

# BASELINE STUDY FOR WOMEN IN TRADE (WIT) PROGRAMMING IN EAST AFRICA



Trademark East Africa

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# List of Abbreviations

EAC	East African Community
CBT	Cross border trade
CBTAs	Cross-Border Trade Associations
CMP	Common Market Protocol
CPAN	Chronic Poverty Advisory Network
DRC	Democratic Republic of Congo
ECGLR	Economic Community of the Great Lakes Region
FCS	Fragile and Conflict-Affected States
FGDs	Focus Group Discussions
GDP	Gross Domestic Product
ICBT	Informal Cross Border Trade
ICT	Information and Communication Technology
IMF	International Monetary Fund
KII	Key Informant Interview
MEL	Monitoring, Evaluation and Learning
MFIs	Micro-finance Institutions
MoE	Margin of Error
SACCO	Savings and Credit Cooperative Societies
SCOO	Simplified Certificate of Origin
SSA	Sub-Saharan Africa
STR	Simplified Trade Regime
TIDO	Trade Information Desks Officers
TOC	Theory of Change
TMEA	Trademark East Africa
UNCTAD	The United Nations Conference on Trade and Development
WB	World Bank
WICBT	Women in Cross-border Trade
WiT	Women in Trade
WTO	World Trade Organization

# Executive Summary

TradeMark East Africa (TMEA) is a multi-donor funded, not-for-profit organization established 2010 with the overall aim of promoting regional trade and prosperity in East Africa. To unlock the potential of trade within the EAC, TMEA focuses on reducing barriers to trade and increased business competitiveness. It combines a regional approach with national-level interventions and works closely with East Africa institutions, national governments, private sector and civil society organizations. In its recently revised strategic focus – as stipulated in TMEA Corporate Strategy 2017-2023 – TMEA pursues two strategic objectives: (i) reduced barriers to trade; and (ii) improved business competitiveness.

Embedded within the TMEA's second strategic objective of improving business competitiveness is the 'Women in Trade' Programme (WiT) whose overall expected outcome is "Greater Inclusion of Women in Trade". The programme aims at contributing to the greater inclusion of women in trade as one of the pathways to increased business competitiveness and increased trade in the East African Community (EAC) and the Democratic Republic of Congo (DRC). To achieve this goal, the WiT programme pursues to achieve two key objectives: (i) increasing trade value and incomes of women traders by addressing the constraints faced by women as they gradually transition to formal trade and ensure that they trade gainfully; and (ii) increasing women traders through the elimination trade entry barriers for women across the EAC. Currently, the WiT programme operates in several borders in East Africa and DRC and targets to benefit at least 300,000 women traders.

The WiT Programme commissioned a study to undertake a baseline survey of cross-border women traders in East African countries and the DRC. The objectives of the study were: (i) To undertake baseline data collection, analysis and reporting for the Women and Trade Programme to be implemented from 2018-2023; (ii) To validate the critical interventions proposed to address the challenges faced by Women in Trade as defined in the programme and/or identify gaps in programming; and (iii) map environmental and social risk, opportunities and mitigation measures of the planned programme interventions.

The report comprises of four sections. The first section (Introduction) presents the context of cross-border trade (CBT) in East Africa; an overview of the TMEA's WiT programme; the imperative for addressing challenges of women in CBT; and the overall purpose of the baseline study. The second section describes the methodology used in the study. The third section presents the results of the baseline study by focusing on the demographic profile of women in CBT; characterization of cross-border women traders' businesses; and the socio-cultural, environmental, policy and Institutional aspects related to women in CBT. The fourth section concludes by providing a synthesis of the important findings, and gives puts forward a set of recommendations.



## Methodology

The baseline study targeted ten border posts covering six (6) countries (Kenya, Tanzania, Uganda, Burundi, Rwanda, South Sudan, and the DRC): Bugarama /Kamanyola (Rwanda/DRC); Busia (Kenya/Uganda); Elegu (Uganda); Gatumba/Kavimvira (Burundi/DRC); Goli/Mahagi (Uganda/DRC); Malaba (Kenya/Uganda); Mutukula (Uganda/Tanzania); Namanga (Kenya/Tanzania); Rubavu/Goma (Rwanda/DRC); Rusumo (Rwanda/Tanzania). The study used systematic random sampling technique to select 871 cross-border women traders. In selecting respondents for qualitative information, the study employed a purposive sampling approach. The study used structured and unstructured questionnaires, focus group discussions and key informant interviews as main data collection instruments. The study employed content and narrative analyses for secondary and qualitative data, and descriptive as well as regression techniques to analyse quantitative data.

## Main Findings

Analysis of the baseline data collected reveal several key findings:

- i. On average, women in CBT are young to middle-aged adults with primary education, and to a large extent have household responsibilities either as a spouse or head of household.
- ii. Most cross-border women traders' businesses are not formally registered, and the majority are sole proprietorship.
- iii. Access to capital, for most cross-border women traders, is still limited and dominated by internal sources (family and friends) and, to some extent, semi-formal financial sources.
- iv. The size of women cross-border trader's businesses is still relatively small, both in terms of capital and capacity to employ. However, there are encouraging indications for growth.
- v. The portfolio of products traded by cross-border women traders is substantially dominated by agricultural products.
- vi. Transport, local levies, customs duties and taxes, and illicit payments remain to be the significant costs in CBT. In addition, although the majority of cross-border women traders indicate to use formal trade routes, the use of informal "Panya" routes still exists.
- vii. Cash is still the dominant means of transaction used by about 80 per cent of cross-border women traders.
- viii. Cross-border women traders still encounter considerable problems when crossing borders, among others, bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines. Cross-border women traders with disabilities are impacted disproportionately by these problems.



- ix. Less than half of cross-border women traders belong to cooperatives or associations, and overall, the level of awareness of crucial EAC trade regulations is remarkably low.
- x. Cross-border women traders are mostly aware of the origin of the products they sell: Notwithstanding the variation across borders, the majority of women traders (about 87 per cent) are aware of the origin of their products, more so for those with registered businesses and using formal borders.
- xi. There is more work to enhance the empowerment of women in CBT, particularly on awareness of rights, ownership and control over resources and improving their collective action as well as their awareness of the aspects of CBT.

### **Limitations of the Study**

The baseline study has four main limitations:

- i. The baseline survey focused on 10 border points. Although the study used a representative sample, that is generalizable to the border population of cross-border women traders, this may not capture broadly the trading activities that happen in informal border crossings. Nonetheless, informal CBT is still prevalent, and thus there is a need for more research attention.
- ii. Since the survey focused at border points, it excluded the other categories of women traders (by TMEA's definitions), such as women direct exporters, producers for export trade and processors. The study did not include these other categories due to the challenge of identifying respondents as a result of the lack of availability and, in some instances, lack of credible gender-disaggregated data of respondents.
- iii. The study captured economic data that reflects trade costs and sales value of cross-border women traders as average costs/sales per transaction/crossing over the last three months. This may not capture comprehensively the range of costs incurred, and sales values generated by cross-border women traders. As such, despite providing useful insights, these estimates of costs and values of sales should be considered as indicative.
- iv. The survey planned to capture comprehensively information related to environmental aspects, particularly trading activities that have negative environmental implications such as charcoal trade, wildlife products and other environmental goods. However, the survey only managed to collect a limited amount of data owing to an apparent gap in knowledge exhibited by respondents or a reluctance to discuss issues that are illegal in nature, such as trade in environmentally prohibited products.

### **Recommendations**

The study proposes six main recommendations:

- i. **Further enhancement of formalisation of cross-border women traders' businesses is critical:** A key finding of the baseline study in this area is that, still, most CBT businesses run by women in the Eastern African borders surveyed are not formally registered. To enable increased formalisation of cross-border women traders' businesses, concerted efforts ought to be intensified by all relevant stakeholders. For TMEA, in collaboration with other regional partners and stakeholders, enhanced advocacy and lobbying for the formulation of new or review of trading regulations is essential.
- ii. **Facilitating increased access to formal credit is integral to enhancing transitioning of cross-border women traders from informal and low-value trade to more profitable and self-sustaining CBT.** Findings reveal that access to capital for most cross-border women traders is still limited, and considerably dominated by informal (from family and friends) and semi-formal sources (such as Savings Groups). Scaling up interventions related to the enhancement of essential services and opportunities such as access to formal finance for cross-border women traders are important. Efforts by TMEA and other stakeholders to leverage potential of Information and Communication Technology (ICT)-related platforms (such as mobile money technologies) to hasten access to credit through quick and effective means are critical. Further, effective operationalization of tailored credit lines for women traders by national Ministries of trade within the region is vital.
- iii. **Intensification of tailor-made training on essential/required knowledge and skills related to women participation in CBT is crucial for enhancing the capacity of women to participate in trade.** Findings bring to the fore the areas that require enhanced knowledge and skills such as business skills and awareness of crucial EAC trade regulations, among others. It is thus imperative for the WiT programme, in partnership with relevant stakeholders to enhance the provision of knowledge and skills through, among other modes, tailor-made training to Cross-border Traders Associations (CBTAs) leaders and their members.
- iv. **Sustained efforts to improve trade facilitation for cross-border women traders is essential.** In the course of participating in CBT, findings indicate that women incur considerable costs on transport, local levies, customs duties and taxes, and illicit payments. Further, problems related to bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines are still prevalent. Interventions should aim at further enhancing trade facilitation, and in particular, having gender-sensitive border environment and procedures as well as trading regulations. The interventions should give a special attention to cross-border women traders with disabilities. Further enhancements and effective implementation of the rules such as STR are vital. Essentially, the WiT programme should work on scaling up adequate controls against gender-based violence and corruption at borders.
- v. **Promoting diversification and increased value of their trade is thus essential.** As findings highlight, cross-border women traders are still engaged in a restricted set of products,

- with their portfolio still being substantially dominated by agricultural products, often with low value. It is crucial, therefore, for TMEA and other stakeholders to sustain and scale-up interventions that will not only promote market access and increased trade values by women traders but also promote diversification into other lucrative products.
- vi. **Interventions should continue to prioritize strengthening the capacities of CBTA's.** Findings from this baseline study show that less than half of cross-border women traders belong to cooperatives or associations. Thus, institutional strengthening of these women associations and platforms is essential. The WiT programme should therefore endeavour to put in place mechanisms for (i) collaborating with relevant stakeholders to continue addressing critical governance, resource and technical capacity constraints affecting CBTA's; and (ii) enhancing the capacity of cross-border women traders' associations (focusing more on sectoral associations/commodity clusters or cooperatives) on advocacy and representation on all pertinent matters of women CBT.

## Conclusion

The study revealed that cross-border women traders' businesses are still characterised by low trade capacity. This is reflected in the observed limited access to formal credit, the small size of businesses both in terms of capital and capacity to employ, the restricted portfolio of products traded, and low levels of formal business registration, among others. The study further confirms that transport, local levies, customs duties and taxes, and illicit payments remain to be the significant costs in CBT. Further, results indicate a critical need for insituttional strengthening of cross-border women traders associations and platforms. This is imperative as cross-border women traders (i) still encounter considerable problems such as bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines; (ii) have limited particiapton in cooperatives or associations; and (iii) have inadequate understanding of crucial EAC trade regulations. Overall, results show that there is a need for more work to enhance the empowerment of women in CBT, particularly on awareness of rights, ownership and control over resources and improving their collective action as well as their awareness of the aspects of CBT. In the interventions suggested, cross-border women traders with disabilities constitute a crucial group that warrants special attention.

# REPORT LAYOUT

## SECTION ONE

Introduction: Includes context of Women CBT in East Africa; Overview of TMEA's WiT programme; Imperative for Addressing Challenges of Women in CBT; and the Purpose of the Baseline Study

## SECTION TWO

Methodology: Describes the Study Area; Sampling Procedures; Data collection and Analysis.

## SECTION THREE

Results: Includes a presentation of the demographic profile of women in CBT; Characterization of Businesses of Cross-border women traders; Socio-cultural, Environmental, Policy and Institutional aspects related to women in CBT.

## SECTION FOUR

Conclusions and Recommendations: Synthesizes the important findings of the baseline to draw the key conclusions and provides a set of recommendations.

# INTRODUCTION

## 1.1 Cross-border trade in East Africa: Setting the context

43%

*Estimated share of population in Africa that derives income from cross-border trade*

35-40%

*The estimated share of cross-border trade in Africa's Gross Domestic Product*

In most countries in Africa, cross-border CBT is a prominent feature of economic and social makeup with considerable contribution to individual and national economies. In Sub-Saharan Africa (SSA), CBT is an important phenomenon that has the potential of playing an integral role in; alleviating poverty, generating a substantial number of employment opportunities, enhancing food security, and driving the diversification of economies, among others.

Recent estimates show that, in Africa, CBT contributes to the income of about 43 per cent of the entire population, constitute 35-40 per cent of Gross Domestic Product (GDP) and forms a sizable part of overall inter African trade by 50 per cent<sup>1,2</sup>. At the micro-level, CBT supports livelihoods, provides safety nets and generates employment opportunities for the majority, including marginalized and disadvantaged populations. Further, CBT is imperative in fragile and conflict-affected states, as it allows vulnerable people to connect with bordering countries, and most importantly, access goods and services that are key for their economic and social recovery and survival.

In the context of East Africa, CBT is equally a vital facet of the countries' economies, as there is considerable CBT that is undertaken in among the nations: Kenya, Tanzania, Uganda, Rwanda, Burundi, Democratic Republic of Congo (DRC) and South Sudan. At the formal level, the trading environment in

<sup>1</sup> In this report, CBT entails the movement of commodities between neighbouring countries, specifically border cities or towns (Brenton *et al.* 2011).

<sup>2</sup> WB (2016); IMF (2017)

# 50%

*Estimated share of cross-border trade in the overall inter-African trade*

these countries is governed, except for the DRC, by the East African Community Common Market which became operational in 2010. Although the establishment of the EAC Common Market entails freedom of movement of goods, services, labour, and capital, the protocol it has not yet been implemented fully owing to varying levels of implementing reforms by member countries<sup>3</sup>. The lack of full implementation is, in part, adversely affecting levels of formal intra-regional trade within the East African Countries (EAC). Essentially, intra-EAC trade is said to be below its potential<sup>4</sup>. Illustratively, in 2017, for example, the intra-regional exports across East African countries accounted for about 17 per cent of total exports<sup>5</sup>.

Further, CBT in EAC, as is the case in other African blocks, is faced with challenges related to the presence of both formal and informal (unrecorded) cross-border trading, poor infrastructure as well as the prevalence of non-tariff barriers mainly in the form of cumbersome administrative procedures. In particular, informal Cross Border Trade (ICBT) is an important area that requires policy attention, as it is a widespread phenomenon. ICBT in EAC and the DRC prevails and is a gendered activity involving the participation of both women and men. In response to these challenges, the EAC member states have overtime undertaken various efforts to improve trade facilitation at border points.



*Photo: A section of food produce traded by women traders*

<sup>3</sup> Zarilli *et al.* (2019)

<sup>4</sup> WTO (2019)

<sup>5</sup> African Development Bank (2019).



## 1.2 Overview of TMEA's Women in Trade programme



*The 'Women in Trade' Programme aims at contributing to the greater inclusion of women in trade to facilitate increased business competitiveness and trade in the East African Community (EAC) and the Democratic Republic of Congo (DRC).*

TradeMark East Africa (TMEA), which is a multi-donor funded, not-for-profit organization established 2010 has been at the forefront of promoting regional trade and prosperity in East Africa. To unlock the potential of trade within the EAC, TMEA focuses on reducing barriers to trade and increased business competitiveness. It combines a regional approach with national-level interventions and works closely with East Africa institutions, national governments, private sector and civil society organizations. In its recently revised strategic focus – as stipulated in TMEA Corporate Strategy 2017-2023 – the revised Theory of Change (TOC) is anchored on two strategic objectives: (i) reduced barriers to trade; and (ii) improved business competitiveness.

Anchored in the TMEA's second strategic objective of improving business competitiveness is the 'Women in Trade' Programme (WiT) whose overall expected outcome is "Greater Inclusion of Women in Trade". The TMEA approach to gender mainstreaming fuses three recognized practices – the rights-based approach, the gender mainstreaming approach and the targeted gender-specific<sup>6</sup>. Responding to prevailing challenges faced by women in trade in EAC, and in line with its practices, TMEA has joined forces with the national and regional private sector and civil society organisations to implement

interventions that address some of the specific challenges faced by women traders. To date, over 27,000 women traders in Uganda, Kenya, Rwanda, Burundi, Tanzania and South Sudan (consisting of women entrepreneurs, exporters, urban traders, processors and informal cross border traders) have benefitted from these interventions, as envisioned in TMEA Corporate Strategy I.

In its new Corporate Strategy, the TMEA's WiT programme aims at contributing to the greater inclusion of women in trade as one of the pathways to increased business competitiveness and

<sup>6</sup> TMEA Gender Strategy and Plan 2015-2017.



increased trade in the East African Community (EAC) and the Democratic Republic of Congo (DRC). To achieve this goal, TMEA pursues to achieve two key objectives:

- i. Increasing trade value and incomes of women traders by addressing the constraints faced by women as they gradually transition to formal trade and ensure that they trade gainfully.
- ii. Increasing women traders through the elimination trade entry barriers for women across the EAC

TMEA's WiT programme plans to address these objectives through a three-pronged approach that responds to the constraints at policy, sectoral and enterprise level. Further, the programme recognizes that in a bid to increase trade volumes and values, there are environmental and social risks. Therefore, despite an enormous potential to increase trade for women in different value chains, it is essential for interventions to ensure environmental sustainability as well as minimization of social risks. The programme, therefore, comprises of 3 key components/focus areas:

- i. Improving the trading environment for women in trade through (a) creation of enabling policy, regulatory and institutional frameworks for women to trade (b) protection of Women traders' rights and facilitating the reduction of incidences of violence against women traders with a specific focus on the conflict States
- ii. Building trade capacity of women traders/Small Medium Enterprises and institutional capacity for trader associations/cooperatives for increased market access and trade value
- iii. Increasing transparency of and access to trading and market information through Information Communication Technology (ICT) based solutions.

