, the traders per category (type of business) was randomized and the first respondent selected. After the selection of the first respondent, a skip pattern of selecting respondents was established using the odd numbering pattern.

If the person selected refused to be interviewed, the interviewer replaces the trader/business by continuing the random pattern and again selecting the nth dwelling/business unit. The study substituted traders/businesses, not respondents. Under no circumstances was the interviewer allowed to substitute another individual in the same trader or business. It was not acceptable, for example, to substitute a spouse, parent, child, sibling (or domestic worker or visitor) in the same business for a selected respondent who happens not to be at the business operation point at the time.

If there was no one at business point of operation in the selected business on the first interview attempt, the interviewer made one call-back later in the day. Or, if the designated respondent was not at business point of operation, the interviewer made an appointment to meet them later in the day. Again, a call-back was necessary in order to find the selected respondent and to conduct the interview. It was also acceptable for the interviewer to enquire about the whereabouts of the selected respondent (they may perhaps be at work) and, if nearby, to walk to that place to conduct the interview.

If the call-back is unsuccessful, say because the respondent was still not returned at the business point of operation for the appointment, then, and only then, the interviewer was allowed to substitute or replace the trader. If substituted trader was still unavailable, interviewer had to substitute that trader with the very next trader found in the direction of the walk pattern. This slight change in the walk pattern was necessary under these circumstances since the interviewer may already have had a successful call earlier in the day in the business that is located at the sampling interval.

[12] The Microsoft **Excel RAND function** returns a random number that is greater than or equal to 0 and less than 1. The **RAND function** returns a new random number each time the spreadsheet recalculates.

2.4 Focus Group Discussions (FGDs)

FGDs were conducted with targeted traders and Women SMEs. The main aim was to get views, opinions and answers to the 'Whys' and 'Hows' questions. Focus group discussion guides were designed to cover all the key exploratory questions as stipulated in the objectives of the survey. The guide was predominantly comprised of open-ended, deep-probing questions that allowed the respondent to do most of the talking. FGDs consisted of 6 to 8 members. FGDs were conducted under strict guidelines to comply with COVID-19 safety protocols. Table 2.2 provides the total number of FGDs conducted at each location during the baseline survey.

Table 2.2: Sector wise FGDs conducted during the baseline study

	Services	Fish/Aquatic	Household goods e.g., sugar, tea	Livestock products	Beverages	Cereals	Vegetables	Pharmaceutical
Isebania	1	1	1	1	1	1	1	1
Namanga	1	1	1	1	1	1	1	1
Total	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**

2.5 Key Informant Interviews (KII)

The key informants were purposively selected. The moderators first identified relevant organizations/institutions, which were then classified into various target categories. Guided by the categories and their allocated samples, prospective organizations/ informants from the list were selected. This was succeeded by the selection of the most suitable person in each of the sampled organizations. All the potential respondents were contacted to book an appointment for the interview at least three days before the proposed date.

At this point of time, the respondents were informed about the interview subject, its duration, and other aspects as provisioned by research ethics to enable them to make informed decisions. Following an agreement, the moderator conducted an interview. In total, 18 KIIs were conducted with the representatives selected from organizations shown in table 2.3.

Table 2.3: List of organisations selected for KIIs

Stakeholder/Organization	No. of Interviews
Project Staff (TMEA)	2
Revenue officials at border points	2(1 per area)
Immigration officers at border points	2(1 per area)
County Government- ministry of trade/ agriculture officers	2(1 per area)
EAC Trade officer	2
Leaders of trade associations and private sector involved in working with traders e.g., Equity and KCB branches in both the cross-border points, NMB bank, K-REP, KWFT	6 (3 per area)
KEBS officers (at both Isebania and Namanga)	2
Total	**18**

3 PROFILE OF THE STUDY RESPONDENTS

3.1 Overview of interviews by border and sector

In total, 1791 interviews were conducted with traders at the Namanga and Isebania Border points on both the Kenya and Tanzania side, with 71% of interviewees being from Kenya and the other 29% being from Tanzania. Figure 3.1 shows a breakdown of the proportion of interviews conducted on the Isebania-Kenya side, Namanga-Kenya side, Isebania-Tanzania side, and Namanga-Tanzania side. Most of the interviews in Kenya were conducted on the Kenya side of the Namanga Border (45%). The Tanzania side of the Namanga Border accounted for 15.5% of the total interviews conducted. On the Isebania Border, majority of the interviews were conducted on the Kenya side, making 25.2% of the complete sample and the remaining 13.3% of interviews were conducted on the Tanzania side of the Isebania Border.

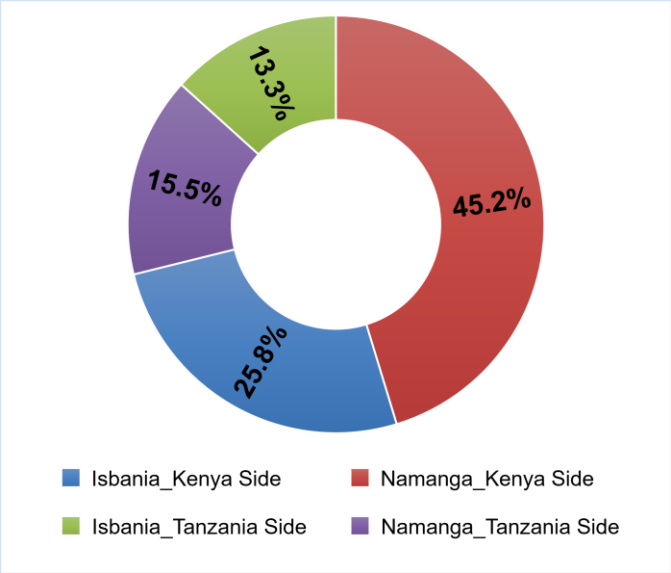


Figure 3.1: Proportion of interviews by border

The survey also covered 11 broad sectors in which the CBTs are involved. These include fruits and vegetables, grains, poultry and its products, fish and its products, milk and dairy products, textile, clothing and footwear, livestock and its products, cosmetics, cooking spices, hotel and general shops. The sample also included businesses that are operational to smaller degrees on either side of the two borders. Examples of these include mobile money operation, posho mills, pharmacies scrap metal and charcoal vendors among others.

Figures 3.2 (total) and 3.3 (border, sector) give a breakdown of interviews in every sector and border point. Fruits and vegetable vendors constituted majority of the sample. Also featuring prominently among the most sampled sectors are traders in textile, clothing and footwear, hotels and cosmetics. Some of the sectors from where fewer WCBTs were obtained include poultry and its products, fish and fish products, and livestock and livestock products.

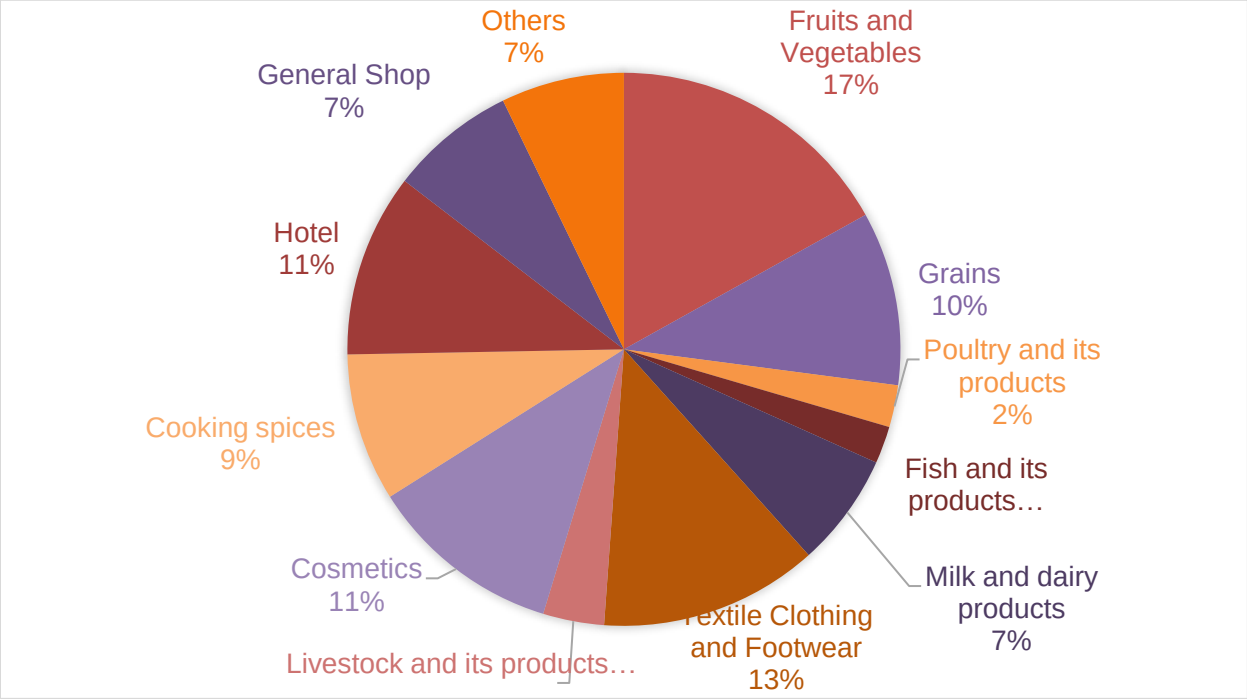


Figure 3.2: Number of interviews conducted by border (total)

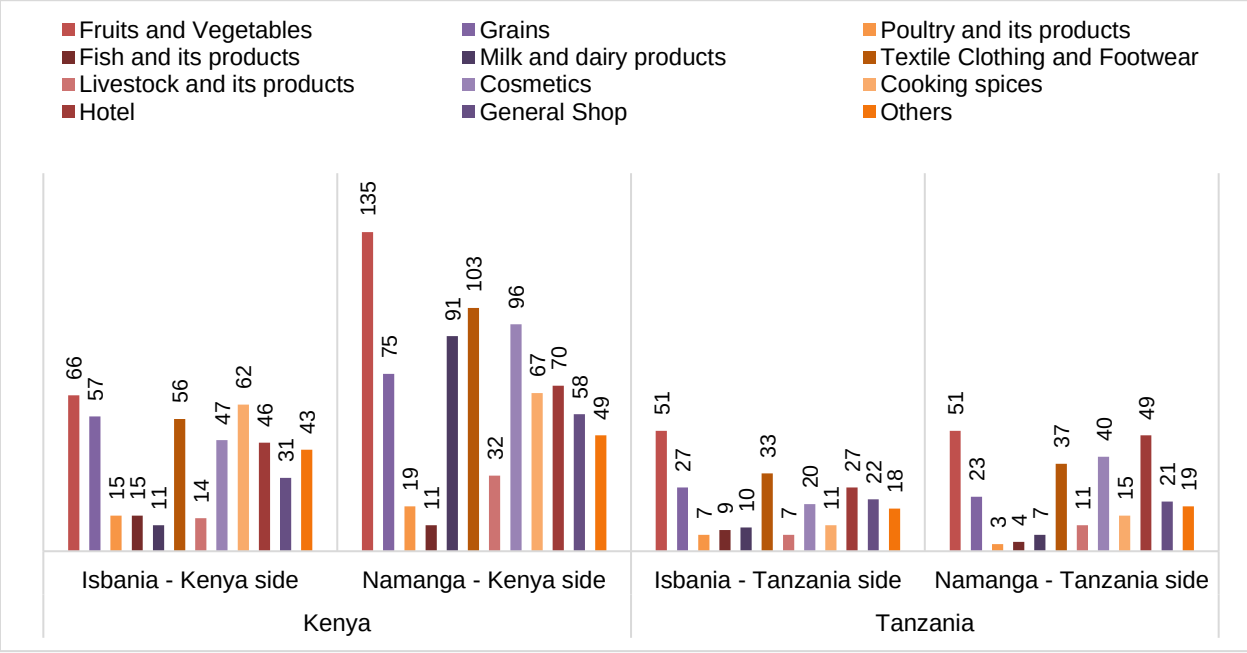


Figure 3.3: Number of interviews conducted by border and sector (%)

3.2 Number of WCBT Heads sampled

The highest incidence of household heads participating in the survey was recorded on the Tanzania side of the Namanga border (71%), followed by the Kenya side of the Namanga border (56%). Participation of household head on the Isebania border Kenya and Tanzania sides were 41% and 47% respectively (Figure 3.4).

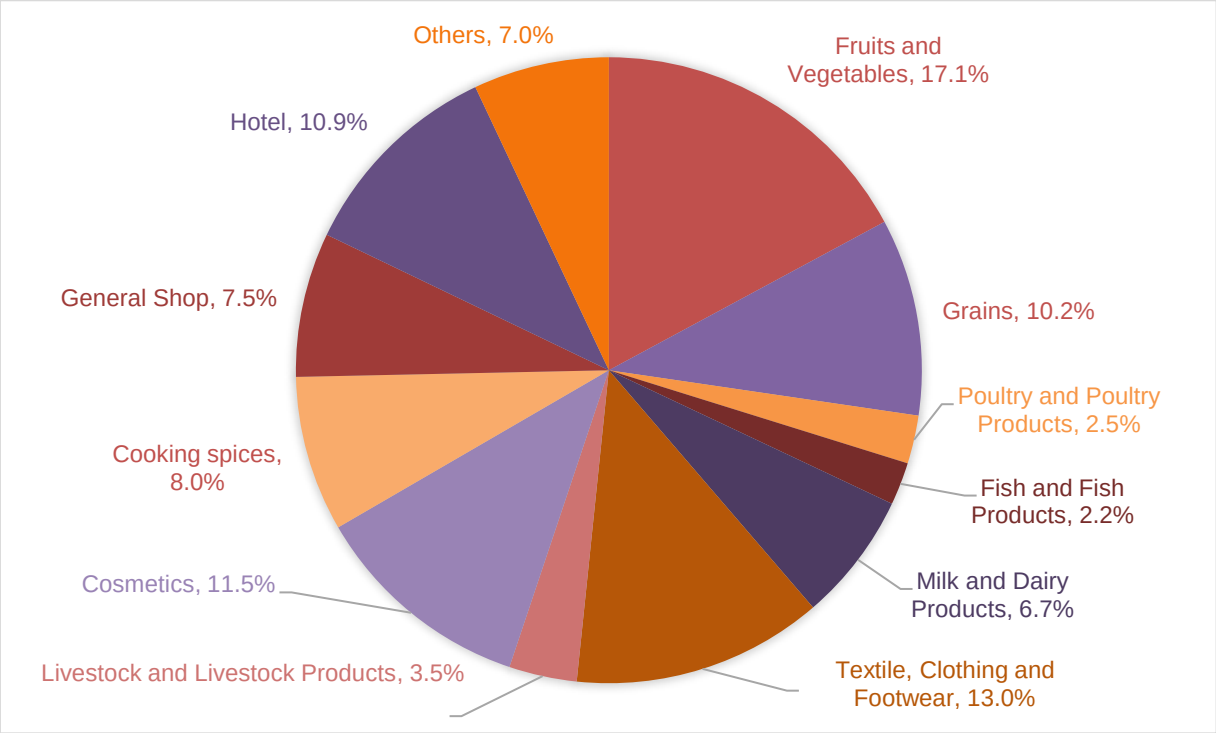


Figure 3.4: Household Head by Sector

Taken by sector, the fruits and vegetables sector had the highest number of WCBTs interviewed, with 16 percent of respondents indicating that they were household heads. This was followed by the textile, clothing and footwear sector, where 12% of respondents are household heads. The least proportion of household heads were in the fish and fish products sector with less than 2% of respondents as heads of households.

3.3 Age Distribution of WCBT

44% of WCBT interviewed fall between 26 and 35 years of age, followed by the age group 36-45 years, which constitute 36%. Only 5% of the WCBT interviewed were above 56 years of age.

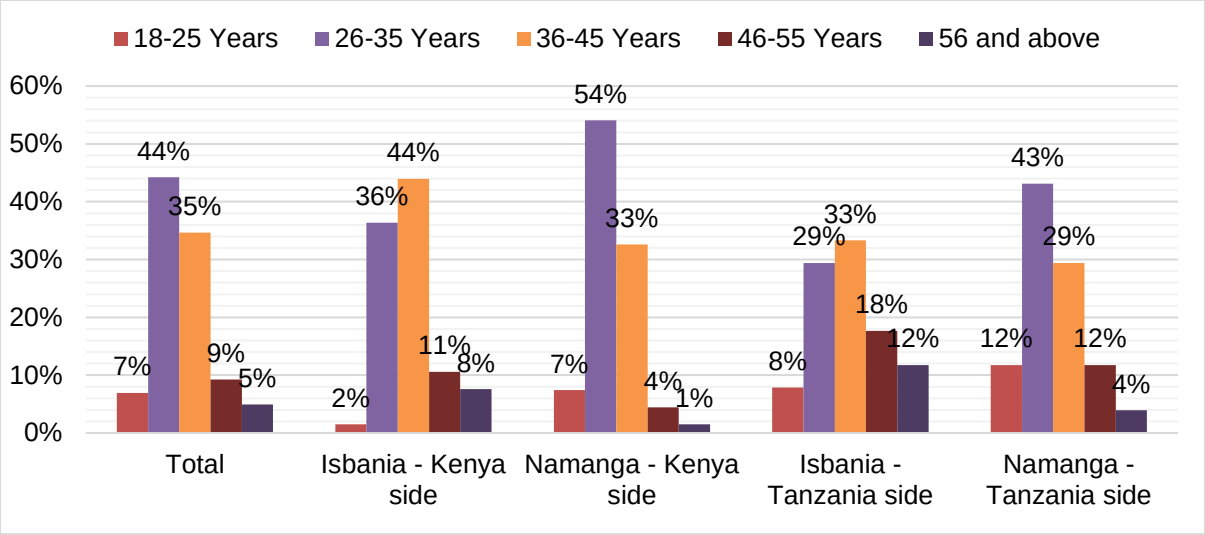


Figure 3.5: Age of Respondent by Border

The age distribution of WCBTs varies across the four border points (Figure 3.5). On the Kenya side of the Namanga Border, those aged between 26 and 35 years old made-up 54% of respondents, while only 1% of WCBTs were above 56 years old. The highest proportion of those aged 56 years and above was recorded on the Tanzania side of the Isebania border at 12% of respondents. Other than that, the proportion of 56 and above years sampled is generally low across all four border points. In general, it was observed that in all the four border points, the highest proportion of respondents were between age 26 and 35 years, whereas the lowest proportion of respondents were 56 years and above.

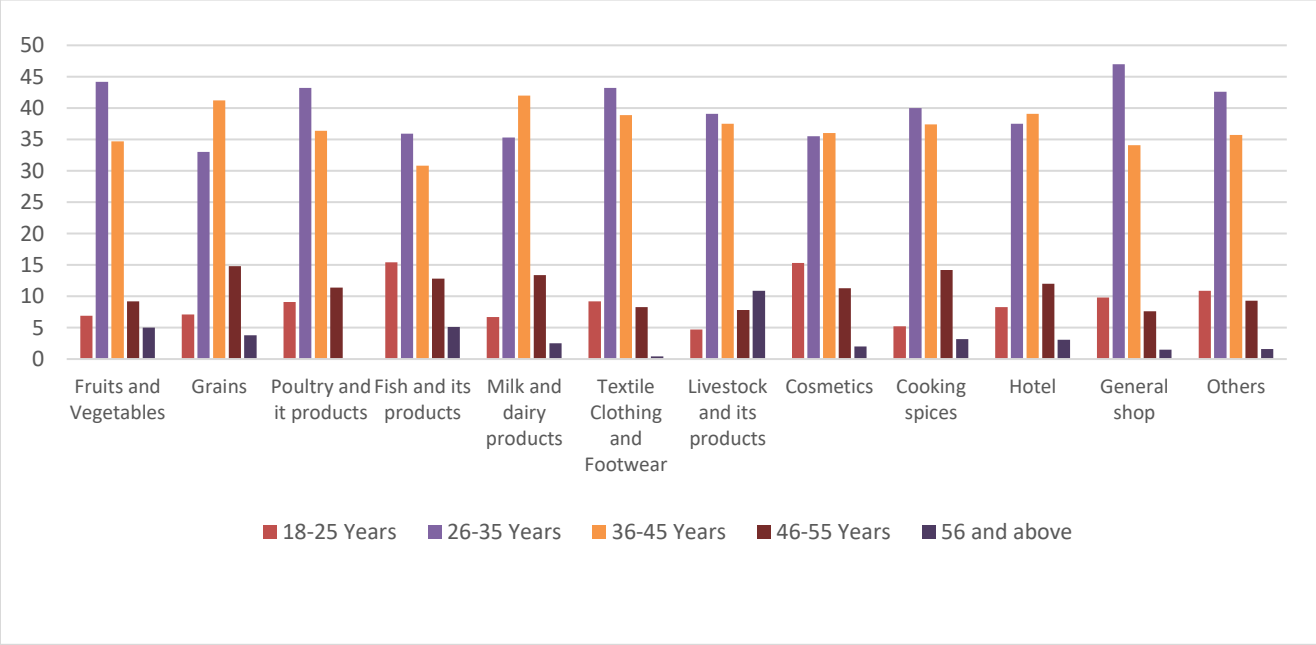


Figure 3.6: Age of Respondents by Sector (%)

By sector, majority of WCBTs are aged between 26 and 45 years old. The sector with the highest proportion of 25-35 years old is general shops with 47% of traders in the sector, followed by fruit and vegetable vendors (44.2%), poultry traders (43.2 %) and textile clothing and footwear traders (43.2%). Products or services relating to grain, dairy, cosmetics, and hotels are predominantly managed by WCBTs aged between 36 and 45 years old. Other than in livestock which has a proportion of 10.9%, in all other sectors, WCBT with above 56 years of age were found to be less than 10% (Figure 3.6).

3.4 Marital Status of Women Traders

70% of the WCBTs sampled are married. The rest of the sampled population is either single (16%), widowed (9%), in a free union or cohabitating (1%), or divorced or separated (4%). Married respondents were highest on all the four border points. Widowed respondents rank second to the on both sides of the Isebania border, whereas single women ranked second on both sides of the Namanga border. Divorced WCBTs across all four border points vary between 2% and 7 %, while divorced and/or separated respondents' range between 0% to 2% (Figure 3.7).

