



# MAKING TRADE WORK FOR WOMEN IN EASTERN AFRICA

## END OF PROGRAMME REPORT



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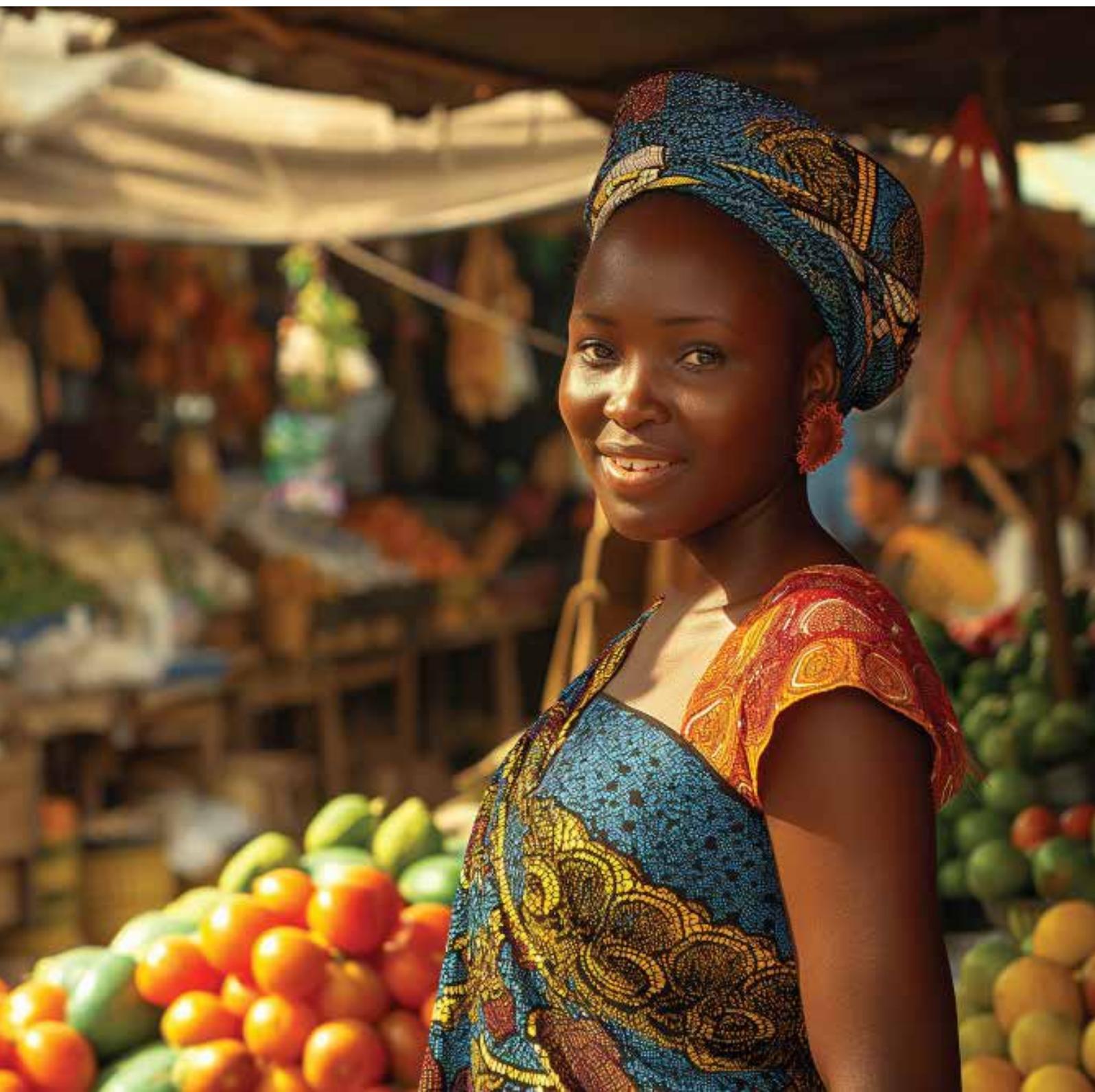


# ACRONYMS

<b>AfCFTA</b>	African Continental Free Trade Area
<b>AMSCO</b>	African Management Services Company
<b>CBT</b>	Cross Border Trade
<b>CFCIB</b>	Federal Chamber of Commerce and Industry Burundi
<b>CI4G</b>	Climate Information for Grains
<b>COMESA</b>	Common Market for Eastern and Southern Africa
<b>DRC</b>	Democratic Republic of Congo
<b>MTW4W</b>	Making Trade Work for Women in Eastern Africa
<b>EAC</b>	East African Community
<b>EAGC</b>	Eastern Africa Grain Council
<b>EALA</b>	East African Legislative Assembly
<b>EASSI</b>	Eastern African Sub-Regional Support Initiative for the Advancement of Women
<b>GAC</b>	Global Affairs Canada
<b>GBV</b>	Gender Based Violence
<b>HST</b>	Hermetic Storage Technologies
<b>IEC</b>	Information Educational Communication
<b>JBCs</b>	Joint border committees
<b>KNCCI and</b>	Kenya National Chamber of Commerce and Industry
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MEL</b>	Monitoring, Evaluation and Learning
<b>MIGEPROF</b>	Ministry of Gender and Family Promotion
<b>MINICOM</b>	Ministry of Trade and Industry, Rwanda
<b>NTBs</b>	Non-Tariff Barriers
<b>OSBP</b>	One stop border point
<b>PFTH</b>	Pro-Femmes/Twese Hamwe
<b>PPS</b>	Probability proportional to size
<b>PSF-SC</b>	Specialized Cluster of the Private Sector Federation
<b>RFDA</b>	Rwanda Food and Drugs Authority
<b>RSB</b>	Rwanda Standards Board
<b>SFCG</b>	Search for Common Ground



