

THE EFFECTS OF COVID-19 ON WOMEN CROSS BORDER TRADERS IN EAST AFRICA



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TradeMark East Africa (TMEA) is a multi-purpose donor funded, not-for-profit Aid for Trade organisation, established to support the growth of trade – both regional and international – in Eastern and Southern Africa. TMEA seeks to increase trade by unlocking economic potential anchored on 2 key outcomes of 1) Reduced barriers to trade; and 2) Improving business competitiveness.

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1. INTRODUCTION

An estimated 43% of Africans, rely on informal cross border trade (ICBT) for income (Afrika & Ajumbo, 2012; Bouet, Pace, & Glauber, 2018). Women make up the majority (70%) of informal cross-border traders (Afrika & Ajumbo, 2012).

ICBT therefore provides a vital source of employment and livelihood for low-income women in border districts. Various factors such as family obligations and unemployment push women into ICBT (EASSI, 2012), whereupon they encounter a comparatively unique set of challenges; at both the economic level with comparatively less start-up capital (Titeca & Kimanuka, 2012), and also the social level with gender based violence (GBV) (Titeca & Kimanuka, 2012). Furthermore, women trade predominantly in lower value, perishable, and primarily agricultural goods, that require them to make multiple trips between the borders. (Ndiaye, 2010).

There are also inhibiting factors for women engaging in trade at the regional and global level. The recent outbreak of the COVID-19 pandemic is estimated to account for global losses of up to \$9 trillion, and export losses at the country level in Rwanda, Uganda and Burundi equivalent to 37%, 34% and 22% respectively. East African government directives to halt movement in and around borders from Mid-March 2020 resulted in hardship for youth and women in border communities.

For these reasons, an investigation was initiated to understand how trade disruptions occasioned by the COVID-19 pandemic affected women involved in ICBT in East Africa (EA), and what their experiences were. The Eastern African Sub-Regional Support Initiative for the Advancement of Women (EASSI)¹ commissioned this study with support from Trademark East Africa (TMEA).

DEFINITION OF ***INFORMAL CROSS BORDER TRADE:***

Informal cross-border trade is trade between neighbouring countries conducted by vulnerable, small, unregistered traders. Typically, it is proximity trade involving the move of produce between markets close to the border.

The informality refers to the status of the trader (unregistered), not necessarily to the trade itself (captured or unrecorded by the official customs system). Informal cross-border trade has discrete gender impacts: in major cross-border posts within East Africa, women account for a high percentage of informal traders.

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1 The Eastern African Sub-Regional Support Initiative (EASSI) for the Advancement of Women stated mission is to enhance gender equality and social justice through networking, research, capacity building and advocacy for women.



2. OBJECTIVES OF THE STUDY

Women make up the majority of cross-border traders in the East African Community (EAC). Therefore, there was a need to investigate and assess the effects of COVID-19 on women traders and use the findings to support EASSI's programming and advocacy work around reducing barriers to trade and improving business competitiveness in the region.

The objectives of this study were to document the **economic and social impacts** of COVID-19 on women involved in cross border trade in the EAC, as well as **providing policy options** to address emerging issues from the study.

3. METHODOLOGY

A mixed methods research approach consisting of a quantitative online survey and qualitative telephone interviews, was used to collect and analyse data from a sample of women engaged in informal cross-border trade in Eastern Africa.

The quantitative study was conducted between April 2020 and July 2020. Data was collected in the form of a self-administered online survey on the EASSI website, from six countries in Eastern Africa, namely the Democratic Republic of Congo (DRC), Burundi, Kenya, South Sudan, Tanzania and Uganda. The responses were collected and survey data was analysed using STATA statistical software. The survey generated insights into demographic profiles, trading behavior and the effects of COVID-19 on business.

A qualitative inquiry, following the quantitative study, was held in the above mentioned countries (except Tanzania). The purpose of the qualitative study was to gain a more in-depth understanding of the issues with key informant interviews. The interviews also served to validate the findings in the quantitative stage.

The quantitative sample consisted of 260 women engaged in informal cross-border trade in Eastern Africa. For the qualitative interviews, purposive sampling, aimed at comprehending specific groups of people (Devers & Frankel, 2000) was used to select cross border women traders in the EASSI database who had responded to the online survey. In total, 19 female interviews and 4 male interviews in the EASSI network were undertaken.