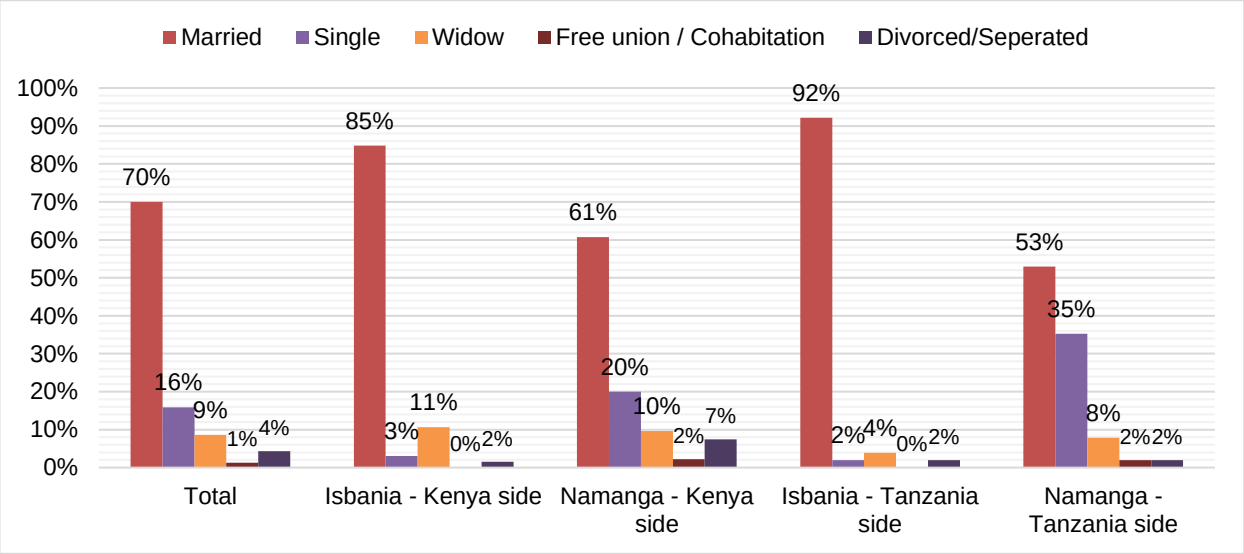


Figure 3.7: Marital Status by Border

Across all the sectors, married WCBTs were the vast majority of those sampled. This was followed by the proportion of single traders except in the case of trader in livestock and livestock products, where there were more widows than single traders. Free unions and the divorced were the lowest proportion of respondents across all the various sectors (Figure 3.8).

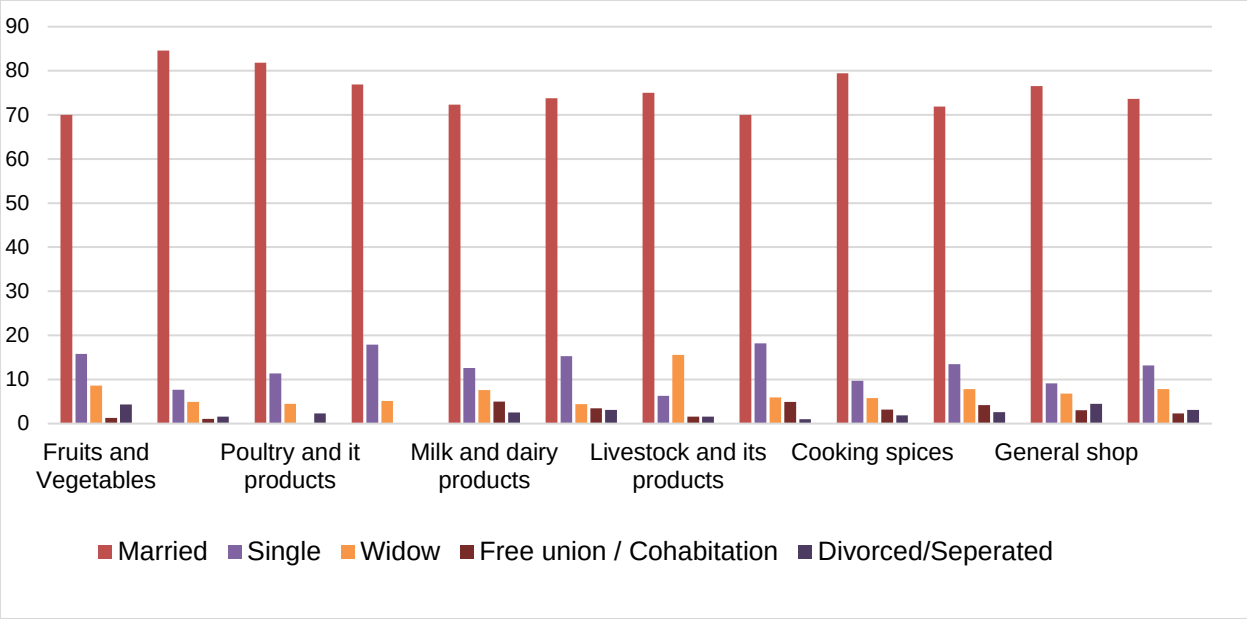


Figure 3.8: Marital Status by Sector (%)

3.5 Household Size of Women Traders

On average, homesteads and households in the sample have 5 members. The average homestead size is biggest in the case of households on the Tanzania side of the Isebania Border, with a mean of 7 members. This is followed by Isebania Kenya side with a mean of 6 members. Falling below the overall average is the mean number of household members of 4 on both sides of the Namanga Border, each side with an average of 4 members (Figure 3.9).

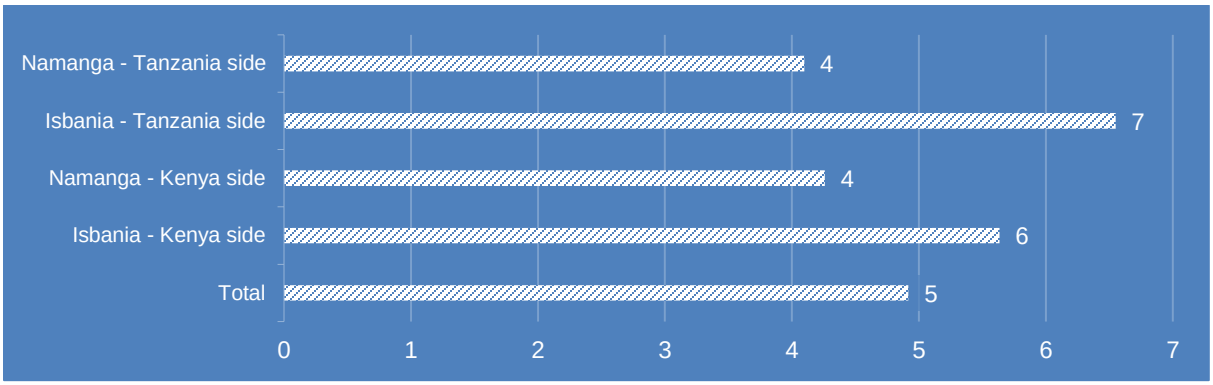


Figure 3.9: Average Number of people within the homestead

3.6 Level of Education for the Traders

80% of those that formed the WCBT sample had either a primary or secondary school level of formal education. This was followed with 14% WCBTs who had no schooling, 6% with vocational training, and a negligible number (less than 1%) of those with tertiary level education. In fact, from the Kenya side of the Isebania Border was the only one with CBTs that have gone through tertiary level education (2%). The highest education level recorded in the other three border points was vocational training. In both the Kenya and Tanzania side of the Isebania border, majority of those sampled had reached primary school level while the vast majority of the sampled CBTs on the Namanga Border had gone through secondary school. Across the four border points, the proportion of respondents that had not gone to school ranged between 6% and 27%. The Tanzania side of the Isebania border recorded 27% of respondents without schooling while there were 23% on the Kenya side (Figure 3.10).

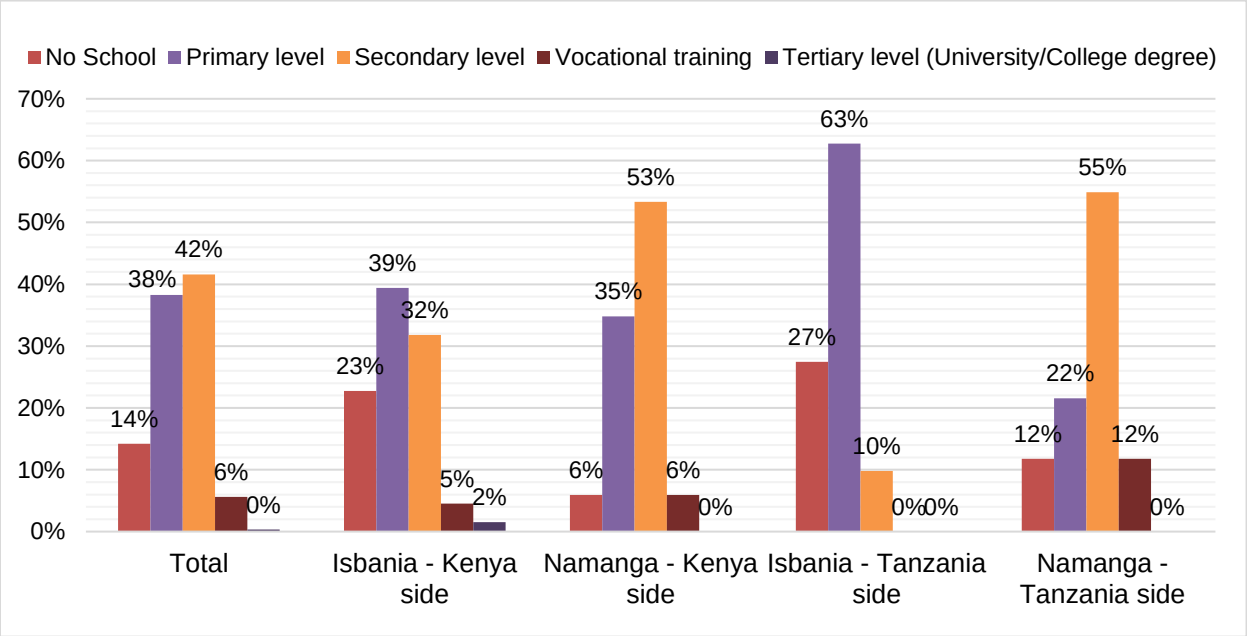


Figure 3.10: Highest Education Level

The cosmetics sector had the highest proportion of WCBTs that have no formal education, constituting 70% of traders in the sector. All the other sectors also have WCBTs without any formal education but lesser proportion, ranging between 10% and 25%. Apart from cosmetics, all other sectors are dominated by traders with a secondary level education, followed by traders with a primary level of education and those with vocational training for the most. Those with tertiary level education make up the smallest proportion of WCBTs across all sectors excluding livestock, where the proportion of those tertiary level education surpasses those with vocational training (Figure 3.11).

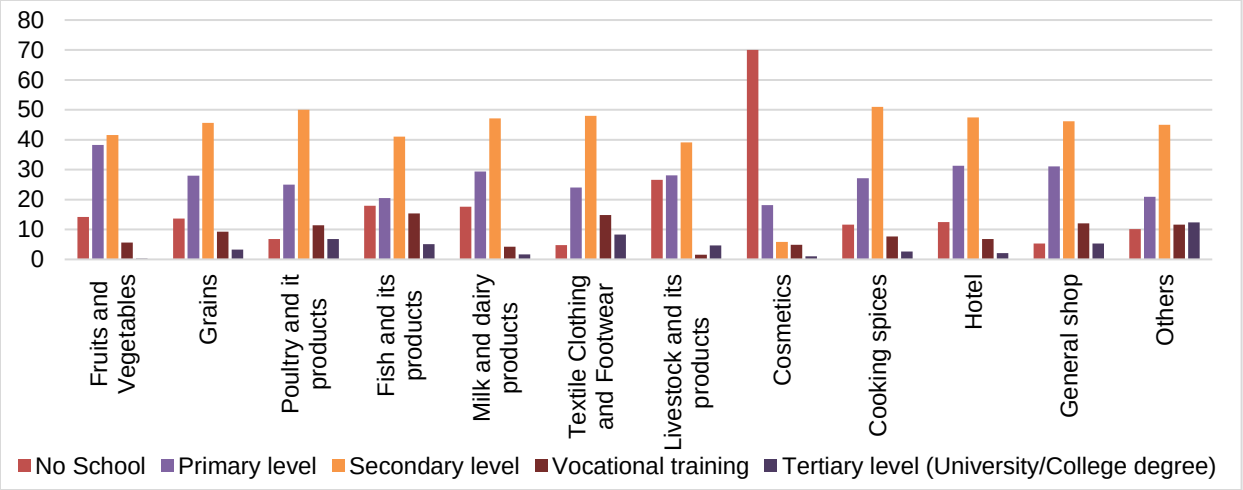


Figure 3.11: Highest Education Level by Sector (%)

3.7 Source of Household Income for the Traders

90% of the WCBTs in the sample engage in business as their primary source of income. The other income channels that are used by a few of those sampled include farming (9%) and employment (less than 1%). The same trend is reflected in each of the four border points. Business leads by a wide margin as the source of primary income at all the four border points. The highest proportion (4%) of respondents that rely on employment as a primary income source was recorded on the Tanzania side of the Namanga border, whereas less than or equal to 1% in all the other three border posts (Figure 3.12).

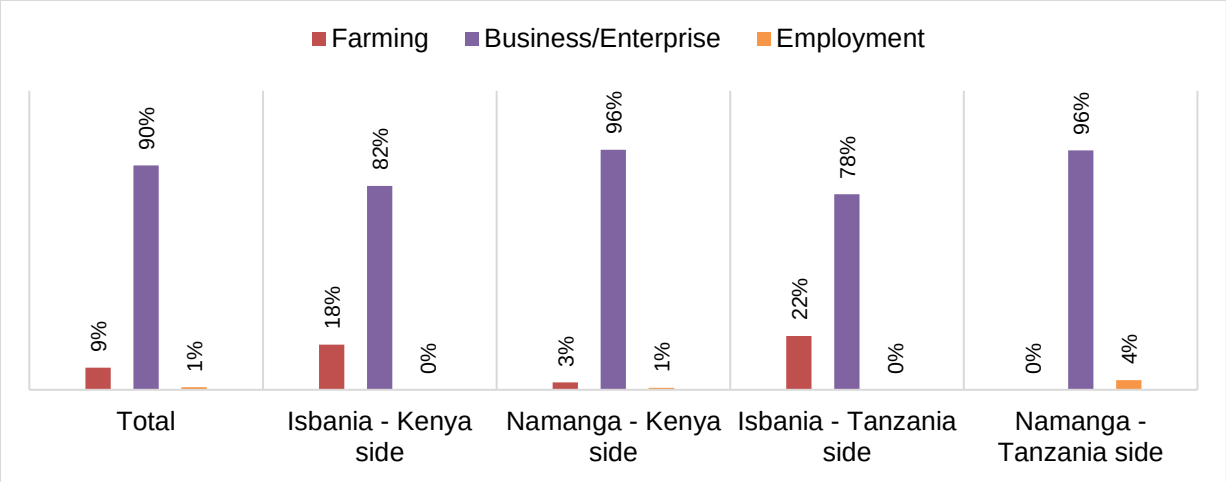


Figure 3.12: Primary source of household income

Taken by sector, the pattern repeats. Business, by far, forms the primary source of income for households across all sectors. This is followed by the proportion of WBTCs whose households rely primarily on farming as a source of income, with the lowest proportion of respondents indicating that they rely on employment (Figure 3.13).

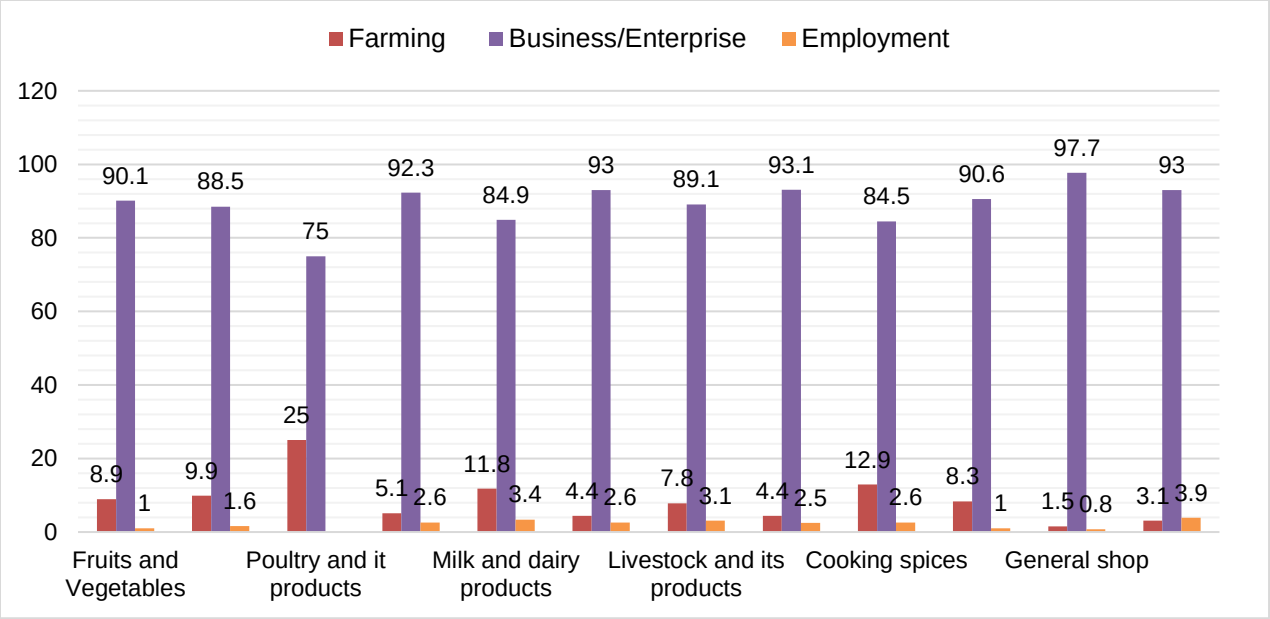


Figure 3.13: Primary source of household income by sector (%)

3.8 Size of Businesses operated by Women Traders

Most of the businesses sampled across all the four regions have less than 5 employees and are, therefore, classified as micro in size. The proportion of micro enterprises sampled ranges from approximately 80% to 95% across all the four border points. This is followed by small enterprises, those between 6 and 9 employees. The Tanzania side of the Isebania Border had the largest sample of enterprises that are classified as medium in the sample, with 20 to 99 employees. Large enterprises form less than 1% of the sample across all border points (Figure 3.14).

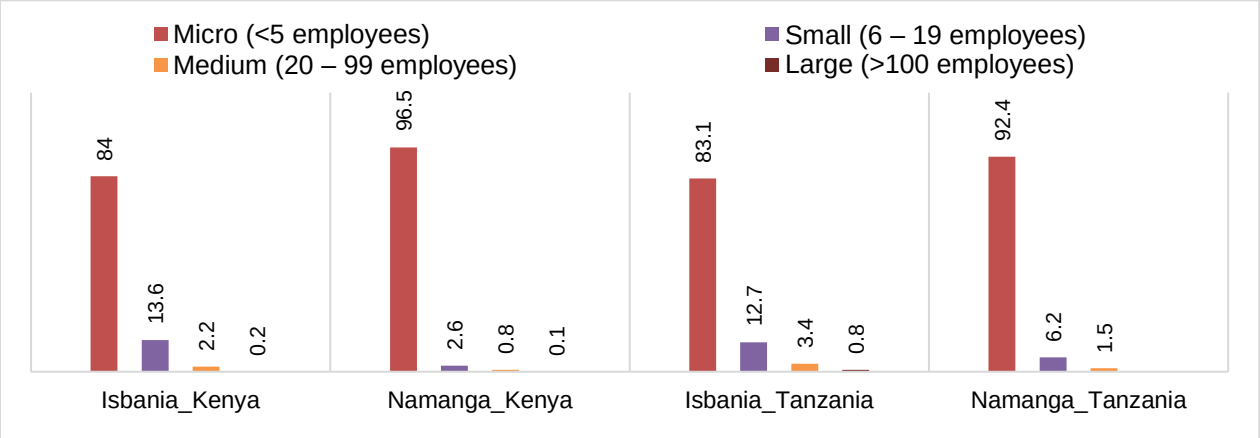


Figure 3.14: Size of Business by Border (%)

The same broad picture is applicable in the case of sampled enterprises within every sector. At least 70% of the businesses sampled are micro sized. The fish and fish products sector had a relatively high proportion of small businesses, comprising of nearly 21% of businesses within the sector. This sector also has the highest proportion of large businesses, those with more than 100

employees. In the case of medium-sized enterprises, grains have the largest proportion of such businesses, followed closely by the livestock and livestock products sector (Figure 3.15).

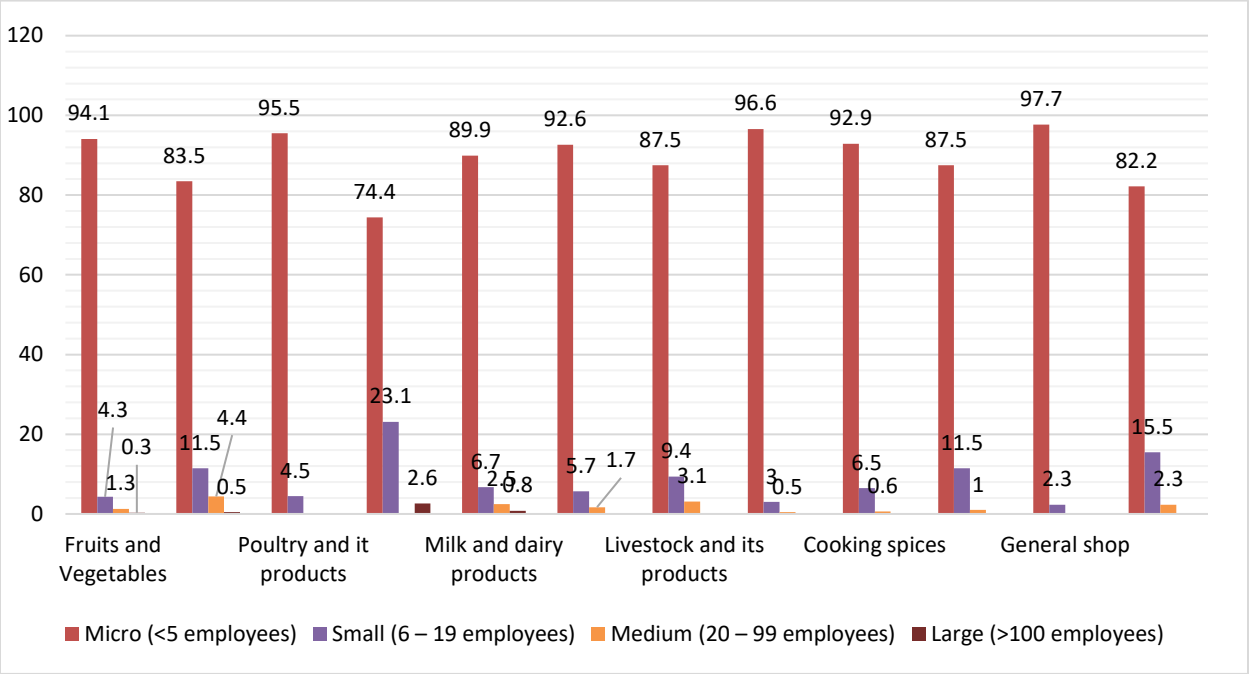


Figure 3.15: Size of Business by Sector (%)

4 KEY FINDINGS AND ANALYSIS

4.1 The Use of Border Markets by SMEs and WCBTS

4.1.1.1 Commodities and merchandise traded by WCBTs

Results from the analysis show that 17% of the WCBTs trade in fruits and vegetables. This is followed by trade in textiles, clothing and footwear (11%), hotel business (11%), grains (10%), cosmetics (9%), milk and dairy products (7%), cooking spices and additions (7%), general shops (7%), livestock and livestock products (4%), poultry and poultry products (2%), fish and fish products (2%), and other business such as operating mpesa shops, dry cleaning, photocopy shops, hardware shops, and posho mills (less than 1%). In all the border crossing points, fruits and vegetables are the most traded followed by textile, clothing and footwear grains, hotels, and cosmetics.