<b>SPS</b>	Standards and Sanitary and Phytosanitary
<b>STR</b>	Simplified Trade Regime
<b>TINs</b>	Tax identification numbers
<b>TMA</b>	Trade Mark Africa
<b>TWCC</b>	Tanzania Women Chamber of Commerce
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>UWEAL</b>	Uganda Women Entrepreneurs Association Limited
<b>WCBTs</b>	Women Cross-Border Traders
<b>WiT</b>	Women in Trade



# Executive Summary

Trade Mark Africa (TMA) is a leading African Aid-for-Trade organization that aims to grow intra-African trade and increase Africa's share in global trade, while helping make trade more pro-poor and more environmentally sustainable. The organization has been supporting the implementation of a six-year programme funded by Global Affairs Canada (GAC) named "Making Trade Work for Women in Eastern Africa (MTW4W)" between June 2018 and June 2024. The programme focused on improving the policy environment, increasing formalization and trade value, and reducing gender-based violence and harassment. The programme was implemented at over twenty borders in the East African Community (EAC) countries and targeted to benefit at least 150,000 direct beneficiaries and 150,000 indirect beneficiaries' women traders (both direct and indirect). These border points included Bugarama/Kamanyola, Gisenyi/Goma; Rusizi I and II (Rwanda-DRC); Elegu/Nimule, Kaya (Uganda-South Sudan); Nadapal (Kenya South Sudan); Goli/Mahagi (Uganda-DRC); Gatumba/Uvira (Rwanda-Burundi); Holilii/Taveta, Isebania/Sirale, LungaLunga Horohoro (Kenya-Tanzania); Malaba, Busia;(Uganda-Kenya); Mutukula (Tanzania-Uganda); Katuna/Gatuna, Cyanika, Kagitumba/Mirama Hills (Uganda- Rwanda), Kobero/Kabanga (Tanzania-Burundi), Rusumo (Rwanda-Tanzania). The programme also supported beneficiaries located in the capital cities and major urban centres in the EAC.

Between 2018 and 2024, the project's operational environment shifted dramatically. Initially stable, it was disrupted by COVID-19, the Ukraine conflict, and evolving geopolitics, leading to economic hardship, increased vulnerability for traders, and heightened social challenges. To adapt, the programme implemented flexible strategies: emergency responses, collective trading models, technology integration (iSOKO), resource center pivoting, knowledge generation on key issues (care work, climate), strategic partnerships, and an impact measurement pilot. Despite significant challenges, new opportunities emerged such as the AfCFTA.

**Programme implementing partners:** Eastern African Sub-Regional Support Initiative for the Advancement of Women (EASSI) in Burundi, Kenya, Uganda and Tanzania, African Management Services Company (AMSCO) in South Sudan, Pro-Femmes/Twese Hamwe (PFTH) in Rwanda and Search for Common Ground (SFCG) in Democratic republic of Congo (DRC). Partners that implemented the iSOKO digital platform were: Specialized Cluster of the Private Sector Federation (PSF-SC) in Rwanda; Kenya National Chamber of Commerce and Industry (KNCCI) in Kenya; Tanzania Women Chamber of Commerce (TWCC) in Tanzania; the Federal Chamber of Commerce and Industry (CFCIB) in Burundi; the Uganda Women Entrepreneurs Association Limited (UWEAL) in Uganda; and the the Eastern Africa Grain Council (EAGC).

At the end of programme implementation, an evaluation was commissioned by TMA and undertaken by Ring Africa Consultants Ltd.

**Purpose and Scope of the Evaluation:** The overall purpose of the study was to assess and evaluate the overall performance made by the programme on improving the policy environment, increasing formalization and trade value, and reducing gender-based violence and harassment. More specifically, the evaluation aimed at assessing the programme's relevance, coherence, effectiveness, efficiency, impact and sustainability and give recommendations for future programming.

**Methodology:** A multi-stage sampling approach was used. At first, border points were purposively selected to ensure that the sample was representative of all countries covered by the programme. The final border points were: Busia (Kenya and Uganda), Bugarama/Kamanyola (Rwanda and DRC), Elegu/Nimule (Uganda and South Sudan), Gisenyi/Goma (Rwanda and DRC), Goli/Mahagi (Uganda and DRC), Holilii/Taveta (Tanzania and Kenya), Isebania/Sirale (Kenya and Tanzania), Malaba (Kenya and Uganda), Mutukula (Uganda and Tanzania) and Rusizi I/Ruzizi II (Rwanda and DRC), Kobero/Kabanga (Burundi and Tanzania) and Mpondwe (Uganda and DRC), chosen as the counterfactual border town for the evaluation. Respondents were then randomly selected from the beneficiary list in each border point selected. Data were collected through literature review, 50 focus group discussions (FGDs), 91 key informant interviews (KIIs), 4,154 respondents (95% female and 5% male;) from traders' survey. The respondents were disaggregated as follows; 3,941 (95%) females and 213 (5%) males; 97 (2%) aged below 18 years, 1,672 (40%) aged between 18 and 35, 2,235 (54%) aged between 36 and 60, and 150 (4%) aged over 60. Evaluation limitations included reliability of self-reported data, research fatigue among targeted beneficiaries, female gender skewed and recall bias due to programme's long-term nature.