4. FINDINGS

4.1 Demographic Profiles of Women Cross-Border Traders

Figure 1: Sample Distribution

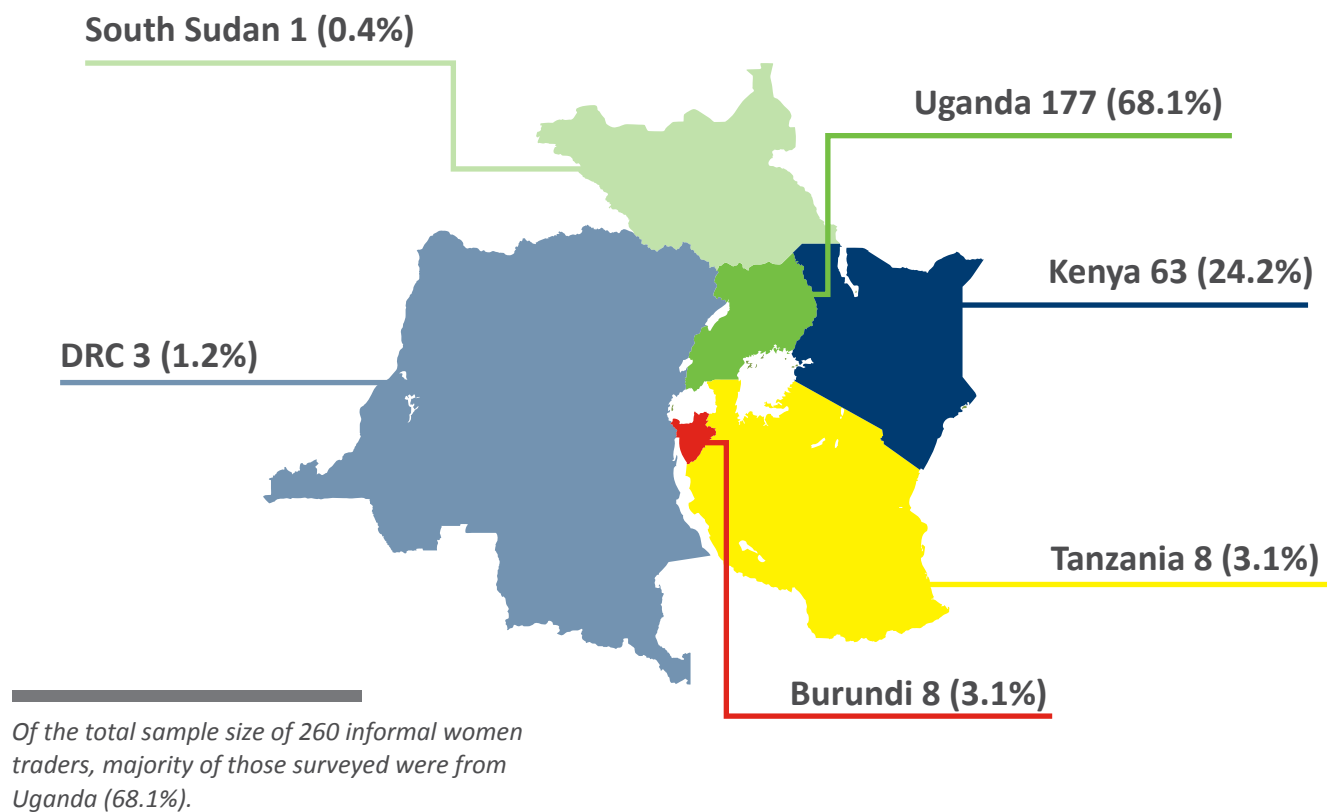
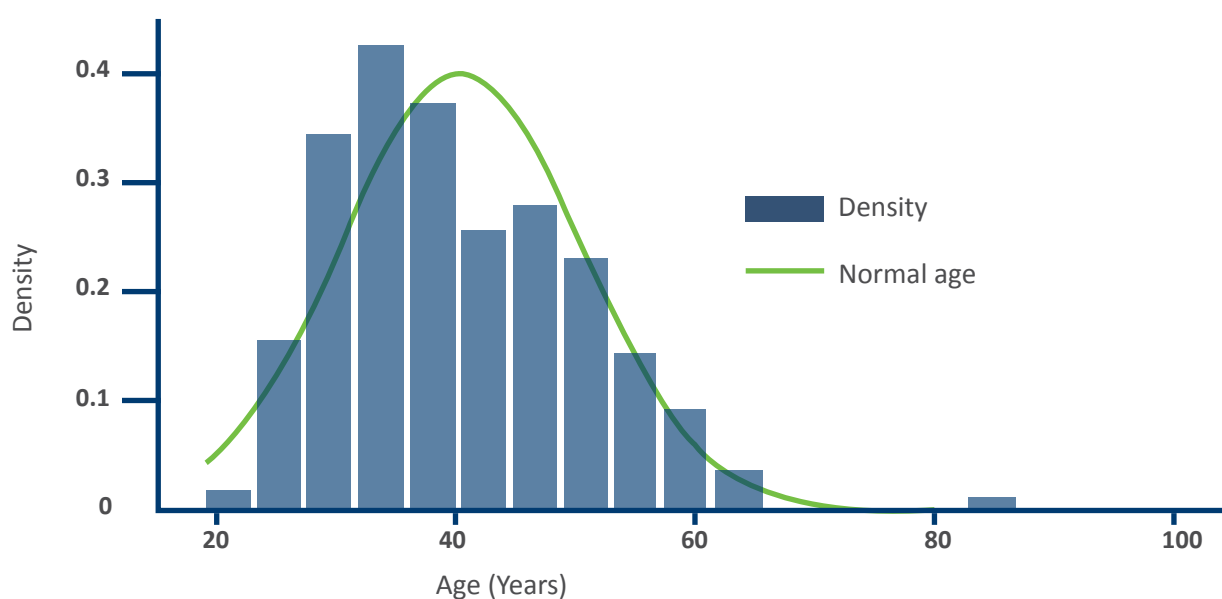


Figure 2: Age Distribution of the Respondents

The **average age** (mean) of the sampled women was 41. The minimum age was 19 years and maximum age 87 years. The age distribution was as shown in Figure 1.





Most of the sampled women engaged in cross-border trade in East Africa are in the 30-39 years, 40-49 years and 50-59 years age range; at a mature life stage and able to run their businesses. Fewer women (11.5%) are aged 20-29 years, and one reason for this low number is that they are in the early to peak childbearing life stages, when focus on growing families takes priority over ICBT demands to travel frequently away from home.

4.2 The State of Women's ICBT Trade in East Africa

The qualitative data from interviews revealed additional insights about the experiences of women in ICBT. These included intense competition from other traders, insufficient capital, conflict between traders and border police, cultural beliefs that discourage women from working outside the home, long clearing processes, and physical and sexual harassment from administration and law enforcement personnel, among others².

PERSONA 1:³ NOT ENOUGH CAPITAL².

40-years old, female trader, Kenya-Malaba border. Undercapitalized trader: *"One of the challenges facing women like us doing cross-border trade, is capital, which is never enough."*



4.2.1. OWNERSHIP AND OPERATIONS OF BUSINESSES RAN BY ICBT WOMEN TRADERS.

4.2.1.1 Why women went into ICBT:

Women start or join ICBT business(es) because it's a way to make a living, a source of income. For others, it is also a stop gap measure after being retrenched from their formal jobs. Another reason for joining is that it is a familiar line of business in which family members or friends were already involved. ICBT is also seen as an opportunity to join women cooperatives and benefit from economies of scale such as bulk buying.