4.1.1.2 Business Registration Status

The registration status of the businesses showed that the lowest proportion of registered enterprises is in the fruits and vegetables sector, with only 25% of the businesses indicating that they were registered. This was followed by enterprises in fish and fish products with only 28% of registered businesses. The textile, clothing and footwear sector recorded the highest number of registered businesses overall, at 57% of the sample. Other sectors with at least half of sampled businesses registered include general shops (55%), hotel (54%), and cooking spices and additions (50%).

There are disparities in the registration status of businesses emerge from the border analysis. On the Kenya side of the Isebania border, up to 65% of general shops are registered. This is a notably different from only 27% registered on the Tanzania side. In Tanzania, a large segment of market traders do not require any registration, whereas every other traders were required to have a license in Kenya. On the Tanzania side of Isebania, however, 71% of businesses engaged in livestock and livestock products are registered. Although trade in fruits and vegetables is the most dominant among the WCBTs, it is also the least registered. The above statistics clearly suggests that WCBTs largely engage in unregistered trade. As a result, their accessibility to formal credit market is very low.

4.1.1.3 Targeted Markets

Results show that 99% of WCBTs target the local market to trade their commodities. Within each of sector, the same applies that most traders target the local market. The highest proportion of traders undertaking export activities is in the fish and fish products category, with nearly 18% of traders engaged in exporting their commodities. The livestock and livestock products sector also had a notable proportion (17.2%) of trader that export their commodities.

Border comparisons of the target markets demonstrates that the highest proportion of WCBTs engaged in exporting commodities are found on the Tanzania side of both the Isebania (14.4%) and Namanga (16%) Borders. The Kenya side of both borders also had traders engaged in export activities but to a lesser extent (less than 7% in both cases).

4.1.1.4 Target Clients of WCBTs

WCBTs across the borders primarily cater to individual customers. Over 90% of traders in any given sector indicated that they sold their merchandise to individual customers. For the most part, small shops and retailers as target clients came second to individual customers. This was the case in all but two sectors, fish and fish products and cosmetics, where wholesalers surpassed the proportion of small shops and retailers as target clients. The cosmetics sector is of particular interest, with wholesalers being a target client for more than 90% of respondents.

The pattern of target clients by border crossing is more or less similar to the sectoral analysis. Majority of target clients are individual customers, followed by small shops and retailers. On the Tanzania side of Isebania however, passer-by proportions are higher than both the small shops and wholesalers. On the Namanga border, the proportion of passer-by clients is less than 1% on both the Tanzania and Namanga side of the border (Figure 4.1).

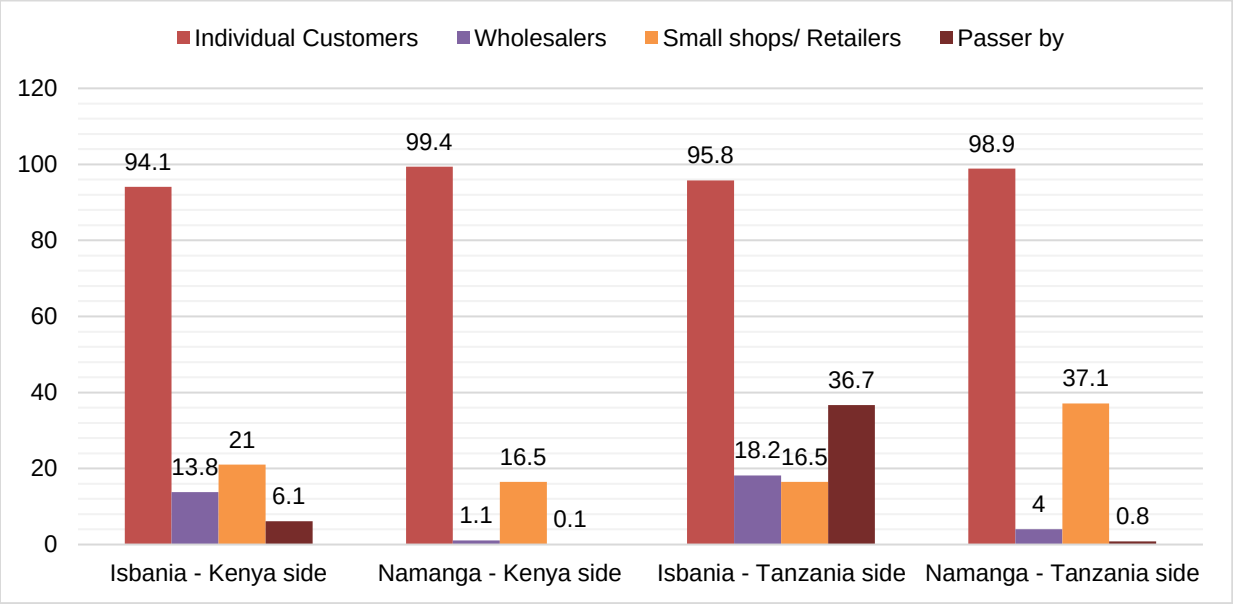


Figure 4.1: Target Clients by Border crossing (%)

4.2 Challenges faced by WCBTs at border posts during the COVID-19 pandemic

4.2.1.1 Experience of bribery demands from border security officials

There are many challenges respondents experienced at the border. One of them is bribery demands from the border and security officials (Fig 4.2). Almost half of the respondents from Isebania Kenya (44%) and Isebania Tanzania (45%) said they always experience bribery demands from border officials. Over 80% of the respondents from Namanga-Tanzania said they rarely experiences bribery demand compared to other regions. More respondents from Isebania, Kenya (26%) said they sometimes experience bribery demands, while almost half of respondents (48%) from Namanga, Kenya said they never experienced it. Elaboration on how exactly the challenges affected traders is found elsewhere in the report.

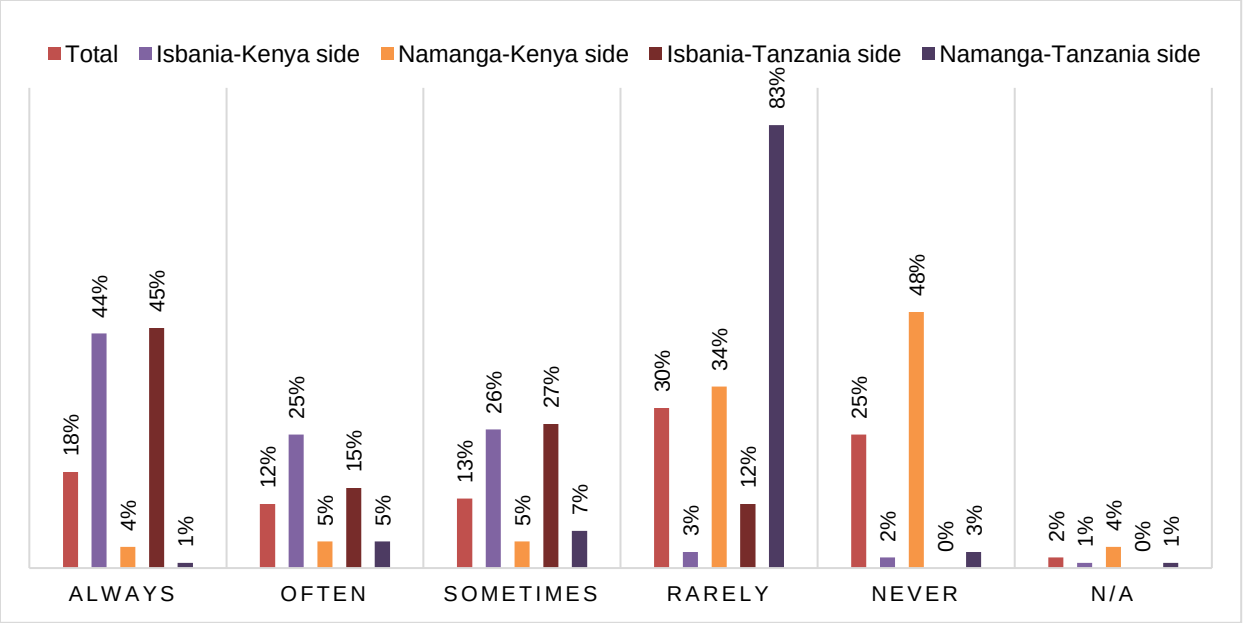


Figure 4.2: Experience of bribery demands from border security officials

4.2.1.2 Illegal confiscation of goods at the border

Another challenge cross border traders face is illegal confiscation of goods at the borders. Only 3% of respondents said they always had their goods confiscated at the border. No respondents from Namanga, Tanzania side experienced this. More than 30% of the respondents said they rarely had their goods confiscated at the border. More respondents (41%) from Namanga Kenya side said they never had their goods confiscated at the border (Figure 4.3).

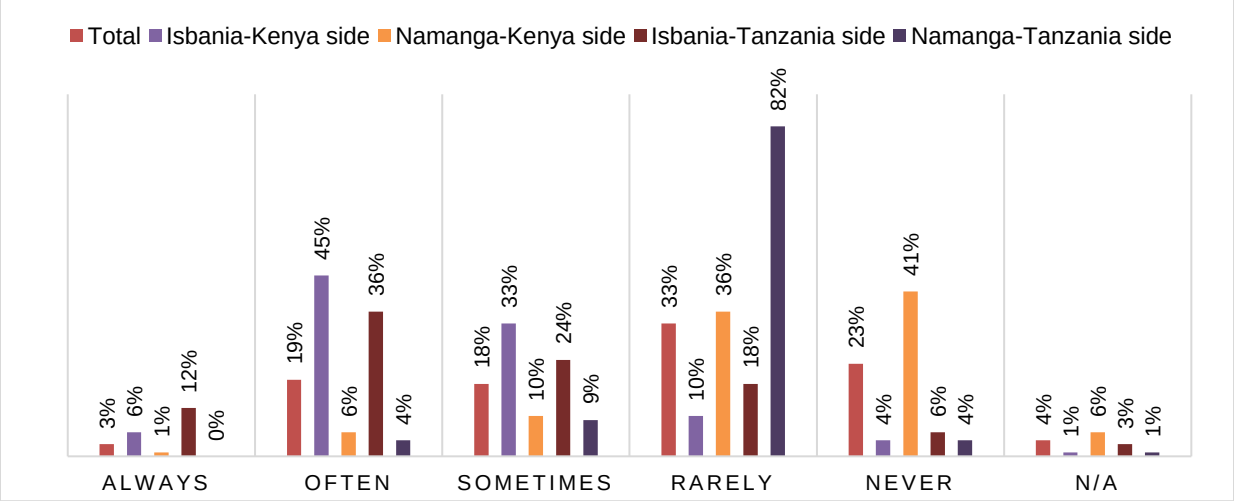


Figure 4.3: Illegal confiscation of goods at the border

4.2.1.3 Frequency of fines at the borders

WCBTs sometimes get fines from the relevant authorities. This causes challenges to their business. Only 7% of respondents said they are always fined at the borders. Respondents from Isebania Kenyan side experienced this the most than the other border towns. Most respondents (86%) from Namanga Tanzania said they are rarely fined at the borders while 37% of respondents from Namanga Kenya side have never been fined (Figure 4.4).

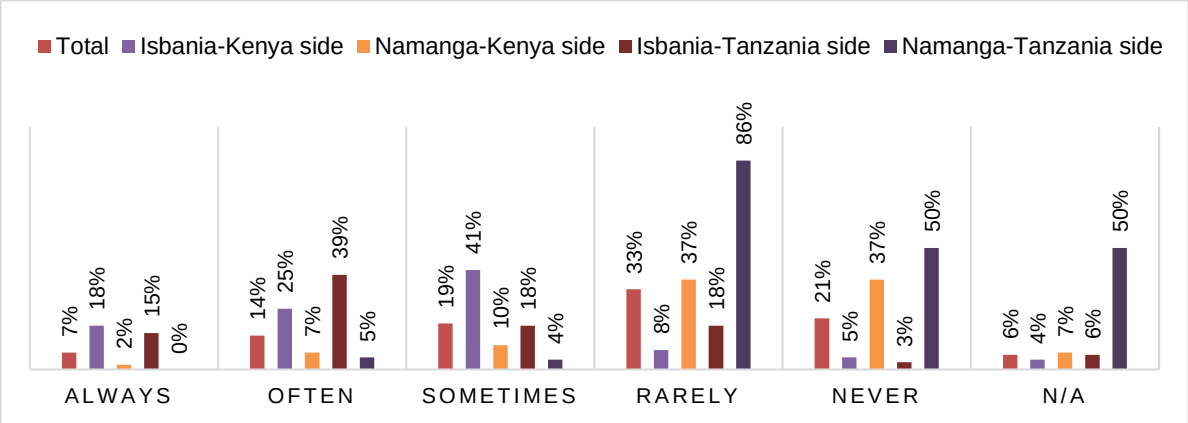


Figure 4.4: Frequency of fines at the border

4.2.1.4 Experiencing long waits at the border

Most (31%) of the respondents said they rarely experienced any long waits at the border while 17% never experienced long waits. More (83%) respondents from Namanga Kenya side did not complain of long waits at the border while only 1% said they always experience long waits. Respondents from Isebania Kenya (19%) side always experienced this challenge at the border, while 22% often and 38% sometimes (Figure 4.5).

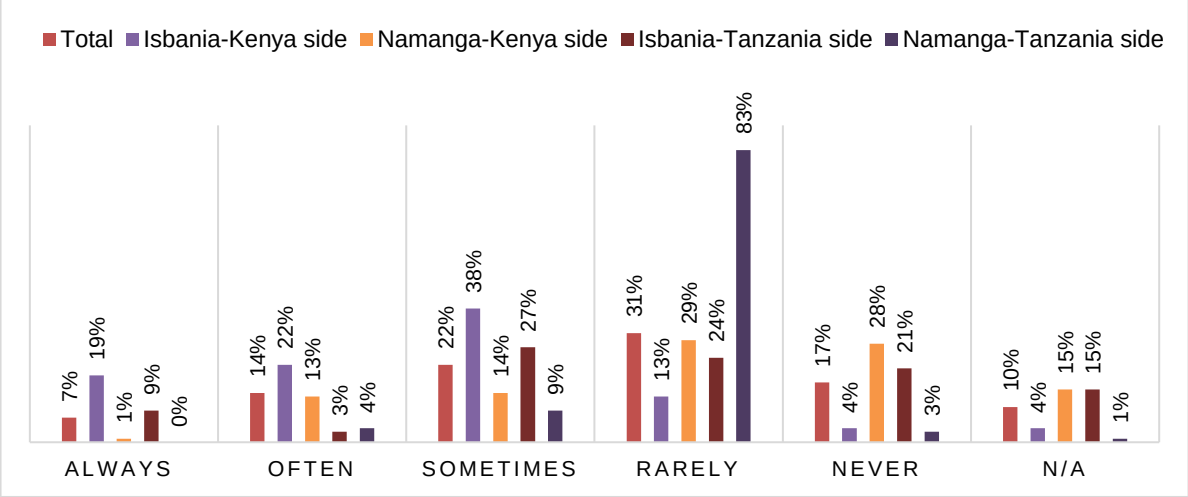


Figure 4.5: Experiencing long waits at the border

4.2.1.5 Experiencing rude behaviour at the border

Another challenge experienced by WCBTs is rude behaviour at the border points. 18% of respondents said they never experienced rude behaviour at the border. Combinedly, 45% of the respondents from Isebania, Kenya side said they always/often experienced, rude behaviour at the border points, regardless of the COVID 19 status. However, over 84% of those from Namanga Tanzania side said they rarely experienced rude behaviour at the border (Figure 4.6).

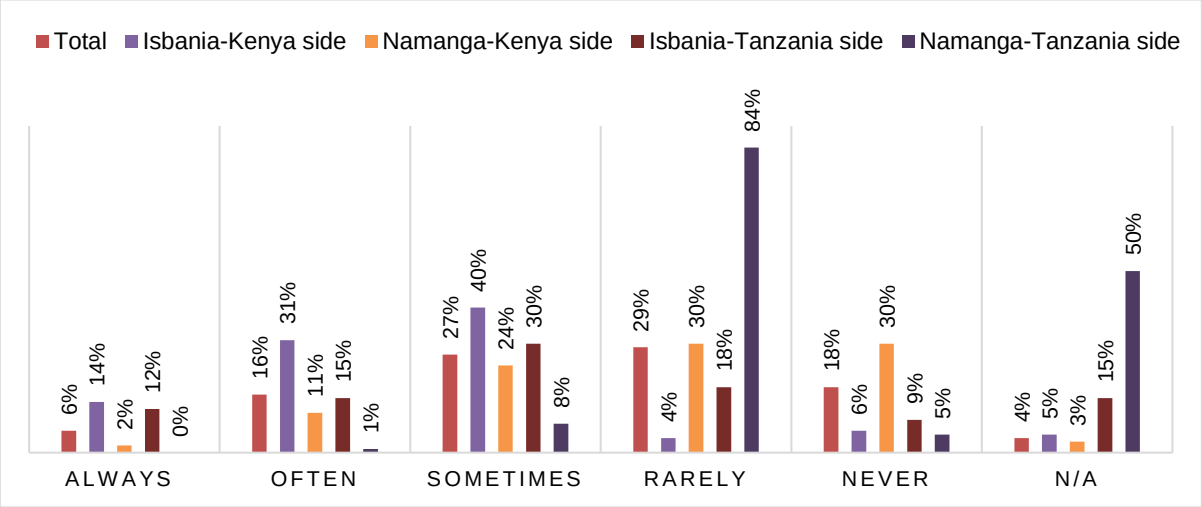


Figure 4.6: Experiencing rude behaviour at the border

4.2.1.6 Inconsistent application of policies causing challenges at the border

Only 9% of respondents said the inconsistent application of policies always created a challenge for their businesses. Most (22%) of them were respondents from Isebania Kenya side. 20% of respondents said they never faced any challenges because of the inconsistent application of policies (Figure 4.7).

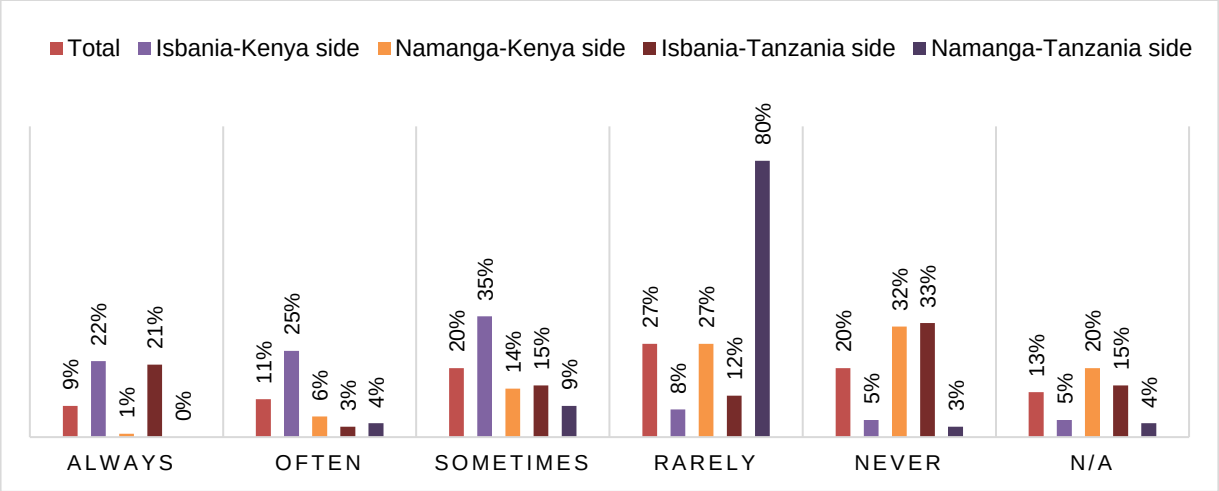


Figure 4.7: Inconsistent application of policies causing challenges at the border

4.2.1.7 Lack of nursing or toilet facilities causing challenges at the border

Overal, 27% of the respondents said the lack of toilet or nursing facilities rarely caused any challenges at the border. In contrast, respondents from Isebania Kenya (35%) indicated the lack of toilet or nursing facilities always caused a challenge at the border, as compared to only 16% of respondents in total at all the four border points said the lack of toilets always caused a challenge (Figure 4.8).How the lack of toilet facilities affected trading needs to be further interrogated.