The WiT programme operates in several borders in East Africa and DRC and targets to benefit at least 300,000 women traders. Some of the targeted borders include Elegu/Nimule, Kagitumba/Mirama Hills, Mutukula, Busia, Malaba, Namanga, Holili/Taveta, Rubavu/Goma, Kobero/Kabanga, Cyanika, Rusumo, Bugarama/Kamanyola, Goli/Mahagi and Katuna/Gatuna.

## 1.3. The imperative for addressing the challenges of women in CBT



*Women's participation in cross-border trade plays an integral role in poverty reduction, employment generation and wealth creation.*

Gender equality and women's economic empowerment are critical pathways for sustainable, and inclusive growth and poverty reduction. Over the years, trading activities have been an essential source of livelihoods – and consequently a catalyst for economic empowerment – for the majority of people in African countries, and most importantly for women. As noted, in most African countries, CBT comprises of both formal and informal trade, with the latter being dominant. Essentially, available statistics indicate that Informal cross-border trade (ICBT) accounts for between 50 per cent and 60 per cent of total intra-African trade<sup>7</sup>. Further, ICBT, which mainly entails trade between neighbouring countries involving the movement of legitimately produced goods and services but falling outside the regulatory frameworks set by respective governments (in particular taxes and regulations), is primarily dominated by vulnerable, and often unregistered traders. Of these, women constitute a sizable proportion<sup>8</sup>. Specifically, women make

about 70 per cent of informal cross-border traders in Africa<sup>9</sup>.

For most women near borders, participation in CBT is an essential strategy for securing decent livelihood outcomes. ICBT, in particular, supports up to 60 per cent of non-agricultural self-employment of women within the SSA and thus provides vital income to sustain their households<sup>10</sup>.

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<sup>7</sup> Fundira (2018).

<sup>8</sup> UNICTAD (2019).

<sup>9</sup> Koroma et al. (2017).

<sup>10</sup> Benton and Soprano (2018).

*Being a dominant group, participation of women in CBT, is an important area of policy, but has so far not received requisite attention.*

Among key participants in CBT, women traders belong to the most vulnerable group, compared with male counterparts. The chief reason for their vulnerability is because women suffer disproportionately from the various constraints related to CBT activities such as being stuck in low-value chains and connected to markets under adverse terms, a situation that perpetuates social and economic inequalities<sup>11</sup>. The impact of the various constraints to cross-border trading activities can be severe for people with disabilities (PWDs), to the extent of obstructing their optimum participation in CBT<sup>12</sup>. Despite women constituting a sizable proportion of players in cross-border trading activities, as well as persistent challenges related to their active, equitable and sustainable participation, women in trade is a policy area that has so far not received requisite attention.



*Photo: a woman trader selling fish*

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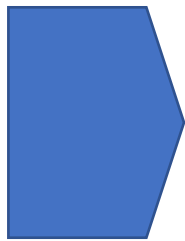
<sup>11</sup> *ibid*

<sup>12</sup> Matsaure et al. (2020).

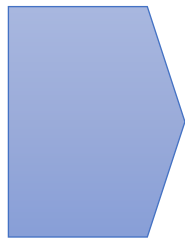
## 1.4 Purpose of the baseline study

The overriding aim of TMEA's WiT programme is to contribute to the greater inclusion of women in-trade as an integral aspect for increasing business competitiveness as well as trade in the East African Community (EAC) and the Democratic Republic of Congo (DRC).

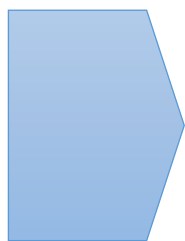
Therefore, the WiT Programme commissioned a study to "undertake a baseline survey of cross-border women traders for the WiT programme, specifically in response to the indicators as defined in the program and corporate results framework". Specifically, the study objectives were:



- i. To undertake baseline data collection, analysis and reporting for the Women and Trade Programme to be implemented from 2018-2023 specifically in response to the indicators as defined in the programme and corporate results framework;



- ii. To validate the critical interventions proposed to address the challenges faced by Women in Trade as defined in the programme and/or identify gaps in programming; and



- iii. To map environmental and social risk, opportunities and mitigation measures of the planned programme interventions.

# METHODOLOGY

## 2.1 Study area

The baseline study covered ten border posts covering six (6) countries: Kenya, Tanzania, Uganda, Burundi, Rwanda, and the DRC as presented in Figure 1. These border points represent the major trading points in CBT among the EAC countries and the DRC.

Figure 1: Map of Eastern Africa showing border points surveyed



The ten (10) borders studied were:

- Bugarama /Kamanyola (Rwanda/DRC);
- Busia (Kenya/Uganda);
- Elegu/Nimule (Uganda/South Sudan);
- Gatumba/Kavimvira (Burundi/DRC);
- Goli/Mahagi (Uganda/DRC);
- Malaba (Kenya/Uganda);
- Mutukula (Uganda/Tanzania);
- Namanga (Kenya/Tanzania);
- Rubavu/Goma (Rwanda/DRC);
- Rusumo (Rwanda/Tanzania)

## 2.2 Sampling Procedures

The baseline study targeted ten border posts within the EAC region and the DRC. The total number of cross-border women traders engaged in trade at the ten borders post was estimated at 27,953 as per records from various sources compiled<sup>13</sup>. From this sampling frame the study drew a sample size of 871 (Table 1)<sup>14</sup>.

**Table 1: Population and sample size**

	Bugarama/ Kamanyola	Busia	Elegu/ Nimule	Gatumba/ Kavimvira	Goli/ Mahagi	Malaba	Mutukula	Namanga	Rubavu/ Goma	Rusumo
Population of cross-border women traders	1377	13660	8359	4442	2481	2520	950	3980	8000	2230
Sampled cross-border women traders	111	94	78	105	100	68	32	91	97	95

Notes:

1. Border (Countries): Bugarama /Kamanyola (Rwanda/DRC); Busia (Kenya/Uganda); Elegu/Nimule (Uganda/South Sudan); Gatumba/Kavimvira (Burundi/DRC); Goli/Mahagi (Uganda/DRC); Malaba (Kenya/Uganda); Mutukula (Uganda/Tanzania); Namanga (Kenya/Tanzania); Rubavu/Goma (Rwanda/DRC); Rusumo (Rwanda/Tanzania)
2. Sample size (n=871)

The study used a systematic random sampling technique to draw a sample of respondents and to determine the starting points and the logic of sampling. The sampling fraction was computed by dividing the sample size in each border post with the total population of women traders at each border post. The approach ensured that enumerators picked traders reasonably and randomly. However, in areas of low/slow trader volume crossing, enumerators systematically sampled along with nearby high population areas, such as market areas.

<sup>13</sup> These estimates were derived from records kept by key informants within CBT networks, study reports and data from previous programs. The main sources of data on the estimated number of women traders were Trade Information Desks Officers (TIDO), National Bank of Rwanda Statistics, The Eastern African Sub-Regional Support Initiative for the Advancement of Women Programs, and officials of WICBT associations.

<sup>14</sup> See appendix II for details.

For collecting qualitative data, the study employed a purposive sampling approach, by applying semi-structured interviews to key informants (KI). Key informant interviews were adopted to enable obtaining participants who possess unique or informed insights on questions of interest. For-example, the representatives of non-governmental organizations, partners, border officials, customs officials, and officials from the revenue authorities.

## 2.3 Data collection and analysis

### 2.3.1 Data collection

The baseline study utilized several instruments, to enable the collection of reliable and comprehensive data. These included questionnaires, semi-structured interviews as well as Focus Group Discussions (FGDs) as detailed in Box 1.

#### Box 1: Data collection Instruments

BOX 1: DATA COLLECTION INSTRUMENTS	
<i>Questionnaire</i>	Used to collect data on respondents' demographic characteristics as well as economic, socio-cultural, policy/institutional and environmental aspects. The questionnaire comprised of comprehensive but constructed questions with codes to facilitate swift administration by enumerators. See appendix IV for details.
<i>Semi-structured interviews</i>	Conducted to enable the collection of expert information from pertinent issues that cross-border women traders face. Respondents involved Government officials, Border officials, Leaders of Women Traders' Associations, NGO staff, among others. For facilitating data triangulation, key informants answered some questions similar to the cross-border women traders' questionnaire.
<i>Focus Group Discussions</i>	Used to gather information on lived experiences of cross-border women traders. FGDs included groups of women traders with similar characteristics, such as membership or non-membership of a cooperative, and so on. Clustering of the groups enabled the isolation of thematic areas of interests, such as nature of products sold, membership to associations, and factors influencing women traders' resilience or business success. FGDs also included women traders who transitioned successfully from informal small-scale trade to formal larger-scale operations to analyse their vocational trajectories. Two to four FGDs were conducted in each of the ten border posts, with half taking place on one side of the border and the other half on the other. Each FGD constituted 10 and 15 participants.



Data collection took place between 25<sup>th</sup> March 2019 and 22<sup>nd</sup> April 2019. The team collected data using smartphones in which survey questionnaires were pre-loaded. This technology-enabled data collection from multiple locations, with data collected, uploaded simultaneously, which minimizes data loss. The team sent the data automatically at the end of each day (once the collectors have access to an internet connection) to a central online processing platform (Kobo) which was managed by a data analyst. During the data collection, the analyst cross-checked the data as it arrived, thus ensuring data quality.

### 2.3.2 Data Analysis

To facilitate an in-depth understanding of the baseline situation of cross-border women traders in EAC, analysis of information collected employed several methods:

- A review of secondary data from various relevant documents as well as scientific literature related to women in trade. Insights from this review constituted a vital input to subsequent analysis of qualitative and quantitative information collected.
- For qualitative data, the study employed content analysis and the narrative analysis. The analysis enabled the identification of issues, trends and emerging patterns within women in CBT discourse.
- The study also used descriptive and regression techniques to analyse quantitative data. Descriptive analyses was a first step to understand and describe various aspects in each of the four domains (i.e. economic, socio-cultural, environment, and policy and institutions). Thus, the reporting includes descriptive summaries such as frequencies, proportions, means, and indices. The analysis also tested the statistical significance of differences between subgroups. Similarly, the descriptive analysis used cross-tabulations to explore relationships between two or more categorical variables. The employed regression analyses facilitated a better understanding of relationships between various variables of interest as well as factors that drive different observed outcomes. All statistical analyses<sup>15</sup> used standardized statistical weights (representative at the border level), to account for sampling variation for drawing inferences that are representative at the border posts (enumeration areas) level.

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<sup>15</sup> The analysis of quantitative data used STATA 14 software.

# RESULTS

## 3.1 Demographic profile of women in cross-border trade

This section sheds light on the profile of women traders in CBT within Kenya, Tanzania, Uganda, DRC, Rwanda, Burundi and South Sudan. As noted earlier, in much of the business that takes place in Africa, women constitute a sizable proportion as owners, or traders<sup>16</sup>. As is in other parts of Africa, women play an integral role in CBT in the East African countries including the DRC. The profile of these women, as per the results of the baseline study, vary considerably across the borders surveyed (Table 2).

**Table 2: Selected respondents characteristics**

	Bugarama/ Kamanyola	Busia	Elegu/ Nimule	Gatumba/ Kavimvira	Goli/ Mahagi	Malaba	Mutukula	Namanga	Rubavu/ Goma	Rusumo
Average age (years)	36.9	42.3	32.9	37.4	31.3	39.4	34.1	43.2	38.6	35.3
Marital Status (Married)	0.65	0.74	0.41	0.69	0.62	0.66	0.71	0.71	0.67	0.51
Education (Years)	3.6	9.1	6.7	2.6	6	9.6	8.4	5.9	4.5	6.1
Dependency (Number)	5.3	5.2	3.9	5.6	3.7	5.1	4.1	5.8	5	4.2
Household headship (%)	40	47	67	55	38	47	34	72	32	47
Disability (%)	2.7	2.1	8.9	1.0	2.0	1.4	0.0	6.5	9.2	16.8

Source: *Baseline survey data, 2019*

Typical to most countries in the SSA, the younger portion of the population conduct trading activities. In the survey, results show that cross-border women traders are relatively young, with mean ages ranging between 32 and 44 years. With regards to the education of the cross-border women traders interviewed, results point out significant variations among borders. On average, women in CBT surveyed have 6.6 education years, in which the majority have completed Primary or Ordinary-Secondary level education. The finding, in part, exhibits country differences and border-specific contextual factors.

A look at the level of dependency shows that the majority of the women traders, have dependents in their households. Across all borders, cross-border women traders have, on

<sup>16</sup> World Bank (2019).

average, five dependents in their homes. Besides, several families have dependents with ages below 18 years (on average between 2 to 4 dependents), suggesting additional household responsibility to women. On household headship, results indicate that a sizable proportion of cross-border women traders hold essential duties in their households. More specifically, in the borders surveyed, between 38 and 70 per cent of the women traders are household heads. In Elegu/Nimule border as well as Namanga, for example, the majority of women (above 60%) are household heads.

Disability is equally an important aspect for consideration particularly in the context of women CBT. Despite variation across borders, the results indicate that, on average, about 5 percent of cross-border women traders have some physical (and visible) disability. The proportions are relatively higher in Rusumo, Rubavu/Goma, and Elegu/Nimule borders.

## KEY DEMOGRAPHIC RESULTS

**32 – 44  
years**

On average, CBT in Eastern Africa is comprised of young adult to middle-aged women with ages ranging from 32 to 42 years.

**64 %  
married**

Notwithstanding the variation among the borders surveyed, majority of women in CBT (64 per cent) are married.

**6.6 years**

Despite considerable variation in education among the borders, women in CBT surveyed have, on average, 6.6 years of education, in which majority have completed Primary or Ordinary-Secondary level education.

**5  
dependents**

The surveyed cross-border women traders have on average 5 dependents in their households.

**Household  
headship**

A sizable proportion of cross-border women traders are heads of households.

**5%  
Disability**

Despite variation across borders, the results indicate that, on average, about 5 percent of cross-border women traders have some physical (and visible) disability

## 3.2. Characterizing the businesses of cross-border women traders

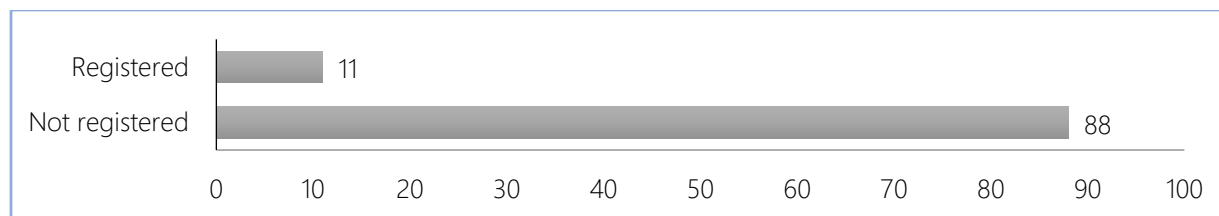
### 3.2.1 Business registration status and forms of ownership



*An overwhelming majority of businesses owned by cross-border women traders (88 per cent) are not formally registered, and about 94 per cent are sole owned with apparently very little family or group ownership.*

A wide range of literature documents the apparent low levels of formality of CBT, particularly for women. In essence, up to 70 per cent of women in CBT are informal<sup>17</sup>. The results of this baseline point to the same direction. On the status of business registration for cross-border women traders, results indicate that most women have not formally registered their businesses. The survey results point to meagre rates of business registration across the borders studied (Figure 2). With the exception of a few borders (e.g., Mutukula UG/TZ; Malaba; Rusumo; and Elegu/Nimule) which report slightly over 15 per cent of the businesses registered, very few cross-border women traders have registered businesses in other borders. The lowest rates of business registration are in Gatumba/Kavimvira, Goli/Malaba, Bugarama/Kamanyola, Rubavu/Goma and Busia.

Figure 2: Types of businesses owned by women in CBT



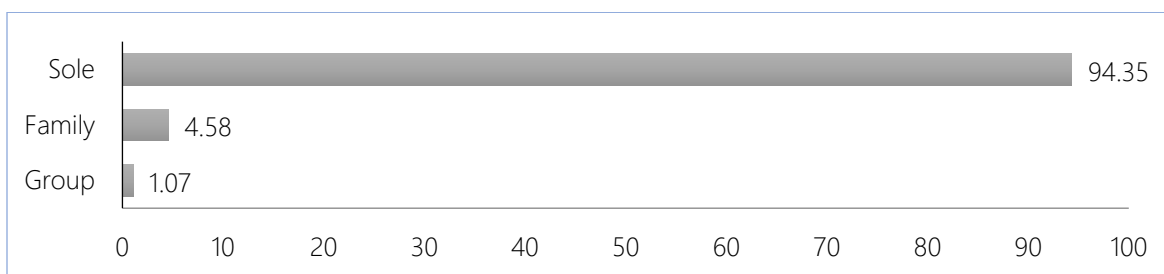
Further analysis shows that business registration is associated with several critical socio-economic characteristics of the cross-border women traders. The results suggest that

<sup>17</sup> Koroma *et al.*, (2017); Parshotam and Balongo (2020).

education, age, household resource capacity, membership in cooperatives or associations play a role. Women traders with registered businesses, for example, have on average more years of education (9 years) compared to those with unregistered businesses (6 years). Further, registration status increases with the age of women traders in which 8.2 and 13.7 per cent of youth and non-youth cross-border women traders, respectively, have their businesses registered<sup>18</sup>. Also, women traders whose businesses are registered are more likely to be members of cooperative or association and belong to the non-poor wealth quintile<sup>19</sup>.

Regarding forms of business ownership, a considerable proportion of cross-border women traders (94 per cent) indicate that they are the sole-owners of the businesses (Figure 3). Only about 5 per cent of the surveyed cross-border women traders' businesses are family-owned. Group ownership is by far the least practised form of ownership among the women in CBT in the context of East Africa and the DRC.

**Figure 3: Types of ownership of businesses conducted by cross-border women traders**



The apparent sizable dominance of sole ownership of businesses among cross-border women traders partly reflects the pattern regarding determinants of ownership of most micro and small-scale enterprises in Africa. Essentially, apart from the household and institutional drivers, individual capabilities are an essential determinant of operating non-farm self-enterprises such as CBT<sup>20</sup>.