'Joining the family business, a business I know something about'

4.2.1.2 Types of Goods:

Survey findings reveal that most women participating in cross-border trade were engaged in trading a variety of goods, but agricultural products (64.6 %) are the primary and most popular commodity at all border points.

² Pseudonyms have been used in various quotations and excerpts that have been quoted in this report to protect the anonymity of the women because what they discuss is of a sensitive nature.

³ The excerpts from the women traders in instances may not be grammatically correct, they however, represent the authentic voices of the WCBT.

Table 1: Types of Goods Traded by Country

	 AGRICULTURAL PRODUCTS	 CONSUMABLES	 ELECTRONICS	 HARDWARE	 SERVICES	 TEXTILES	OTHERS	N=260
 UGANDA	59.9	12.4	2.3	0.6	13.6	9.0	2.3	100.0
 KENYA	82.5	1.6	1.6	1.6	4.8	7.9	0.0	100.0
 TANZANIA	37.5	25.0	0.0	0.0	12.5	25.0	0.0	100.0
 BURUNDI	62.5	12.5	0.0	12.5	0.0	12.5	0.0	100.0
 DRC	66.7	33.3	0.0	0.0	0.0	0.0	0.0	100.0
 S.SUDAN	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0

- In Uganda, the service industry (13.6%), consumables (12.4%) and textiles (9%) are popular businesses.
- In Kenya, agricultural products are the predominant commodity (82.5%) followed by textiles (7.9%), and the service industry (4.8%).
- In Tanzania, agricultural products are traded the most (37.5%), followed by the textile industry and consumables at 25% each, and lastly, the service industry at 12.5%.

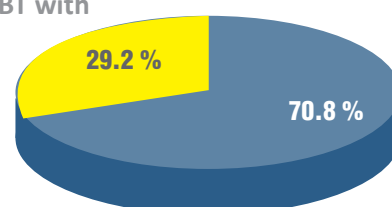
4.2.1.3 Business Ownership types, of women in cross border trade (WCBT):

The study established that the ownership structure of the sample of women engaged in ICBT in East Africa, ranged from single proprietorship (individuals) to cooperative. A majority (72.3%) of the businesses were **individually owned**. 18.9% of the respondents indicated that they operated **both an individually-owned business and were also in a cooperative partnership** with other women. **Partnership businesses only (cooperative)** were the least at 8.9%.

4.2.1.4 Loans as a source of funding for businesses:

The findings showed that most women in ICBT have an instance of financing their business by taking a loan. When asked if they currently had a business loan, over three-quarters of women (70.8%) reported having taken a business loan to support their cross-border trade (Figure 3).

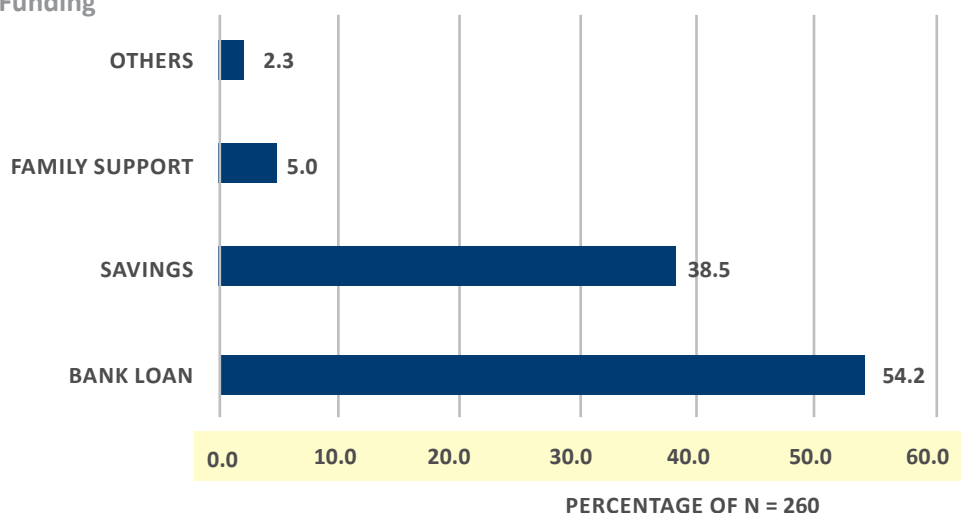
Figure 3: Proportion of women in ICBT with Business Loans



4.2.1.5 Other sources of Funding:

Besides the data on women who are servicing a business loan, the study also reported on the source of funding for the women in ICBT. The findings are as shown in Figure 4.

Figure 4: Source of Funding



Most of the women (54.2%) had secured loans to finance their businesses. The proportion of women who were financing their businesses from personal savings was also sizable (38.5%). The subject of 'sources of funding' requires further interrogation.

4.2.1.6. Funding Amount:

The question of 'how much' is advanced in loans is important in determining the contribution that ICBT businesses contribute to the economy. The study examined the average loan in US dollars (USD) that was advanced to women involved in ICBT in East Africa in the sample, and what proportion of that figure had been paid. The findings were as shown in Table 2.

Table 2: The Status of Loan Repayment by Country

COUNTRY	n	LOAN AMOUNT ADVANCED \$(USD)	LOAN BALANCE \$(USD)	% OF LOAN BALANCE
Uganda	112	1,965	1,763	89.7
Kenya	57	2,052	1,440	70.2
Tanzania	7	1,343	907	67.6
Burundi	5	8,167	6,069	74.3
DRC	3	360	160	44.3
Average Loan		2,777	2,068	74.5

The average loan amount for the sampled women was USD 2,777. However, the amount of credit facilities they accessed varied from one country to another. Women in Burundi had accessed higher mean loan amounts (USD 8,167), while those in the DRC had the least mean loan amounts (USD 360). A positive trend was identified on loan repayment where, on average, 25.5% of the loan amounts advanced, had been paid.

Qualitative data revealed more dynamics around loans as financial sources of funding for women in ICBT. The women got loans from various sources, including banks and table banking activities among others. Some women groups even had a special arrangement with banks to take large loans, which in turn were lent to the members on behalf of the bank, using collected group funds as collateral.