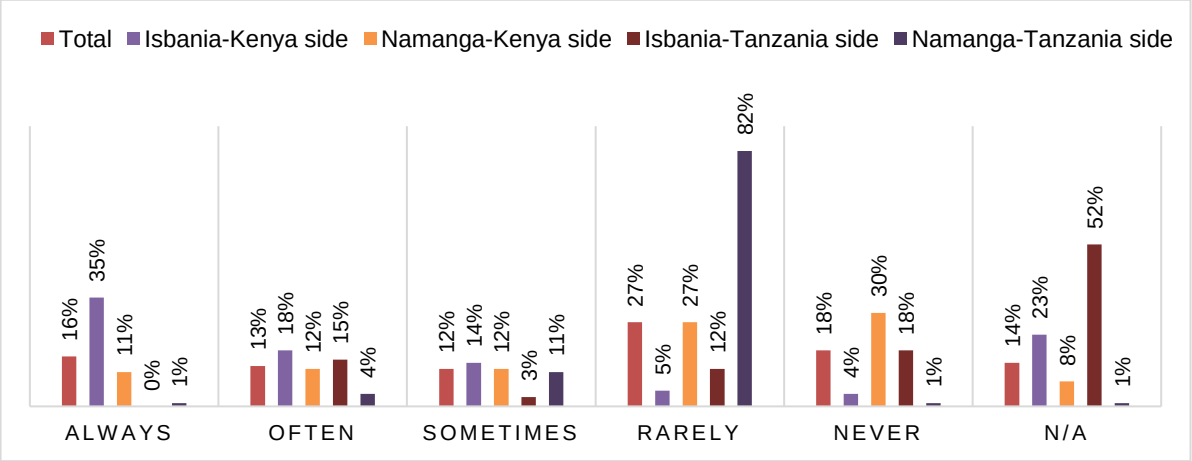


Figure 4.8: Lack of nursing or toilet facilities causing challenges at the border

4.3 Effect of COVID-19 containment measures on the businesses of WCBTs

Covid containment measures have been in effect in both Kenya and Tanzania in the form of curfews, travel restrictions, partial and complete lockdowns, restrictions on the use of public transport, and the closure of borders. Worth noting is that the restrictions have not necessarily applied in a uniform manner between Kenya and Tanzania, where the political climate delayed implementation of containment measures. Secondly, even within the respective countries, the containment measures have not applied uniformly across all regions at a given time. For example, while curfew took effect in Kenya immediately after the first case was reported, the closure of the border did not happen immediately. Two years later, containment measures have been put in place and relaxed periodically.

Respondents in both Kenya and Tanzania were asked to indicate which containment measures have been put in place since the onset of Covid-19. Consensus is that in both countries, there have been containment measures for both regions. Overall, the most notable restrictions are the curfew, highlighted by 68% of respondents, followed by restrictions on public transportation (44%) and partial lockdowns (42%).

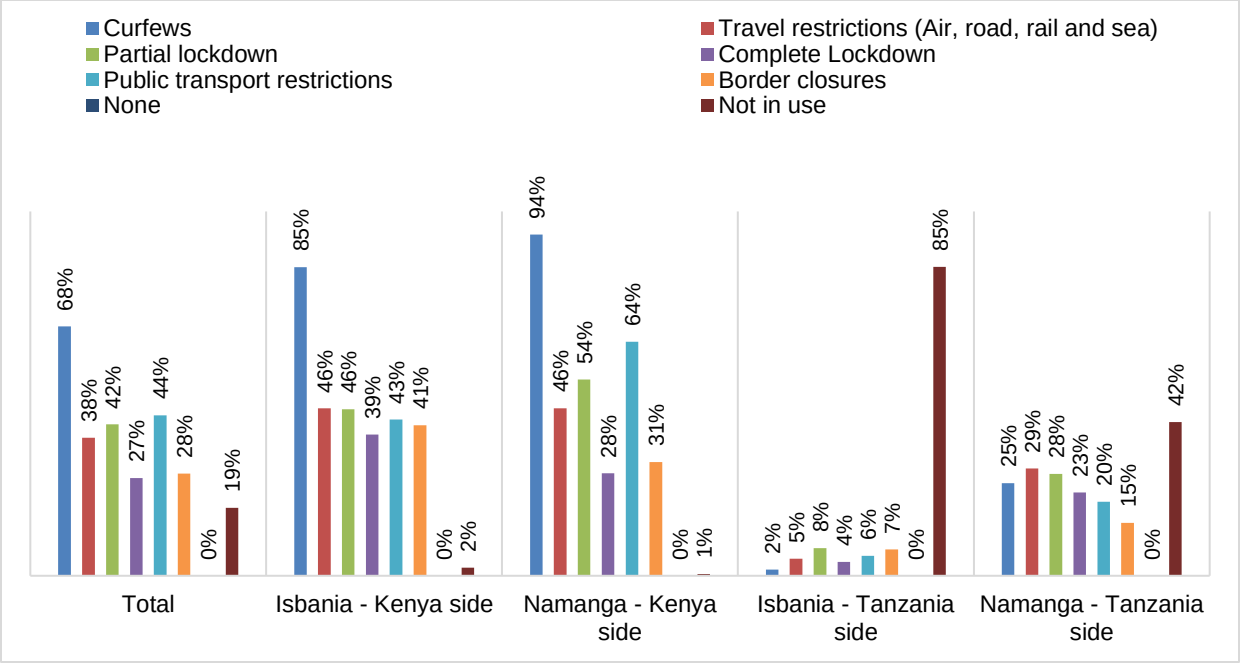


Figure 4.9: Restrictions experienced by WCBTs during COVID-19

There are however border disparities in the responses given. The curfew was mostly reported by respondents on the Kenya side of the borders, followed by the restrictions on public transport use, partial lockdowns, and travel restrictions. On the Tanzania side of the Isebania border, less than 10% of respondents reported the enforcement of containment measures. 85% reported that containment measures were not in use. In Namanga-Tanzania, the incidence of those reporting that containment measures are not in use was significantly lower, standing at 42%. A significantly higher proportion of Tanzania WCBTs on Namanga side reported the enforcement of travel restrictions (29%), partial lockdown (28%), restrictions on public transportation restrictions (28%), as other containment measures.

In general, most of the respondents' said curfews were implemented in their areas, with 90% of Kenyan respondents saying they had to follow curfew rules compared to only 14% of Tanzanians. Only 18% of respondents in Tanzania experienced travel restrictions and 19% experienced partial lockdowns. More than half of Kenyan respondents experienced partial lockdowns while 32% experienced complete lockdowns.

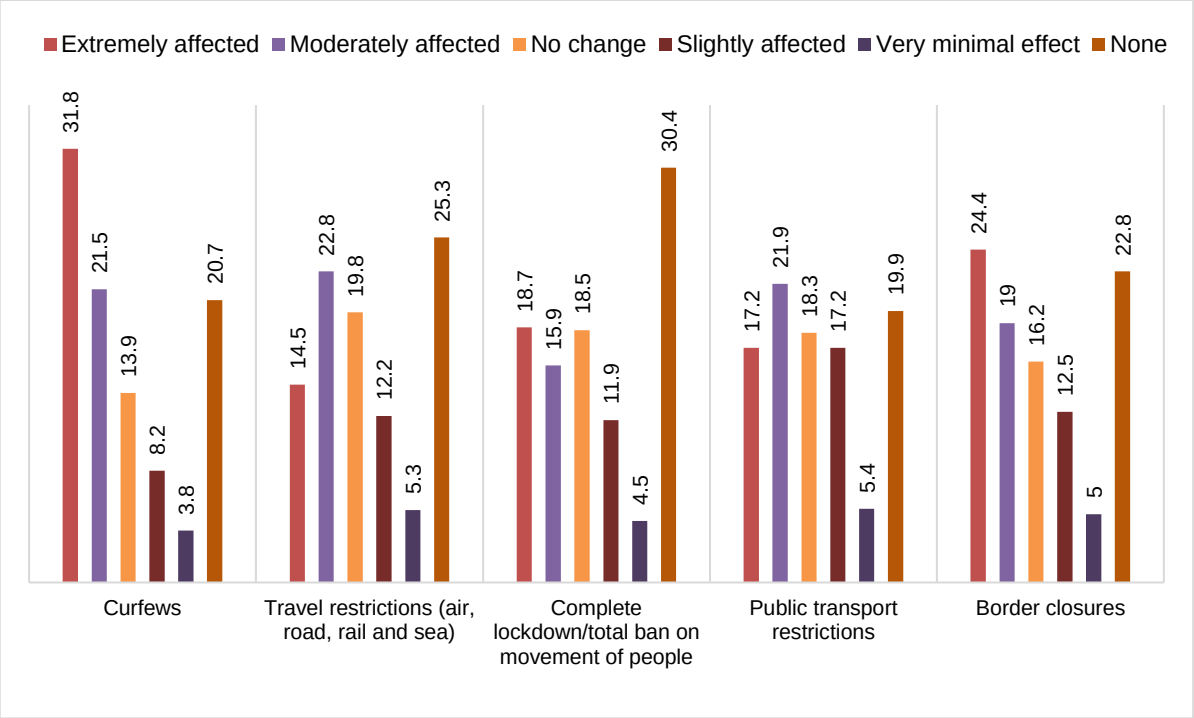


Figure 4.10: Covid containment measures that has affected WCBTs

4.3.1.1 Impact on business of WCBTs due to COVID-19 containment

The most reported effect of containment measures at all the four border points is restricted access to the markets (55%). This was followed by reports on the increase in the prices of commodities, highlighted by 45% of the sampled WCBTs. Even though the exact supply chains with limited access were not elicited, 35% of respondents reported encountering restricted movements to and from border posts while 34% reported limited access to supply-chains for purchase of raw materials or trading commodities. The Kenya side of the Isebania and Namanga borders had majority of traders reported that they have faced restricted access to markets. This figure was as high as 78% of WCBTs on the Namanga border and 55% on the Isebania border. Increased prices of commodities as an effect were reported by 54% of traders on the Isebania-Kenya border and 59% of traders on the Namanga-Kenya border. On the Tanzania side of the Isebania Border, majority of WCBTs reported no effects from the social distancing measures. Less than 20% of traders on the Isebania-Tanzania border reported encountering the other effects. On the Tanzania side of the Namanga border, majority of respondents (37%) reported restricted movements to and from border posts. Similarly, traders in this region reported restricted market access and access to supply chains.

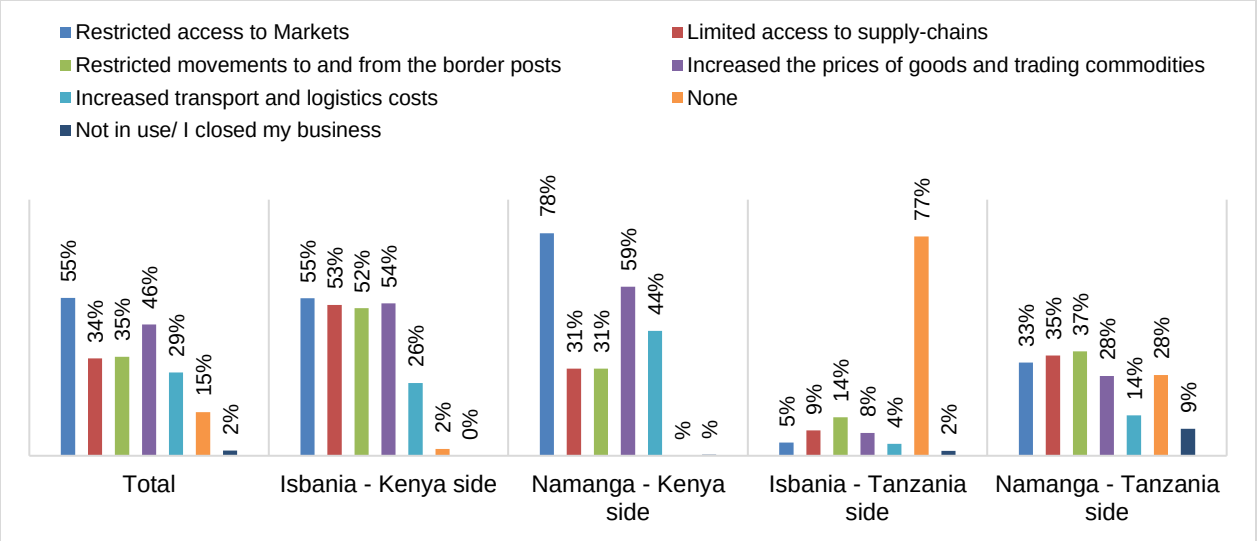


Figure 4.11: Effect of Containment Measures on businesses

The most affected sector reported by WCBTs during COVID induced containment measures is milk and dairy products (71.4%), followed by fish and fish products, textile clothing and footwear sectors. Across all sectors, the increase in the prices of commodities was also felt by a high proportion of traders. Increased cost of transport and logistics and the limited access to supply chains were also highly reported.

4.3.1.2 Changes in mode of doing business

A notable impact of Covid-19 and related containment measures is its effect on the mode of doing business. In the case of WCBTs, 17% reported that their mode of doing business had been altered as a result. Respondents highlighted the changes that COVID-19 had necessitated for their businesses. As illustrated in figure 4.13 below, a major change brought about is the adoption of cashless payments that allow customers to pay using mobile money or cards, reported by 49% of all the respondents. Up to 45% of respondents reported that they had to incorporate a home delivery system to reach customers. 37% of responded said they adopted technologies to source for stock (e-commerce). To a relatively small extent, traders were forced to close their businesses. The incidence of these adaptations varies by region. Across all the four border points, the WCBTs took to accepting cash payments from clients, with as many as 63% of WCBTs on the Tanzania side of the Isebania border adopting this mode of doing business. On the Namanga border, home deliveries have been used increasingly, along with the adoption of ecommerce. Those on the Isebania Border relied more on the use of new technologies to source commodities apart from adopting cashless payments. On the Kenya side of this border, the use of home deliveries was also reported as prevalent. 13% of respondents on the Tanzania side of Isebania reported that their businesses were closed as an effect of the pandemic.

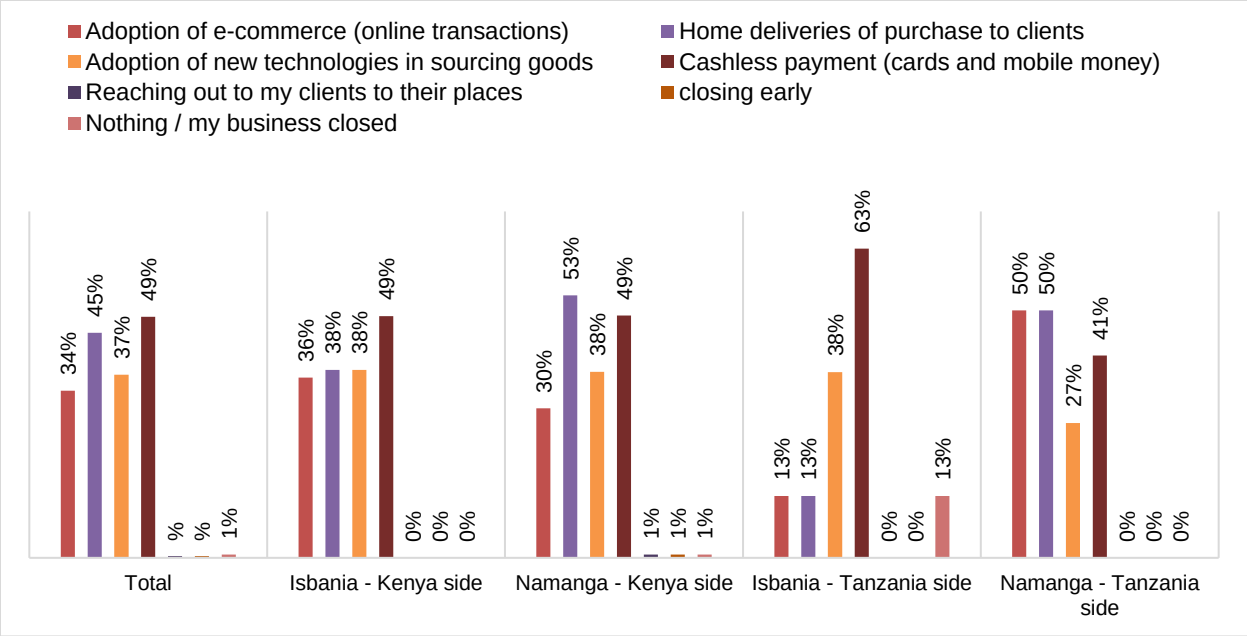


Figure 4.13: Changes in the mode of doing business by region

Adaptation strategies used by WCBTs vary. One that stands out is the home deliveries by traders of milk and milk products. Just under 25% of traders in the sector reported having to resort to this measure. Across all sectors, a relatively high proportion of traders started accepting cashless payments for their commodities in the form of cards and/or mobile money. The least reported sectors to have adopted to cashless payment are fish and fish products, cosmetics and general shops. Adoption of e-commerce also was reported across all sectors, with the highest proportion of traders using this channel being those operating general shops (10%). The grains sector had the highest proportion of traders that reported adopting new technologies in sourcing goods, at nearly 12% of traders. Relatively higher proportions of traders adopting new technologies for their operations were also within the textile, clothing, and footwear sector (10.5%). Early closure as a mode of doing business was reported by a small proportion (0.5%) of those trading in grains. Another underreported mode of doing businesses was reaching out to clients in their places, which only 0.5% of respondents in the cosmetics sector reported.

4.3.1.3 Effect of lockdown measures by household characteristics

The analysis on the effect of lockdown measures was also done by head of household characteristics like, level of education and by relationship status. According to the cross tabulations 31% of respondents who were head of the household had to shut down their business because of the lockdown measures. Over half of the women that were heads of their household said reduction of trade activities was caused by the lockdown measures . The major effect of lockdown measures was reduction in trading activities (47-60%). This was followed by shut down of the business (29-31%). About 21-25% had resorted to borrowing more capital to sustain the business; while 14-21% indicated that they had changed their business strategy, another 13-22 % reported no change to their businesses.

Most of the respondents who were married indicated they had to shut down their business. Many respondents who were divorced or separated (62%) said they had to reduce their trading activities to cope with the lockdown measures. Less than 20% of respondents that were single said they had to borrow more capital to sustain their business while most of the respondents that borrowed were widowed (Figure 4.15).

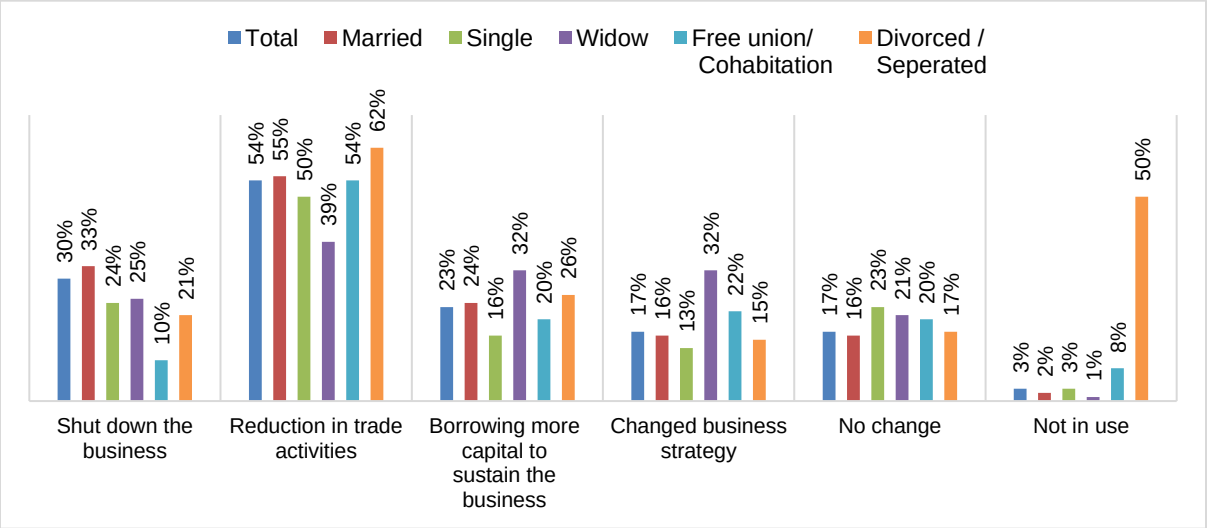
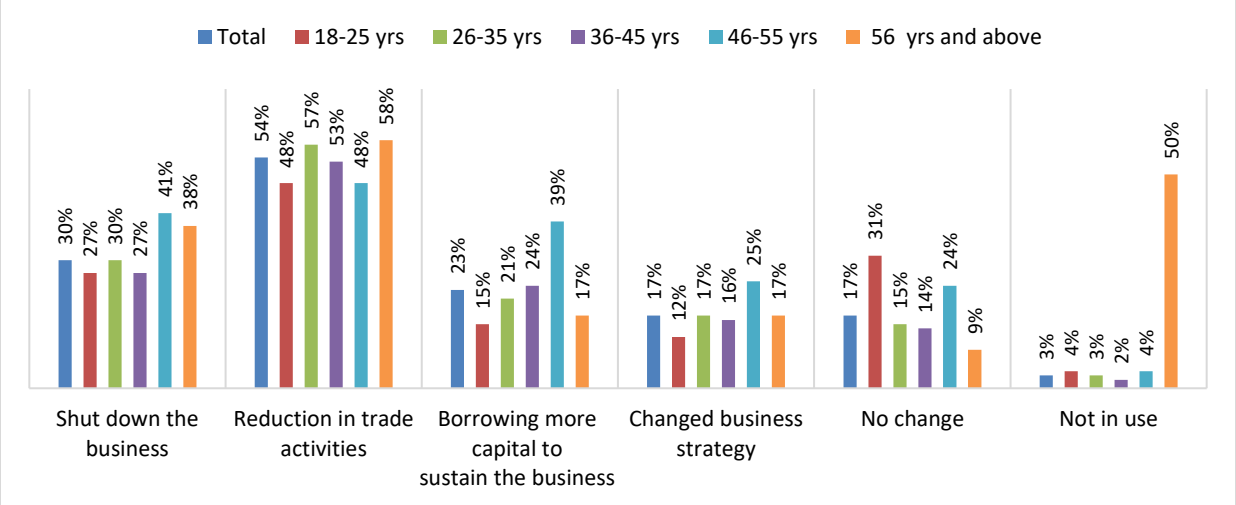


Figure 4.15: COVID-19 business coping mechanism by marital status

Many respondents between 46-55 years said they had to shut down their business because of the containment measures while not more than 30% of the youth had to shut down. The youth

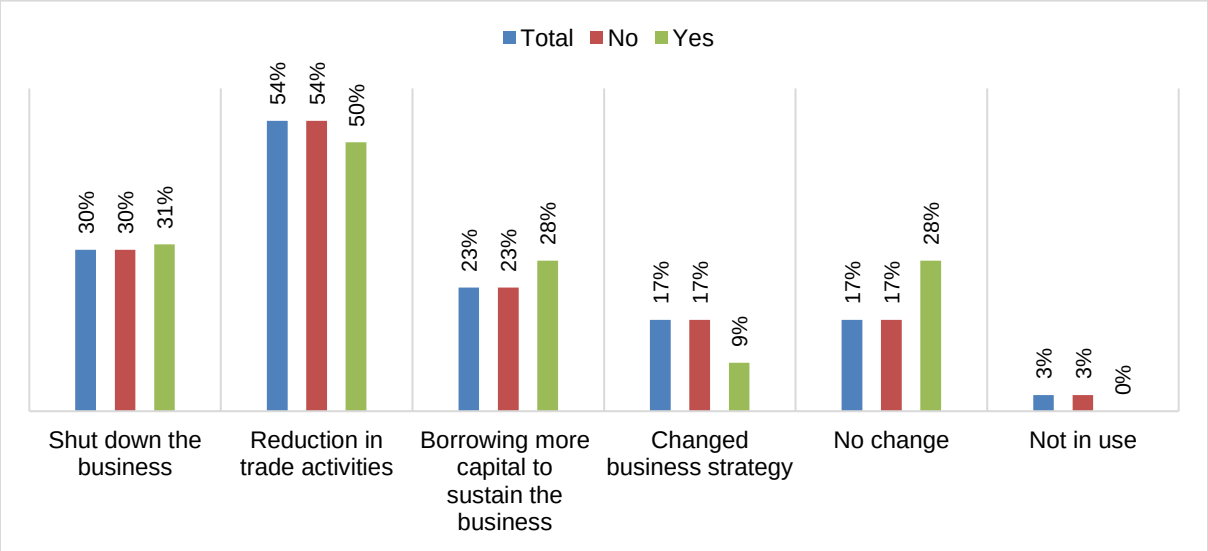


respondents were found to be more resilient in terms of coping with businesses as 31% said there was no change to their business, which was closely followed by respondents aged 46-55 years. A higher number of respondents aged 46-55 years (25%) were able to adapt to the containment measures by changing their business strategy. They were also the age group that had more respondents that borrowed additional capital to sustain their business during the curfew and lockdown measures (Figure 4.16).