## Evaluation Findings:

A summary of the key findings based on the six OECD DAC Evaluation Criteria of; relevance, coherence, effectiveness, efficiency, impact and sustainability at the impact level is presented below:

**Impact:** The ultimate outcome of the programme was improved social and economic empowerment of women traders in Eastern Africa. This was measured by assessing the percentage increase in income from trade by targeted women traders and the percentage of targeted women traders reporting increased social and economic empowerment based on a threshold of 0.8 in the Women in Trade Empowerment Index (WITEI). The Women in Trade Empowerment Index is an internal methodology developed by TMA to enable a comprehensive assessment of empowerment recognising the inefficacy of any one metric. The index assesses the extent of empowerment of women traders on the composite measure of indicators of agency, access to resources and achievement/economic benefit. The index is a composite measure derived by way of data reduction approach.

- *Increase in income from trade by targeted women traders*

At the beginning of the programme, the baseline monthly average sales value was USD 308. With a target of a 15% increase, the expected sales value was USD 354. However, traders reported an average of USD 380 in sales at the end of the programme, representing a 23% increase from the baseline. While this shows significant growth, it is lower than the mid-term average of USD 468. This decline was attributed to the seasonality of cross-border trade, especially for agricultural products, where demand and supply fluctuate with harvest cycles and regional trade patterns. Additionally, the variance in sales could have been influenced by the fact that the beneficiaries interviewed at the end of the programme were not the exact same group as those interviewed at mid-term, potentially leading to some differences in reported sales.

The table below summarizes the monthly trade volumes at various border points covered by the programme.

Country	Border	Before	After	Change (%)	Main products traded
Kenya	Busia	726	1010	39	Fruits/vegetables (28%), FMCGs (17%), clothing (17%), fish (17%), cereals (10%), livestock (5%)
Uganda	Busia	722	967	34	Fish (23%), livestock (19%), fruits/vegetables (19%), cereals (17%), clothing (14%), FMCGs (2%), eggs (2%)
Uganda	Mutukula	523	670	28	FMCGs (46%), clothing (19%), fruits/vegetables (11%), cereals (9%), fish (8%)
Tanzania	Mutukula	514	632	23	FMCGs (38%), clothing (18%), fruits/vegetables (14%), cereals (10%), fish (8%), livestock (7%)
Kenya	Malaba	522	607	16	Cereals (30%), clothing (25%), fish (25%), fruits/vegetables (17%)
DRC	Mahagi	462	540	17	Fish (28%), FMCGs (18%), cereals (18%), clothing (13%), fruits/vegetables (9%), livestock (6%)
Uganda	Malaba	385	463	20	Cereals (27%), fruits/vegetables (24%), fish (20%), clothing (17%), FMCGs (10%)
Tanzania	Kabanga	383	463	21	Clothing (37%), cereals (24%), fruits/vegetables (21%), fish (8%), livestock (6%)
Uganda	Elegu	401	440	10	Fruits/vegetables (41%), cereals (20%), clothing (13%), FMCGs (11%), fish (8%)
South Sudan	Nimule	312	346	11	Cereals (21%), fruits/vegetables (21%), clothing (19%), FMCGs (13%), fish (13%), livestock (7%)
DRC	Rusizi II	238	276	16	Fruits/vegetables (66%), livestock (13%), fish (6%), FMCGs (5%), spices (5%)
Kenya	Isebania	214	272	27	Clothing (23%), cereals (22%), fruits/vegetables (21%), FMCGs (17%), fish (12%)
Kenya	Taveta	208	268	29	FMCGs (25%), fruits/vegetables (25%), clothing (19%), cereals (19%)
Tanzania	Sirale	211	247	17	Fruits/vegetables (30%), cereals (29%), FMCGs (14%), clothing (12%)
DRC	Goma	189	223	18	Fruits/vegetables (34%), fish (18%), livestock (14%), FMCGs (13%), cereals (12%), clothing (9%)
Uganda	Goli	164	210	28	Fruits/vegetables (34%), cereals (25%), fish (16%), FMCGs (12%), clothing (8%)
Rwanda	Gisenyi	164	201	23	Fish (44%), fruits/vegetables (31%), FMCGs (14%), cereals (11%)
Tanzania	Holili	143	182	27	fruits/vegetables (44%), cereals (20%), clothing (16%), FMCGs (11%), fish (5%)
Burundi	Kobero	141	164	16	Cereals (36%), FMCGs (21%), fruits/vegetables (21%), clothing (7%), fish (6%), cereals (5%)
Rwanda	Rusizi I	84	98	17	Fruits/vegetables (44%), fish (25%), clothing (14%), cereals (13%)
Rwanda	Bugarama	51	62	22	Cereals (43%), fruits/vegetables (41%), clothing (9%), fish (3%)
DRC	Kamanyola	19	22	16	Fruits/vegetables (30%), fish (19%), FMCGs (16%), cereals (11%), spices (10%), livestock (6%)
Counterfactual	Mpondwe				FMCGs (27%), fruits/vegetables (22%), clothing (17%), fish (11%), cereals (8%)

The evaluation of cross-border trade dynamics revealed varying trade patterns, drivers of sales and challenges across different border points. Key findings include:

## 1. Highest Increase in Sales:

·Kenya (Busia): +39%

The Busia border between Kenya and Uganda saw the highest increase in sales. Border infrastructure (24%), knowledge of the EAC's Simplified Trade Regime (STR) (14%), access to credit (13%), and the formalization of cross-border trade (13%) played major roles in this growth. However, security issues and administrative hurdles occasionally slowed down trade flows. The key commodities traded at this border were fruits/vegetables (28%), FMCGs (17%), and clothing (17%).