<sup>18</sup> Youth [ages between 15 and 35] and non-youth [ages above 35]. The categorization of youth age is based on the African Youth Charter (2006) (<https://au.int/en/treaties/african-youth-charter>).

<sup>19</sup> Wealth quintiles are based on an asset score (a proxy for household wealth) developed from the data, and divides the sample into 1=Poorest, 2=Poor, 3=Middle, 4=Rich, and 5= Richest.

<sup>20</sup> Nagler and Naude (2014).

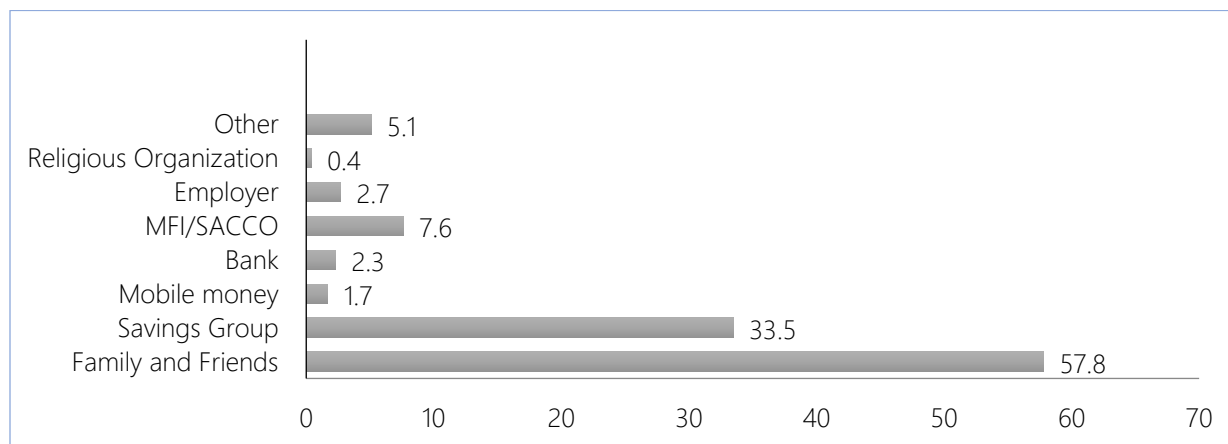
### 3.2.2 Sources of business capital



*Family and friends, as well as Saving Groups continue to be an important source of business capital for cross-border women traders.*

Among the multiple critical challenges affecting women in cross-border trading is securing sufficient capital for their businesses<sup>21</sup>. The results from the survey indicate that there are several sources of capital that cross-border women traders tap (Figure 4). These comprise of formal, semi-formal as well as informal sources. Family and friends – an informal source by its very nature – is by far the dominant source, used by about 58 per cent of cross-border women traders surveyed. The second most important source of business capital is Savings Groups, utilized by about 34 per cent of women. Accessing loans from collective institutions, be it formal or informal, is increasingly becoming an important source. Indications are that most women traders are increasingly accessing loans from their clusters (groups) in which they undertake the same type of businesses<sup>22</sup>. Nonetheless, these are still mostly semi-formal sources.

Figure 4: Proportion of women accessing business capital from various sources



Further insights from the results indicate that more years of education and membership to association or cooperative are associated with increased access to capital from Saving Groups, Micro-finance Institutions (MFIs), Savings and Credit Cooperative Societies (SACCO), as opposed to only relying on family and friends. Additionally, the majority (73 per cent) of poor women traders rely on family and friends for capital, compared to only 47 per cent of the

<sup>21</sup> UNICTAD (2019).

<sup>22</sup> Parshotam and Balongo (2020).

women traders belonging to wealthier asset quintiles. Further, only a small proportion (26 per cent) of cross-border women traders belonging into the 'Poorest' and 'Poor' asset quintiles access capital from savings groups, when compared to their 'richer' counterparts (38 per cent).

### 3.2.3 Business record-keeping among cross-border women traders



*Only about 45 per cent of the cross-border women traders keep business records, and majority of these are those that have more years of education, and their businesses registered.*

Business record keeping is undoubtedly a critical factor that contributes to business growth especially in the context of Africa micro and small businesses in Africa<sup>23</sup>. The results from the baseline (Figure 5) reveal that slightly more than half of women in CBT (55 per cent) do not keep business records.

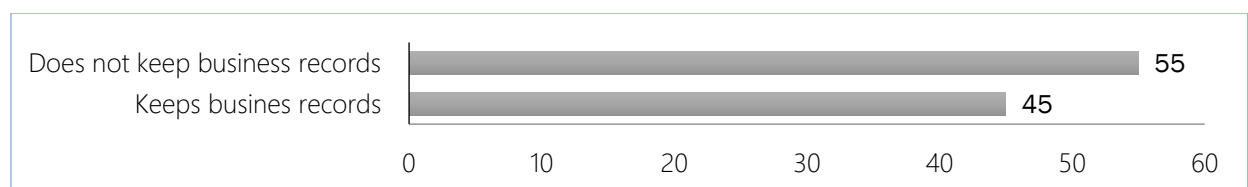
Of the cross-border women traders that keep records (45 per cent) majority (about 81 per cent) have their businesses formally registered. The lack of business record keeping, which in part reflects the informality of the business, adversely affects access to formal credit.

As argued in most literature,<sup>24</sup> poor record-keeping points to the limited education of traders. The survey results indicate a strong correlation between levels of education and whether cross-border women traders keep records. The results show that women who keep records have a relatively higher level of education than those who don't, with an average of 8.3 and 5.4

years of schooling respectively.

Overall, keeping business records is a critical success factor for a business, especially given the context of modern businesses and the ever-changing and technologically savvy business environment. Skills related to business record keeping is thus an indispensable aspect that micro and small-scale businesses, such as those of cross-border women traders, need help to nurture and harness for their growth.

**Figure 5: Business record-keeping by cross-border women traders**



<sup>23</sup> Karakire Guma (2015).

<sup>24</sup> Koroma *et al.* (2017); Karakire Guma (2015).



### 3.2.4 Size and growth of cross-border women traders' businesses



*The size of women cross-border trader's businesses is still relatively small, both in terms of capital and capacity to employ, but there are indications of business growth, albeit marginally.*

Size of capital and its growth are important indicators of business performance. The survey asked cross-border women traders of initial business capital and the current capital with a view of generating insights into the sizes and growth of their businesses. The results from the analysis (see Table 3) shows that although the size of the current capital is still, on average, relatively small, all cross-border women traders have experienced capital growth<sup>25</sup>.

Notably, more in-depth look into the capital data reported reveals that cross-border women traders' capital sizes vary depending on the status of registration of the business, among other factors. Nearly, women traders who have their businesses registered have relatively higher capital than those without business registration. This finding applies to both initial and current capital, further implying that informality is a crucial characteristic of the small women cross-border trader's businesses.

**Table 3: Mean capital growth of women trader's businesses<sup>26</sup>**

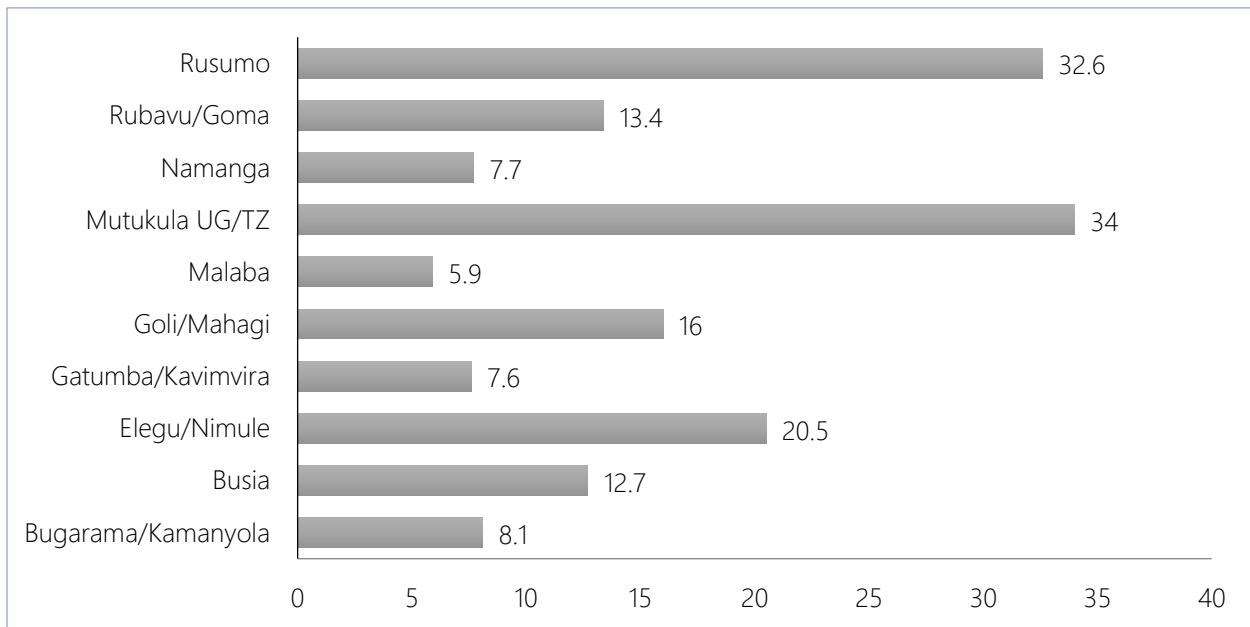
	Bugarama/ Kamanyola	Busia	Elegu/ Nimule	Gatumba/ Kavimvira	Goli/ Mahagi	Malaba	Mutukula	Namanga	Rubavu/ Goma	Rusumo	Overall
Capital growth	71.4	126.5	133.4	88.7	76.9	101.8	118.2	63.9	80.3	128.2	<b>108.3</b>

<sup>25</sup> Mean difference of current capital and initial capital is positive for all borders surveyed. Detailed tables are not presented here, as data was captured in local currencies.

<sup>26</sup> The estimates of mean capital growth are calculated as a difference between current capital and initial capital.

With regards to capacity to employ, the results from the survey show that majority of women cross-border trader's businesses do not provide employment (Figure 6). In all the borders surveyed, only a small proportion of the businesses provide employment. The borders of Mutukula UG/TZ and Rusumo have a slightly larger proportion of cross-border women traders' businesses providing employment. Further analysis reveals that cross-border women traders who have their businesses registered as well as relatively higher current capital have more employees. These results suggest that adequate capital of women cross-border trader's businesses, among others, is essential for enhancing their capacity to employ. Similarly, the relatively low level of employment in most cross-border women traders' businesses is partly reflective of the small-size nature of their businesses, and most importantly, the fact that these trading opportunities are often the only livelihood activity that generates much of the women income<sup>27</sup>.

Figure 6: Proportion of women trader's businesses providing employment



<sup>27</sup> Brenton and Soprano (2018)

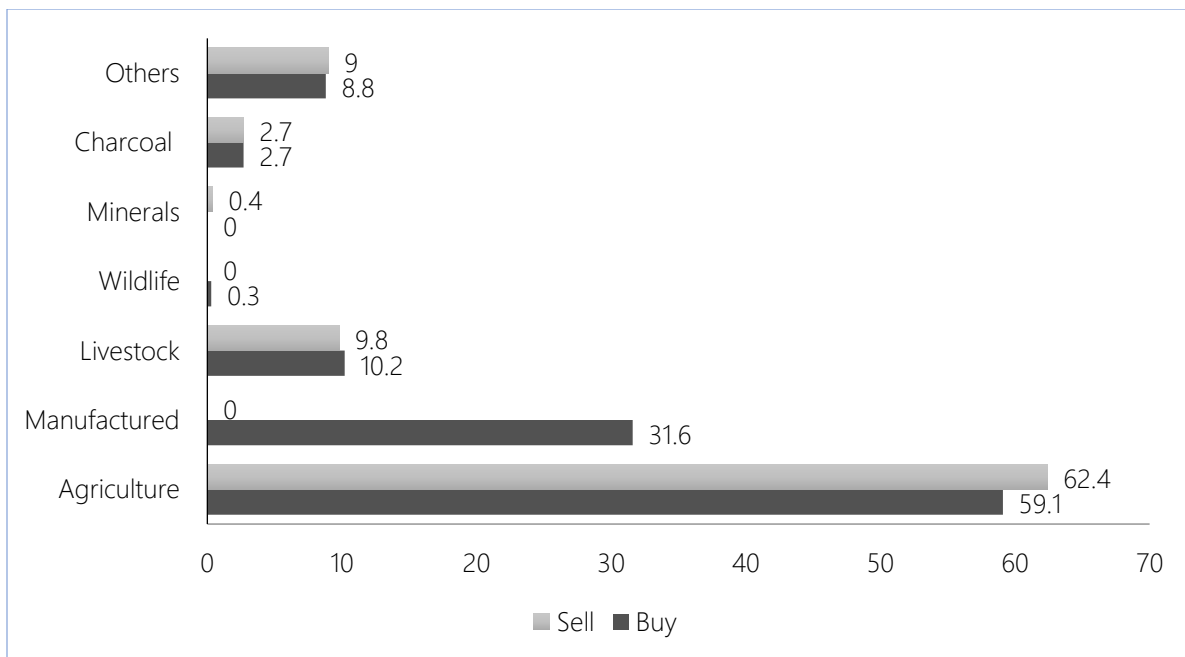
### 3.2.5 Products Traded by Women in CBT



*Agricultural products dominate the portfolio of products traded by women traders across borders, followed by manufactured goods and livestock products.*

Typical products traded by women in CBT within EAC and the DRC include agricultural produce, manufactured goods, livestock products, wildlife products, minerals, and charcoal, among others. The results indicate that agricultural products dominate the portfolio of products traded. Specifically, the majority of cross-border women traders, about 59 and 62 per cent, buy and sell agricultural products, respectively. The other two products mostly traded after agriculture are livestock and manufactured products (Figure 7). For other products, the proportion of women engaged in is negligible, with Charcoal dominating this group, particularly in the border of Elegu/Nimule. The dominance of agricultural products in the products traded by women in CBT in EAC countries and the DRC reflects typical cross-border trade patterns in Africa<sup>28</sup>. Surveyed women traders also heavily base on trading agricultural-related products, unlike men who typically focus on trading mostly bulky manufactured goods<sup>29</sup>.

Figure 7: Main products traded by women in CBT

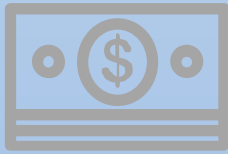


<sup>28</sup> UNICTAD (2019)

<sup>29</sup> Ibid.

The results further show that, apart from agricultural products being the most traded, some borders have more trade on specific types of products. Two borders are worth mentioning: manufactured goods at Namanga border and livestock products at Malaba border. For Namanga, (a border between Tanzania and Kenya), approximately half of cross-border women traders (49 per cent) indicate to buy/sell manufactured goods, after agricultural products. For the most part, this finding reflects the trading pattern between these two countries<sup>30</sup>. Malaba, which connects Tororo District in Uganda and Busia County in Kenya, is considered to be among the busiest borders in East Africa in which livestock products (such as fish) playing a significant role in the trade flows<sup>31</sup>.

### 3.2.6 Major costs incurred by women in CBT



*Women traders incur multiple costs when conducting when CBT, the dominant being costs related to transport, local levies, custom duties, taxes and illicit payments (bribes).*

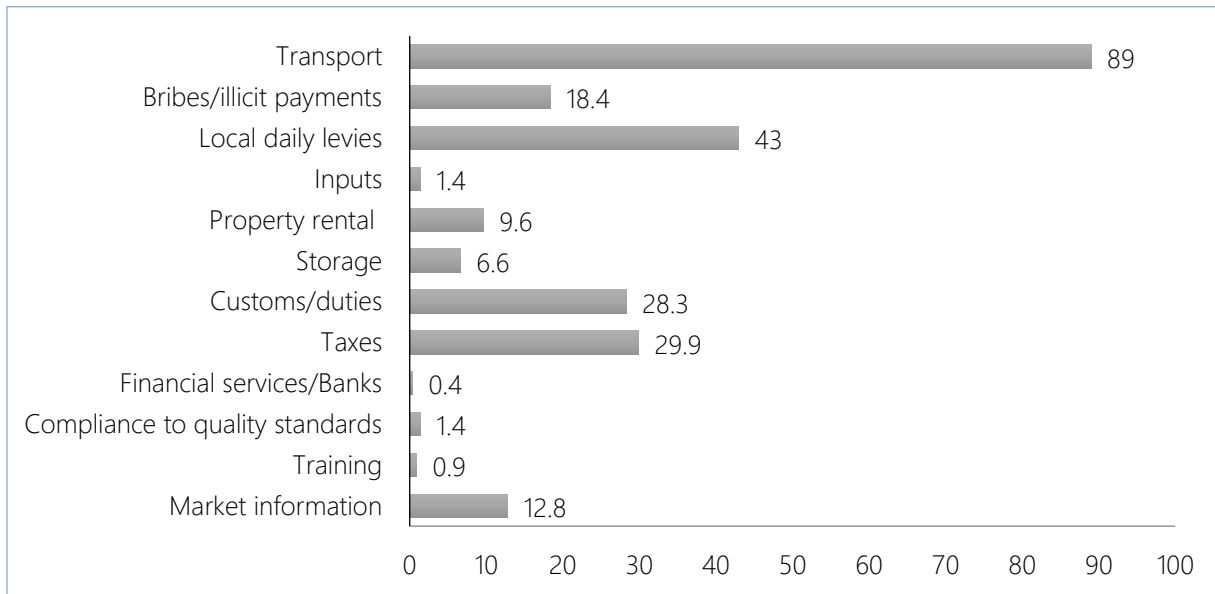
Trading activities, especially across borders, are inherently characterized by various cost aspects. The survey reveals that the significant costs involved when crossing a border include transport, local levies, customs/duties, taxes and illicit payments (bribes) (Figure 8).

Transport costs are by far the most significant cost incurred by most cross-border women traders—specifically, 89 per cent rank transport costs to be the main cost component in their cross-border trading activities. Further, a sizable proportion of women traders, about 43, 28 and 30 per cent cited local daily levies, customs/duties and taxes, respectively, as crucial cost components in their trading across borders.

<sup>30</sup> Kenya National Bureau of Statistics (2018); National Bureau of Statistics – Tanzania (2019).