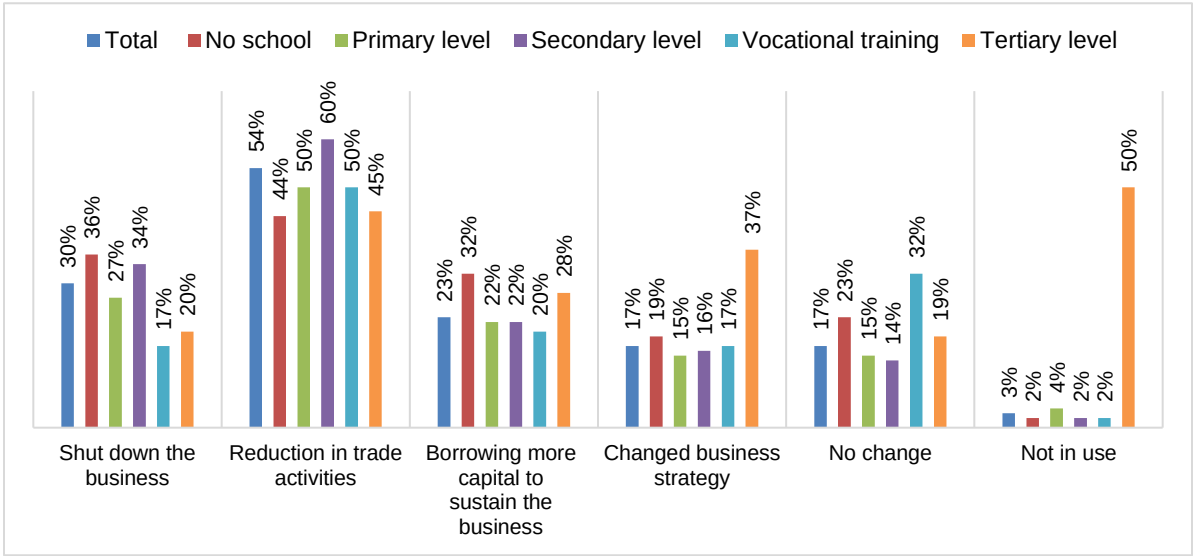
Figure 4.16: COVID-19 business coping mechanism by age

Respondents with no formal education had the highest number who had to shut down their business because of curfews and lockdown measures. They were closely followed by respondents with secondary level of education (36%) and those with university level of education (20%). Respondents who had university level of education were the most capable of adapting to the curfews and lockdown measures by changing their business strategy followed by those with no formal education (19%) (Figure 4.17).

Figure 4.17: COVID-19 business coping mechanism by education level



28% respondents with disability said their businesses did not experience any change during the lockdown and curfew measures. Only 9% of respondents with disabilities were able to change their business strategy to cope with the containment measures. Half of the respondents with disabilities said the curfew and lockdown measures caused the reduction of trade activities in their

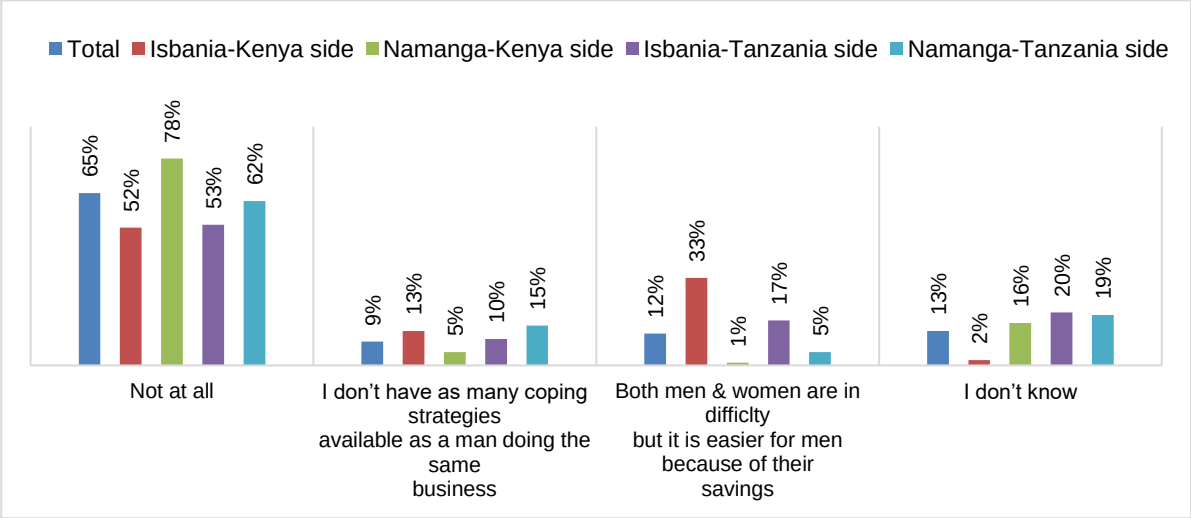


business (Figure 4.18).

Figure 4.18: COVID-19 business coping mechanism by disability

Most of the WCBTs (65%) indicated their gender did not limit their ability to cope with social distancing measures while only 9% said they did not have as many coping strategies as men do. Some respondents were of the opinion that although both men and women face the same difficulties, it was easier for men because they have savings (Figure 4.19).

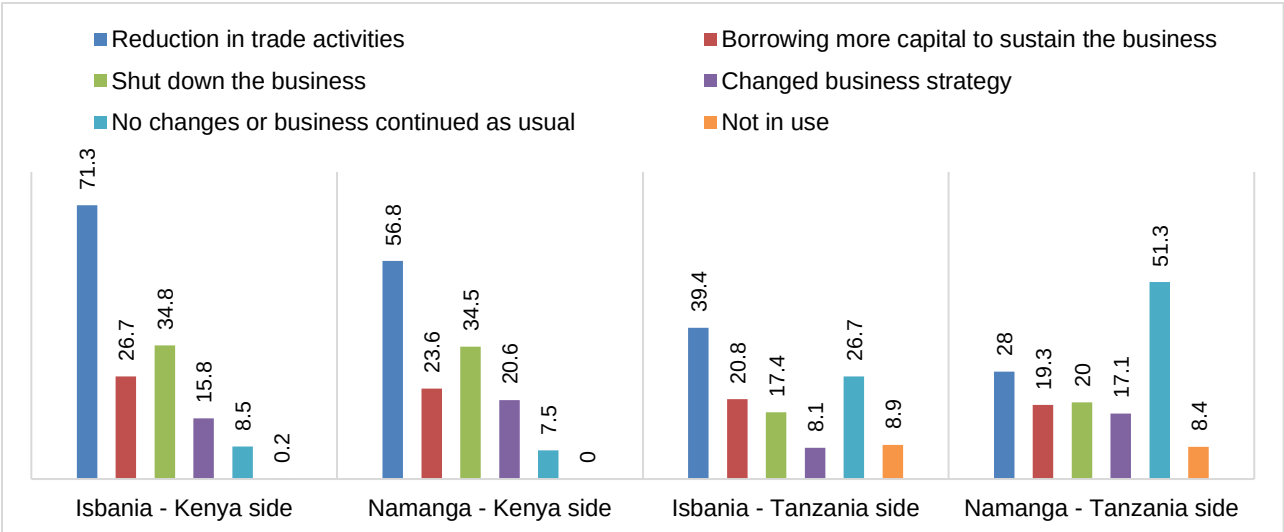
Figure 4.19: COVID-19 business coping mechanism by gender



By different border points, in Namanga-Kenya, majority (80%) said their gender did not restrict them at all followed by Namanga Tanzania side. Most of those who responded that they did not have as many coping strategies were also from Namanga-Tanzania. Majority of those who felt that both men and women are in difficulty were from Isebania-Kenya side. There were however those who felt that women do not have as many coping strategies as men, majority of whom were from Namanga Tanzania side.

4.3.1.4 Business coping mechanisms by sector

COVID-19 containment measures have given rise to coping mechanisms by businesses. For majority of the businesses, these took the form of reduction in trade activities, shutdown in

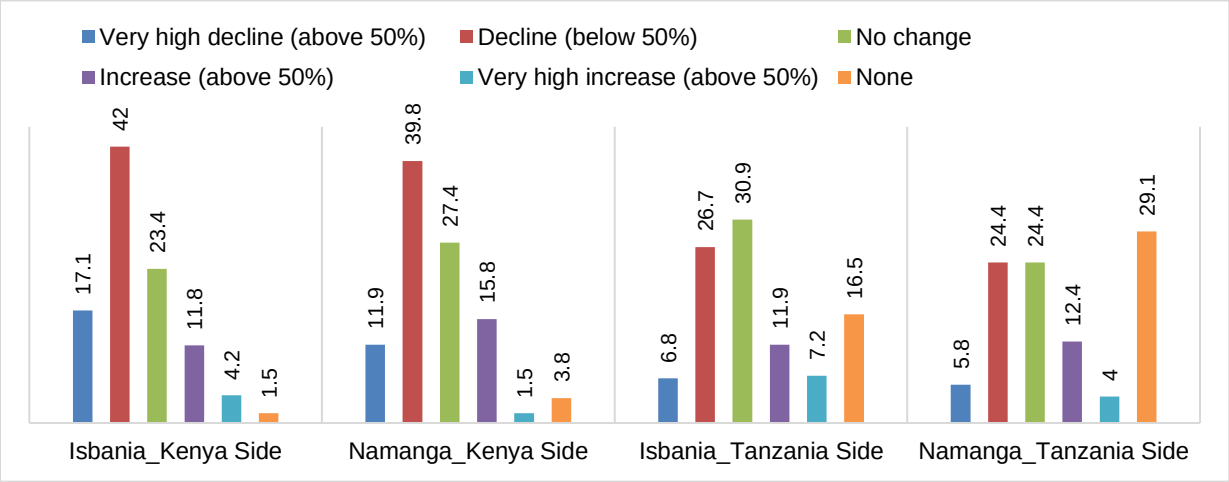


businesses, borrowing to sustain the business, and changing the business strategy. Some traders however, reported that they did not have to make any changes to their businesses. Across majority of the sectors, there was a reduction in trade activities. As far as changing business strategy is concerned, the highest proportion of traders that resorted this was in the milk and dairy products sector. Traders in all border crossings except the Tanzania side of the Namanga Border mostly reported a reduction in their trade activities. On the Kenya side of both borders, this was followed by business shutdowns, borrowing more capital to keep the business going, and changing the business strategy. In both cases, only less than 10% of traders indicated that they carried on with business as usual (Figure 4.20).

Figure 4.20: COVID-19 business Coping Mechanisms by borders

4.3.1.5 Effect of COVID-19 on revenues

COVID-19 had, overall, brought about a decline in the revenues. At least 46% of traders report that there had been a decline in their total revenues while 25% of traders report that there had



been no change to their revenues. For a portion of traders, (15%), there had been an increase in the total revenues over the COVID-19 period. Across all sectors, apart from the fruits and vegetable sector, most of the traders' report that their revenues have dropped by under 50% of their previous earnings. This is followed by traders reporting that there had been no change in revenues since the pandemic. Within the livestock sector, more traders reported no change in their revenues. Sectors such as poultry and grains have a high number of respondents reporting that there had been an increase in revenues. Analyzed by border point, the highest proportion of respondents on the Kenya side of both border points indicate that there has been a decline in their total revenues from the pandemic (Figure 4.21).

Figure 4.21: Effect of COVID-19 on Revenues

4.3.1.6 Effect of COVID-19 on cost

There were varied effects on buying and selling goods due to COVID containment measures. General shop merchants have the highest proportion of respondents reported a just under 50% decline in costs, while within the fish and fish products sector, most merchants report a very high increase in the cost of products, probably due to a rise in the cost of raw fish. Also, there has been relatively high-cost increments experienced by the grain and livestock traders. The regional analysis also reflects a primary decline in costs by less than 50%. In Kenya, a relatively high proportion of traders reported an increase of above 50% in costs incurred. The Tanzania side of both borders had high numbers of traders reporting that there was no change in costs (Figure 4.22).

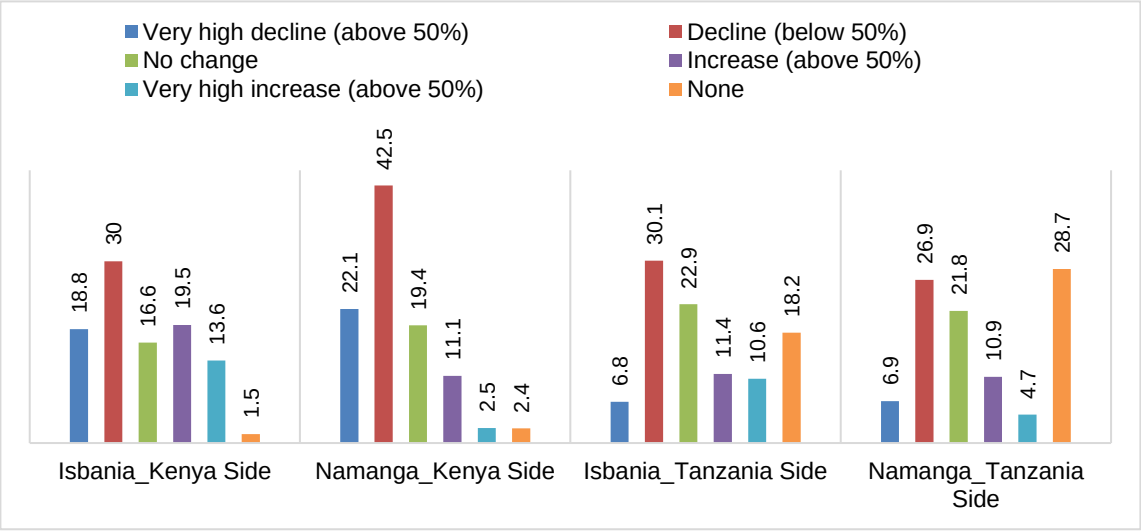


Figure 4.22: Effect of COVID-19 on costs

4.3.1.7 Effect of COVID-19 on profits

Many traders have had to contend with various levels of declining net profits, as illustrated in figure 4.21 below. Within all sectors, the highest proportion of respondents report an under 50% decline in profits. More than half of general shop merchants report a decline of under 50% in net profits and across the sectors, there are over 30% traders highlighting an under 50% decline in net profits. With those reporting net profit declines of over 50%, the figure is significantly higher across the board as shown in the figure 4.23 below. In the regional analysis, the same trend is reflected.

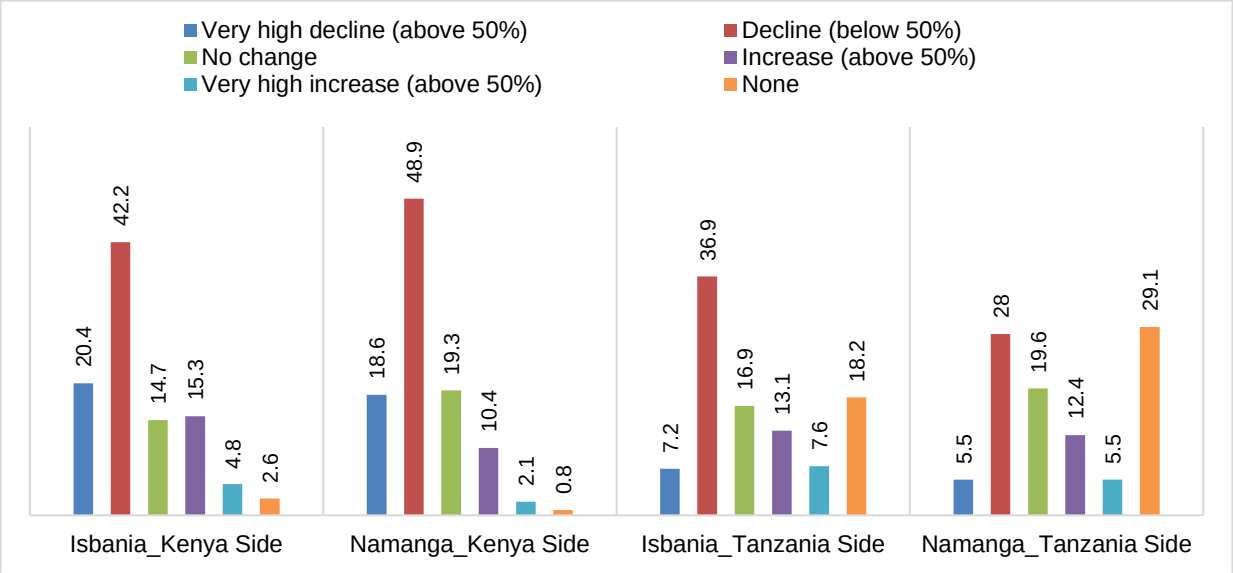


Figure 4.23: Effect of COVID-19 on net profits

4.3.1.8 Effect of COVID-19 in accessing credit/loans

Most of the respondents said that they experienced challenges in accessing credit for their business. More respondents in Namanga Tanzania said they had difficulties in accessing credit than respondents from the Kenya side (Figure 4.24).

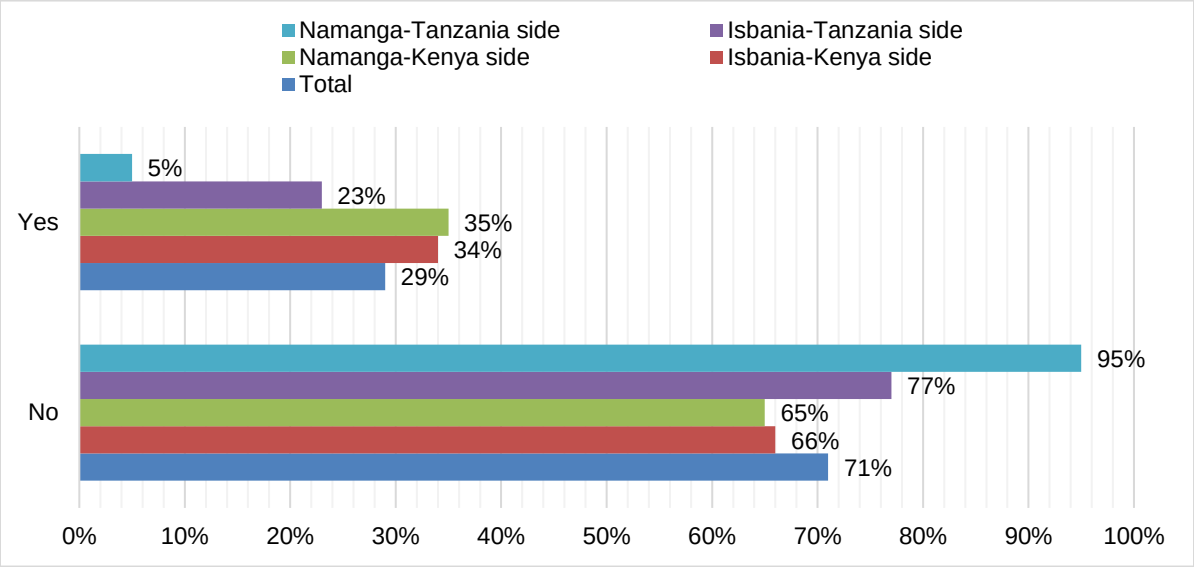


Figure 4.24: Constraints in accessing credit/loans

Most of the respondents said high cost of credit was their main challenge of accessing loans. Less than 1% said their debts from other credit organizations was their reason for not accessing loans, while only 3% stated that their gender or disability as their cause for difficulty in accessing loans. Most of the respondents that stated this reason were from Namanga Tanzania side. Lack of collateral is another reason respondents stated for not accessing loans, most of them were from Namanga Tanzania side (60%) (Figure 4.25).

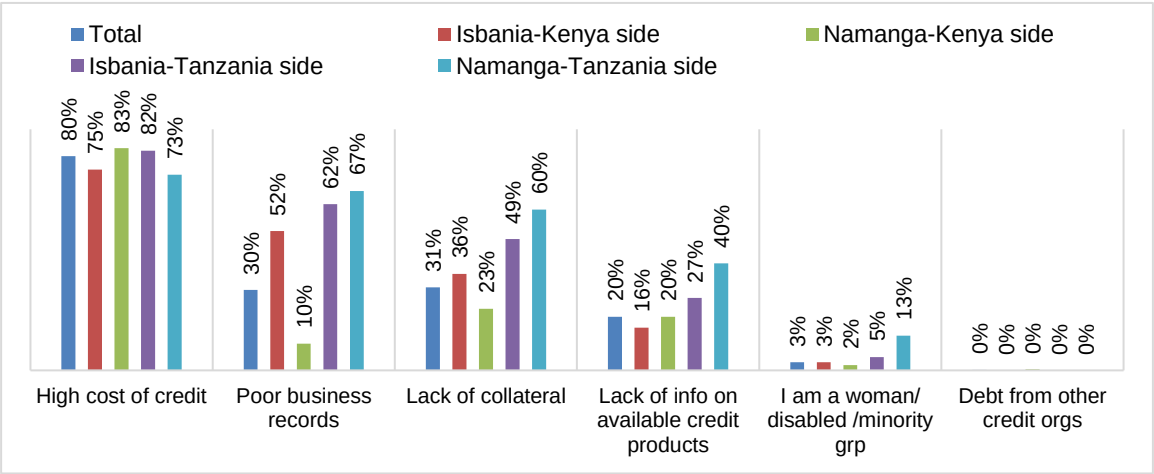


Figure 4.25: Reasons for lack of access to credit/loans

4.4 Perception of WCBTs on the intervention/safety measures introduced during COVID-19

4.4.1.1 Response to the facilitation of marketplace needs of SMEs/ WCBTs

Enterprises in the study rated their satisfaction with measures undertaken by government and the private sector since the pandemic started. One of the broad areas of government and private sector intervention investigated was the facilitation of marketplace COVID-19 Health Safety measures. Majority were either satisfied with the measures undertaken in this regard or neither satisfied nor dissatisfied. Within the cosmetics sector, a high proportion of respondents did not feel like there was enough done to facilitate marketplace health safety. Regionally, majority of respondents in Namanga Kenya felt indifferent or satisfied. On the Isebania Kenya Border, majority were not satisfied at all. Respondents in Isebania Tanzania mostly felt that this intervention was not applicable (Figure 4.26).