·Uganda (Busia): +34%

The Busia border in Uganda also experienced a significant increase in sales, with the key drivers being conducive border infrastructure (31%), membership in trade associations (28%), and access to credit (23%). Knowledge of the EAC's STR (14%) helped further streamline the trade process. However, challenges such as border processing delays and lack of large shipment facilities were common. Major products traded here included fish (23%), livestock (19%), and fruits/vegetables (19%).

·Uganda (Mutukula): +28%

The Mutukula border, which connects Uganda and Tanzania, saw a 28% increase in sales. Key drivers included capacity-building programs (21%), conducive

and knowledge of the EAC's STR (12%). However, inconsistent trade regulations and poor road networks were barriers to growth. The major commodities traded here were FMCGs (46%), clothing (19%), and fruits/vegetables (11%).

## 2. Moderate Increases:

·Tanzania (Kabanga): +21%

The Kabanga border in Tanzania showed a 21% increase in trade sales. Membership in trade associations (27%), capacity-building participation (23%), and access to credit (14%) were key drivers. Knowledge of the EAC's STR was also a significant factor. However, theft of goods and personal illness were challenges affecting growth. The leading products traded at this border included clothing (37%), cereals (24%), and fruits/vegetables (21%).

·DRC (Mahagi): +17%

Sales at the Mahagi border in the DRC grew by 17%. Major drivers included improved border security (25%), membership in trade associations (23%), participation in capacity-building activities (13%), and access to credit (10%). Insecurity and competition from traders using porous routes posed challenges. The main products traded at this border were fish

(28%), FMCGs (18%), and cereals (18%).

·Uganda (Malaba): +20%

The Malaba border between Uganda and Kenya saw a 20% increase in trade. Conducive infrastructure (32%), membership in trade associations (25%), capacity-building programs (21%), and knowledge of the EAC's STR (17%) were major drivers. Inflation affecting consumer demand on the Ugandan side was a key challenge. The major commodities traded here were cereals (30%), clothing (25%), and fish (25%).

·South Sudan (Nimule): +11%

Sales at the Nimule border between South Sudan and Uganda increased by 11%. Key drivers were security (16%), membership in trade associations (12%), conducive infrastructure (6%), and participation in capacity-building programs (5%). Insecurity, floods, and price fluctuations posed challenges. The main commodities traded here included cereals (21%), fruits/vegetables (21%), and clothing (19%).

·Rwanda (Gisenyi): +23%

The Gisenyi border in Rwanda saw a 23% increase in sales, driven by security improvements (25%), capacity-building initiatives (24%), and membership in trade associations (21%). Access to credit (15%) further supported trade growth. High import taxes and customs bottlenecks were challenges. The leading products traded at this border were fish (44%), fruits/vegetables (31%), and FMCGs (14%).

·Tanzania (Holili): +27%

Sales at the Holili border in Tanzania rose by 27%, with participation in capacity-building activities (22%), access to credit (20%), knowledge of the EAC's STR (17%), and formalization of cross-border trade (17%) being the key drivers. Economic downturns and increased competition were significant obstacles. Major commodities traded here included fruits/vegetables (44%), cereals (20%), and clothing (16%).

## 3. Lower Increases/Minimal Changes:

·Burundi (Kobero): +16%

The Kobero border in Burundi experienced a 16% increase in sales, with capacity-building programs (26%), access to credit (16%), and membership in trade associations (15%) as major drivers. Conducive border infrastructure (12%) also supported growth. High exchange rates and the closure of the Kobero-Kabanga border in 2021 hindered trade. The primary products traded here were cereals (36%), FMCGs (21%), and fruits/vegetables (21%).

·Rwanda (Rusizi I): +17%

Sales at the Rusizi I border between Rwanda and the DRC grew by 17%. Key drivers included membership in trade associations (34%), improved border security (24%), and formalization of cross-border trade (15%). High transportation costs and insecurity remained

significant challenges. The main commodities traded here included fruits/vegetables (44%), fish (25%), and clothing (14%).

· Rwanda (Bugarama): +22%

Sales at the Bugarama border in Rwanda showed a 22% increase. Key drivers included membership in village savings and loan associations (24%), improved security (20%), and knowledge of the EAC's STR (10%). Border delays and logistical bottlenecks were challenges. The top trading products at this border were cereals (43%), fruits/vegetables (41%), and clothing (9%).

· DRC (Kamanyola): +16%

Sales at the Kamanyola border in DRC increased by 16%. Security improvements (21%), membership in

trade associations (19%), and access to credit (9%) were key drivers. Poor infrastructure and limited access to efficient transportation posed challenges. The main products traded here were fruits/vegetables (30%), fish (19%), and FMCGs (16%).

· Counterfactual (Mpondwe): +9%

At the Mpondwe border, which was used as a control border as it was not covered by the programme, sales increased by 9%. The main drivers identified were capacity-building programs, access to credit (17%), and knowledge of the EAC's STR (12%). Challenges included inconsistent trade regulations and poor road networks. The major commodities traded at Mpondwe included FMCGs (27%), fruits/vegetables (22%), clothing (17%), fish (11%), and cereals (8%).