<sup>31</sup> Nugent (2020).

Figure 8: Major cost items reported by cross-border women traders



Insights from qualitative data also suggest that transportation costs are high primarily due to unfriendly border crossing procedures. As noted by one respondent in Goli/Mahagi border:

*"When traders want to access the Goli (DRC) market, the authorities, especially from the DRC, do not allow trucks from Uganda to cross over thus heightening the cost of transport and doing business as traders opt to hire boda-bodas (motorcycles) and human labour<sup>32</sup>.*

Transaction costs in CBT are particularly a challenge to women, especially those in informal CBT. The high costs can in part, be attributed to overall inadequate trade facilitation support for this specific group of traders<sup>33</sup>.

<sup>32</sup> FGD, Elegu/Goli/Mutukula.

<sup>33</sup> UNICTAD (2019).

### 3.2.7 Formal or Informal? Trade routes used by cross-border women traders

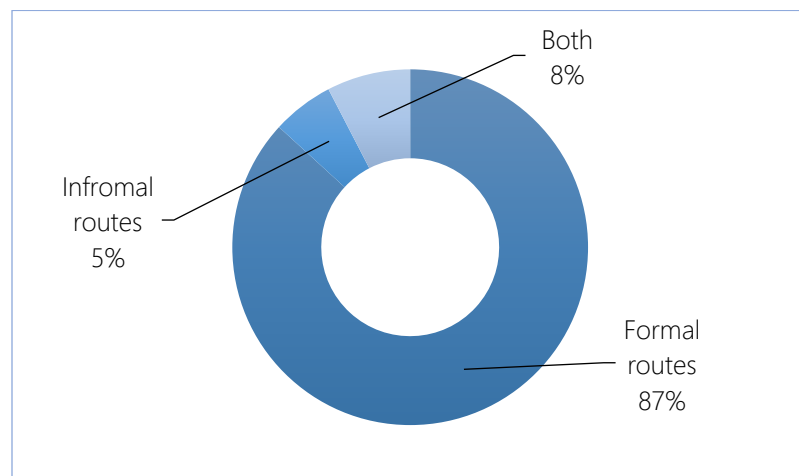


*Despite variation across borders, overall, majority of cross-border women traders (about 87 per cent) use formal trade routes, which take them, on average up to 30 minutes to cross. Of these, 84 per cent declare all products when crossing the border.*

For years, cross-border traders are typically known to conduct using both formal and informal trade routes. In the surveyed borders, a sizable proportion of cross-border women traders, about 87 per cent, used formal trade routes (Figure 9). However, although there is minimal use of informal trade routes, about 8 per cent of the women traders use both formal and informal trade routes.

Disaggregation at the border level data reveals considerable variations. Some borders record higher levels of use of informal (or both formal and informal) trade routes. Notably, the borders of Goli/Mahagi and Mutukula UG/TZ appear to have sizable proportions of cross-border women traders using informal trade routes (38 per cent). A somewhat similar proportion (about 39 per cent) use both formal and informal trade routes. Similarly, in Mutukula UG/TZ border, 43 per cent of cross-border women traders use both formal and informal trade routes.

**Figure 9: Types of trade routes used by cross-border women traders**



Using formal borders goes hand in hand with making customs declarations. Of the cross-border women traders who use formal trade routes, 84 per cent point out that they declare all products when crossing the border. However, a small proportion (16 per cent) declare only

some of the products, or only when the products are above a particular volume threshold. With regards to time taken when using formal borders, results show that over 80 per cent of the women traders estimate that it takes them, on average, a maximum of 30 minutes to cross the border.

The apparent prevalence of use of informal routes by cross-border women traders suggests that there is more work to do especially for cross-border women traders, as informal (*"Panya"*) routes are inherently risky and unsafe, thus exposing women traders to extortion, harassment and even sexual abuse when caught.



Photo: Cross-border point, Rwanda/DRC



### 3.2.8 Prevalent means of transactions used by cross-border women traders



*The bulk of transactions undertaken by women traders in their cross-border trading activities are done on cash basis, with minimal use of banks or money transfers.*

Given the emerging new forms of making payments, in particular cashless means such as mobile banking and mobile money transfers, insights into the primary means of transaction used by women traders in CBT are relevant for policy. The results from the baseline survey show that cash is the most preferred means of transactions by cross-border women traders (Table 4). Specifically, 87 and 81 per cent of women traders report that they use cash for both making and receiving payments. Banks and mobile money transfers are only used minimally - by about less than 10 per cent of the cross-border women traders.

Further analysis of the results shows that registration status and education are associated with the use of means of transactions other than cash. These findings imply that women traders with relatively low levels of education and with businesses that are not registered rely more on the use of cash than their counterparts who have more years of education and with registered businesses.

**Table 4: Means of payments used by women traders**

	Making payments	Receiving payments
Cash	86.6	81.3
Cash and Bank	1.4	1.5
Cash, Bank and Money transfer	0.8	1.3
Cash and Money transfer	9.6	15.2
Bank	0.5	0
Money transfer	1.1	0.7

The relatively low use of means other than cash by cross-border women traders brings to the fore two issues. First, the small size and mostly informal nature of most businesses conducted by cross-border women traders may mean that means of payments such as through Banks are relatively unattractive. Second, the continuing inherent difficulty and costs related to the use of mobile money transfers in CBT due to challenges of interoperability among telecom operators as well as cross-border restrictions.

### 3.3 Social-cultural aspects related to women CBT

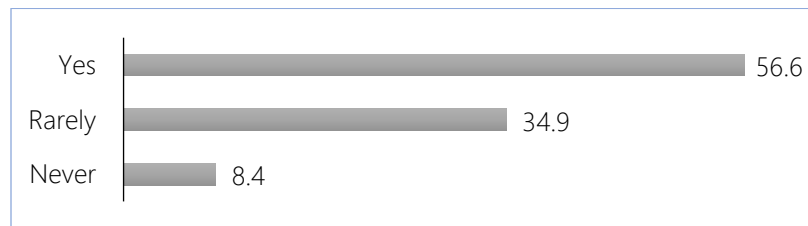
#### 3.3.1 Problems encountered by women traders in CBT



*Majority of women traders (about 57 per cent) have experienced problems when crossing borders, most common being bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines.*

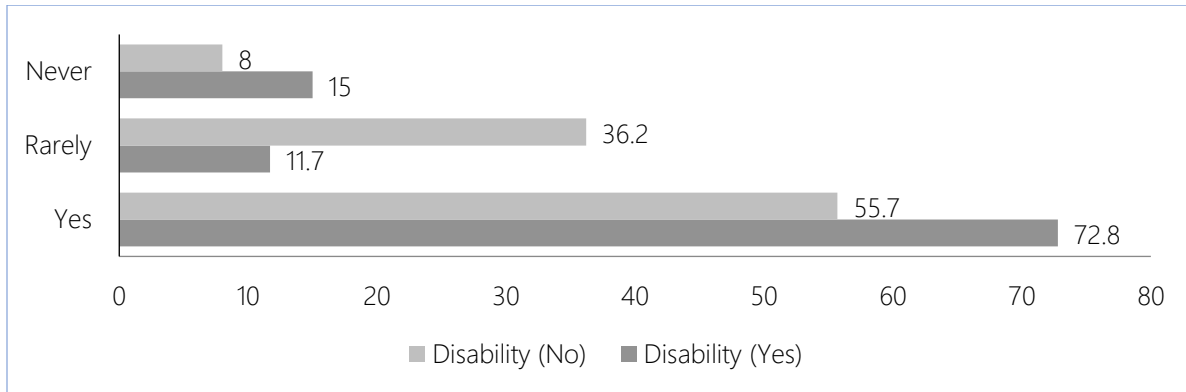
As in other aspects of trading, CBT is not without problems. These include bribes; harassment, illegal confiscation of goods, fines, long waits at border points, rude behaviour, and inconsistencies in the application of policies, among others. The survey results show that slightly above half of the women in CBT (57 per cent) report to have experienced problems frequently, while only about a third report rare experience (Figure 10).

**Figure 10: Proportion of women who have experienced problems while crossing borders**



Further analysis of the results suggests that cross-border women traders with disability are at a disadvantage. The results (Figure 11) show that these women are more likely to experience problems when crossing borders (as reported by 72.8 per cent) than their counterparts (those with no disability). The impacts of constraints to CBT are therefore likely to be disproportionately higher to the women with disability. This calls for targeted interventions in addressing the challenges of cross-border women traders with disabilities.

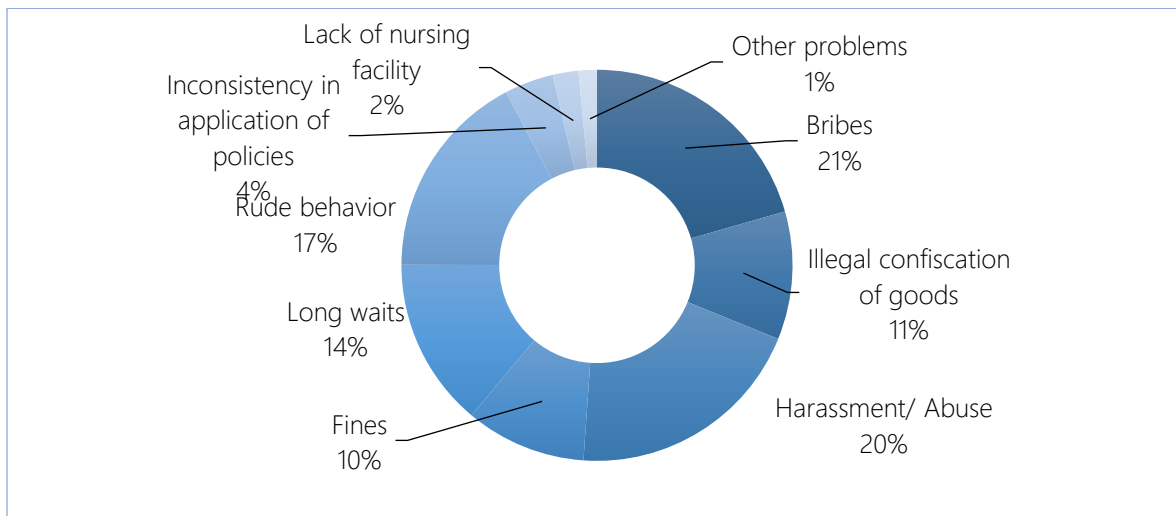
Figure 11: Proportion of women who have experienced problems while crossing borders (by disability status)



Types of problems encountered:

Trading across borders is widely documented to be characterized with the multiplicity of problems<sup>34</sup>. Literature related to women participation in CBT documents problems such as bribes, harassment, and rude behaviour as most expected. These are typical and admittedly widespread in most of SSA countries<sup>35</sup>. The results indicate that bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines are by far the dominant problems experienced by women in CBT (Figure 12).

Figure 12: Problems encountered while crossing the border



<sup>34</sup> See Box 2 for details of typical problems at borders of EAC countries and the DRC.

<sup>35</sup> Bensassi and Jarreau (2019).

### Frequency of problems:

Concerning the rate of recurrence of the problems encountered by cross-border women traders, being asked for a bribe is cited as the most recurrent problem. Essentially, incidences of bribes and rude behaviour are mainly reported by women traders to be frequent. On an occasional basis, these traders face illegal confiscation of goods, long waits, inconsistencies in the application of policies, fines as well as harassment (Table 5).

**Table 5: Frequency of problems encountered by women traders**

	Bribes	Illegal confiscation of goods	Harassment/ Abuse	Fines	Long waits	Rude behaviour	Inconsistency in application of policies
Frequently	65.7	16.7	16.5	20.2	20.2	53.5	24.9
Occasionally	29.4	66.7	41.4	59.8	64.5	39.6	60.7
Rarely	4.7	16.5	52.5	19.9	15.2	6.6	14.2

The apparent existence of these problems calls for efficient and transparent border procedures. These are important not only to minimize the challenges encountered by cross-border women traders when conducting their businesses but also enhance and stimulate cross-border trade.

### 3.3.2 Women Harassment in CBT



*Physical and emotional abuse constitute the main forms of harassment experienced by women participating in CBT. Nonetheless, low rates of reporting incidences of harassment/abuse are evident, owing to, in part, inadequacy of legal support.*

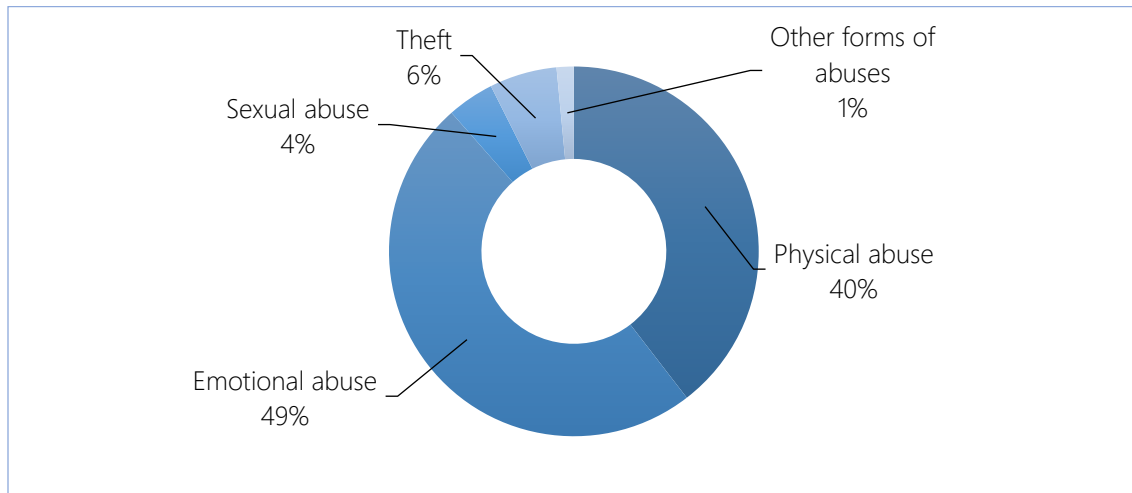
Harassment or abuse of women in CBT is a widely documented phenomena, which still warrants deliberate attention and focused interventions by relevant stakeholders<sup>36</sup>. Compared to men, women's involvement in CBT exposes them to the risk of gender-based violence not only from their male competitors but also from border officials<sup>37</sup>. Results show that about 20 per cent of the surveyed cross-border women traders have experienced some form of harassment or abuse. In the analysis of the type of harassment or abuse suffered by women traders, results indicate that a significant majority (about 90 per cent) of the women traders who have experienced harassment/abuse cite physical and emotional abuse (Figure 13).

Interestingly, the awareness by cross-border women traders on some of their rights does not seem to curtail harassment and abuses. Essentially, by its nature, CBT presents an additional layer of the susceptibility of women to face harassment and abuse.

<sup>36</sup> Brento, Gamberoni and Sear (2013), Parshotab and Balongo (2020).

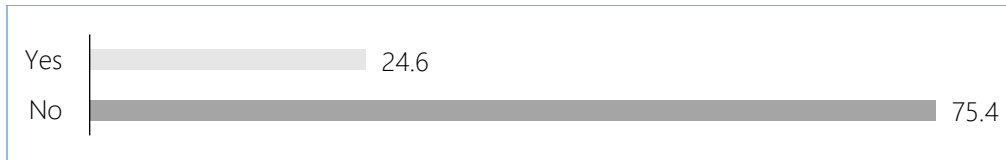
<sup>37</sup> World Bank Group. (2019).

Figure 13: Types of harassment/abuses experience by women in CBT



Despite the presence of harassment or abuse incidents in CBT, fewer women report the same to relevant authorities (Figure 14). The analysis indicates that, among other reasons, most women traders have low confidence in securing justice from the appropriate legal jurisdiction and authorities as they “believe nothing will be done about it”.

Figure 14: Reporting incidences of harassment/abuse to authorities



A vital entry point to minimizing harassment of women in CBT has been providing training on gender-based violence not only to border officials but also the traders themselves. However, evidence from rigorous impact evaluations reveals that even with training, harassment by border officials is still ongoing<sup>38</sup>. Nonetheless, awareness of gender-based violence by women traders has been instrumental in making them aware of ways to minimize harassment. Nonetheless, there is still more work to do to not only reduce but also enable women traders to report these incidences of harassment and abuse.

<sup>38</sup> World Bank (2019).

**BOX 2: TYPICAL PROBLEMS AT BORDERS OF EAC COUNTRIES AND THE DRC**

**Bribes:** This is a typical problem confronting most cross-border traders, both men and women in most borders. The incidences of corruption and bribery constitute the main obstacles facing cross-border women traders (UNICTAD, 2019). Traders pay bribes because of problems at borders, including long waits and inconsistency in the application of policies, among others. A section of border officials, including traffic and border police force and Customs officials, are known to seek economic rents from traders (World Bank, 2012; Parshotam and Balongo, 2020).

**Harassment/abuse:** Women traders in CBT are documented to face incidences of harassment or abuse, often by government officials (Customs officials, Police and Municipal Askaris). Incidences of harassment/abuse reported by cross-border women traders often include physical harassment and abuse in the form of sexual harassment and other cases, rape (Brenton *et al.*, 2013). In particular, these incidences are frequent when women traders use informal 'Panya' routes (UNICTAD, 2019).

**Illegal confiscation of goods:** In EAC and the Economic Community of the Great Lakes Region (ECGLR) protocols, confiscation of goods happens when traders refuse to pay their taxes or caught in the black market. However, this is frequently misused, and border officials tend to confiscate goods illegally, especially when there are misunderstandings with CB traders.

**Fines:** Used when cross-border traders do not have official entry permit, complete tax clearance or violates other CBT regulations. For small cross-border traders, including women, fines are among the main problems frequently encountered. Fines to cross-border traders often relates to lack of adequate access to information on trade rules and customs procedures.

**Long waits:** These are a typical phenomenon in most borders, often caused by tedious and time-consuming tax, security, or administrative procedures. In the EAC and the wider Great Lakes region, these cumbersome procedures which result in long waits at borders are the main obstacle for enhancing intra-regional and intra-EAC trade levels (WTO, 2019).

**Rude behaviour:** Described as officials talking to border traders in a harsh, impolite, insulting, and condescending way, rude behaviour seem to be an ordeal for both formal and informal cross-border traders.