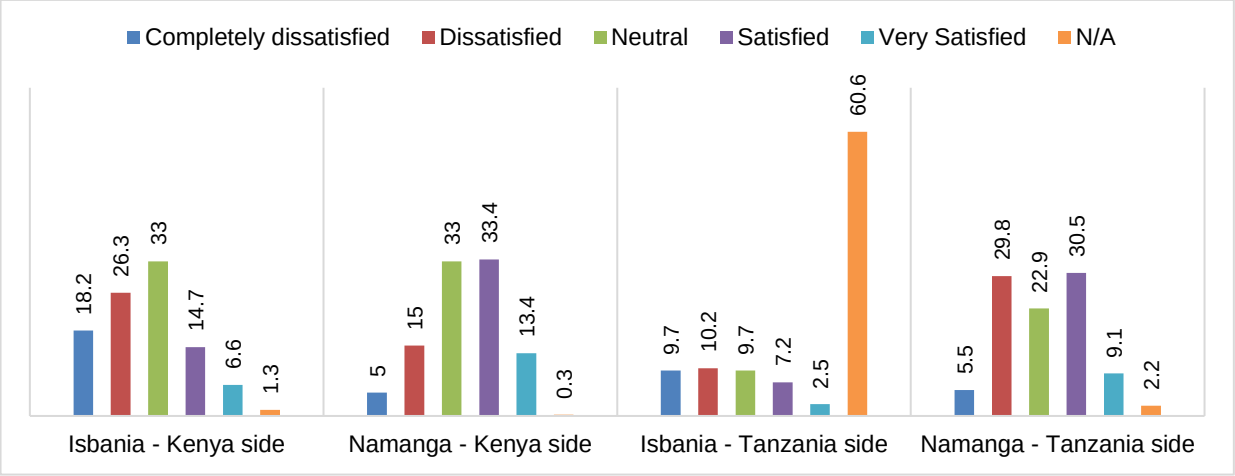
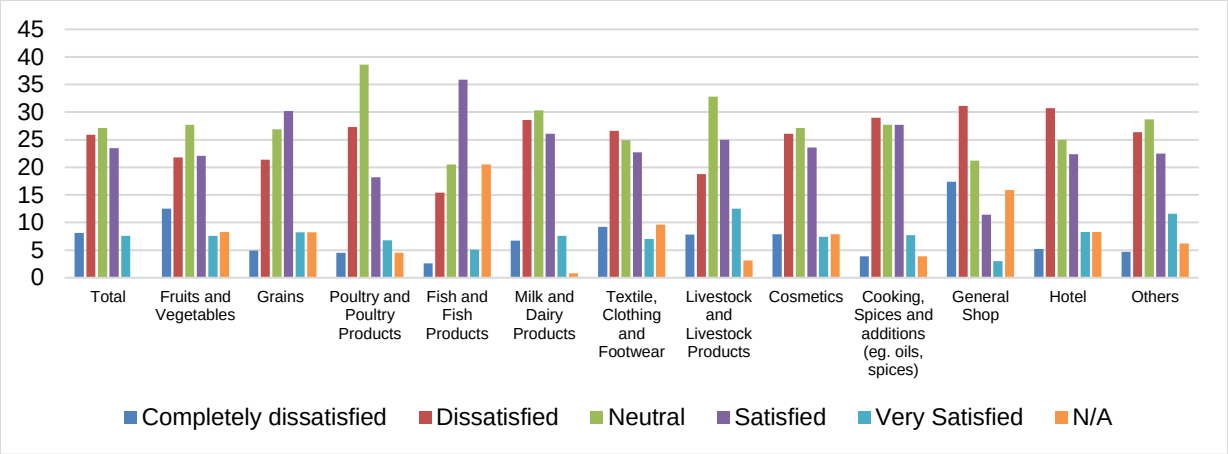


Figure 4.26: Response to the facilitation of marketplace needs of SMEs and WCBTs (%)

4.4.1.2 Satisfaction with sensitisation, education, and communication of market opportunities to SME Traders

Responses to interventions in the form of sensitization, education, and communication of market opportunities to traders show that most WCBTs were neither satisfied nor dissatisfied. The same trend was replicated across the sectors as illustrated in the figure below. A high proportion (38.2%) of respondents on the Tanzania side of the Namanga border were satisfied with the government and private sector approach to this particular intervention. This is different from the Kenya side where majority of respondents were either neutral (32.4%) or dissatisfied (24.8%). The Kenya side of the Isebania Border were mostly dissatisfied (33.3%) or neutral (27.6%). However, on the Tanzania side of Isebania, majority (36.4%) of respondents felt that this was not applicable, followed by those that were dissatisfied (Figure 4.27).



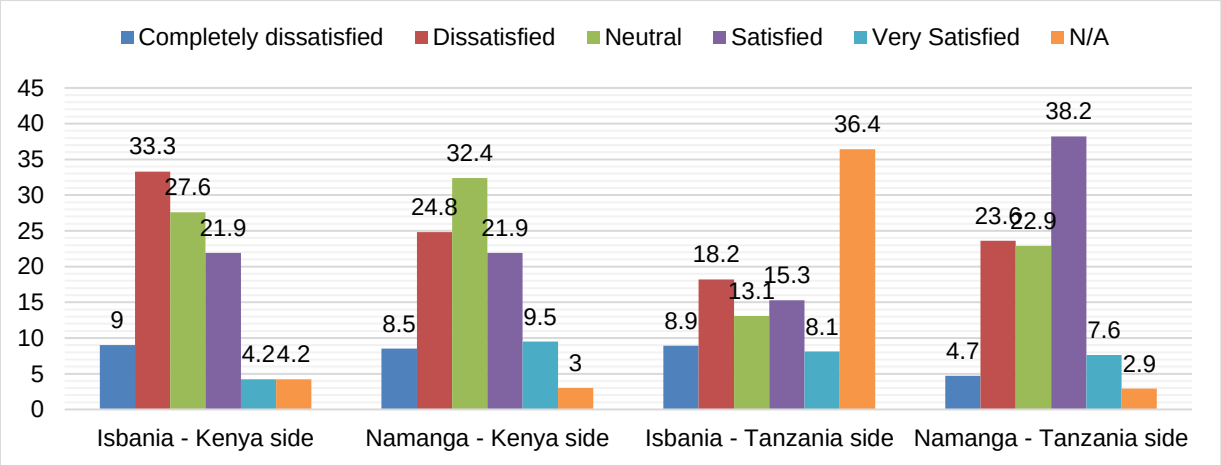


Figure 4.27: (Sector wise and borders) Satisfaction with Sensitisation, education, and communication of market opportunities to SME/WCBTs

4.4.1.3 Satisfaction with the provision of opportunities for SMEs

Overall, traders were either mostly dissatisfied (30%), neutral (23%), or satisfied (22%). Responses from traders in fish and fish products as well as livestock and grains sector mostly indicated feeling satisfied with the intervention. Among those that operate general shops, majority felt dissatisfied with the response of the government, and so did majority of those in the trade of poultry. Respondents in Namanga Tanzania mostly (35%) felt satisfied by interventions around providing opportunities for SMEs. On the Kenya side, however, majority of respondents felt neutral or dissatisfied. The same is mirrored on the Kenya side of the Isebania border (Figure 4.28).

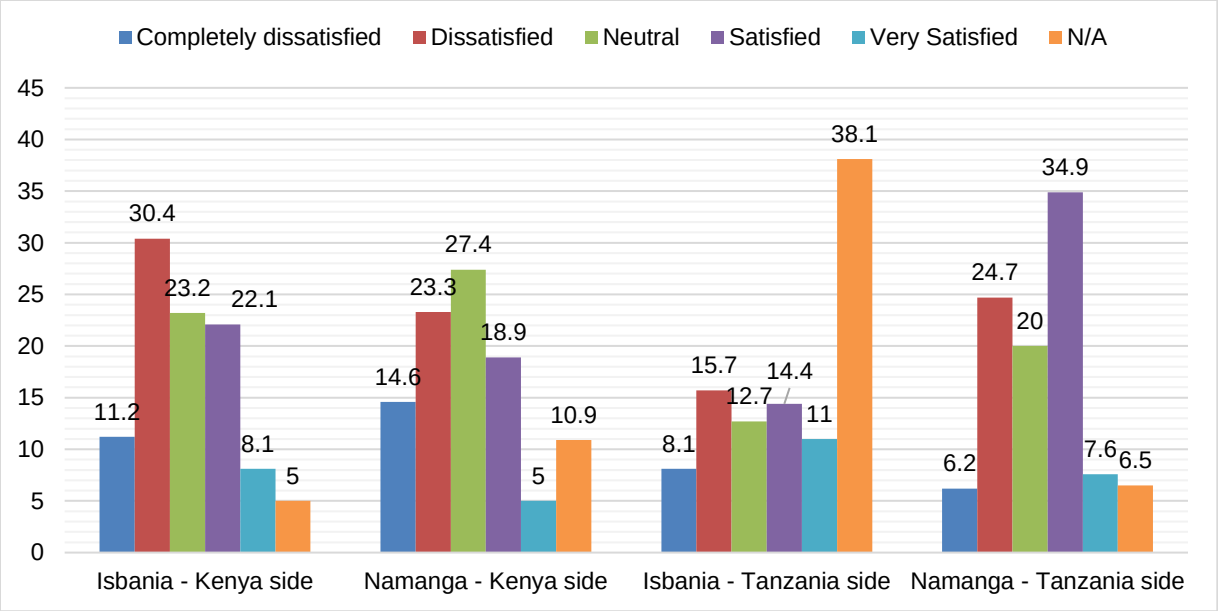


Figure 4.28: Provision of opportunities for SMEs to supply goods and services to private sector firms

4.4.1.4 People with disabilities perception on measures by government and private

People with disabilities mainly felt that measures by government and private sector were not applicable across the board. Regarding facilitating health safety measures, opportunities to supply private sector organizations and sensitization activities, people with disabilities indicated that they were neither satisfied nor dissatisfied. On facilitating easier access to markets, the proportion of those that were satisfied and those that were dissatisfied was almost similar (Figure 4.29).

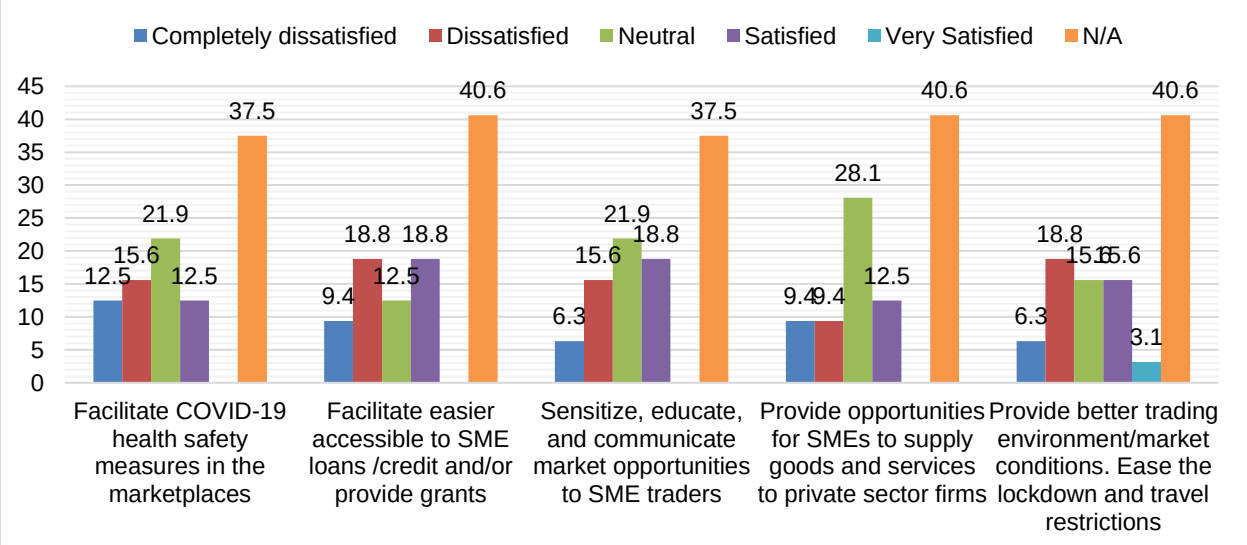


Figure 4.29: Perceptions by people with disabilities on the effectiveness of government and private sector support during COVID-19 (%)

4.5 Gender-based Social Dynamics on WCBTs

Social dynamics have a bearing on empowerment and the way traders conduct business and, consequently, their income.

4.5.1.1 Empowerment of WCBTs

The concept of empowerment of the WCBTs was investigated. From the data, 16% of the respondents indicated that women empowerment referred to giving women power or helping them. Only two percent of the respondents indicated that women empowerment is empowering women economically. About 28% indicated either that they had no idea or had no answer on what women empowerment meant. In terms of perceptions on what empowered women do, 28% of respondents indicated they had no idea what empowered women do differently from unempowered women. Only 4% of respondents indicated empowered women were educated compared to unempowered women. Of the respondents in Isebania Kenyan border, 3% were of the same opinion as compared to 5% from Namanga Kenya border. Another 5% believed empowered women makes money and are able to manage it better than unempowered women. Another 4% of respondents indicated that empowered women were educated. Less than 1% of the respondents believed empowered women could compete with men for equal opportunities.

The interplay between various dimensions of the social makeup and the income of traders was examined further. Aspects of the social makeup within WCBT trading environments that were examined at this stage include decision-making in the home, partner interference within the business, participation in the governance of relevant trader associations, freedom to spend money, and harassment incidents. From this analysis, having the husband or partners as the primary decision-makers within the business, exhibited negative effects. With the husband as the decision maker, there is 21.5% reduction in the profits generated by the business. Similarly, on markers of interference by husbands within the business, it emerged that this interference leads to a 25.8% reduction in the business. Where women indicated that they had contested for leadership positions within their trader associations, the outcomes were better, with profits 0.28% higher than the alternative. Other forms of empowerment considered were financial decisions, membership in groups and associations as well as awareness. In terms of financial decisions, majority of the respondents (70%) indicated they made the final financial decisions. More Tanzanian (75%) than Kenyan (68%) respondents indicated they made final financial decisions concerning their business.

Most of the respondents (60%) indicated that they are not members of any trader group or market association. There were more respondents in Kenya (43%) than in Tanzania (31%) who said they belonged to a market association or traders' group. Most of the respondents in Namanga (68%) and Isebania (69%) border towns, Tanzania side, indicated they do not belong to any market.

Regarding awareness of the Simplified Trade Regime (STR), most of the respondents (78%) were not aware of their rights under the STR. More respondents from Isbania Kenya (37%), were aware of their rights under the STR than Isbania Tanzania (22 percent) side, while more respondents from Namanga Kenya side (20%) were aware compared to Namanga Tanzania side (4%).

Decision making was also considered as one of the indicators of empowerment. Up to 48% of the respondents indicated that they make the final decisions in all major household expenditure.

Most of the respondents that indicated this were from Tanzania (61%). Only 8% of the respondents indicated their husbands made the final decision on all major house household expenditure, while less than 1% of respondents indicated that other family members made the final decision on major household expenditure (Figure 4.30).

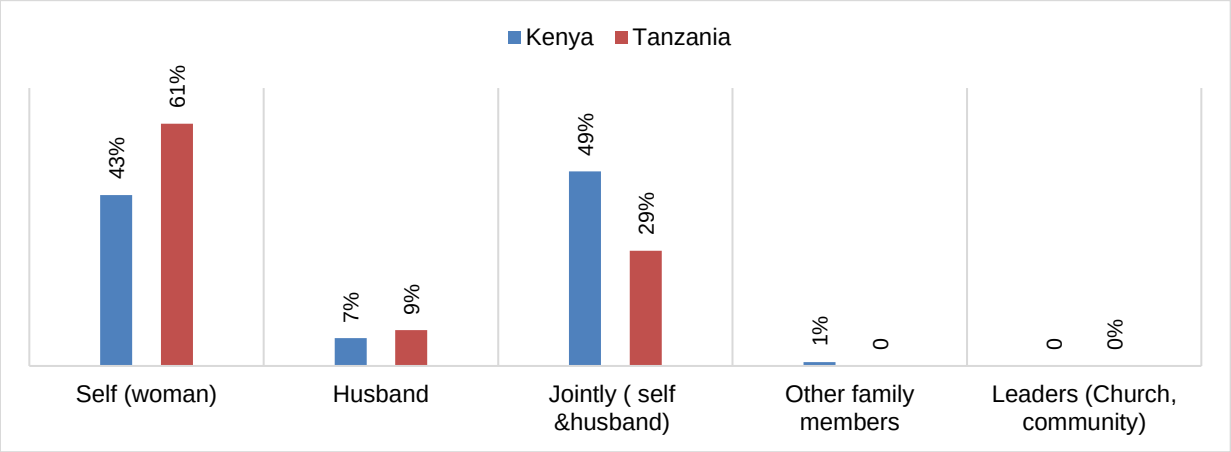


Figure 4.30: Final decision maker in major household expenditures

Most of the respondents (69%) indicated that they were the ones who came up with the idea to invest in the business, while 28% of the respondents said they jointly came up with the idea to invest in the business (Figure 4.31).

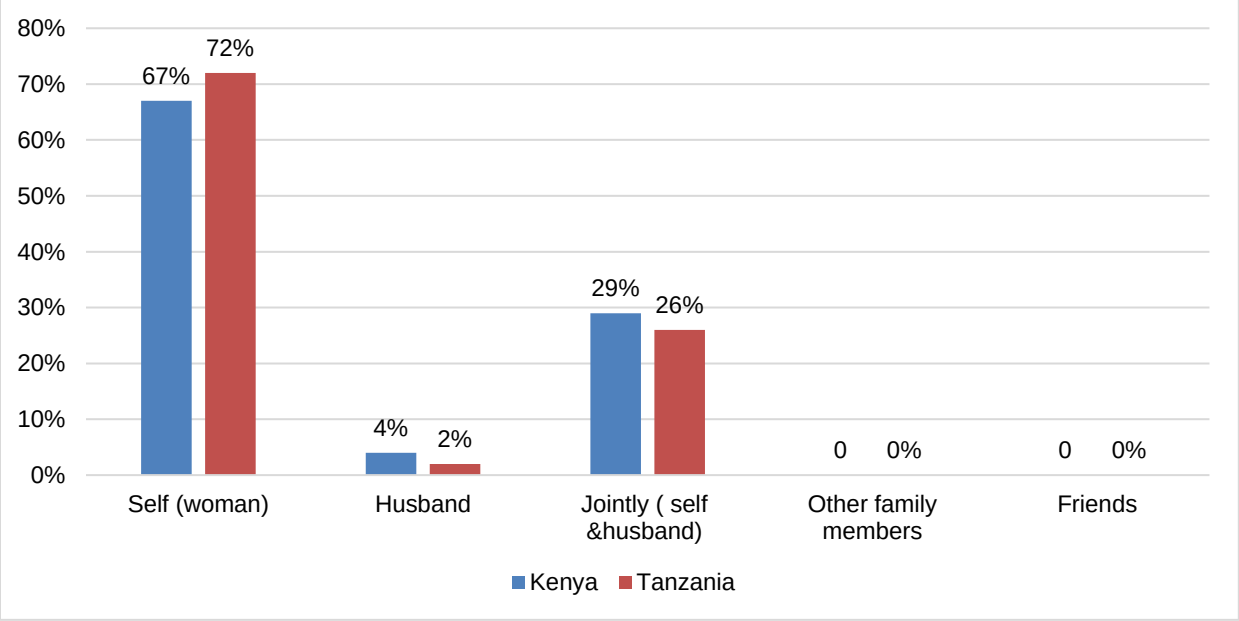


Figure 4.31: Whose idea it was to set up and invest in the business

Majority of the respondents indicated that their partners or relatives do not interfere with their business. There were more respondents from Namanga Tanzania (95%) who said their partners or relatives do not interfere with their business than in Isbania Kenya (87%), or Namanga Kenya (92%) side.

4.5.1.2 Partner Interference in Business

Traders were asked questions on how they shape business outcomes and the structure of operations. Majority of women traders interviewed indicated that their husbands, partners, or family did not interfere with how they conduct business. Overall, less than 10% of the women interviewed gave any indication of interference. Within the fish and fish products sector, all women reported that there was no interference by the partners (Figure 4.32).