## Key Drivers of Trade

- Traders in associations recorded 33% higher average trade values
- Recipients of various capacity building interventions recorded 15% higher trade values - enhanced skills and confidence gained through training programs.
- Traders who formalized their business achieved better market access and recorded 15% higher trade values than the informal
- Traders with improved knowledge and understanding of EAC's Simplified Trade Regime (STR) recorded 13 % higher values

## Other contributing factors

- Credit Access: 12% - ability to scale operations through access to loans or credit.
- Social Capital: 9.8% - support from family and friends.

On average the commodities driving the growth include Fruits and Vegetables (36%), Cereals (27%), FMCGS (26%) and Clothing (12%). Investment in infrastructure, value addition, market access, and trade facilitation policies should focus on these sectors to enhance regional trade efficiency, reduce storage spoilage, and improve supply chain resilience. Additionally, strengthening trade agreements and reducing non-tariff barriers in these key sectors will drive sustainable economic growth and food security in the region



## Impact of the programme interventions on sales from trade

A comparison of cross-border trade sales revenue between Goli, where programme activities were implemented, and Mpondwe, a control town located along the DRC-Uganda border line but without programme interventions revealed significantly higher trade sales revenue in Goli. The self-reported sales from CBT for respondents in Goli was USD 164 compared to USD 97 for Mpondwe. The self-reported sales at the end of programme evaluation was USD 210 in Goli compared to USD 97 in Mpondwe. This confirms that the programme had a substantial positive impact on cross-border trade sales revenue, implying that the programme could be a viable model for increasing CBT income from trade in other border towns with similar characteristics. However, contextual factors such as local market conditions or infrastructure differences must be considered when replicating the intervention.

### Social and economic empowerment

The evaluation used a composite index to assess Social and Empowerment of women traders, derived through a data reduction approach that identifies key patterns while retaining essential information. This assessment was guided by the Women in Trade Empowerment Index (WITEI), which focused on three main domains: agency, access to resources, and achievement/economic benefit. A woman was considered empowered if she met at least 80% of the index. The findings were as follows;

**Agency:** This domain assessed women's ability to make decisions and take actions that directly affect their lives and well-being. The evaluation found that women considered empowerment in this area was strongly influenced by whether they were the head of the household, whether they had decision-making power over trade income, and their awareness of their rights. For many women across the borders, empowerment included the ability to assert their voice in the community and stand up for their rights, especially in patriarchal environments. Women traders considered autonomy in both personal and business decisions as a key form of empowerment. This included control over their time, as they balanced trade and family responsibilities. Additionally, programme's initiatives such as formalizing cross-border trade (CBT), participation in capacity-building programs, EAC STR Knowledge and sensitization against gender-based violence influenced women's autonomy, control, and confidence to participate in CBT. Furthermore, legal recognition of their businesses, especially for those who were previously operating informally, was a significant form of empowerment as they viewed formalization as validation of their economic contributions and a step toward greater legitimacy.

**Access to Resources:** This domain measured women's

ability to access and use the assets, opportunities, and services necessary to improve their social and economic well-being. Women who registered their businesses, kept business records, and had access to land had the highest access to resources. Qualitative data revealed that, for many women, access to resources was deeply intertwined with the ability to create sustainable livelihoods for their families. Empowerment for them meant not just financial access, but also access to support systems, such as mentorship networks and peer groups that provided guidance and encouragement in trade. Additionally, control over household assets (like land or family property) was seen as a significant step toward empowerment, as it offers both economic and social security. Another crucial aspect that the women in cross border trade considered as empowerment through access to resources was the ability to secure loans or grants that could help scale their businesses as attested by the beneficiaries of cost-shared asset financing provided by the programme. Consequently, women utilizing technology and tools that improved their trade felt empowered. This was especially true to the women who had been enrolled into the iSOKO online trading platform who reported feeling empowered and appreciated the role of technology in enhancing market access, improving communication, and facilitating cross-border transactions.

**3. Achievement/Economic Benefit:** This domain assessed the tangible outcomes of women's participation in social and economic activities, including improvements in living standards, financial independence, and overall well-being. The evaluation found that the growth in household income, access to education, and improvements in health and general standards of living had the strongest influence on women's economic benefits. Qualitative information revealed that, for many women traders, economic independence was viewed as a central form of empowerment, as it allows them to make decisions free from financial constraints. This economic freedom often translates into the ability to invest in their children's education, ensuring a better future for the next generation. Additionally, health improvements and access to better sanitation were often cited as key benefits of their economic activity. Empowered meant being able to take better care of their families, with improved access to nutrition, health care, and safe living conditions. Beyond financial metrics, social capital, or the network of relationships and trade connections, were also viewed as an important form of empowerment. Women who are part of active trade associations reported feeling having a stronger sense of belonging and influence in their communities. They valued the fact that they are able to advocate for better trade policies or gender-equitable practices in their

communities, helping create an environment where other women can thrive.

At the end of the program, 78% of the surveyed women traders were considered having improved social and economic empowerment, surpassing the initial target of 70%. However, this was a drop from 88% at midterm, which was attributed to potential self-reporting bias.