**Inconsistency in the application of policies:** These relate to the unpredictability of application of policies and regulations in CBT. The apparent variation in the application of CBT policies, especially on taxes and other rules contribute to significant levels of confusion to cross-border traders in Africa. In EAC and ECGLR, for example, the level of harmonization of Customs procedures is still low, and border posts have different arrangements with regards to the application of policies.



## 3.4 Policy and institutional aspects related to women CBT

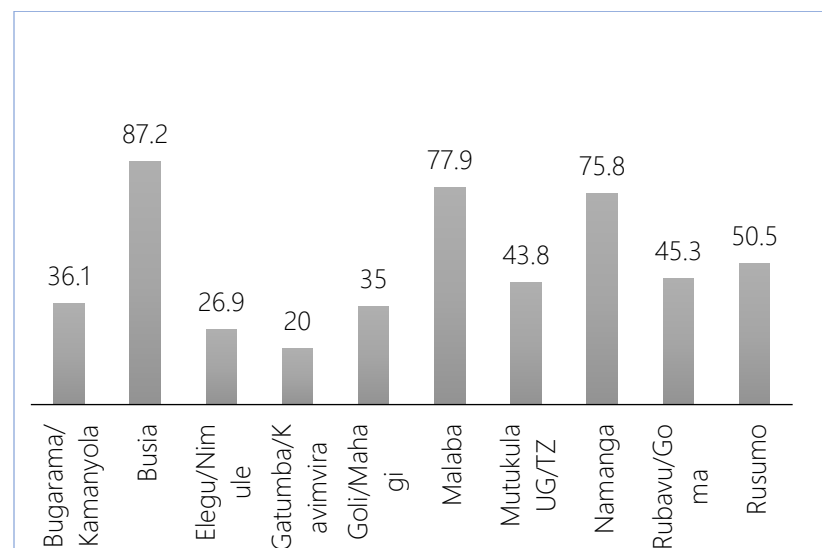
### 3.4.1 Cooperatives and associations in CBT: The current landscape



*In addition to low levels of membership in cooperatives and/or associations among cross-border women traders, considerable variation exists among borders, with some having considerably more women traders belonging to cooperatives and/or associations than others.*

Collective action among traders in CBT is an integral component for enhancing effective participation as well as improved gains from CBT. In the context of the surveyed borders in EAC and the DRC, there exist structures for collective action, in particular through CBTAs. However, with regards to the level of membership, the results show that less than of half women traders are cooperative or association members.

**Figure 15: Membership in Cooperatives/Associations by the border.**



Results further indicate considerable variation when it comes to cross-border women traders' membership in cooperatives or associations (Figure 15). Notably, the borders of Busia, Malaba and Namanga have an overwhelming majority of women traders (87 per cent, 78 per cent, and 75 per cent, respectively) who indicate to belong to a cooperative or an association. Conversely, the borders with low levels of women traders' membership in cooperatives or associations are Gatumba/Kavimvira, Elegu/Nimule and Goli/Mahagi.

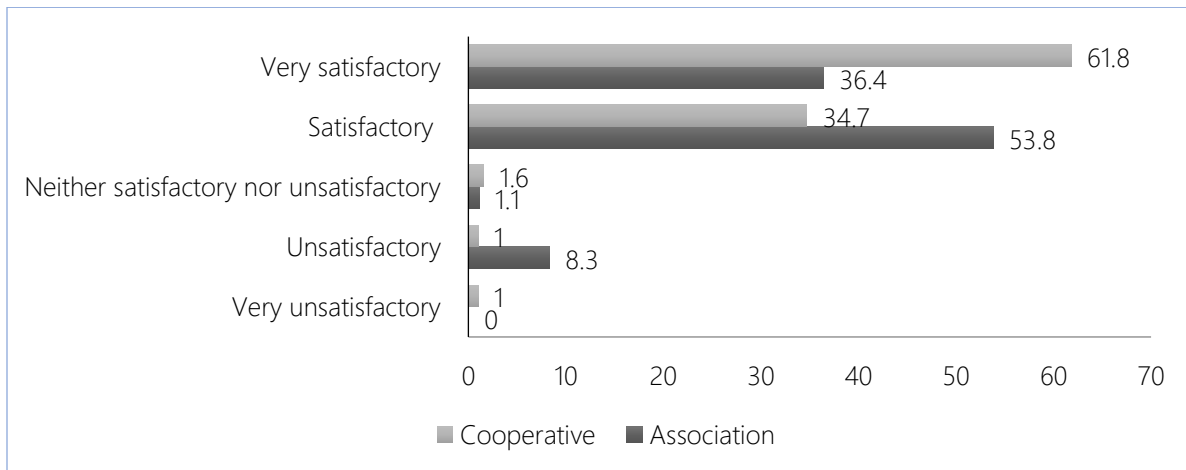
Surveyed cross-border women traders cite several reasons as motivations for joining cooperatives: access to loans, savings, information access, market linkages, access to education, peer learning, and training. Further, insights from regression analysis (see Appendix III) on the factors influencing membership in cooperatives or associations reveal that experience and wealth status count: strong and positive association between older traders with more years of

education and resources and increased membership. This may suggest that cross-border women traders with more years in CBT as well as more trade capacity are more aware of the advantages of CBTAs. Cross-border women traders, especially younger ones, may be less aware of such advantages. This calls for increased awareness creation to women traders on the benefits of CBTAs.

*Overall, membership in cooperatives and/or associations is strongly positively associated with women traders' age, education, years in business, and resources owned at the household.*

To enable effective and profitable CBT by women traders, the nature and quality of services offered by the cooperatives/associations are equally important. Overall, members of associations and cooperatives rate the services provided to be satisfactory (Figure 16). However, cooperatives appear to offer services that are rated positively by more members (about 62 per cent are very satisfied) compared to associations (36 per cent). The commonly cited reasons for unsatisfactory rating are limitations related to accessing credit despite being a member or accessing an insufficient amount of credit.

Figure 16: Satisfaction of services provided by cooperatives and associations



Nonetheless, CBTAs will continue to be vital vehicles for cross-border women traders as they are an effective platform for them to enhance collective bargaining, raise their complaints, seek information and address challenges.

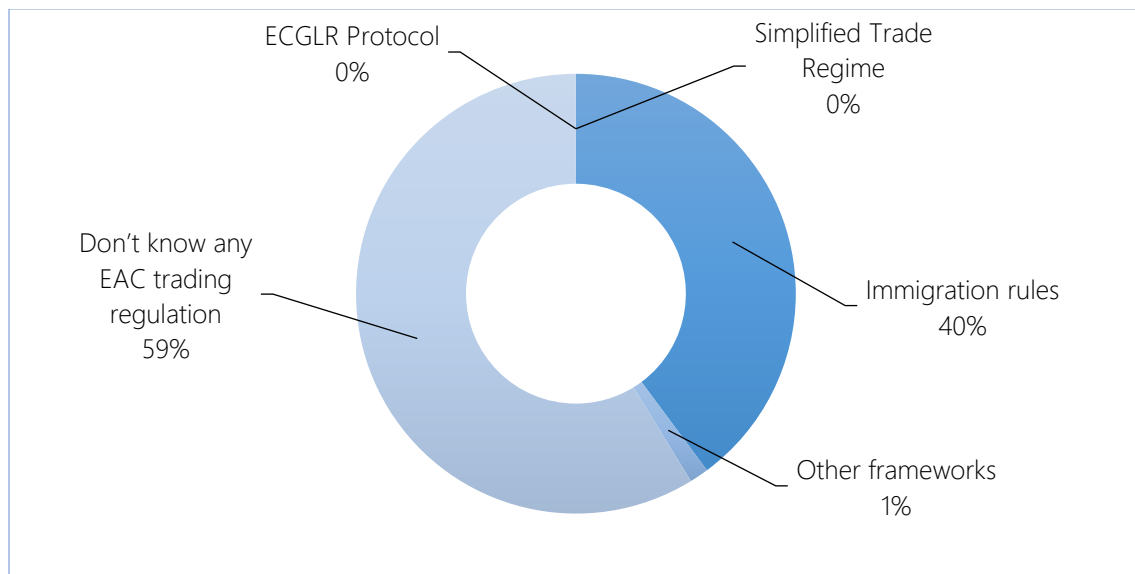
### 3.4.2 Women traders' awareness of EAC trade regulations



A considerable proportion of women in CBT report to be unaware of any regulations EAC trade regulations.

Participating effectively in CBT requires adequate knowledge and awareness of various relevant trade regulations<sup>39</sup>. Results show that, of the different trade EAC trade regulations, women traders are aware of only a handful (Figure 17). Specifically, cross-border women traders (about 40 per cent) are more aware of immigration rules but lack commensurate awareness on other necessary EAC trading regulations. Notably, an overwhelming majority of cross border women traders in EAC countries, and the DRC are mostly unaware of rules related to the Simplified Trade Regime (STR) and ECGLR Protocol.

Figure 17: Awareness of EAC Trading Regulations



<sup>39</sup> See Box 3 for details on key trading regulations in the EAC and Great Lakes Countries.

Table 6: Level of awareness of trading regulations cross borders

Border	Do not know any regulation
Bugarama/Kamanyola	29.6
Busia	29.7
Elegu/Nimule	69.2
Gatumba/Kavimvira	72.3
Goli/Mahagi	39.0
Malaba	32.3
Mutukula UG/TZ	43.8
Namanga	37.3
Rubavu/Goma	22.6
Rusumo	72.6

The level of awareness varies greatly across borders, with some (such as Rusumo 72.6 per cent, Gatumba/Kavimvira 72.3 per cent, and Elegu/Nimule 69.2 per cent) faring better than others, in terms of being aware of EAC trading regulations (Table 6). The differences are in part attributed to the varying levels of interventions implemented in different borders by CBT stakeholders including government, CBTAs and other organizations.

*Business registration status, education of women traders, membership in CBTAs are among important factors that explain awareness of trading regulations by cross-border women traders.*

A further look into the data sheds more light into the main attributes that are associated with awareness of trading regulations. Comparing understanding of EAC trading regulations among cross-border women traders with registered and unregistered businesses, the results show that a sizable proportion of with unregistered businesses (45 per cent) are unaware of EAC trading regulations compared to only 17 per cent of women traders with registered businesses. Also, knowledge on trading regulations is associated with the level of education in which women traders who are aware of at least one existing trade regulation having about 7.3 years of education compared to only 5.7 years for those who don't know any current trading regulations. The membership in CBTAs is also instrumental as a higher proportion (61 per cent)

of women traders who are not members indicate to not being aware of existing trading regulations compared to only 27 per cent of women traders who are members in CBTAs. Equally important is the group of cross-border women traders with disabilities. The results show that majority in this group (68.3 per cent) are unaware of the existing trading regulations.

**Box 3: Important Trading regulations related to CBT in EAC and the DRC**

**Economic Community of the Great Lakes Region (ECGLR) Protocol:** These are practices established to consolidate and increase co-operation and trade, and to join forces in economic, cultural and social development endeavours between countries Rwanda, Burundi and DRC. The protocol advocates free movement of persons, workers, goods and capital across member countries.

**Simplified Trade Regime (STR):** This is a special provision aimed specifically to small traders who regularly trade in low-value deliveries. In practice, small scale traders need an approved simplified certificate of origin (SCOO) to benefit from STR. STR exempts deliveries of goods that originate in the EAC and valued at under US\$ 2,000 from payment of import duty in the EAC destination country. However, most small scale traders, including women, are unaware of STR existence and how it works, thus making them susceptible to harassment, corruption, confiscation of goods, or other problems.

**Immigration rules:** EAC Common Market Protocol (CMP), allows all the registered companies or businesses to set up a business or company branch in another EAC Partner State. However, the self-employed citizen who intends to take up or pursue economic activities, including small business in another EAC Partner State must apply for a work permit within 30 days after entering the other EAC Partner State. The procedures include having a valid travel document (passport, temporary pass document, or a national identity card and comply with immigration procedures (filling in the required immigration forms, and getting the right medical vaccinations such as yellow fever vaccination as well providing all required information). Completion of these procedures enables a person to get a pass which allows entrance to stay of up to 6 months during which one must formally complete other procedures for residence in the new country (EAC Secretariat, 2016)

## 3.5 Environmental aspects of women CBT

### 3.5.1 Traceability and Certification of Products Traded



*Majority of women traders involved in CBT are knowledgeable of the origin of the goods they sell. This awareness, however, vary considerably among borders.*

In CBT, traceability of products' origin is an important aspect. In the EAC trading regulations, the creation of an STR aimed at supporting small-scale traders who only need an approved simplified certificate of origin (SCOO). On whether cross-border women traders are aware of this, the survey asked sampled women traders of the origin of the goods they sell. The results indicate that most cross-border women traders (87 per cent) are aware of the origin of the goods they sell.

Awareness of the origin of the goods traded is, however, differs across borders. While the majority of women traders (above 90 per cent) in the borders of Busia, Elegu/Nimule, Goli/Mahagi, Mutukula UG/TZ and Namanga borders report that they know the origin of the goods they trade, only about 58 and 42 per cent of women traders in the Bugarama/Kamanyola and Rusumo borders know the origin of their products.

Further, although not statistically significant, a relatively higher proportion of women with registered businesses and using formal borders indicate to have knowledge of the origin of goods they trade compared to those with unregistered businesses and a large extent rely on informal 'Panya' routes.

Nonetheless, a higher proportion of women traders are knowledgeable of the origin of goods they trade because most of these traders are involved with agricultural and manufactured goods (as noted previously), and less of Wildlife, Timber and other environmentally regulated/controlled products. Essentially, goods with ecological threats such as Timber, Minerals and Wildlife, one key informant indicate that:

*"These goods are being sold by big and well-connected traders. Also, other products are prohibited, and all cross-border women traders know they can be imprisoned and lose their business when they involve themselves with illicit goods. This is the reason why they don't take the risk of trading these products. (Bugarama/Kamanyola)"<sup>40</sup>*

While recognizing the relevance of environmental considerations for CBT, this survey points to minimal involvement of cross-border women traders in goods with environmental threats such as Wildlife, Timber and other environmentally regulated/controlled products.

<sup>40</sup> KII with CBTA official.

### 3.6 How empowered are cross-border women traders in the EAC?

Empowerment of women is undoubtedly integral not only to the family – through improved outcomes such as in health, education and nutrition – but also to the economy, through increased productivity, economic diversification and income equality<sup>41</sup>. Given the TMEAs ‘Women and Trade’ programme’s focus on enhancing equitable access to business opportunities for women through addressing gender-based constraints, it is imperative to generate insights into how empowered are cross-border women traders in the EAC.

This section analyses several indicators that shed light into various aspects of women empowerment. Women empowerment can be viewed through the lens of three domains:<sup>42</sup> Agency, Resources, and Achievements.



Photo: Women traders selling agricultural produce

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<sup>41</sup> UNWOMEN (2018).

<sup>42</sup> Sen (1985) and Kabeer (1999) offer foundations into a conceptual framework on women’s empowerment that integrates three interrelated dimensions of resources, agency and achievements. Sen (1985). In this report, only a number of indicators are used to capture the three domains of women empowerment. Nonetheless, using this data, TMEA is working on a comprehensive ‘Women Empowerment in Trade’ index which can be used to gauge comprehensively women empowerment in CBT in EAC and the DRC.



### 3.6.1 Agency

Agency entails the ability to make decisions, set goals and act on them. It encompasses the capacity to set goals, the sense of control, and the ability to act on the set goals<sup>43</sup>. From the baseline survey, insights into decision-making powers as well as attitudes on issues related to women's wellbeing can be drawn from several indicators as presented hereunder.

*Although majority of women traders indicate to have power to make decisions on spending the money earned from trade, those who are household heads have more agency compared to those who are not.*

(i) **Decision making on money earned from trade:** The ability to decide on spending income earned from trade is a critical aspect of empowerment. Results from the survey ( Table 7) show that majority of cross-border women traders (above 73.5 per cent in all borders) indicate that they make spending decisions on income earned from trade. Conversely, only about 14 per cent of the women traders report having partial decision-making powers for spending income earned from their trading activities. This overall pattern does not differ significantly among the borders studied.

**Table 7: Power to make spending decisions on money generated from trade**

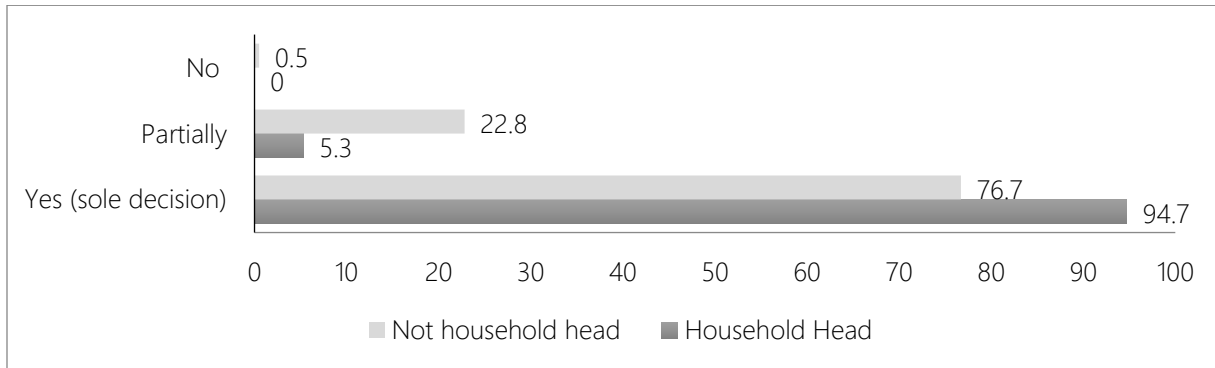
	Bugarama/ Kamanyola	Busia	Elegu/ Nimule	Gatumba/ Kavimvira	Goli/ Mahagi	Malaba	Mutukula	Namanga	Rubavu/ Goma	Rusumo	Overall
Yes (sole decision)	93.7	80.8	94.9	92.4	84.0	73.5	75.0	90.1	83.5	81.1	<b>85.6</b>
Partially	6.3	19.2	5.1	7.6	16.0	25.0	25.0	9.9	15.4	18.9	<b>14.1</b>
No	0.0	0.0	6.7	0.0	0.0	1.5	0.0	0.0	1.1	0.0	<b>0.3</b>

However, a closer look at the data reveals that, for the most part, household headship matters when it comes to deciding over income obtained from trade. Specifically, results indicate that a sizable proportion of women who are household heads (about 95 per cent) have the power

<sup>43</sup> World Bank (2019).

to make decisions on spending money when compared to those who are not household heads (Figure 18).