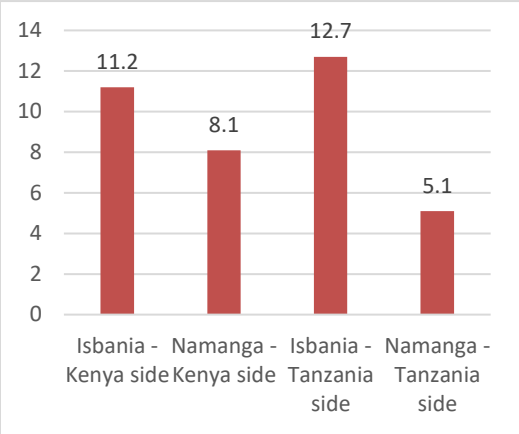
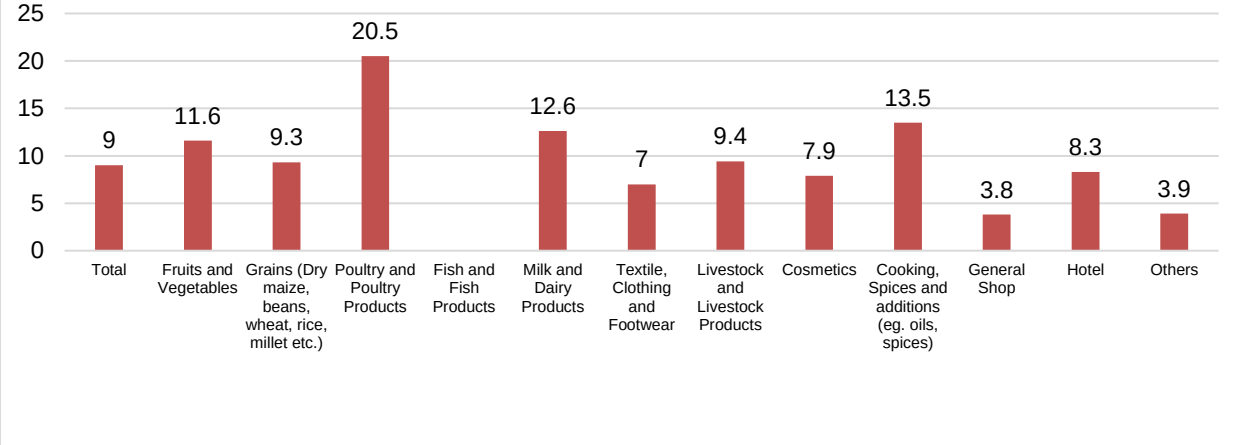


Figure 4.32: Partner Interference in Business



4.5.1.3 Mode of interference by Partner

Among the WCBTs who reported interference, this mostly occurs in the form of restrictions around the marketplaces that they can trade in, as reported by over 50% of the women traders. Within the livestock sector, all respondents reported facing familial restrictions on the marketplace of choice and restrictions on the time that traders can return home from their trade activities especially for dairy sector. Other modes of interference included dictation of the goods that the traders can trade in, controlling the sales revenue, and frequenting their places of business to keep tabs on them. Traders in different regions faced different modes of interference. In Isebania Kenya, the primary mode of interference is restrictions on time of returning home. On both sides of the Namanga border, women mostly reported having barriers imposed on them on the marketplaces where they can trade their commodities, while those in Isebania Tanzania mainly face the challenge that partners dictate what commodities they can trade in (Figure 4.33).

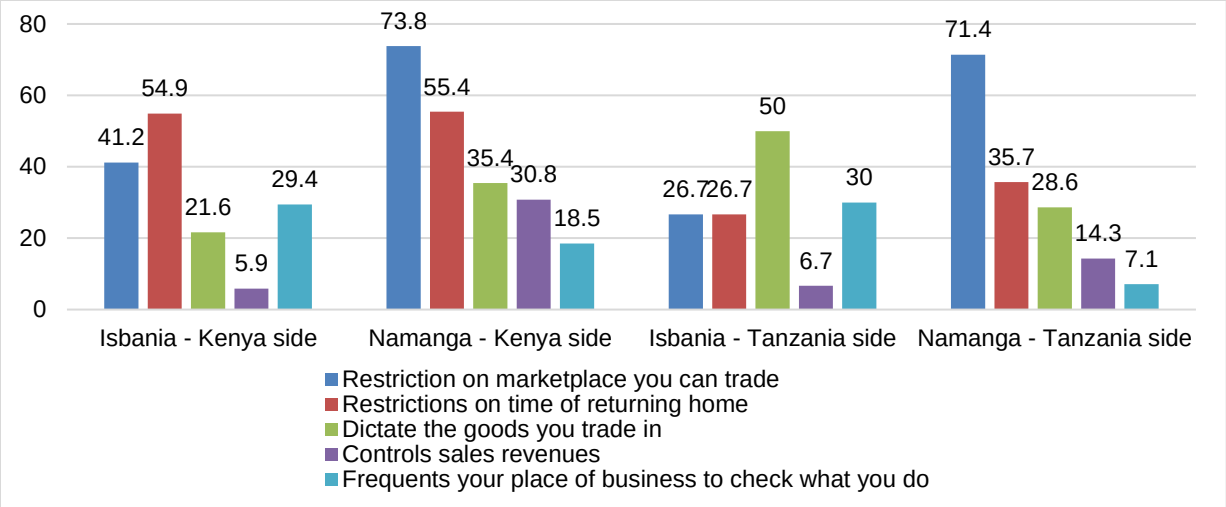


Figure 4.33: Mode of Partner Interference by Border crossing

4.5.1.4 Gender as a barrier to accessing loans

Most respondents said their gender was not a barrier to accessing loans (Figure 4.34). Most of these were respondents from Namanga, Kenya side (88%). Only 8% of the respondents said their gender was very much a barrier to accessing loans. Most these respondents were from Isebania, Kenya side. Very few respondents said they were not sure if their gender caused a barrier to accessing loans.

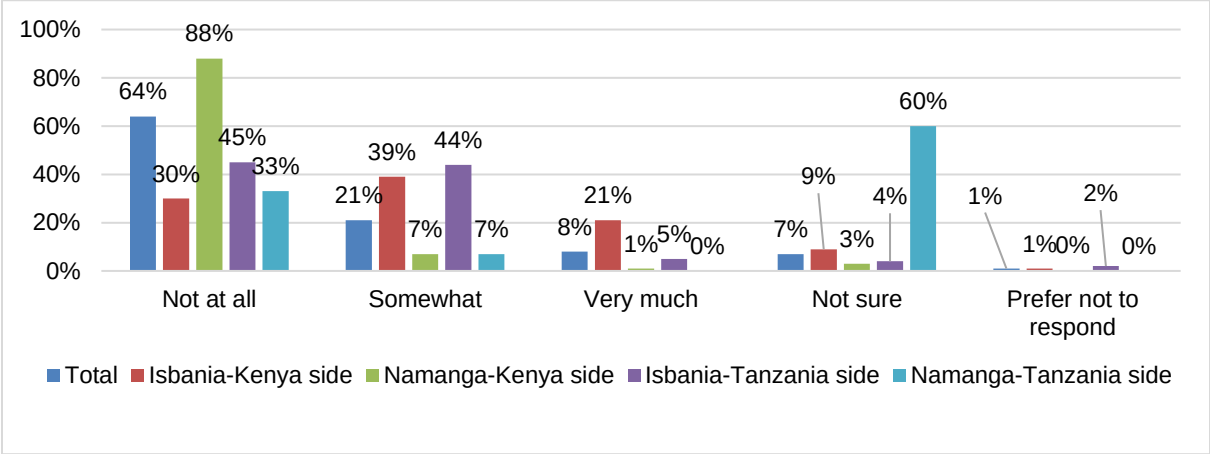


Figure 4.34: Extent to which gender is a barrier to accessing loans

4.5.1.5 Gender Based Violence

The analysis on gender-based violence (GBV) involved finding out if the respondents were able and willing to respond to the questions on GBV. More than half of the respondents (56%) indicated they were comfortable to answer questions on GBV while 44% were not comfortable. Almost half of the respondents from Tanzania (49%) said they were not comfortable to answer question on GBV while 43% of the Kenyan respondents indicated the same. Border wise, 75% of the respondents from Isebania Kenya were comfortable compared to 47% from Namanga Kenya, 67% from Isebania Tanzania and 39% from Namanga Tanzania

What kind of harassment was committed?

Most of the respondents (91%) indicated that they had not experienced any form of harassment in the past six months. Only 9% of respondents from both Kenya and Tanzania said they had experienced some form of harassment in the past six to twelve months. Of those who indicated they had experienced some harassment, 6% said it was rape while less than 1% said it was other forms of harassment. Most of the respondents (69%) who had experienced some harassment, said it was in the form of verbal or emotional abuse like insults or ridicule. 42% said they had experienced physical abuse, with more respondents from Kenya (42%) than Tanzania (39%). Denial of essential needs was also another form of harassment experienced by the women, with majority of these being from Isebania Tanzania side.

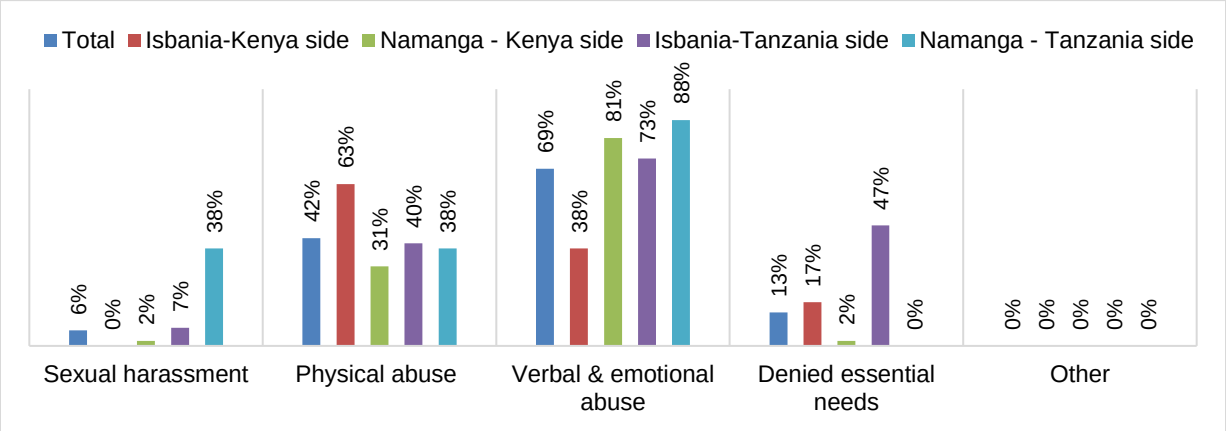


Figure 4.36: What kind of harassment?

Majority who experienced sexual harassment were from Namanga-Tanzania (38%), while the least of those experiencing sexual harassment were from Isebania-Kenya. Majority of those who experienced verbal and emotional abuse were from Namanga-Tanzania (88%), with the least in this category being from Isbania-Kenya (38%). Denial of essential services was highest in Isbania -Tanzania side (47%) and lowest in Namanga-Kenya side (2%).

Who committed the act of harassment?

These forms of harassment were experienced from different sources (Figure 4.37). Some respondents said they experienced this harassment from fellow female traders (38%) and their husbands (26%), security officer, religious leader and even community leader. Of those harassed by their husbands, more than half were Tanzanian respondents (52%) while only 17% of Kenyan respondents said their husbands had harassed them. Other respondents indicated their relatives (18%) had harassed them while 13% were harassed by a security officer.

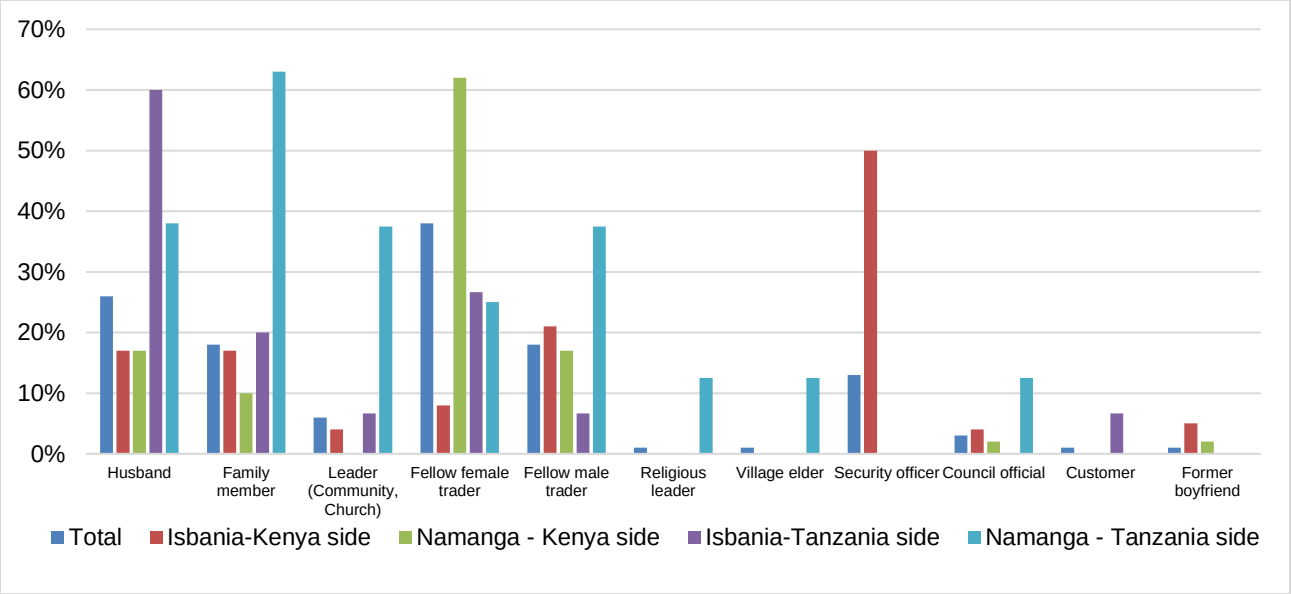


Figure 4.37: Who committed the act of harassment?

By region, harassment by husband was highest in Isebania Tanzania, compared to Isebania Kenya. Namanga Kenya also had almost 40% of its respondents' reporting harassment by husband. Namanga Kenya however had the highest level of harassment by fellow female traders.

Where was the harassment reported to?

Most respondents (67%) said they had reported their harassment to the authorities. More Kenyan (73%) than Tanzanian (52%) respondents had reported their case to the authorities. More than half of the respondents (54%) said they had reported their cases to police, while less than 1 percent had reported to the hospital (Figure 4.38). 20% of the respondents reported to the church and 51% to the village elder. Report to police was highest in Isebania Kenya, followed by Namanga Kenya. Reporting to church was highest in Isebania Tanzania. Reporting to village elder was highest in Isebania Tanzania followed by Namanga Kenya.

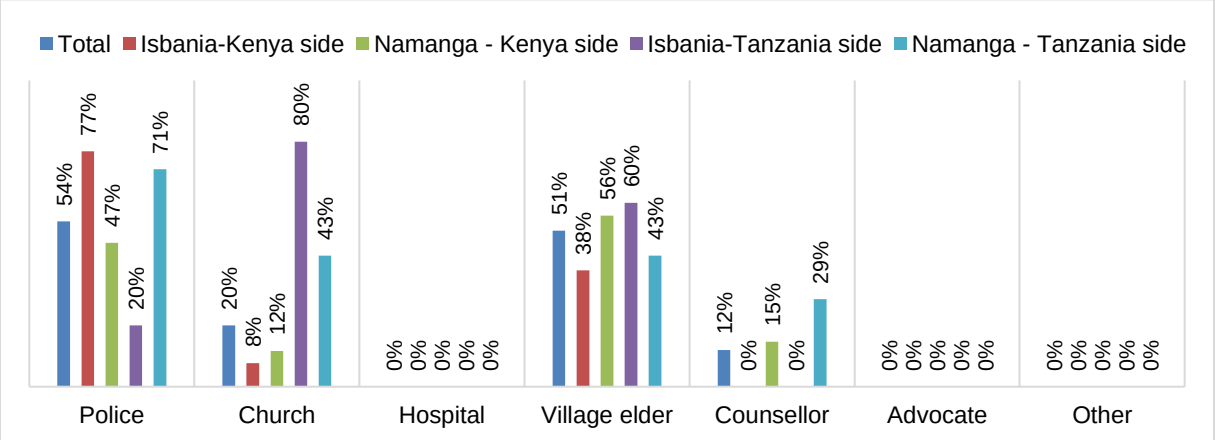


Figure 4.38: Who did you report to?

Action taken against the perpetrators of harassment

The respondents that reported their cases indicated that the perpetrators were arrested and questioned by security authorities (30%). Other respondents said the perpetrators were warned (60%) while only 7% were prosecuted through the legal system. Some perpetrators had no action taken against them (13%) and others were summoned by the village elder (35%).

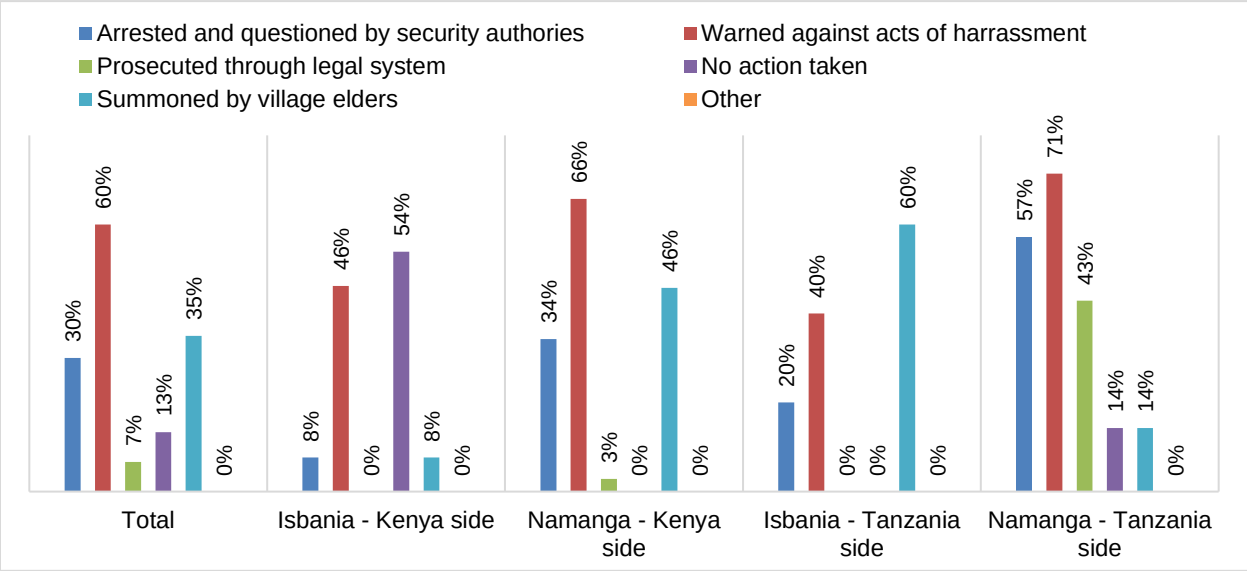


Figure 4.39: Action taken against perpetrator

The distribution of actions taken shows that warning (71%) and arrest (57%) were the highest in Namanga Tanzania. Isebania Tanzania reported the lowest rate of action taken, excluding summoned by village elders which was 60% (Figure 4.39).

Reason for not reporting harassment.

There were various reasons why harassment was not reported. Respondents indicated that they did not report because no action was taken and that is the norm (31%), they don't like cases (15%) or they did not want family issues to be discussed outside (12%). Some respondents indicated they did not report because they were asked to forgive (8%) while 4% said it was because they loved their husband (Figure 4.40).

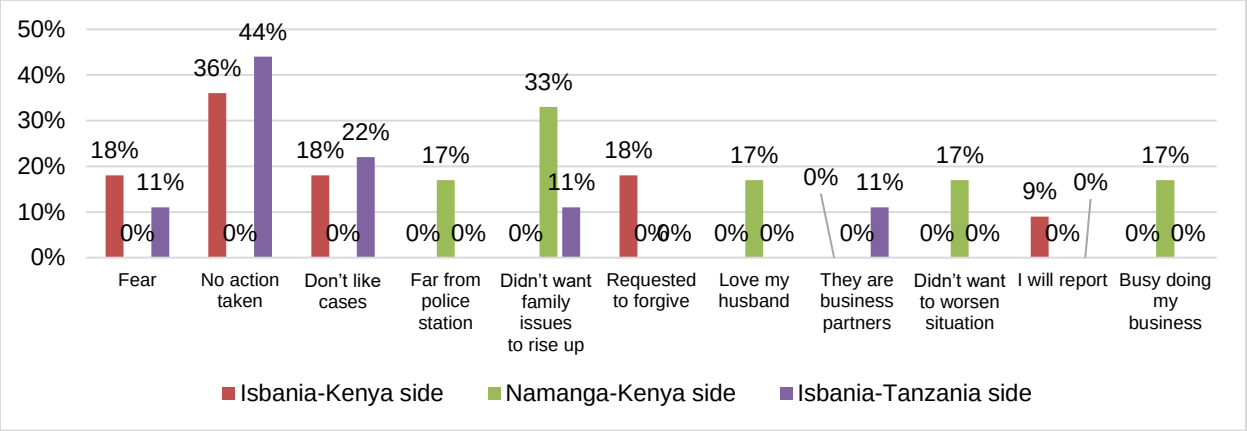


Figure 4.40: Reason for not reporting

According to the regions, no action taken was a major reason in Isebania Tanzania, while in Namanga Kenya, don't want family issues to be discussed outside was the main reason. In Isebania Kenya, no action was also a major reason.

4.5.1.6 Access to COVID-19 Information

Most respondents had access to information on COVID-19, with Kenyan respondents (83%) having more access compared to Tanzanian respondents (38%). Almost half of the respondents said they had access to information on Covid-19 market opportunities (43%) with 69%having access to information on health safety measures (Figure 4.41). Majority of the respondents had information on health safety measure. Isebania-Tanzania had the highest level of information on health safety measures, followed by Isebania Kenya. Information on availability of preventives measure was led by Namanga Kenya, followed by Isebania Kenya. The least information was on Covid-19 finance. Namanga-Kenya had the highest information on COVID-19 rescuing opportunities compared to Isebania.

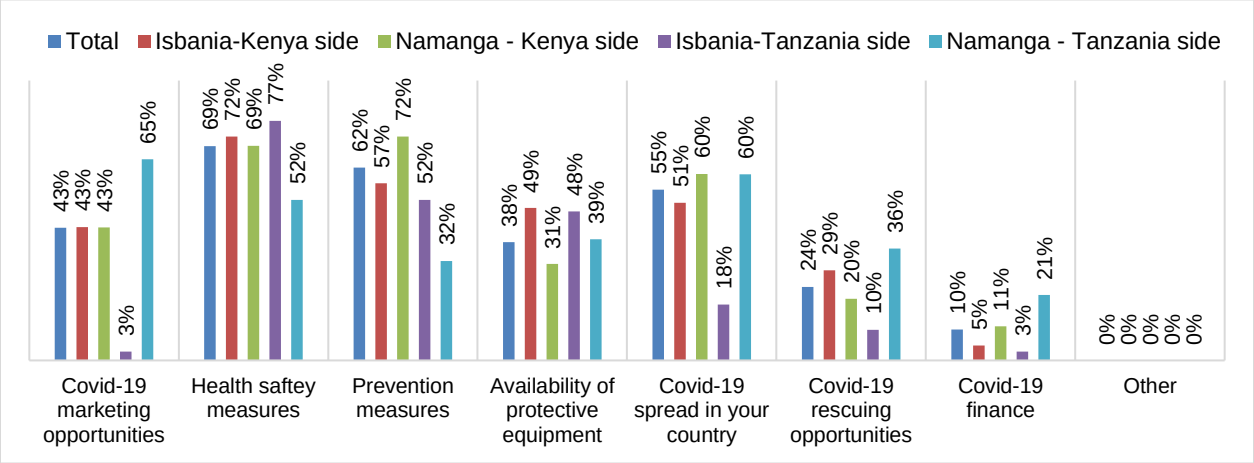


Figure 4.41: What kind of information you have access to as a trader?