The analysis of the relationship between key demographic variables and social and economic empowerment index of women cross-border traders indicates that empowerment index is insignificant across the age categories; education levels, and marital status of beneficiaries. However, traders with more years in trade were more likely to be empowered; female traders, on average, experienced higher levels of social and economic empowerment compared to their male counterparts; while differences in empowerment of beneficiaries across borders significantly varied

On the impact of empowerment on trade, correlation analysis established a compelling and moderate positive relationship between empowerment and trade sales, indicating that as women traders become more empowered, they are likely to increase their trade sales.

## Youth dimension in key programme results

**Trade Sales Growth:** The average percentage change in trade sales for the youth (20.61%) was almost on par with non-youth (20.94%). This indicates that, despite facing obstacles such as lower formalization rates and fewer trade associations memberships, youth were able to achieve similar sales growth as their older counterparts due to their tech-savviness, innovation, and adaptability.

**Social and Economic Empowerment:** 44% of the respondents in the youth category were found to be socially and economically empowered, compared to 56% of respondents above 35 years. This was linked to the fact that youth faced greater challenges in achieving empowerment due to barriers in accessing resources, training and networking opportunities.

**Business Formalization:** A lower percentage of youth (38%) formalized their businesses compared to non-youth (62%). This revealed a key challenge for youth in gaining legal recognition and securing the benefits that came with formalization, such as access to finance, markets, and other opportunities.

**Membership in Trade Associations:** Youth were underrepresented in trade associations, with only 40% participating compared to 60% of non-youth. This lack of involvement in trade networks lend to limited access to mentorship, capacity building, and advocacy for better trade policies.

**Gender-Based Violence:** Youth respondents reported lower instances of gender-based violence (42%) compared to

non-youth (58%) which was linked among other factors to a higher GBV knowledge among the youth as 62% of the surveyed youth reported being able to confidently report cases of GBV.

## Unintended project impacts

- **Job Creation:** There was increased employment opportunities for trade support service providers and household workers as businesses expanded.
- **Cooperative Strengthening:** Women gained leadership roles, shaping trade policies and market dynamics.
- **Community Recognition:** TMA-supported women traders became mentors and role models, fostering local economic leadership
- The formalization of CBT increased taxes for traders, caused border delays, and led to spoilage of perishable goods. It also resulted in more bribery at the border for faster clearance.
- Traders experienced higher workloads, with 55% reporting an increase. This limited time for domestic chores and caused fatigue, majority reported to have hired assistants creating employment

## Effectiveness

The programme intended to achieve the following outcomes;

- Increase income from trade for targeted women traders in East Africa.
- Increase the capacity of women to participate in formal trade
- Promote the rights of women in trade and reduce their vulnerability to violence

Intermediate Outcome 1: Policy, regulatory and institutional environment facilitating women in trade in Eastern Africa

The policy, institutional, and regulatory reforms introduced were designed to create a more enabling environment for women traders, promoting fairer, safer, and more supportive systems. Thanks to the programme's advocacy efforts, the number of reforms increased from 27 to 33 between mid-term and end-line, exceeding the initial target of six. These reforms addressed structural and logistical challenges, improved access to formal markets, and fostered a more secure business environment. A key outcome was a significant rise in awareness of trade policies among women traders, with 78% of respondents reporting increased knowledge.

The evaluation established further that TMA programming is aligned to Simplified Trading Regime

(STR) which is one of the key frameworks that have already adopted both under COMESA and EAC. Most of the challenges faced by cross border traders will be resolved if the provisions under the STR are fully implemented. TMA was working towards the adoption of a similar framework in the West and of Horn of Africa.

### **Immediate outcome: Strengthened capacity of women trader associations/platforms in advocacy, representation and influencing reforms; and business support in Eastern Africa**

The programme successfully advocated formal adoption/implementation of 10 new proposals by women trader associations achieving the set target of 10. These included: waivers on charges for products traded by PWDs and other small scale traders; appointment of gender champions; more convenient access for verification of goods; transfers and suspensions of errant officials; ease of transportation across the borders; removal of fees on certificates of origin; approval for EASSI desk to issue certificates of origin; acquisition of fish trading license by a cooperative society in Busia; acquisition of tax identification numbers by a cooperative in Busia; and approval of women traders leaders to participate in Joint border committees (JBCs).

### **Immediate Outcome: Compliance with trading requirements across targeted borders**

The desired outcome under the Standards and Sanitary and Phytosanitary (SPS) was improved compliance with trading requirements across the borders of Busia and Namanga. The programme target was a 20% reduction in the rejections of traded commodities. The evaluation established a 30% reduction in the rejections of traded commodities in the targeted borders. This reduction was also related to the training of 5,201 WCBT and 3,139 cooperatives representatives on SPS requirements with 1,200 CBTs now implementing food safety requirements. The SPS manuals (pre border, border and country manuals) for aflatoxin inspection and approval procedures developed were also implemented. In Rwanda, 21 WCBT cooperatives upgraded their storage centers to meet required standards, 16 established their own factories, and 2 obtained S-Mark certification. 14 WCBT cooperatives had their premises and products registered under RSB by virtue of the intervention.

The results reveal that the training sessions equipped the targeted traders with essential knowledge about food safety, health regulations, and quality standards.

### **Immediate outcome: Gender-responsive reforms for trade**

The programme targeted the creation of an enabling environment for women traders by addressing gender-specific barriers through advocacy, training, and structured policy engagement. At the outcome level, the target was to implement at least two gender-responsive reforms per targeted border locations.