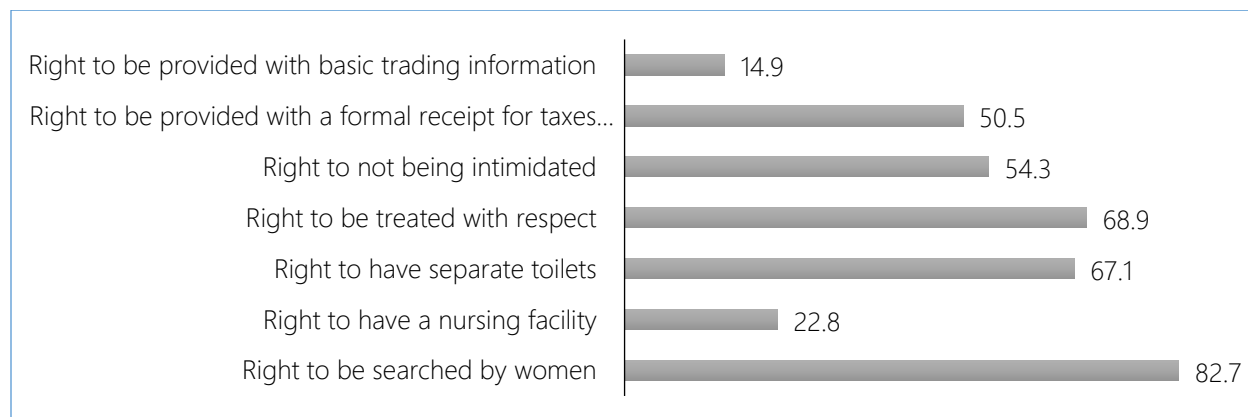
Figure 18: Decision making on spending by household headship status



*Most cross-border women traders are only being aware of a small set of rights related to cross-border trade. Essentially, half of women traders (about 52 per cent) can be categorised as being 'unaware' of rights related to CBT*

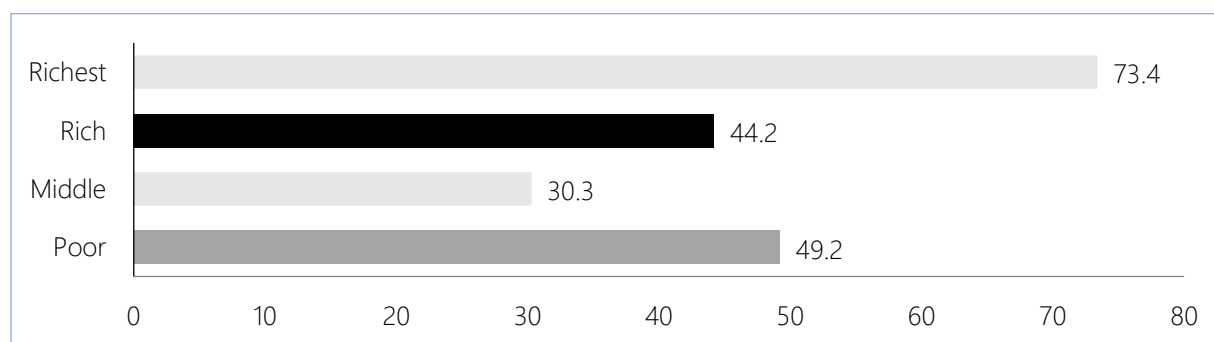
(ii) **Awareness of rights:** Being aware of rights is equally a vital aspect of empowerment. In particular, understanding of rights related to different parts of CBT contributes to increased empowerment to women not only in trading activities but also at the household level. Increased women's awareness of their rights is thus imperative for enhancing their self-esteem and assertion of their rights. The results show that women traders are aware of only a few rights (Figure 19). For example, a considerable majority indicate to be aware of the rights to be searched by a woman, and have separate toilets, albeit with significant variation among borders. However, some rights (e.g. right to have a nursing facility; right to receive a formal receipt for taxes or levies paid; right to be provided with necessary trading information on request) are less known by women traders.

Figure 19: Level of cross-border women traders' awareness of various rights



Based on a constructed simple awareness index<sup>44</sup>, the results further show that the majority of women traders (almost 52 per cent) are 'unaware' of their CBT rights. Disaggregating the analysis further by asset index, the results reveal that women traders belonging to 'Poorest', 'Poor' and 'Middle' asset quintiles are comparatively unaware of CBT rights when compared to the 'Richest' quintile (Figure 20) suggesting a strong correlation between wealth and rights awareness.

Figure 20: Awareness of rights related to CBT by household wealth quintiles



When considering a special group of cross-border women traders with disabilities, results reveal that most women traders in this group (about 72.5 per cent) have limited knowledge of rights related to different aspects of CBT.

Overall, the apparent variation of levels of awareness of specific rights by borders, wealth quintiles, and disability status calls for targeted awareness programs.

<sup>44</sup> The 'Awareness Index' is calculated from the set of questions asking women traders on their awareness of different aspects of CBT.

### 3.6.2 Resources

This domain of empowerment concerns ownership of resources<sup>45</sup>. For women, access to and control over productive resources is linked to positive outcomes at the household (particularly on education, nutrition and health) as well as to the economy<sup>46</sup>.

*Despite considerable variation in resource ownership among cross-border women traders, most of the women fall within the poorest to middle quintile.*

(i) **Resource ownership:** Using asset index as a proxy for resource owned, results show considerable variation in resource ownership among the women traders (Table 8). Most cross-border women traders fall within the poorest to middle quintiles. Over a third of cross-border women traders in the borders of Elegu/Nimule, Goli/Mahagi, Namanga, Rubavu/Goma, and Rusumo belong to the lowest quintile. Comparatively, a more significant proportion of women traders in Busia, Malaba and Mutukula UG/TZ border (45, 33, and 40 per cent, respectively) belong to the wealthiest quintile.

**Table 8: Asset index (Quintiles)**

	Poorest	Poor	Middle	Rich	Richest
Bugarama/Kamanyola	10.8	2.7	26.1	51.3	9.0
Busia	21.3	3.2	11.7	18.1	45.7
Elegu/Nimule	43.6	16.7	30.7	7.7	1.3
Gatumba/Kavimvira	15.2	6.6	37.1	40.0	0.1
Goli/Mahagi	70.0	2.0	12.0	12.0	4.0
Malaba	26.5	7.4	10.3	22.1	33.8
Mutukula UG/TZ	21.8	6.3	9.4	21.8	40.6
Namanga	40.7	9.9	21.9	12.1	15.4
Rubavu/Goma	43.3	5.2	26.8	13.4	11.3
Rusumo	36.8	2.1	26.3	25.3	9.5
Whole sample	33.1	6.9	21.7	18.3	20.0

Further, disaggregating the analysis by disability status of cross-border women traders, results suggest that about half (53.1 per cent) of those with disability belong to the poorest quintile. This is a sizable proportion when compared to only 31.9 per cent of cross-border women traders belonging to the poorest quintile in the group of those without disabilities. These results provide essential insights on the level of vulnerability experienced by cross-border women

<sup>45</sup> This is based on Kabeer's (1999) resources component of empowerment.

<sup>46</sup> UNWOMEN (2018).

traders with physical disabilities. It is thus imperative for policy and other interventions to give this group the requisite attention with a view to addressing the existing vulnerabilities.



*The gains from CBT by women traders are still relatively low, suggesting scope for improvement of CBT environment in order to make their businesses profitable and self-sustaining.*

(ii) **Income:** The level of income at the disposal of women plays a critical role not only at the household but also to the economy, and is an essential aspect of empowerment. The incomes that women traders earn is thus critical in the assessment of women empowerment.

Based on the estimates of profit and sales from the survey data, the results indicate that the business income of cross-border women traders in the EAC and the DRC is still relatively low (Table 9). The mean gross profit per crossing ranges from a marginal 6.1 to 393 USD. On the part of sales, which also signals the level of financial resources at the disposal of cross-border women traders, results show a sizable variation in mean sales across borders, ranging from 72 to about 1000 USD. Although positive, the levels of profit and sales for these businesses are still relatively low, suggesting scope for improvement.

A further look into the data using regression analyses reveals a variety of factors that drive the observed level of profits and sales. The current capital, tenure in CBT, and business record keeping have a positive and statistically significant association with increased profits and sales. These results point out the role of adequate capital coupled with business experience as well as management skills on enhancing gains from cross-border trade. Conversely, the size of initial capital, being a registered trader, and employing staff in the business are negatively related to profits and sales. Increased operational costs (e.g., employing staff) explain low sales and profits to registered businesses. Remarkably, businesses that are registered and hire people are somewhat large and formal compared to small and informal ones.

**Table 9: Mean gross profit and sales of cross-border women traders**

	Bugarama/ Kamanyola	Busia	Elegu/ Nimule	Gatumba/ Kavimvira	Goli/ Mahagi	Malaba	Mutukula	Namanga	Rubavu/ Goma	Rusumo
(Mean) Gross profit (USD)	6.1	393.3	230.4	36.2	132.5	10.6	63.9	61.5	28.8	24.5
(Mean) Sales (USD)	72.5	2129.8	1017.6	110.8	609.5	171.6	1308.6	231.1	156.5	90.2

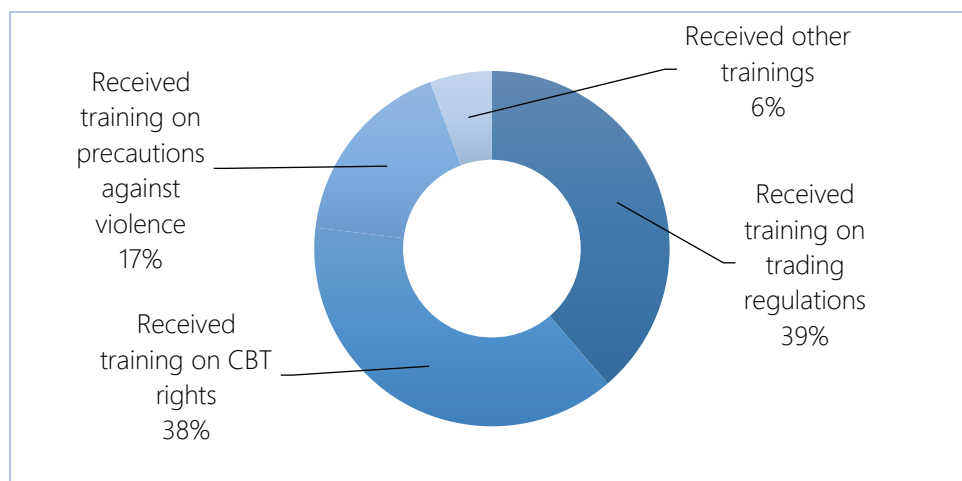
### 3.6.3 Achievements

Achievements constitute the outcomes emanating from resources (the pre-condition) and agency (the process) and is an important aspect when assessing women empowerment in trade<sup>47</sup>. As a dominant force in CBT, enhancing women achievements at the household as well as in trade requires, among others, increased knowledge (through education and training) as well as better forms of collective action (such as through membership in organizations that foster networking and social capital).

*About half of cross-border women traders have received training on trading regulations and rights related to their trading activities. However, only a small proportion has received training related to precautions against violence.*

(i) **Training in crucial aspects of CBT:** Trading across borders involves transacting a multitude of regulations as well as facing multiple authorities. In the sampled borders, close to half of the women in CBT interviewed, indicate to have received training on trade regulations and rights related to CBT (Figure 21). Conversely, only 17 per cent of the women traders have received training related to precautions against violence even though women still face a higher risk of harassment and gender-based violence, particularly in CBT as they carve out more and more of the then male-dominated sector<sup>48</sup>.

Figure 21: Training in trade regulations, CBT rights, precautions against violence



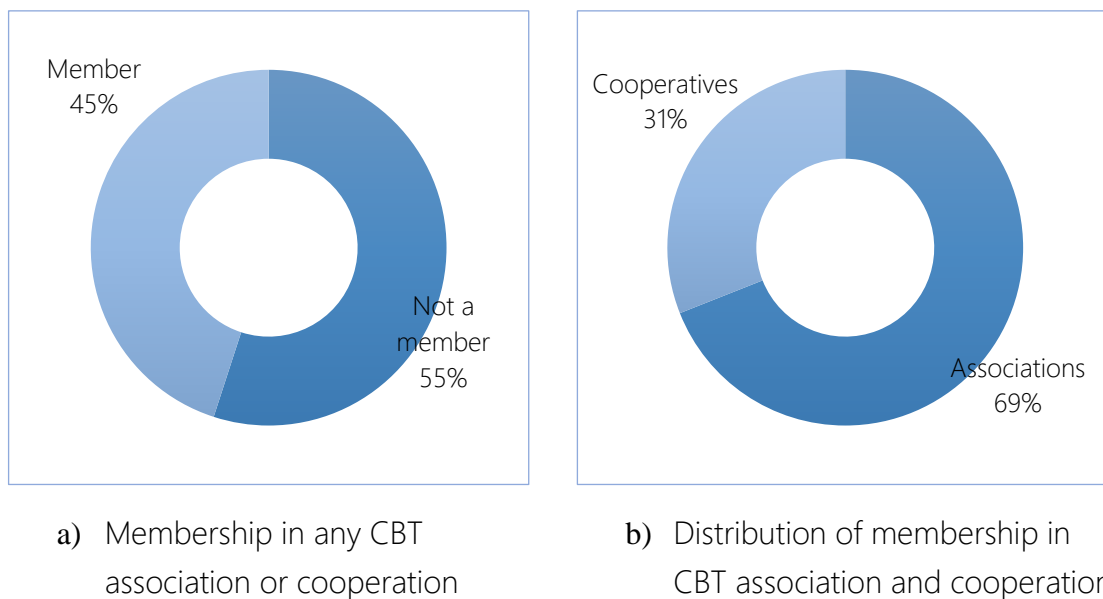
<sup>47</sup> Kabeer (1999); Kabeer (2005).

<sup>48</sup> World Bank (2019); UNICTAD (2019).

*Slightly less than half of women in CBT indicate to be a member in a CBT association or cooperative, with associations dominating the forms of collective action in women CBT.*

(ii) **Membership in cooperative/associations:** Despite the widely documented benefits of belonging into cooperatives or associations, the study reveals that the majority of women traders are not members in such (Figure 22). 45 per cent of the cross-border women traders are members of an association or cooperative. Of these, 69 per cent belong to associations while the remainder (31 per cent) belong to cooperatives.

Figure 22: Membership in CBT associations/cooperatives



Essentially, cooperatives or associations provide members with a wide range of benefits including enhancing social capital, collective power, loans and other support. As such, their promotion in the context of improving women cross-border trade is essential.



# CONCLUSIONS AND RECOMMENDATIONS

## 4.1 Conclusions

In the context of the overriding aim of the TMEA's WiT programme of contributing to greater inclusion of women in trade in Eastern Africa, this study set out to undertake a baseline survey of cross-border women traders in EAC and the DRC.

The baseline study involved ten border posts covering seven (7) countries: Kenya, Tanzania, Uganda, Burundi, Rwanda, South Sudan, and the DRC. The sampled borders, which represent the central trading point in CBT among the EAC countries and the DRC included Bugarama /Kamanyola (Rwanda/DRC); Busia (Kenya/Uganda); Elegu/Nimule (Uganda/South Sudan); Gatumba/Kavimvira (Burundi/DRC); Goli/Mahagi (Uganda/DRC); Malaba (Kenya/Uganda); Mutukula (Uganda/Tanzania); Namanga (Kenya/Tanzania); Rubavu/Goma (Rwanda/DRC); Rusumo (Rwanda/Tanzania). The study collected quantitative and qualitative data from a sample of 871 cross-border women traders from ten borders. The study also collected data from leaders of WCBTAs, Government/ Border officials and NGOs.

Several findings emanate from the analysis of the baseline data:

1. **On average, women in CBT are young to middle-aged adults with primary education, and to a large extent have household responsibilities either as a spouse or head of household:** CBT in Eastern Africa is, on average, comprised of young adult to middle-aged women with ages ranging from 32 to 44 years. Majority of these women (64 per cent) are married and have, on average 6.6 years of education, in which the majority have completed Primary or Ordinary-Secondary level education. A sizable proportion of cross-border women traders are heads of households. On average, families of cross-border women traders have, on average five dependents. Notably, about 5 per cent of the cross-border women traders surveyed have visible physical disabilities.
2. **Most cross-border women traders' businesses are not formally registered, and the majority are sole proprietorship:** Of the cross-border women traders surveyed, only 12 per cent indicate that their businesses are registered. For those that are registered, education, household resource capacity and membership in CBTAs appear to play a contributing role. For ownership of the businesses, the results show an overwhelming majority of women cross-border trader's businesses are owned by individual women with very little family ownership (only about 5 per cent) and group ownership (only 1 per cent).