PERSONA 2: COLLECTIVE CREDIT: THE HIGHS AND LOWS

24-year old, woman trader, South Sudan. Belongs to a group of 400 members, organised into clusters, operating at the Nimule-Elegu border. The group presented a proposal to the bank: ***“We talked to Centenary Bank at Adjumani branch ...”***

The bank finances the clusters: ***“Cluster members actually secure their own money.”***

However, the women traders were still vulnerable to COVID-19 economic shocks:

“...the debt is still outstanding, some of them (cluster members) disappeared in April; I haven’t seen them since then.”

The reason that women in ICBT join the cooperative model is that they do not qualify for bank loans either because of small business size and/or lack of security for the loans.



PERSONA 3: GENDER BIASES THAT PREVENT WOMEN FROM ACCESSING CAPITAL.

45-year old, woman trader, operating at Busia on the Kenya-Uganda border.

Women who were unable to secure loans due to a lack of collateral had formed a local cooperative which was able to loan them funds.

Joining the SACCO⁴: ***“What made me join a SACCO was that we needed capital and access to financing”***

No personal collateral: ***“For most financial institutions, for one to access a loan, you need collateral, which most of us do not have.”***

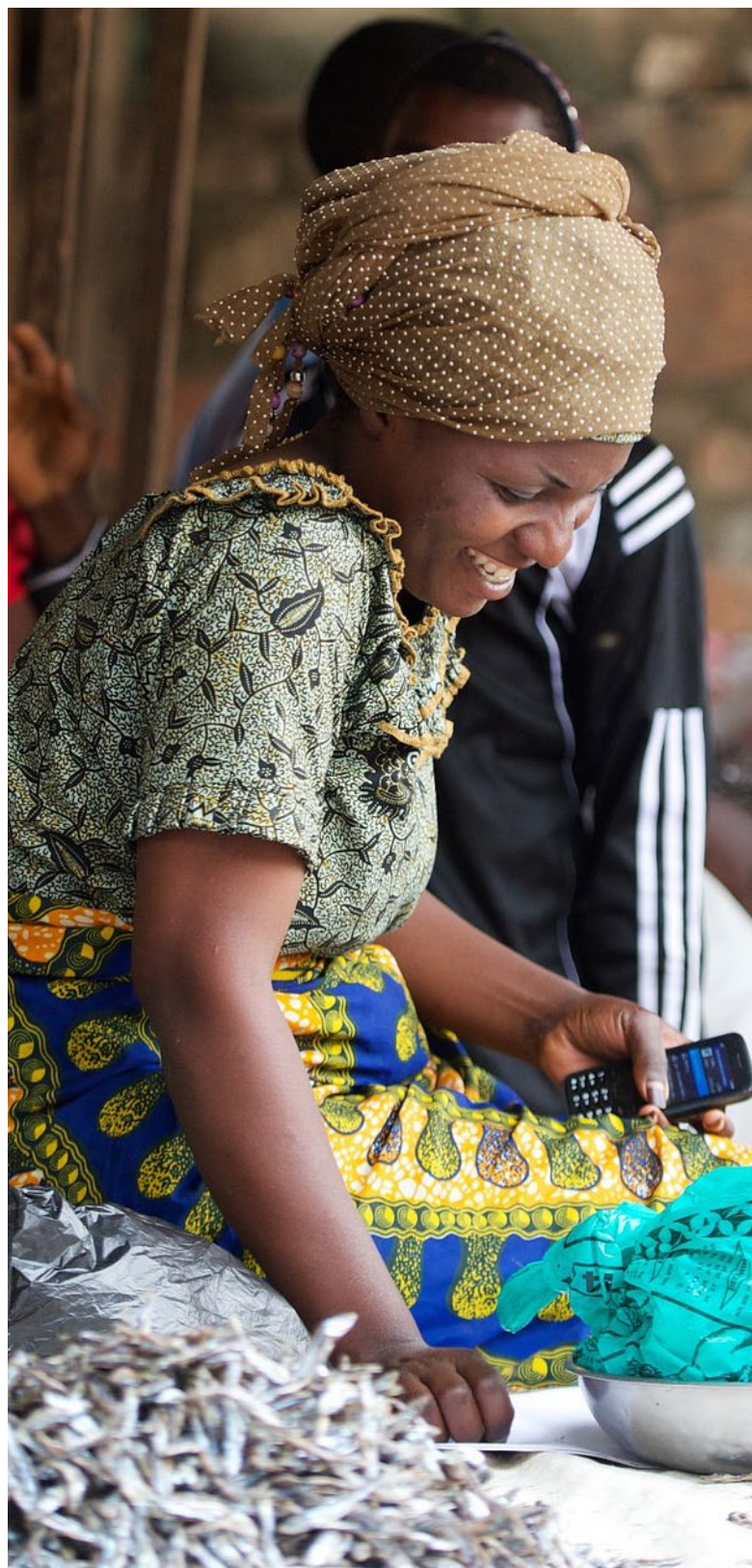
Banks are gender biased and are reluctant to lend without husband’s endorsement: ***“If you take such a step to ask for money from the bank with both your names, they will enquire if your husband is aware. But if the husband goes alone without involving you, they do not ask him anything. I don’t know why”***



⁴ SACCO is an acronym for Savings and Credit Cooperative Organizations. It is owned, governed and managed by its members who have the same common bond: they may be working for the same employer, belonging to the same church, labour union, social fraternity or living/working in the same community.

4.2.1.7. Access to Information on COVID-19

Access to the right information is key for the women traders in ICBT to benefit from assistance programmes put in place by their governments and make appropriate decisions about their trade. The study examined the channels through which women in cross-border trade accessed COVID-19 information. Radio was the most preferred source of information on COVID-19 among the respondents (86.2%), followed by TV (50.4%) and traders and friends (40.8%).