In Burundi, Kenya, South Sudan, Tanzania and Uganda, 34 gender responsive reforms were implemented. They included: appointment of gender champions; allocation of office space for women traders at Isebania, Goli, Taveta, Malaba and Elegu borders; transfer of errant officials at Mahagi; provision of space for breastfeeding mothers at Busia; establishment of a separate verification centre for small scale traders at Holili; allocation of space for construction of sanitary facilities at Mutukula; reduction of health inspection fees at Malaba; and resumption of JBCs at Busia. In Rwanda borders, a conducive relationship was established between financial institutions and the WCBTs, leading to reduced interest rates, special loan packages for small-scale traders, and extended repayment periods. On evidence generation and documentation, the programme produced 4 reports, one each from Burundi, Kenya, Uganda and Tanzania, with policy recommendations shared with respective governments, and one regional documentary on GBV in trade and one regional study on the nexus between unpaid care, GBV and cross border trade. In summary, this outcome was accomplished by generating robust evidence, strengthening women's associations, developing advocacy tools, and facilitating policy dialogues between women traders and public authorities.

### **Intermediate outcome 2: Increased formalisation and value of goods traded by targeted women in Eastern Africa and increased participation of women in Eastern Africa in formal trade**

The programme targeted to have 150,000 women traders supported and linked to trading opportunities, realise a 15% increase in average value of trade by targeted women traders and have at least 20,000 women traders supported to transition to formal trade through membership to an association or cooperative. This result was measured through three indicators.

#### **a) *Number of women's enterprises/traders linked to new market and trading opportunities***

At baseline, there were no women's enterprises/traders linked to new market and trading opportunities. The end term evaluation established that 29,337 women traders had been supported to join trading cooperatives and/or associations. Majority of respondents in all borders reported that their access to markets had increased as a result. All border cases were higher than the counterfactual, suggesting that the programme had

a tangible impact in determining access to markets for its beneficiaries.

Despite these advancements, policy inconsistencies across the EAC continue to present barriers. Ugandan women traders face higher taxes and fees when trading in Tanzania compared to their Tanzanian counterparts.

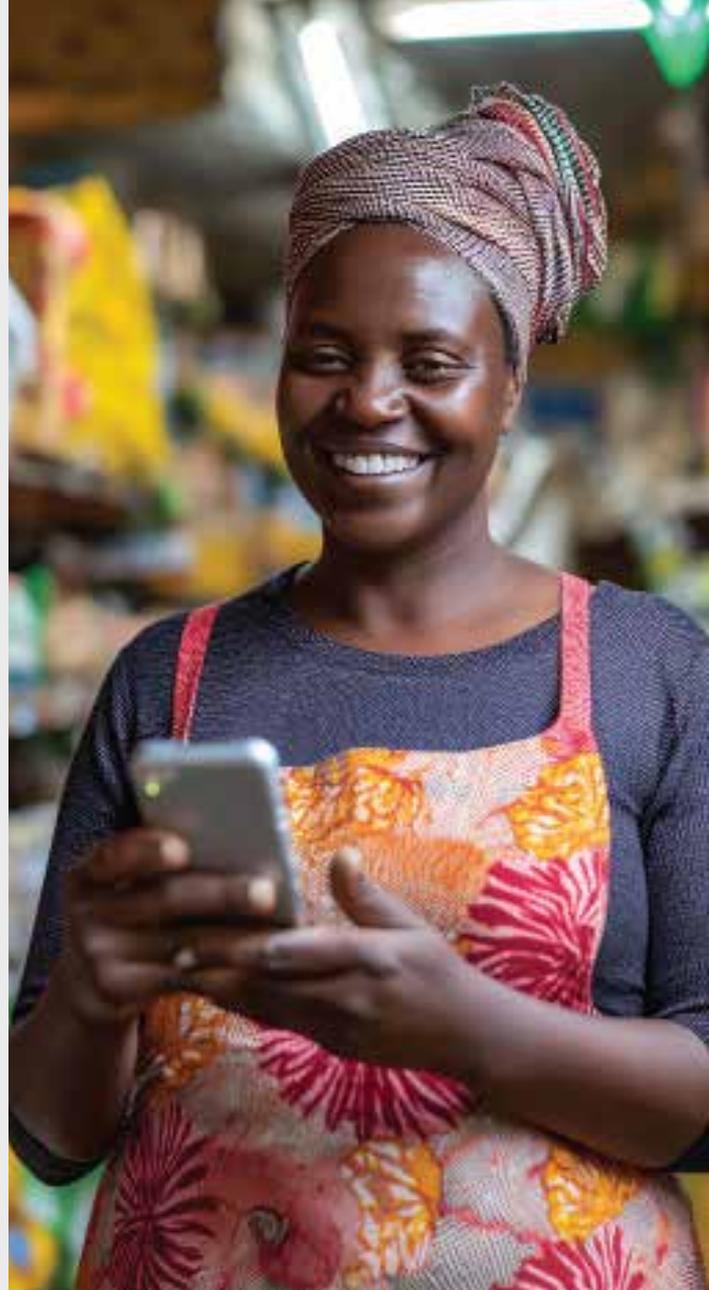
**b) *Change in the value of trade by targeted women traders***

At baseline, the average transactional value of trade by targeted women traders was USD 308. At end line, it was USD 380, an increase of 23% from the baseline. Majority of respondents (lowest 76% and highest 99%) in all borders reported an increase in volume of sales. The contribution of the programme on this is discernible from the fact that only 59% of counterfactual respondents reported similar increases. Taking the lowest percentage of beneficiaries reporting an increase, compared with non-beneficiaries, this means that the programme created at least a 17% positive difference for the former, which denotes a significant influence.