3. **Access to capital, for most cross-border women traders, is still limited and dominated by internal sources (family and friends) and, to some extent, semi-formal financial sources:** Family and friends are the dominant source of capital, used by 58 per cent of cross-border women traders, followed by Savings Groups. Further, the results reveal that more years of conducting CBT as well as membership in CBTAs are central in enhancing access to capital from Saving Groups, Micro-finance Institutions, Savings and Credit Cooperative Societies (SACCO).
4. **Business record keeping by cross-border women traders is still inadequate:** Only about 45 per cent of the cross-border women traders report to undertake record-keeping for their businesses. Women traders with more years of education as well as those with their businesses registered fair better in terms of business record keeping compared with those with fewer years of education and with unregistered businesses. Inadequate business record-keeping by women traders adversely affect not only access to credit from formal sources but also performance and sustainability of their businesses.
5. **The size of women cross-border trader's businesses is still relatively small, both in terms of capital and capacity to employ. However, there are encouraging indications for growth:** The results indicate that the size of businesses conducted by cross-border women traders is, on average, relatively small in terms of current capital. Also, their capacity to employ is also low as evidenced by a considerable proportion of the businesses (about 86 per cent) which do not hire any staff. Nonetheless, there are on average terms, positive indications for capital growth in all the borders surveyed, when comparing initial income and current income of the cross-border women traders.
6. **The portfolio of products traded by cross-border women traders is substantially dominated by agricultural products:** Over half of the cross-border women traders (about 60 per cent) trade (buy and sell) mainly agricultural products. Manufactured and livestock goods are other most traded products. Notably, except for Charcoal which accounts for a negligible proportion of traders, the involvement of women traders in such goods as wildlife products and minerals is marginal.
7. **Transport, local levies, customs duties and taxes, and illicit payments remain to be the significant costs in CBT:** Admittedly, transport costs are by far the highest cost as ranked by about 90 of cross-border women traders. Equally important are local daily levies, customs/duties and taxes.
8. **Although the majority of cross-border women traders indicate to use formal trade routes, the use of informal "Panya" routes still exists:** About 87 per cent of cross-border women traders use formal trade routes. Although informal trade routes are minimally used, about 8 per cent of the women traders use both, formal and informal trade routes, with some borders appearing to have more women traders resorting to informal routes. For women traders using formal borders, the majority indicate that they declare all products when crossing.

9. **Cash is still the dominant means of transaction used by cross-border women traders:** Most women traders, above 80 per cent indicate to use cash for both making and receiving payments, with minimal use of Banks and mobile money transfers.
10. **Cross-border women traders still encounter considerable problems when crossing borders:** A sizable proportion of women traders (about 57 per cent) cite bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines as common problems encountered when crossing borders. Importantly, cross-border women traders with disabilities are more likely to experience these problems. For the case of harassment, physical and emotional abuse dominate. Nonetheless, there are low rates of reporting of these incidences.
11. **Less than half of cross-border women traders belong to cooperatives or associations:** Notwithstanding the benefits of being a member of CBTAs, membership level of women traders is still inadequate. There is, however, considerable variation across borders in which some have considerably more women traders belonging to cooperatives or associations than others. Further, cooperatives appear to provide services that are rated positively by more members (about 62 per cent are very satisfied) compared to associations.
12. **The level of awareness of crucial EAC trade regulations is remarkably low:** Cross-border women traders appear to be aware of only a handful of EAC trade regulations. Specifically, the majority are mostly unaware of regulations related to the Simplified Trade Regime (STR) and ECGLR Protocol. The low level of awareness of EAC trade regulations is even more pronounced within the group of cross-border women traders with disabilities. Results also reveal that awareness of EAC trade regulations is associated with the education of women traders, business registration status, and membership in CBTAs.
13. **Cross-border women traders are mostly aware of the origin of the products they sell:** Notwithstanding the variation across borders, the majority of women traders (about 87 per cent) are aware of the origin of their products, more so for those with registered businesses and using formal borders.
14. **There is more work to enhance the empowerment of women in CBT.** Insights from the analysis of the domains of women empowerment – agency, resources and achievement – suggest that although cross-border women traders relatively better in some indicators (such as decision making on money earned from trade), the same cannot be said on other aspects. Cross-border women traders with disabilities deserve a deliberate and concerted efforts to address their vulnerabilities. In particular, the findings call for more effort to enhance women traders' awareness of rights, ownership and control over resources and improving their collective action as well as their awareness of the aspects of CBT.

## 4.2 Limitations of the study

The study has four main limitations:

- v. Numerous border crossing points are distributed across the Eastern African countries. These include formal as well as informal crossings. The baseline survey focused on 10 border points. Although the study used a representative sample, that is generalizable to the border population of cross-border women traders, this may not capture broadly the trading activities that happen in informal border crossings. Nonetheless, informal CBT is still prevalent, and thus there is a need for more research attention.
- vi. Since the survey focused at border points, it excluded the other categories of women traders (by TMEA's definitions), such as women direct exporters, producers for export trade and processors. The study did not include these other categories due to the challenge of identifying respondents as a result of the lack of availability and, in some instances, lack of credible gender-disaggregated data of respondents.
- vii. The study captured economic data that reflects trade costs and sales value of cross-border women traders as average cost/sales per transaction/crossing over the last three months. This may not capture comprehensively the range of costs incurred, and sales values generated by cross-border women traders. As such, these these costs and value of sales should be considered as indicative. Nonetheless, the resultant estimates provide important insights into costs and profitability of businesses conducted by cross-border women traders.
- viii. The survey planned to capture comprehensively information related to environmental aspects, particularly trading activities that have negative environmental implications such as charcoal trade, wildlife products and other environmental goods. However, the survey only managed to collect a limited amount of data owing to apparent gap in knowledge exhibited by respondents or a reluctance to discuss issues that are illegal in nature, such as smuggling, or trade in environmentally prohibited products.

## 4.3 Recommendations

Following from the main findings of this baseline survey, and in the context of the main objectives of the WiT programme of (i) increasing trade value and incomes of women traders; and increasing the number of women participating in trade, there are several recommendations for consideration:

### 1. Enhancing the formalisation of cross-border women traders' businesses:

The WiT 1<sup>st</sup> programming area specifies the thrust towards improving the trading environment for women in trade through the creation of enabling policy, regulatory and institutional

frameworks. A key finding of the baseline study in this area is that, still, most CBT businesses run by women in the Eastern African borders surveyed are not formally registered. Towards enabling increased formalisation of cross-border women traders' businesses, concerted efforts ought to be intensified by all relevant stakeholders. For TMEA, in collaboration with other regional partners and stakeholders, enhanced advocacy and lobbying for the formulation of new or review of trading regulations is essential. It is imperative to focus not only on the relaxation of registration requirements (especially for small cross-border women traders) but also on enhancing predictability and transparency of trading requirements and associated fees.

## **2. Facilitating access to formal credit:**

Access to formal credit is integral to enhancing transitioning of cross-border women traders from informal and low-value trade to more profitable and self-sustaining CBT. Findings reveal that access to capital for most cross-border women traders is still limited, and considerably dominated by informal (from family and friends) and semi-formal sources (such as Savings Groups). Further, the size of women cross-border trader's businesses is still relatively small, both in terms of capital and capacity to employ. Scaling up interventions related to the enhancement of essential services and opportunities such as access to formal finance for cross-border women traders are important. Efforts by TMEA and other stakeholders to leverage potential of CT-related platforms (such as mobile money technologies) to hasten access to credit through quick and effective means are critical. Further, effective operationalization of tailored credit lines for women traders by national Ministries of trade within the region is vital.

## **3. Enhancing tailor-made training on essential/required knowledge and skills related to women participation in CBT**

Enhancing the capacity of women to participate in trade is among important intermediate outcomes of the TMEA's WiT programme. Findings from this baseline study bring to the fore the areas that require enhanced knowledge and skills. For example, the research shows that the level of awareness of crucial EAC trade regulations is remarkably low. On the part of skills, findings suggest that cross-border women traders still lack/ or have not adequately embraced essential business management skills such as record keeping. It is thus imperative for the WiT programme, in partnership with relevant stakeholders to enhance the provision of knowledge and skills through, among other modes, tailor-made training to CBTAs leaders and their members.

## **4. Improving trade facilitation for cross-border women traders**

Results of this baseline study highlight the various challenges still confronting cross-border women traders, particularly relating to the cost of doing business as well as problems encountered at borders. In the course of participating in CBT, findings indicate that women incur considerable costs on transport, local levies, customs duties and taxes, and illicit payments. Further, problems related to bribes, harassment/abuse, rude behaviour by border officials, long waits, illegal confiscation of goods, and fines are still prevalent. Interventions

should aim at further enhancing trade facilitation, and in particular, having gender-sensitive border environment and procedures as well as trading regulations. These interventions should also give a special attention to cross-border women traders with disabilities. Further enhancements and effective implementation of the rules such as STR are vital. Essentially, the WiT programme should work on scaling up adequate controls against gender-based violence and corruption at borders.

#### **5. Promoting diversification and increased value of women CBT**

CBT offers unparalleled opportunities for enhancing employment, income and livelihoods for the majority, including women, within the Eastern African region. Nonetheless, the involvement of women has not so far translated into optimal outcomes. Promoting diversification and increased value of their trade is thus essential. As findings highlight, cross-border women traders are still engaged in a restricted set of products, with their portfolio still being substantially dominated by agricultural products, often with low value. It is crucial, therefore, for TMEA and other stakeholders to sustain and scale-up interventions that will promote market access, increased trade values and transitioning to a formal trading ecosystem. In particular, scaling-up the existing 'Market-led' approach is imperative to achieve increased value addition, enhanced capacity to take-up market opportunities as well as improved standards and certification for products traded.

#### **6. Facilitating increased role of CBTAs**

Improving the institutional environment for women traders is among the key outcomes of the WiT programme. At the core of this are CBTAs. Findings from this baseline study show that less than half of cross-border women traders belong to cooperatives or associations. The low membership rates can be attributed, in part, to weak capacity of CBTAs to address challenges and live up to members' expectations. Thus, institutional strengthening of these women associations and platforms is essential. The WiT programme should therefore endeavour to put in place mechanisms for;

- i) Collaborating with relevant stakeholders to continue addressing critical governance, resource and technical capacity constraints affecting CBTAs; and
- ii) Enhancing the capacity of cross-border women traders' associations (focusing more on sectoral associations/commodity clusters or cooperatives) on advocacy and representation on all pertinent matters of women CBT.

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# Appendices

## Appendix I: Literature Review

### Cross Border Trade: What is it?

Cross Border Trade (CBT) entails the movement of commodities between neighbouring countries, specifically border cities or towns (Brenton *et al.* 2011). Essentially, it refers to the flow of goods and services across international land borders. CBT may be formal or informal trade. Formal CBT refers to the global trade in legal goods and services which is carried out by legally registered traders and fulfils all the legal requirements of the trading countries (Habtamu *et al.*, 2016). On the other hand, Informal CBT trading of legitimately produced goods and services (i.e., legal goods and services), which directly or indirectly escape from the regulatory framework set by concerned governments. Broadly, these goods bypass certain taxes and regulatory measures, hence go unrecorded or incorrectly recorded into official national statistics of the importing or exporting countries (Ogalo, 2010). An essential feature of CBT is geographical proximity, which contributes to lowering transportation costs and facilitating traders' access to market information on various products and related services on either side of the border (Mbo'o-Tchouawou *et al.*, 2018).

### Share of women in CBT in Africa: Some recent statistics

Small-scale traders constitute the major actors in CBT in Africa, and the majority of these are women (Mbo'o-Tchouawou *et al.*, 2018). Recent estimates suggested that around 70 per cent of women of productive age in Africa are involved in CBT, and about 70-80 per cent of all cross borders traders in Africa are women (UN Women, 2011; Brenton and Soprano, 2018). Also, it is estimated that 90 per cent of these women traders rely on cross-border trade as their only source of income (Busingo, 2018).

The share of women in CBT in Africa varies considerably depending on the type of trade (i.e. formal and informal trade) and regions. Majority of women in Africa (about 74 per cent) are informal cross-border traders (Busingo, 2018). Region-wise, women represent nearly 60 per cent of informal traders in West and Central Africa. In Southern Africa, they represent about 70 per cent of the informal cross-border traders (UN Women, 2011; World Bank, 2016). In East Africa, ICBT has been estimated to be up to 60 per cent of all intra-regional trade and women are said to compose up to 80 per cent of all informal cross-border traders (EASSI, 2012).

### Why is women participation in CBT important?

Women play an integral role in the wellbeing of families and economies (Koroma *et al.*, 2017). As such, women's economic empowerment is an essential pathway for sustainable and inclusive growth and poverty reduction. CBT offers an important opportunity to the majority, including

women, to enhance their livelihoods. Important in this context is informal CBT. About 40% of households in Africa draw their incomes from ICBT, and about 48 per cent of revenues generated by women in ICBT are consumed within the household (Koroma *et al.*, 2017). Be it in formal or informal CBT, women participation in CBT is still vital in supporting livelihoods, generating employment opportunities, food security, poverty reduction and providing a safety net for better wellbeing (Benton and Soprano, 2018).

### Challenges of women traders in CBT

Women-owned cross-border businesses are documented to be unduly impacted by a number of unfavourable trade as well as policy environments. These include, among others, inadequate access to finance, unfavourable regulatory regimes, gender-insensitive customs border management, as well as harassment and corruption.

As widely documented, cross-border women traders face a persistent challenge of *inadequate access to finance*. Lack of an adequate and reliable source of funding is a significant explanatory variable for business growth or stagnation (Olabimtan and Lawson, 2018). In part, this problem is an inevitable outcome of informal businesses – which is cash-based and marked by unsatisfactory record keeping – in which most cross-border women traders belong. Informal traders find it hard to gain capital due to limited access to collateral (UNCTAD, 2018b).

*Unfavourable regulatory regimes* are equally a challenge. Owing to the informal nature of their trade, cross-border women traders are primarily excluded from essential services such as access to credit facilities as well as protection of their rights (Okwemba, 2011). At individual levels, women in CBT lack business competence across several domains. Many of them are mostly unaware of essential trade laws and related procedures, a situation that renders them vulnerable to exploitation (EASSI, 2012). Existing studies point to the challenge of inadequate education among women traders, a handicap that makes it hard for traders to manoeuvre the regulatory and procedural arena (Koroma *et al.*, 2017). Essentially, the unfavourable policy and regulatory (in particular customs clearance) frameworks constitute a critical impediment to the growth of women cross-border trader's businesses.

Another challenge relates to *Informality and weaker trader associations*. Cross border women traders are primarily known to operate within the informal system (Bugingo, 2018). Consequently, they have weaker trade associations which mean ineffective representation in matters that are important for the growth and sustainability of their businesses (Okwemba, 2011).

Additionally, cross-border women traders are known to experience considerable levels of *harassment and abuse*. There are documented high incidences of unrecorded gender-based violence faced particularly by women in cross border trade, despite the EAC partner states ratifying the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (UNCTAD, 2018). Further, gender-insensitive customs border management adds another layer of challenges to cross-border women traders. Border infrastructure poorly caters to the needs of cross-border women traders and in most cases forces women traders to share

clearance areas with men conducting bigger businesses in trucks and other vehicles, hence increasing chances of corruption and harassment (Brenton and Soprano, 2018). These challenges contribute to the weakening of women cross-border trade businesses, and thus adversely impacts on their empowerment and wellbeing.

## Appendix II – Formula for calculating Sample Size

$$n = \frac{N}{1 + N(\ell^2)}$$

Where:

n = desired sample size

N= Population

$\ell$  = margin of error at 10%

## Appendix III: Regression results

Linear Regressions: Determinants of Sales, Purchases, Business Cost, and Net Profit

VARIABLES	Sales	Purchases	Business cost	Profit
Current capital	0.425*** (0.052)	0.415*** (0.057)	0.356*** (0.062)	100.108 (66.698)
Initial capital	-0.102* (0.055)	-0.101* (0.054)	-0.052 (0.061)	-62.028 (56.480)
Business cost	0.446*** (0.044)	0.425*** (0.058)		83.573* (48.785)
Tenure in CBT	0.083** (0.036)	0.075*** (0.028)	0.133*** (0.030)	34.262** (15.807)
c.tenure_cbt#c.tenure_cbt	-0.002* (0.001)	-0.002** (0.001)	-0.003*** (0.001)	-1.038** (0.524)
Education(years)	0.042 (0.030)	0.044 (0.034)	0.073* (0.042)	-6.770 (24.514)
c.educ_years#c.educ_years	-0.001 (0.002)	-0.001 (0.002)	-0.001 (0.003)	0.784 (1.657)
Age	-0.051 (0.037)	-0.051 (0.037)	0.010 (0.036)	-22.246 (18.744)
c.age#c.age	0.001 (0.000)	0.001 (0.000)	-0.000 (0.000)	0.274 (0.231)
2.Family business	0.265 (0.179)	0.135 (0.200)	0.751*** (0.233)	209.961 (161.253)
3.Group business	0.030 (0.410)	0.141 (0.603)	0.843 (0.709)	-591.734* (348.333)
1.Keep records	0.232** (0.116)	0.174 (0.123)	0.258** (0.124)	146.651* (79.675)
1.Household head	0.081 (0.132)	0.158 (0.180)	0.340* (0.183)	-145.341 (171.773)
1.Registration	-0.651*** (0.214)	-0.716*** (0.249)	0.206 (0.261)	-281.031* (163.867)
1.Employing staff	-0.372* (0.194)	-0.154 (0.174)	0.873*** (0.214)	-398.183** (167.844)
1.Marital status	0.090 (0.130)	0.108 (0.162)	0.026 (0.178)	12.239 (152.284)
2.Poor	0.155 (0.164)	0.071 (0.219)	0.261 (0.239)	-174.357 (190.390)
3.Middle	-0.181 (0.128)	-0.155 (0.129)	0.039 (0.147)	-24.868 (41.376)
4.Richest	-0.058 (0.133)	-0.097 (0.139)	0.078 (0.148)	133.619 (112.344)
5.Rich	0.212 (0.179)	0.205 (0.203)	-0.029 (0.217)	-19.774 (149.145)
Constant	0.462 (0.678)	0.302 (0.698)	-3.919*** (0.690)	-230.225 (382.393)
Observations	671	671	746	661
R-squared	0.652	0.622	0.443	0.129

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Linear Regression: Determinants of Business Capital Growth; Logistic Regression: Factors for joining associations