4.2.2 THE IMPACT OF COVID-19 ON ECONOMIC LIVES OF WOMEN TRADERS IN EASTERN AFRICA

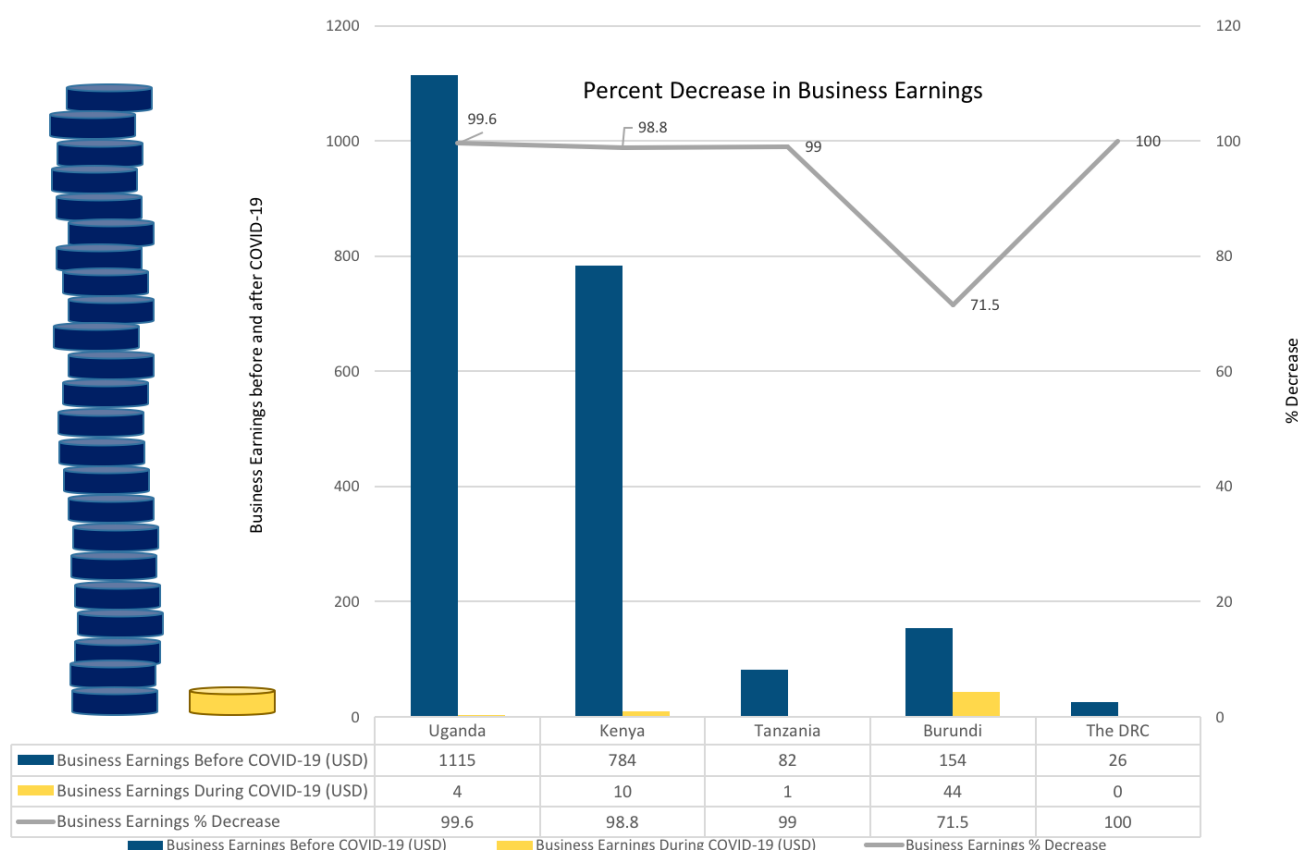
COVID-19 had varying effects on the lives of women traders in Eastern Africa in the sample. This section will discuss the impact on their business operations and profit margins.

4.2.2.1. The Impact of COVID-19 on Business Operations and Profit Margins

The study findings indicate that due to curfews and lockdowns that restricted movement in-country and across borders, ICBT businesses in East Africa incurred losses in income. Respondents attributed the losses to increases in business operation costs and a lack of clients. This impacted the ability of women in ICBT to repay their loans.

Reduction in Weekly Profit: the study examined the weekly profits before and after COVID-19 to establish the effect of COVID-19 on business earnings. The profit margins before and after COVID-19 are presented in Figure 5 below.

Figure 5: The Effect of COVID-19 on Weekly Profit



The survey results show that women involved in ICBT in East Africa experienced a significant decline in their business activities. The weekly profit margins tell a story of businesses that are on the verge of closure.

PERSONA 4: COVID-19 IMPACT ON PROFITS

56-year old woman trader from Kenya operating on the Kenya and Tanzania border at the Taita Taveta border point.

Her business suffered shocks because of the movement restrictions under COVID-19 pandemic: ***“I have already mentioned that women who are in business are the worst hit.”***

Unable to trade across the border: ***“As for me, I don’t have anywhere to sell my goods because the border is closed”.***