Respondents experienced various challenges in accessing information (Figure 4.42). Some respondents indicated that cost of information (46%) made it a challenge to access COVID-19 information while others said it was the use of technical terms (29%). Only 10% indicated they had no difficulty in accessing COVID-19 information while one percent said their challenge was no information was provided.

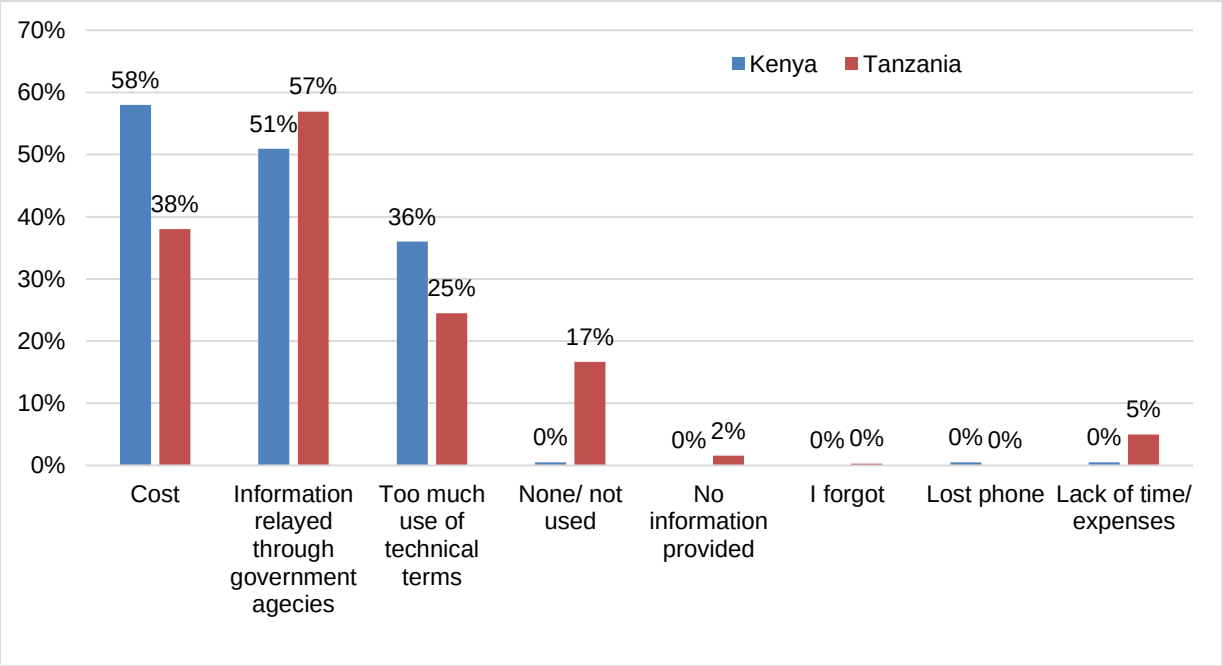


Figure 4.42: Challenges experienced in accessing information on COVID-19

4.6 Preference to trade in the Safe Trading Zones (STZ) by WCBTs

WCBTs were asked whether they would be open to trading within a safe trading zone if was availed. The vast majority indicated that they would not prefer this option. Overall, only 31% of those interviewed would like to trade within an STZ. Albeit to varying degrees, the sectoral analysis takes the same pattern. In the fish and fish products sector, only 20% of WCBTs would be open to trade within an STZ.

Border wise, there are differences in the proportion of those that are willing to trade within an STZ in Kenya and Tanzania. A lower proportion of WCBTs on the Tanzania side of the borders are willing to trade in STZs. In Kenya, particularly on the Namanga side of the border, 40% of WCBTs would be open to trade within STZs.

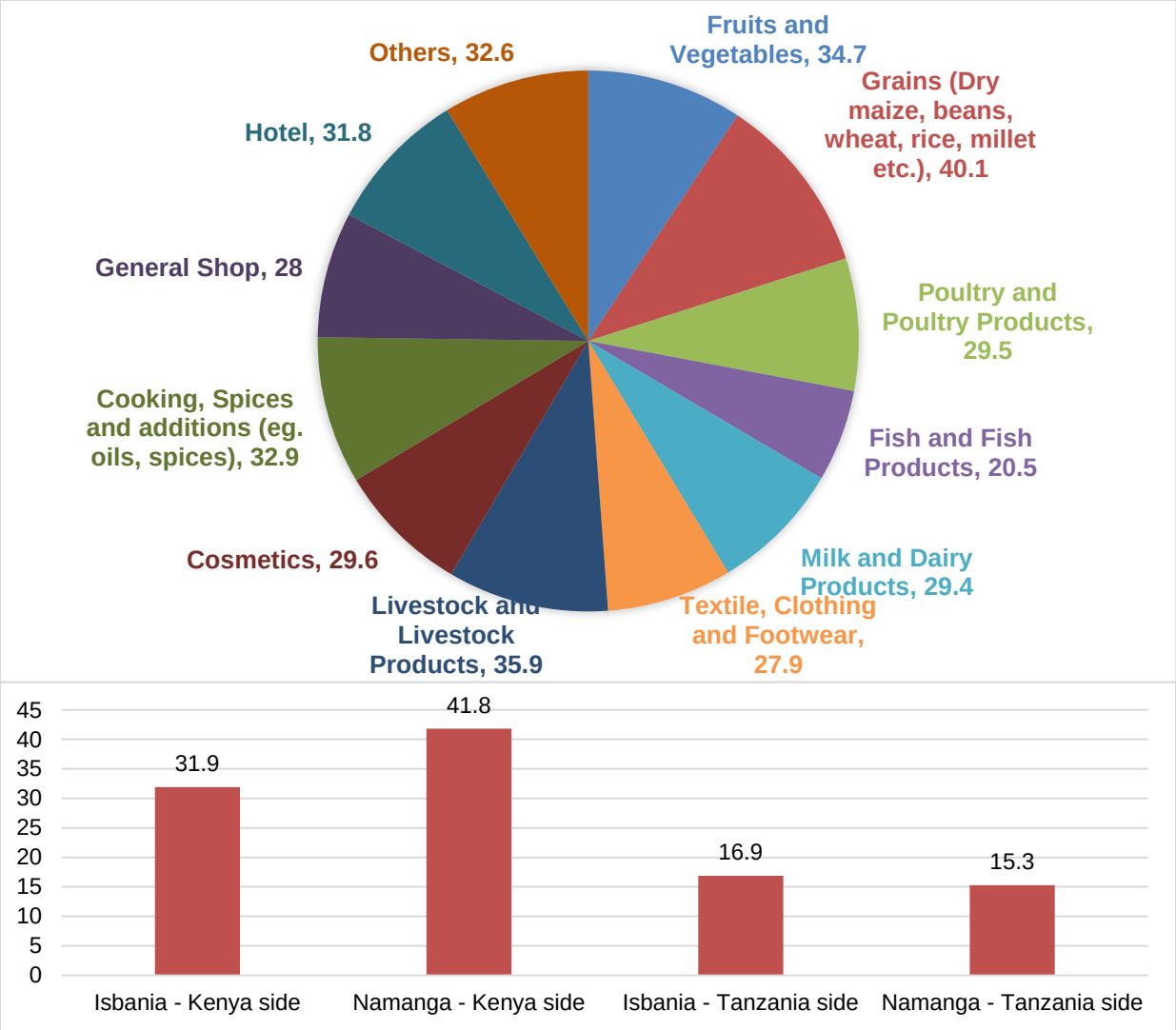


Figure 4.43: Traders' preference to trade in an STZ, if available (%)

Predictors for receptiveness to STZs were investigated. The major potential predictors that the model tested were the age of traders, the size, the sector within which the traders operate, the region, and the registration status of the business. Pertaining to the age of the respondents, the relationship between the age of respondents and their receptiveness to STZs, was not statistically significant, implying that the age of the respondents does not determine the likelihood that they will want to trade within the STZ.

The education level of respondents was also tested as a possible predictor. In this category, a secondary level and a tertiary/ university/ college education level were found to have a negative impact on the likelihood that traders would want to be in the STZs. Having a secondary level training lowered the likelihood that traders would want to trade in the STZ by 5.3%, while a tertiary level education reduced this likelihood by 19.6%. The table below provides a summary of how the predictive factors influence the path that WCBTs take in terms of the sector within which they trade.

Table 4.1: Predictors for choice of business and the nature of the relationship

	Fruits and Vegetables	Grains (Dry maize, beans, wheat, rice, millet etc.)	Poultry and Poultry Products	Fish and Fish Products	Milk and Dairy Products	Textile, Clothing and Footwear	Livestock and Livestock Products	Cosmetics	Cooking, Spices and additions (eg. oils, spices)	General Shop	Hotel	Others
Status as the head of the household												
Head of the Household			**-**	**+**			**+**			**-**		
Education level												
No School	+					-	+					
Primary level												
Vocational training					-	+		-				
Tertiary, university, college	-					-		+	-		-	-
Age of the respondent												
Age 18 to 25								+				
Age 36 to 45										-		
Age 46 to 55	-						+		+			
Age 56 and above						-	+					
Marital status												
Married				-						+		
Household Size												
Number of people in the household	-	+					+					

For the case of business size, the size of the business was largely irrelevant to trader receptiveness to the STZ. This excluded the case of the micro-sized businesses. The micro size business improves the likelihood that the trader will want to trade within an STZ by 9.3%. The test on the relationship between the four border points and the openness to STZ use was found to be negative and significant. Traders in Isebania-Kenya, Isebania-Tanzania, and Namanga-Tanzania are 6.5%, 21.5%, and 24.4% less likely to want to use STZ for trading activities. The sector within which the traders operate was also found to be partially relevant to receptiveness to the STZ. There are major sectors within which there is a negative relationship with openness to using STZs. These include milk and dairy products, where there is a 10.8% reduction in openness to STZs, followed by textile (9.8% reduction), cosmetics (7% reduction), and cooking spices (9.7%), and general shop (10.4%). Tested against the registration status of the business, there was a positive and significant relationship between the registration status of the business and the openness of the trader to operate within an STZ. Businesses that are registered were 13.2% more likely to want to operate within the STZ.

The traders were asked to indicate what benefits they expected with the introduction of the STZs. For most, the benefit of evading weather-related barriers was most enticing at 33%. A significant proportion of traders (30%) also reported feeling optimistic about the fact that their commodities

would be secure, they would be able to expand their business, and there would be a ready market for their products as customers would become more accessible. Other expected benefits include regulated prices (11%), opportunities to access credit, reducing the spread of covid (11%), and profit maximization.

Respondents were presented with the possibility that STZ might be put up in a different location than their current trading centers and asked to highlight their concerns around this option. 80% of respondents indicated that they would be concerned by the additional cost of commuting. Approximately, 70% were worried about the increased costs of transporting the stock and 65% expressed concern about the loss of customers. To a significantly smaller degree, there were also concerns around supply chain distortion and poor timing. Concerns were similar across the various sectors and borders (Figure 4.44).

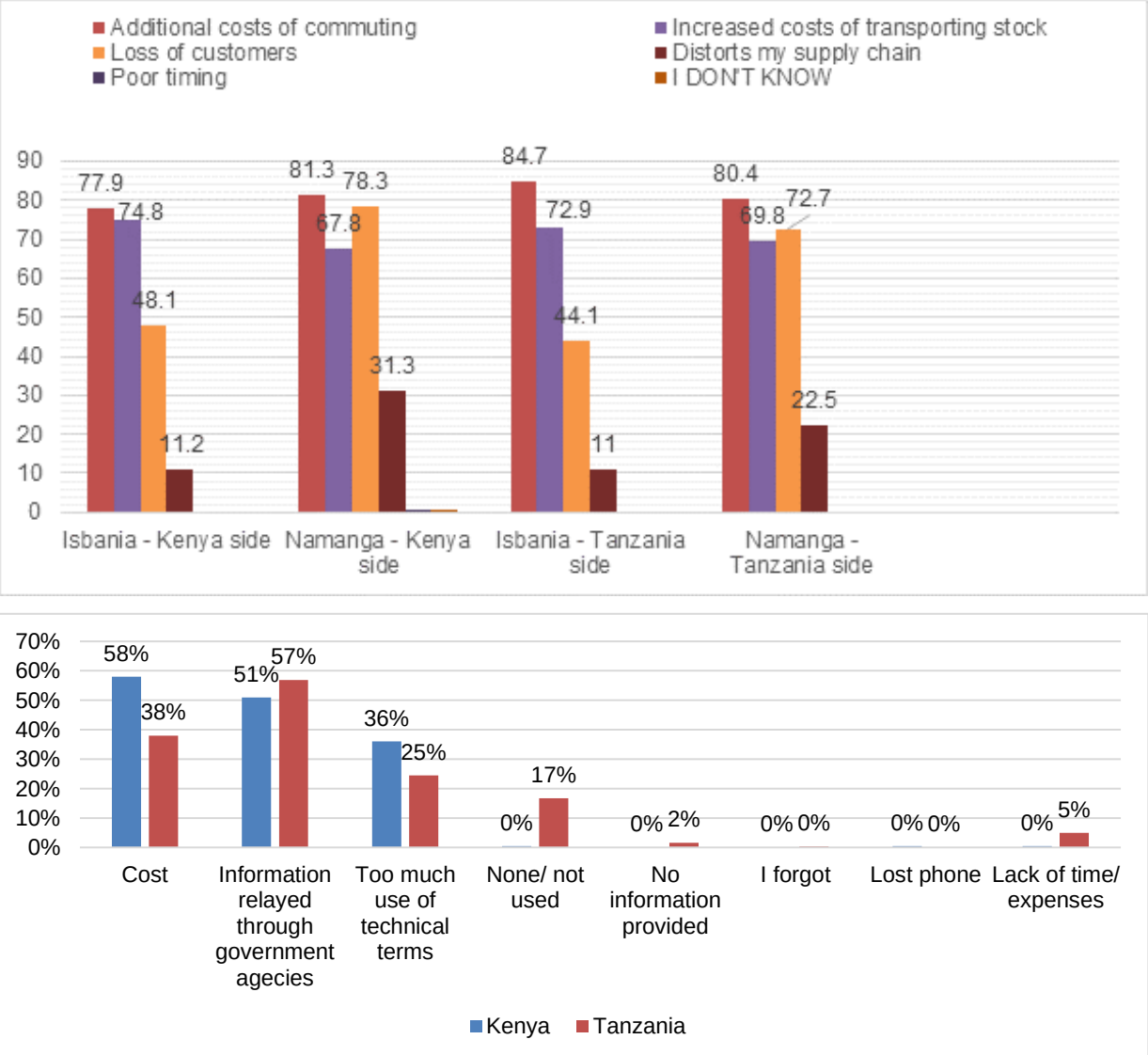


Figure 4.44: Likely Effects of trading in an STZ away from the usual place by region (%)

5 CONCLUSIONS AND RECOMMENDATIONS

5.1 Key conclusions from survey

Businesses on both sides of the border were affected differentially. While there were many containment measures in place, curfew was the most common containment measure experienced by the respondents followed by restrictions on public transport. On the contrary, most of the traders in Tanzania side of the border towns said no containment measure was implemented in their area.

The traders used different coping mechanisms. The most common mechanisms used were reduction in trade activities, followed by shutting down the business and borrowing money to sustain business. These strategies were common across different sectors and regions with the exception of Namanga Tanzania where majority of WCBT reported no change in business as usual. The coping mechanisms had different impacts on revenues, costs and net profits.

COVID-19 brought changes which had some adverse effect on the traders. The Kenya side of the Isebania and Namanga Borders had majority of traders reporting that they have faced restricted access to markets in contrast to the Tanzania side of the Isebania Border, where majority of traders reported feeling no effects from the social distancing measures.

Respondents also felt mostly dissatisfied with the response of private sector and the government with regard to the facilitation of easier access to SME credit and grants. The sensitization, education, and communication of market opportunities to traders were mostly neither satisfied nor dissatisfied. A high proportion of respondents on the Tanzania side of the Namanga border were satisfied with the government and private sector approach to this particular intervention. This is different from the Kenya side where majority of respondents were either indifferent or dissatisfied. Satisfaction with the provision of opportunities for SMEs to supply goods and services to private sector firms varied sectors. Respondents in Namanga-Tanzania mostly felt satisfied by interventions around providing opportunities for SMEs. On the Kenya side, however, majority of respondents felt dissatisfied or indifferent. Responses on perceptions around the provision of better trading environment/ market conditions indicate that respondents were mostly indifferent.

The highest proportion of traders reporting an increase in their workload were on the Kenya side of both border points, with majority of respondents in the sample reporting that they were spending more time trying to keep their businesses going. Businesses dealing with fish and fish products had the highest proportion of businesses that were extremely affected by curfews while businesses dealing with milk and dairy products had the highest proportion of businesses not affected by curfews. This could be related to the perishability and transport challenges related to fish trade.

Majority of the respondents from Tanzania side of Namanga said they rarely experienced bribery demand, while half of the respondents from Kenya side of Namanga said they never experience bribery demands. Majority of the respondents however experienced illegal confiscation of goods mainly from Tanzania side of Namanga. Harassment by husband was highest in Isebania Tanzania, while by security officers was highest in Kenya side of Isebania, while respondents

harassed by fellow female traders was highest in Kenya side of Namanga. Most affected respondents said they had reported their harassment to the authorities, while most of respondents from Tanzania side of Isebania reported their cases to churches.

Border traders proposed measures that government can take to support businesses as part of the response to the pandemic. The primary concern for majority of respondent was for government to sensitize and communicate market opportunities to traders. This was followed by the proportion of those that would like the government to facilitate easier access to SME loans, grants, and credit. Nearly half of respondents also suggested that the government facilitate COVID-19 health safety measures within the marketplace. To a smaller extent, traders would like the government to provide a better trading environment or marketplace, ease travel and lockdown restrictions, and enact policies that are targeted specifically to supporting women entrepreneurs. There were also a few responses highlighting the need for lower taxation by the government.

Priority points of possible interventions varied slightly by sector. While in most sectors the primary need was sensitization and education on market opportunities, respondents within the milk and dairy products and poultry sectors mostly wanted government to facilitate safety measures around COVI-19 in marketplaces. Even so, the need for sensitization on opportunities features strongly across all the sectors, regionally, the primary need is sensitization on market opportunities. Apart from in Isebania -Tanzania, the requirement for policies targeting the support of women entrepreneurs ranks low on the list of proposed interventions.

The main perceived likely effects of trading in STZs were additional costs of commuting, cost of transporting stock and loss of customers. These results were consistent across commodities and the four border points. The emerging conclusion from this is that it is important to consider and address the perceived likely effects of the STZs on the traders.

5.2 Policy Recommendations and Areas for Further Interventions

During the WCBT survey, the respondents proposed a number of measures that the government can take in support of businesses as part of the response to the pandemic. The issues include the following:

a. The primary concern for majority of respondent was for government to sensitize and communicate market opportunities for traders during lockdown shocks. In most sectors the primary need for sensitization and education on market opportunities was highlighted.
b. The other suggestion was about improving support system for women traders. It is noteworthy that most of the businesses were not registered, making it impossible to access credit. Financial support therefore became one of the biggest constraints during the pandemic.
c. Nearly half of respondents also suggested that the government facilitate COVID-19 health safety measures within the marketplaces. Due to the spread of trading activities, the women traders did not consider the health measures well structured. Respondents within the milk and dairy products and poultry sectors mostly wanted government to facilitate safety measures around COVI-19 in marketplaces.
d. To some extent, traders would like the government to provide a better trading environment or well designated marketplace. This will require investment in a well-developed market

infrastructure. The need for improvement of trading market infrastructure in a way that supports trading by WCBT. Currently, such infrastructure tends to be of low quality. The traders themselves are not clustered, especially on the Kenya side in Namanga.

e. There were also a few responses highlighting the need for favorable taxation by the government during pandemic in order to improve on the coping mechanisms. Priority points of possible interventions varied slightly by sector.

f. Majority of the respondents from Kenya side complained on bribery and extortion among government authorities. This is opposed to Tanzania side where similar claims were negligible. These call change of approach to enforcement practices in order to make them response to the needs of WCBT.

g. Since the Kenya side of the Isebania and Namanga Borders had majority of traders reporting that they have faced restricted access to markets in contrast to the Tanzania side of the Isebania Border, it is imperative that to have more humane and consultative ways of enforcing restrictive measures that affect livelihoods of large number of women.

h. In future, specialized arrangements by private sector and the government with regard to the facilitation of easier access to SME credit and grants to deal with disaster situations.

i. Since majority of the respondents from Tanzania side of Namanga said they rarely experienced bribery demand, while half of the respondents from Kenya side of Namanga said they never experience bribery demands, there is need for interrogation of work ethics among Kenyan officials. This recommendation also relates to experiences of illegal confiscation of goods mainly from Tanzania side of Namanga.

j. Border traders proposed measures that government can take to support businesses as part of the response to the pandemic. The primary concern for majority of respondent was for government to sensitize and communicate market opportunities to traders. This was followed by the proportion of those that would like the government to facilitate easier access to SME loans, grants, and credit. Nearly half of respondents also suggested that the government facilitate COVID-19 health safety measures within the marketplace. To a smaller extent, traders would like the government to provide a better trading environment or marketplace, ease travel and lockdown restrictions, and enact policies that are targeted specifically to supporting women entrepreneurs. There were also a few responses highlighting the need for lower taxation by the government.

k. The main perceived likely effects of trading in STZs were additional costs of commuting, cost of transporting stock and loss of customers. The emerging policy recommendation n from this is the need for proper consultation to ensure that development interventions are aligned to the needs of WCBTs.

l.

Further research may be important to unpack the following issues:

m. The causes of inhuman and unpopular trading enforcement approaches by authorities in Kenya as opposed to Tanzania.

n. The differences in the reporting and addressing the cases of GBV between Kenya and Tanzania sides of the border.

o. Most affected respondents said they had reported their harassment to the authorities, while most of respondents from Tanzania side of Isebania reported their cases to churches. This response calls further research.