VARIABLES	Capital Growth	VARIABLES	Member of association (1=Yes)
Age	-2.387*** (0.702)	Age	0.025** (0.012)
Education (years)	-0.971 (1.579)	1.Marital status	0.355* (0.205)
Marital status	-1.427 (16.438)	Education (years)	0.122*** (0.025)
Hhead	-7.647 (17.275)	Registration status	0.263 (0.409)
2.Family business	-73.329*** (20.207)	2.family business	-0.660 (0.493)
3.Group business	-21.806 (34.725)	3.group business	1.694** (0.825)
Regristration status	36.313 (25.243)	Business Tenure	0.071*** (0.018)
Keeping records	10.128 (13.860)	1.Record keeping	0.530** (0.227)
Employing staff	16.638 (22.564)	Initial capital	-0.177*** (0.055)
2.Busia	66.569*** (21.690)	Business sales	0.000** (0.000)
3.Elegu/Nimule	57.008*** (20.749)	Net profit	0.000 (0.000)
4.Gatumba/Kavimvira	15.691 (17.671)	Wealth status	0.269*** (0.067)
5.Goli/Mahagi	2.995 (16.338)		
6.Malaba	33.149 (24.340)		
7.Mutukula UG/TZ	26.154 (27.180)		
8.Namanga	12.531 (19.870)		
9.Rubavu/Goma	1.723 (19.073)		
10.Rusumo	46.527** (20.099)		
Constant	161.595*** (30.533)	Constant	-1.287 (0.789)
Observations	751	Observations	770
R-squared	0.084		

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

## Appendix IV - Questionnaire

QUESTIONNAIRE ID		
	Questionnaire ID number:	
	Initials of enumerator/Date:	
	Country	1. Rwanda                      5. TZD 2. Burundi                    6. Uganda 3. DRC 4. Kenya
	Name of the border post:	
QCM	Segment(s) <i>If multiple segments, which is one is predominant?</i>	1. CBT
	Disability (visible / physical)	1. Yes 2. No
	GPS data	<i>(This Data is automatically generated from Kobo Application)</i>
Demographic Data		
1	Age (Incomplete years)	1. _____
2	Nationality	1. Rwandan 2. Burundi 3. DRC 4. Kenya 5. TZD 6. Uganda 7. Other, specify
3	Marital status	1. Married Monogamy 2. Married Polygamy 3. Divorced 4. Separated 5. Widow/widower 6. Single 7. Other, specify
4	What is the highest level of schooling that you have completed?	1. No education 2. Lower primary 3. Upper primary 4. Ordinary level (Secondary level) 5. Advanced level 6. TVET/diploma/certificate 7. University 8. Still in school
4 a	How many years have you spent in schooling?	
5	Do you have dependents?	1. Yes ___ a) If yes, how many dependents ___ b) of whom ___ are under 18



		2. No
6	Are you the head of the household?	1. Yes 2. No 3. DNK
<b>Economic data</b>		
7	Is your business formally registered?	1. Yes a) Specify Statutory ID (PIN/TIN _____ 2. No 3. DNK
8. 8.a	What type of Business ownership is your Enterprise? How long have you been in CBT?	One Option Applies 1. Sole Ownership 2. Family Owned 3. Group Owned a. _____
9.	Do you keep Business records of your transactions?	1. Yes 2. No
10.	What was your initial business capital when you started this business	Local Currency _____ I don't Remember _____
11.	What is your current business capital?	Local Currency _____ Declined to Answer _____
12.	Do you employ any staff?	1. No 2. Yes (specify) How Many _____
13.	Please mention which products you <b>typically</b> buy? (Multiple responses applicable, If YES specify type(s))	1. Agricultural (Yes/No): type of products 2. Manufactured goods(Yes/No): type of products 3. Livestock(Yes/No): type of products 4. Wildlife (Yes/No): type of products 5. Minerals (Yes/No): type of products 6. Timber(Yes/No): type of products 7. Charcoal(Yes/No): type of products 8. Other, specify
14.	Please mention which products you <b>typically</b> sell? (Multiple responses applicable, If YES specify type(s))	1. Agricultural (Yes/No): type of products 2. Manufactured goods(Yes/No): type of products 3. Livestock(Yes/No): type of products 4. Wildlife (Yes/No): type of products 5. Minerals (Yes/No): type of products 6. Timber(Yes/No): type of products 7. Charcoal(Yes/No): type of products 8. Other, specify
15CBT	How much do you pay for the products you buy? (in local currency) <i>per crossing (CBT) over the last three months</i>	

16	How much do you sell the products for (total sales value, in local currency)? <i>CBT (per crossing) over the last 3 months</i>	
17 QMC	What costs on average do you incur? <i>Per transaction/crossing (CBT)/Daily Local (Market) levies? Over the last three months (Probe)</i>  (Multiple responses applicable, If YES specify)	Market information (if yes how much) 1. Training (if yes how much) 2. Transport (if yes how much) 3. Compliance to quality standards (if yes how much) 5. Financial services/banks (if yes how much) 6. Taxes (if yes, which taxes and how much) 7. Customs/duties (if yes how much) 8. Storage (if yes how much) 9. Property rental costs (if yes how much) 10. Inputs 11. Local Daily levies (If yes how much) 12. Bribes/illicit payments (If yes how much) 13. Other costs, (which ones, how much)
18	Do you decide how the money earned from your trade is spent?	1. YES sole decision 2. Somewhat/Partially 3. NO. (specify decision maker)
19. CBT	In your trade activity, which routes do you use?	1. Panya route Yes/No 2. Formal border Yes/No 3. Both formal border and Panya route Yes/No 4. DNK
20 CBT	If using a formal border, do you make customs declarations when crossing the border?	1. Yes for all the products 2. Yes for some products ( <i>specify</i> ) 3. Yes, only if above a certain volume ( <i>which volume</i> ) 4. No, why? 5. DNK
21 CBT	If 2 yes (using a formal border, how long does it take you to cross the border on average over the past three months?) A – From X to Y B- From Y to X	A. 1. Less than 15 mn 2. Between 15 mn and 30 mn 3. Between 30min and 1hour 4. Between 1h and 2 hours 5. More than 2 hours B. 1. Less than 15 mn 2. Between 15 mn and 30 mn 3. Between 30min and 1hour 4. Between 1h and 2 hours 5. More than 2 hours
22	Currently, what is the source of capital for your business? (Multiple answers apply Ranked Top 3 Sources)	1. Family and Friends 2. Savings Group 3. Mobile Money 4. Bank 5. Money Lender 6. MFI 7. SACCO 8. Employer

		9. Religious Organization 10. Other Specify_____
23 QMC	What type of financial means do you use to: a) pay your transactions and b) receive payments?	A. Paying 1. Cash 2. Bank 3. Money transfer (MTN Mobile Money, Tigo/Airtel cash, Mpesa ...) 4. Other: specify 5. DNK  B. Receiving 1. Cash 2. Bank 3. Money transfer (MTN Mobile Money, Tigo/Airtel cash, Mpesa ...) 4. Other: specify 5. DNK
<b>Social-cultural data</b>		
24 CBT	Have you experienced problems while crossing the border this past <b>three months</b> ?	1. Yes always 2. Yes often 3. Yes Sometimes 4. Rarely 5. Never
25 CBT QMC	If yes, what type of problems? (multiple responses apply/Indicate YES or NO for each)	1. Bribes 2. Illegal confiscation of goods 3. Harassment / abuse 4. Fines 5. Long waits 6. Rude behaviour 7. Inconsistency in application of policies 8. Lack of nursing facility 9. other specify
26	If yes (for 25.1 25.2 25.3 25.4 25.5 25.6 25.7) how often has this happen over the last three months?	1. Every time/Frequently 2. Sometimes/Occasionally 3. Rarely
27 CBT QMC	If yes (for 25.3) what kind of harassment /abuse have you experienced over the last three months?	1. Physical abuse 2. Emotional abuse 3. Sexual abuse 4. Theft 5. Other: Specify
284 CBT	If yes (25.1, 25.2, 25.3), have you reported your case to the authorities?	1. Yes 2. No
29 QMC	If no (28) why not?	1. Too afraid 2. Didn't believe it was serious enough to report 3. Didn't believe anything would have been done about it

		4. Lack of trust in the authorities 4. Didn't know whom to report it to 5. Other: specify
30 CBT	If yes 28, have you received legal support/arbitration?	1. Yes 2. No
30 a	If yes 30 from whom? (specify)	
31 CBT	Are you aware of your rights	to be searched by a women 1. Yes; 2. No to have nursing facility 1. Yes; 2. No to have separate toilets 1. Yes; 2. No to be treated with respect 1. Yes; 2. No to not being intimidated 1. Yes; 2. No to be provided with a formal receipt for taxes or levies paid 1. Yes; 2. No to be provided with basic trading information on request 1. Yes; 2. No
<b>Policy and Institutional data</b>		
32	Are you a member of a CBT association or cooperative?	Association 1. Yes, 2. No Cooperative 1. Yes, 2. No
33 a	If yes 32 Which one (s)	Specify
34	How long have you been a member?	Years_____
35	If yes, why?	1. Cooperative: why _____ 2. Association: why _____
36	How would you rate the service your cooperative and/or association is providing?	A. Cooperative 1. Very unsatisfactory 4. Satisfactory 2. Unsatisfactory 5. Very satisfactory 3. Neither satisfactory nor unsatisfactory B Association 1. Very unsatisfactory 4. Satisfactory 2. Unsatisfactory 5. Very satisfactory 3. Neither satisfactory nor unsatisfactory
37	If answer 36A and/or B is 1. or 2, explain why?	
38 QCM	Are you aware of EAC trading regulations?	1. STR: Yes-No 2. CEPGL protocol: Yes, No (only for DRC/RWA/BUR) 3. Immigration rules: Yes, No 4. Other frameworks: ___ 5. Do not know
39	Have you received training on the following?	Trading regulations 1. Yes; 2. No CBT rights 1. Yes; 2. No Precautions against violence 1. Yes; 2 No
<b>Environment Data</b>		

40	Do you know where the goods you trade are from?	1. Yes 2. No
41	If yes at 13.4 13.5 13.6 13.7 and 14.4 14.5 14.6 and 14.7, do you have a certificate/licence to sell those goods? (timber/minerals/charcoal goods)	1. Yes for _____ 2. No for _____
42	If yes, do you have any problem with the authorities while transporting or selling these products?	

43 (List attached (LSMS WB List Malawi Survey 2016)	Does your household currently, own any of these items? YES/NO
Mortar/pestle ( <i>mtondo</i> )	
Bed	
Table	
Chair	
Fan	
Air conditioner	
Radio ('wireless')	
Radio with flash drive/micro CD	
Tape or CD/DVD player; HiFi	
Television	
VCR	
Sewing machine	
Kerosene/paraffin stove	
Electric or gas stove; hot plate	
Refrigerator	
Washing machine	
Bicycle	
Motorcycle/scooter	
Car	
Mini-bus	
Lorry	
Beer-brewing drum	
Upholstered chair, sofa set	
Coffee table (for the sitting room)	
Cupboard, drawers, bureau	

Lantern (paraffin)	
Desk	
Clock	
Iron (for pressing clothes)	
Computer equipment and accessories	
Sattelite dish	
Solar panel	
Generator	

## Appendix V - Interview Guides of Key Informant Interviews

KII GUIDE: NGO, Partners, EAC staff, TMEA staff, Border official, Academic

Date of Interview:

Interview Start Time:

Duration:

Place of Interview:

Interviewer:

Note-taker:

S/N	Name	Age	Education	Occupation

### ECONOMIC

1. Do you have expert opinion about numbers of women involved in trade at this border per segment (CBT, urban traders, manufacturers, producers?) *If not, where is data available, who has it?*
2. In your opinion, at X border(s), what are the most commonly traded products and by whom *(disaggregate per trader type, per border)?*
3. Do you have estimates of the monetary values of the most commonly traded products? *disaggregate per segment, per border*
4. What are the main challenges women traders face? *(disaggregate per trader type, per border)*

### SOCIO CULTURAL

5. In your opinion, how prevalent is violence against women at this/x border?
6. Are there mechanisms in place for reporting issues of VAW and harassment? If yes, what are those?
7. Are these mechanisms used as often as expected? If not, what are the reasons why?
8. To what extent do you think there is a link between increases in women traders' incomes and increases in gender based violence?
9. What are the barriers to women traders accessing and controlling resources? *(per segment, if possible)*
10. To what extent do women have influence in decision-making:
  - 10.1 At policy level?
  - 10.2 At program/project level designed for them?
  - 10.3 Within their cooperative/association?
  - 10.4 In their daily operations at the border crossing and earnings made?
11. Is there a nursing facility at this/x border? Is there a proper sanitation?
12. Do women feel comfortable using these facilities? If not, why not?
13. Related to the above, are women traders' voices heard *(access to spaces, being vocal, being articulated, their voices being translated into policies, programs, etc.)*

14. Are there any HIV/AIDs related concerns/issues specific to WICBT? (Vulnerability/ Trends/Interventions)
15. Is there any discrimination or special considerations made for people with disability in cross-border trade, specifically WICBT?

#### POLICY INSTITUTIONAL DATA

16. Do you know whether Joint Border Committees are operational and functional? *Are they inclusive in improving border efficiency and making it easier for traders to cross?*
17. In your opinion, to what extent are the cooperatives or CBT associations effective (in promoting and defending the rights of their constituents)?
18. How could they be more effective?
19. Are cooperatives/associations sustainable (self-sustained) - *financially, operational, management capabilities?*
20. To what extent are women traders aware of most of the texts, policies, and frameworks regulating CBT?
21. Which text/policy/framework is the most effective in increasing the numbers of women engaged in trade, in your opinion, and why?
22. Do you know of initiatives/programs supporting women in trade? If yes, which ones?
23. Which policies or regulations are prohibitive for cross border women traders (e.g. travelling with infants)
24. Which policies remain unharmonized across the region that has a direct impact on WCBT (e.g. banning of plastics bags)
25. How are policies that are passed at the regional or national level that affect WCBT disseminated to the border officials? Is it effective? How can it be improved?

#### ENVIRONMENT

26. Do you know the origin of the forest and wildlife products most often traded? Where have they been purchased? What are the routes of trading? Official border posts? Unofficial routes (informal – illegal)
27. Who are the producers of these products/goods? (*Coop, state-owned institution, private sector traders? Foreign imports?*) *Per product*
28. To what extent have infrastructure development projects (like OSBP) had a negative or positive impact on the environment such as pollution or control of environmental issues such as illegal forest and wildlife products trade?
29. Do you know whether the traded goods (at this border) have any environmental implications in the way they are produced, transported or traded?



30. Similarly, what are the environmental risks associated with manufacturing / processing / growing the products traded at this/X border?
31. What can be done to reduce them? How could the BP authorities improve environmental management?
32. Do you know of initiatives to increase positive trade-environmental benefits, such as promoting trade in eco-certified products and potential for fighting illegal wildlife and forest product trade?
33. Which of these initiatives are most effective and why?
34. In your opinion, what can be done (by governments, NGOs, communities, etc.) to reduce the illicit/ unsustainable wildlife, timber, firewood, illicit goods and charcoal trade in East Africa?
35. How could sustainable trade be strengthened? (*promoting sustainable trade/management of natural resources and wildlife and ensuring not only do no harm on the environment, but also a positive contribution to sustainable development*)

## Appendix VI - Interview Guides for Focus Group Discussions

Date of Interview:

Interview Start Time:

Duration:

Place of Interview:

Interviewer:

Note-taker:

S/N	Type of traders	Average age	Number of traders
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### ECONOMIC (*income, sales, livelihoods, costs, products, volumes, challenges*)

1. What is your primary source of income? How important is trade to you? Where would you rank CBT in relation to your other sources of income if any? How does CBT impact you and your family's livelihoods (*socially, costs and sources of finance, other business endeavors: full time/part time, CBT challenges, time it takes to cross the border, etc.*)
2. How much control do you have over the money you make? (*decision making power, household violence*), % *stating control*
3. Generally speaking, what could be done to facilitate CBT (*for you to increase volumes, and value*)?

### SOCIO CULTURAL (*gender issues, challenges, harassment, rights*)

4. How straightforward is it for you to engage in trading? *Check household – gender dynamics? Participate in market days in the wee hours of the morning? Cross the border with children or infants?*
5. What are the challenges you face at the border? *Harassment, how many cases/per month?*
  - a. If harassed, have you reported the case to the authorities? *Which authorities? Why, why if reported or not?*
6. Are you aware of your rights when facing gender-based violence issues? % *aware*
7. Are you aware (and using if aware) of the nursing facilities at the border? *Feel comfortable using them, yes or no (% who do or not)*
8. HIV/AIDs is a major regional concern, what is the situation in this area? Are there any programs being run in support of this awareness/prevention/treatment?
9. People with disabilities are often challenged when it comes to economic activities. What are typical issues for WICBT with disabilities? Are there any special considerations made for them?

### POLICY INSTITUTIONAL (*benefits / challenges of coop/association membership; influence, rights*)

10. Are you a member of a coop/CBT association? (*numbers, why, effectiveness, what can be improved, what are the challenges*)
11. Who are the main actors in support of WICBT? What role do they play? Where?
12. Are you aware of the CBT policies, protocols and procedures that are in place to support small businesses? If yes, which policies, protocols and procedures have you come across? What do you know or understand about them? Have you ever heard of the EAC protocols e.g STR, CEPGL in support of CBT? (STR, CEPGL, EAC, Immigration, etc.)? (*have you been sensitized, have you received training, why do or don't they know*)
13. Which or what policies do you think are major source of challenge to your CBT endeavors? What would be your suggestion to overcome these challenges?
14. Do you participate in decision-making? (*percentage who do influence policy, NGO/Multilateral programs*)
  - a. if yes which forums exist for the women to engage? *Are there forums from which they are excluded on the basis of gender or other factors? In instances where they have voiced concerns, or made recommendations to relevant authorities, have these been implemented and taken into consideration (examples)?*

**ENVIRONMENTAL (*origin of products, awareness of potential negative environmental impact of trading*)**

15. What products are you trading? Do you know the origin of these products? *Yes, no, if no, why, little consideration for the environment, % who know?*
16. Do you know whether the product you trade damaged the environment while being produced/grown? (*% who know*) e.g. *pollution, dangerous waste side effect, destroying the site of production, soil, forest, dangerous to those who produce it, child labour?*
17. Do you know or have you heard of illicit products being traded at this border (wildlife, timber, minerals, charcoal or precious stones)? Who is doing that? What routes are they using? *Volumes? Values?*
18. What are the consequences of illicit trade (wildlife, timber, minerals, charcoal or precious stones)? *% who know*
19. Have you ever received training on issues related to environment management, protection?
20. What is the impact of environmental degradation (e.g. disappearing of forests, soil degradation, toxic waste) to the supply of commodities (agricultural produce, livestock, minerals) *% who know*