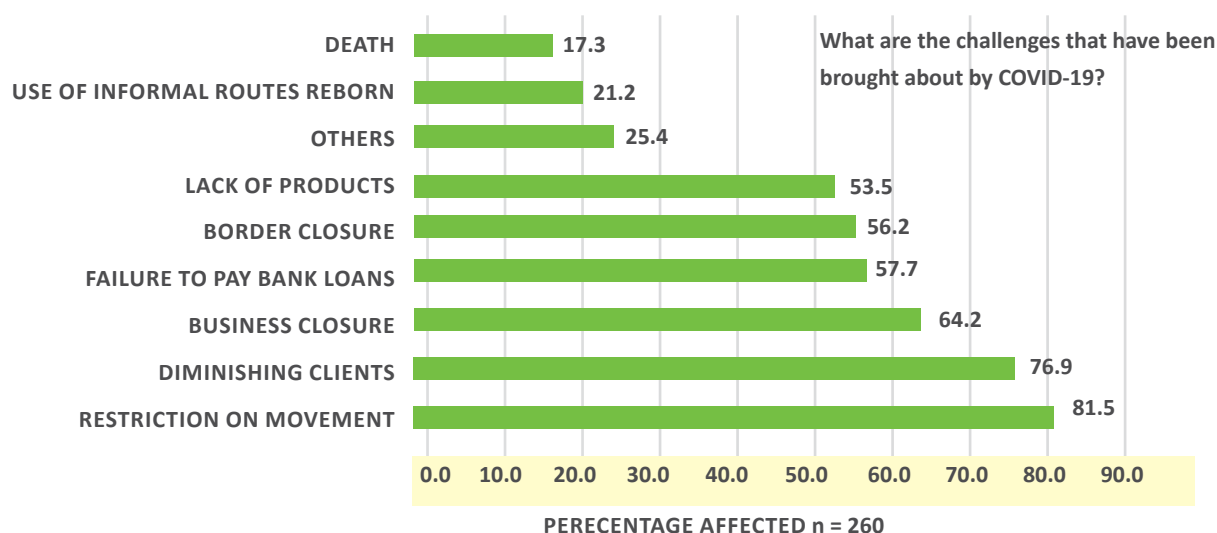
Key markets were closed: ***“It even reached a time when the lockdowns were placed [in] towns like Mombasa and Voi, which are our major marketing spots. So, our hands are tied and we can’t move but just stay at home and the little selling one can make is done with[in] this limited area.”***



Besides losses in income, COVID-19 affected the general operations of small-scale traders along East Africa’s borders. The effects are captured in Figure 6.

5 This was self-reported data provided by respondents from the survey- it was cross-checked and this was the amount reported by participants

Figure 6: Effects of COVID-19 on Business Operations



Overall, all women traders in ICBT operating across East African borders reported a disruption of their business supply chain. The top mentioned factor impacting their operations was governments' restriction on movements (81.5%).

If efforts are not taken to support ICBT trade, then lower profits will likely be the result, leading to increased chances of business closure and unemployment, as illustrated below:

PERSONA 5: BUSINESS CLOSED BECAUSE OF PROXIMITY TO BORDER.

45-year old woman trader, Uganda, operating at the Kenya-Uganda border point:

Closure of borders: ***"most traders lost money, including myself"***

Lost stock and still have loans to pay: ***"We still have that loan to pay because we had just been supplied with two trucks of eggs worth 32 million Ugandan shillings. Our store is right at the border and that is the first place that was closed."***

Women engaged in cross-border trade expressed fear that their businesses would close if the current set of measures to control the spread of COVID-19 were maintained. A 42-year old from Kenya trading along the Busia border when asked how long it would take to close her business if the current lockdown restrictions continued, said: ***"My business is already closed."***

The interviews further revealed that women who

were coping with the burden of loans repayment comparatively better, were either those with a consistent previous bank loan repayment record, or they were individuals who had taken loans with women cooperatives that had eased payment terms during COVID-19.

PERSONA 6: M-COMMERCE: BOOSTS BUSINESS BUT CARRIES NEW RISKS.

24-year old woman trader from South Sudan.

In a bid to address time payment challenges caused by COVID-19. She used mobile technology to reach and service her clients, with unfavourable financial outcomes. She narrated: ***"Now that the borders are closed, we are left with very few customers who are in touch with sellers on this side."***

They lost money trying to retain the market: ***"They place the orders through the phone ... The challenge is those who place the orders on credit have become a problem. They sell and don't send back the money to the sender on this side, leaving a lot of our women without capital and broke"***.

PERSONA 7: MANAGING TO KEEP UP WITH LOAN RE-PAYMENTS.

56-year old from Kenya operating at the Taveta border:

Banks softened loan repayment demands: ***"You know, [the] Kenya Women Trust has been one of our lenders and at first they threatened to come and auction our properties but on realizing it is a problem across the globe, they understood the situation and gave us more time to settle the debts."***

The other impact of COVID-19 has been the resurgence of informal routes, which women traders use to access clients and individuals who have still managed to remain in business. Around 21.2% of the sampled women reported using informal routes to circumvent the existing COVID-19 measures in East African countries, with several narrations of tragic consequences.

PERSONA 8: INFORMAL AND ILLEGAL TRADING ROUTES

There are economic challenges and social difficulties women encounter when using illegal trading routes.

A 56-year old woman trader from Kenya operating at the Busia border confirmed that this practice had re-emerged out of desperation to survive and earn an income.

Several hazards experienced with illegal routes: *“Yes, because we source things from Uganda and the border is closed. We tried all we could to sustain our businesses but all in vain. We even opted again to go back to the shortcuts but it’s risky since if one is found by Ugandan police, it’s terrible as you will be harassed with all manner of harassment, even sexually. Remember you are using shortcuts and if you happen to come across a policeman who is inhuman, he will demand sexual favours” [release]. So such scenarios affect women terribly.”*

‘Panya’ Routes: *“Those who used panyas (illegal routes or unauthorized trading routes) are insecure and any thug and merciless people could lie in wait for traders to rob them [of their] money and obviously women are the most vulnerable. We don’t report because at first you will be asked the spot [where] you [were] raped and no one could disclose that they were on unwanted routes smuggling goods from neighbouring countries.”*

When caught, the women described how some are asked for sexual favours. There is also an added risk of being thrown into quarantine.



Figure 7: Cross border women traders crossing a river

Figure 8: Panya Routes



4.2.2.2. High Cost of Transport and Increased Time for Transacting Business

A recurring theme in the qualitative interviews, many women spoke of the high and increased cost of transportation, and an increase in the time spent looking for goods and clients. One woman from Uganda walked 4 km to reach a location where they could get a taxi, and thereafter took the whole day to get to the border, a trip that was formerly 2 to 3 hours before the COVID-19 pandemic.

These difficulties are compounded by harassment of women by police at the border, a practice which women traders stated had been in existence even before the COVID 19 pandemic, and which had further intensified after the closure of the border.

PERSONA 9: HARASSMENT AT THE BORDER

A lot of harassment by police: *“Before corona, it was twice a week and now it’s impossible as there [is] a lot of harassment from the other side of the border from the Ugandan police.”*

Humiliation: *“In fact, if they get you, you will go through a lot of humiliation and most probably you will be kept there for a while. You cannot go there if [they] know that you are a Kenyan; they [will] give you a lot of strokes.”*⁶



⁶ The participant refers to beatings when she talks about ‘strokes’.

4.3 The impact of COVID-19 on the Social Lives of Women in ICBT

This section will examine the impact of COVID-19 on the social aspects of women cross-border traders’ lives.

4.3.1. Precarious Travel and Sexual Assault

Even before the outbreak of COVID-19, women faced various threats when travelling to border points to trade. Travel was often difficult and even dangerous. They faced difficulties with the journey and terrain. Women faced the danger of meeting thugs, being raped, sexually harassed, or assaulted.⁷

PERSONA 10: TROUBLE IN QUARANTINE

45-year old woman trader from Uganda operating at the Busia border describes:

Unhygienic: *“Once in quarantine, women are unable to obtain items they need for menstruation and medication.”*

Women represent majority of victims: *“They collect most women on market days; most of the [people] in quarantine are women.”*

Inhumane and Degrading: *“Some of them are taken without their periods [materials] and [they] cannot help themselves.”*

The above account from Busia indicates the need for gender-sensitive legislation and training around quarantine facilities— including what facilities and requirements are needed for women in quarantine.



4.3.2 Gender-Based Violence: Fighting over ‘Table Salt’

The current COVID-19 situation has exacerbated gender-based violence (GBV) against women traders, in particular domestic violence. There is a belief that women belong in the domestic space and men in the public space. The women interviewed indicated that incidents of GBV had increased significantly during the pandemic. This confirms what the literature has indicated; that during pandemics and outbreaks, the incidences of GBV are likely to be on the rise.

The issue of GBV was reported by many women. Even if a woman trader was not experiencing it herself, they claimed that other women in her vicinity were victims.

PERSONA 11: DOMESTIC ARGUMENTS AND FIGHTING

54-year old Ugandan woman trader, operating in the Congo-Uganda Shibale border point:



Frustrated and idle: Since the start of COVID-19, husbands and wives now fight over small things like “common salt”: *“...it’s very frustrating for both wives and husbands to cope and so they fight a lot because of sitting idle at home and picking fights with their wives over things like salt and food.”*

A 30-year old woman trader from Burundi reported: *“It is mostly [from a] lack of money in the home that is the main problem. It becomes frustrating when there is no food and they fight.”*

PERSONA 12: CHANGING GENDER ROLES

45-year old woman trader from Uganda, operating along the Busia border:

GBV may also stem from domestic conflicts about women working outside the home during the COVID-19 pandemic.

Male head of household not providing enough: *“This man was polygamous and already had two wives. I was the third wife. After my first born came, I realized that his income was not enough to sustain a large family. I then stepped out to look for money. He did not take this too well. He stopped me from working. This brought continuous domestic violence. He used to beat me, but I was very defiant. In the morning I would pick my bag and go to look for money.”*

The issue of men feeling that women were competing with them needs to be addressed as it may be one of the causes of GBV.

4.3.3. Increased Care Burden.

Even before the pandemic, women traders carried both the responsibility of their trading business and domestic duties. With the onset of the pandemic, the burden of domestic chores and caregiving became heavier.

These added roles on women may contribute to domestic tension, since the role of the provider is a traditional responsibility of men.

PERSONA 13: CHILDREN AT HOME REQUIRE MEALS, WHICH REQUIRES MONEY.

68-year-old woman trader from Kenya operating along the Busia border.

Women had more responsibilities, during the period of the COVID-19 lockdown, because they were at home with the children, yet they needed money to be able to provide for them: *“You know as a woman, if nothing is in the house to feed your children you are troubled [more] than [any]one in the family because you are directly answerable to your children and they will always ask food from you. Sometimes the husband is not even at home.”*



4.3.4 Food Security: “We are like birds, we do not store anything away”

As indicated in the previous section, women have assumed the role of provider. This role becomes stressful for women traders as food security becomes more tenuous during the COVID-19 pandemic, erasing the gains they formerly made to try and secure food for themselves and their families.

PERSONA 14: LIVING FROM HAND TO MOUTH

35-year old Ugandan woman trader operating at the Busia border.

Some are barely able to secure food for the day. *“We are no longer saving like we used to do before. We are focusing on food, we are like birds— we don’t store anything away.”*

7 It was difficult to find first person accounts of rape or sexual assault - most women spoke about these incidents in general terms - there could be several reasons for this, the stigma and shame associated with both rape and discussing sexual matters with strangers. Also, the nature of telephone interviews is such that trust and rapport are challenging to quickly establish, versus in face to face interviews

Majority of the women interviewed indicated that they had either reduced the amount eaten or the quality of meals consumed. Food insecurity and food shortages can also play a contributing factor to negative coping behaviour, such as women and girls engaging in transactional sex, and early marriages.

PERSONA 15: TRANSACTIONAL SEX

42-year old woman trader from Kenya operating at the Busia border.

She indicated that some women had turned to commercial sex work to make ends meet: *“You can imagine a woman without a husband and with so many responsibilities; what next? In fact, we have so many women who are single and have reverted back to commercial sex.”*



4.3.6. “Cheated by Chapati”: The Rise of Teenage Pregnancies

Transactional sex during this pandemic period has been significant among teenagers, which has led to the rise of teenage pregnancies. This relationship between tough economic times occasioned by reduced women cross-border trade, and the rise in teenage pregnancies is an emerging finding. More work needs to be done to understand the relationship between pandemics and teenage pregnancies and early marriages.

8 Chapati is a kind of flat bread introduced to the East African region by Indians working on the railroad during the colonial period.

9 This is an emerging finding; due to the scope and limited time for the study, researchers were not able to get one-on-one stories with teenage girls to get their verbatim accounts. However, the women we spoke to are considered credible sources of the information—as members of the community and as chairpersons of the women cooperatives and other similar positions.

PERSONA 16: YOUNG GIRLS AT RISK OF SEX ABUSE

A 45-year old woman trader from Uganda, trading at the Busia border point, stated that school closures had resulted in increases in underage sex and abuse: *“All the children are not in school. That’s why you can hear [there’s] incest and rape and such things and there is so much confusion. Some of these teenagers are being deceived by a chapati⁸, or mandazi at Ush1,000 [\$0.27]”*

PERSONA 17: DISTRESS LEADING TO EARLY MARRIAGES

Increased rates of teenage pregnancies are due to the tough economic times faced by the community, and teenagers not have constructive activity to occupy their time. Increased rates of teenage pregnancies have had the effect of contributing to early marriages as parents opt to marry off the girls and receive dowry.

A 54-year old woman trader from Uganda operating at the Congo-Uganda border reflected:

“Before corona, there were isolated cases here and there, but now...they are many...—up to four cases going...on at a time.”

This was an emerging finding but due to the timing of the study, the study researchers were unable to find individual teenage girls who were affected to understand this issue further.⁹ It is a recommendation of this study that more work needs to be done in this area, to identify and establish the correlation between pandemics, teenage pregnancies and early marriages.



4.4 Suggested Solutions to Address Challenges

The study provides lessons and suggestions for future strategies to navigate the impacts of the coronavirus, from women surveyed and interviewed. Table 11 summarizes the suggestions made by women on what assistance they need to mitigate the impacts of the Coronavirus.

Table 3: Proposals to Assist Women

	PROPOSALS TO ASSIST WOMEN	%
1	Provide loans/ grants / capital and funds / sponsors	62.7
2	Government to provide masks, sanitizers and food for those who can't work	14.2
3	Sensitization about COVID-19	8.8
4	Open the borders to small cross-border traders	8.5
5	Loans recess	3.8
6	Creation of screening facilities and water taps at market places/villages	3.5
7	Waive rent, water and electricity bills	2.7
8	Tax waivers	2.3
11	Government to add more health facilities	0.8
12	Government to support citizens with chronic diseases	0.4
13	Removing women from the Credit Reference Bureau lists	0.4
14	Provide market for their goods	0.4
16	Small-scale traders to be protected by the government	0.4
17	Provide agricultural equipment for farming	0.4
18	Allow candidates to sit for exams	0.4
19	Online training to run their business	0.1



5. CONCLUSION

This study sought to investigate how COVID-19 has influenced women cross-border traders in the East African region.

Part of the findings was profiling women in ICBT including their demographics, business activity profiles, and the challenges they face in East Africa. Economic and social impacts of the COVID-19 pandemic on women in ICBT were captured. Impacts included loss of income, difficulties in conducting business due to lockdowns, closure of borders, and limitations on their ability to provide food for their families. Social issues were revealed as stressful family relationships and conflicts manifested in gender-based violence for various reasons.

Key recommendations were also advanced. These included training women on the diversification of income generating activities and saving for the future. The opportunity to encourage women to join and borrow from women-friendly cooperatives more who have an affinity with gender issues during the economically challenging COVID-19 times, was also identified. Suggestions were made by women cross-border traders to governments to ease border restrictions for small business traders to facilitate business for women in ICBT, offer grants and relax loan payment requirements for women traders among others.

6. POLICY IMPLICATIONS

The findings illuminated some key policy recommendations for governments, donors, private-sector agencies and civil society organisations (CSOs) as follows:

Governments

- Ease customs policy restriction measures for trucks and other means of transport including motorbikes, carrying perishable goods across borders to accommodate the needs of women in cross-border trade, who primarily trade in small consignments of perishable agricultural goods.
- Target women in general and those in ICBT in particular, in all efforts to address the socio-economic impacts of COVID-19 on their citizens. A gender lens should intentionally be applied in the design of fiscal stimulus packages and bail out measures to small business traders and general social assistance programmes.
- Accept suggestions and lobbying by EASSI and TMEA in the EAC to ensure women's equal representation in all COVID-19 taskforces and response planning and decision-making bodies and activities at national, provincial and community levels, especially those relating to businesses' operation modalities and changes in border trading protocols and policies.
- Ensure that policy decisions related to COVID-19, in particular those on restricted movement, are gender-responsive and do not disproportionately compromise women's access to SRHR services or their ability to effectively conduct trade at the border.
- Prioritize the provision of protective services for GBV during the pandemic that include domestic violence hotlines, safe spaces, sexual and reproductive health (SRHS) services, referral services, and justice mechanisms.

Civil Society Organizations

- Sensitize and train women in ICBT to be able to adapt to changing trading and market environments when previous end-markets are shut down or become difficult to access; they can be

trained to engage in new businesses ventures and to use innovative strategies like digital platforms to transact business.

- Engage community members, especially men and boys, but also women and girls, to raise awareness about sharing caregiving roles and the effects of GBV, so as to reduce women's caregiving burden in the home to free up time for trading purposes, and address GBV using programmes such as MenEngage.
- Prioritize GBV risk mitigation support to communities during the period of the COVID- 19 period to support women affected by GBV to access response services.
- Sensitize and engage in advocacy towards women traders in order for them to gain entrepreneurship skills to keep women occupied while also earning a little money so that they do not have to engage in transactional sex.
- Address the increasing rates of teenage pregnancies and early marriages, through focusing on life skills knowledge and on young people's health and sexual rights which could be provided in collaboration with civil society organizations, such as SRHR Alliance, among other organisations.

Private Sector Organizations

- Establish grants to revamp businesses of women cross-border traders.
- Conduct training and sensitization for women in cross-border trade relating to diversification of income generating activities beyond cross-border trading to cushion them from economic drought periods.

Donors

- Prioritize funding for CSOs and NGOs programmes and activities that address the socio- economic impact of COVID-19 on women traders and especially those in ICBT.



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