**c) *Number of women traders supported to transition/participate in formal trade through membership to an association or cooperative.***

The programme target was to support 20,000 women transition to or participate in an association or cooperative. At baseline, the value was zero. At end term, 29,337 women traders had been supported. In addition, 92% of surveyed beneficiaries were members of cross-border traders' associations/cooperatives/platforms and 75% had some form of business/registration permit, evidence of formalization of their trading activities. Logically, this implies that traders in the programme realized the benefits of belonging to a cooperative, such as access to business finance, training, higher bargaining power, collective buying and purchases and reduced costs as a result.

The results of a two-sample t-test, comparing the registration status of women cross-border businesses for project beneficiaries and the and the counterfactual indicate a statistically significant difference. The mean



registration status for project beneficiaries was 0.75 while that for counterfactual was 0.21. The observed difference is highly unlikely to have occurred by chance. These results suggest that the project's interventions were effective in encouraging women cross-border traders to formalize their businesses, which is an important step towards economic empowerment and sustainability.

Traders who used informal routes preferred them because of tax avoidance (38%); lack of required documentation (13%); the transactions were simpler and quicker (19%); they lacked knowledge about formal trading procedures (24%); and other undisclosed reasons (6%).

### **Immediate Outcome 1210: Improved capacity of women's cooperatives, associations or platforms to facilitate their members to trade (through services like business development, price negotiation, market linkages) in Eastern Africa.**

The programme target was to have 20,000 women trade through 106 cooperatives – new and existing. The baseline value was nil. At the end, 15,924 women were trading through cooperatives/ trader associations in the DRC, 7,721 in Rwanda and 29,337 in Burundi, Kenya, South Sudan and Tanzania. At Busia and Goli, 100% were involved in associations. Numbers in other borders were 97% at Malaba, 91% at Elegu, and 75% at Mutukula. In contrast, at counterfactual border point (Mpondwe), only 16% were members of cooperatives/associations. Traders in cooperatives reported increased access to markets and information.

### **Output 1211: Cooperatives established as market access platforms for women traders in Eastern Africa and capacity improvement plans developed.**

The program aimed to establish 16 new cooperatives and improve their capacity. By the end of the programme, 35 cooperatives and associations were established, surpassing the target. The over achievement was mainly attributed high interest of the traders and Effective Outreach of the implementing partners. The established

cooperatives received training in organizational management, conflict sensitivity, and financial management. Feedback from all border points indicated that the cooperatives helped women improve business confidence, access information and finance, enhance bargaining power, reduced operations costs through pooling and common bulky purchases thus increasing income and improving individual and family welfare.

### **Output 1212: Cooperative's representatives trained on business management, governance, negotiations, quality and standards**

This anticipated result was measured by the number of cooperative representatives trained. The programme targeted at least 1,000 (100 per cooperative/association). The baseline value was nil. End term results showed 11,576 representatives were trained (DRC – 5,201; Burundi, Kenya, South Sudan, Tanzania and Uganda – 2,991; and Rwanda – 3,384). The over achievement was attributed to the higher number of cooperatives formed than earlier anticipated.

### **Immediate Outcome 1220: Increased knowledge and understanding of EAC trading requirements and regulations by women traders in Eastern Africa.**

The programme target was to have 70% of targeted women traders reporting increase in knowledge and understanding of the EAC trading requirements and regulations. At baseline, 39% reported such awareness. At end line, 78% of respondents reported being aware. This constitutes an over-achievement of 8%.

### **Output 1221: Documentation on trading requirements simplified, translated to local languages and disseminated to targeted women traders in Eastern Africa.**

The programme targeted that at least 50,000 women traders would have received IEC materials/documents. The baseline value was nil. The evaluation established that 78% of surveyed respondents reported being aware of relevant EAC trading regulations and procedures. At end-line, no women in DRC borders had received the IEC materials. Instead, the implementers sensitised and trained 2,811 small cross-border traders on COMESA Simplified Trade Regime (STR), customs procedures (declaration of goods, crossing and conduct in customs) and the rights and duties of traders. In Burundi, Kenya, South Sudan, Tanzania and Uganda

borders, a total of 32,533 received information on trade requirements and rights. In Rwanda, 20,926 WCBTs were sensitized on women's rights, gender-based violence, and the EAC STR.

The programme targeted that five key documents, including EAC protocols, would have been simplified and translated for women traders. The baseline value was nil. At end term, one was translated in DRC namely a summary of rights and duties in Swahili and French. In Burundi, Kenya, South Sudan, Tanzania and Uganda, five documents were translated: two (2) simplified guides on trade procedures in English and French; two (2) simplified documents on GBV referral pathways for Uganda and Kenya; and one (1) copy of a common list of traded goods extracted from EAC technical material disseminated to 800 traders. In Rwanda, one simplified document on trade requirements was translated in Kinyarwanda.

### **Output 1223 ESMP. Increased capacity of women association members, informal traders and OSBP border management on climate change, environmental and social safeguarding, and green trade practices.**

The indicator for this result was the number of women association members, informal traders and OSBP border management personnel trained. The programme targeted to have 3,000 women and officials trained at 10 borders. The baseline value was nil. At end line, the numbers trained were as follows: DRC - 823, Rwanda - 3,542, and Burundi, Kenya, South Sudan, Tanzania and Uganda - 22,887. The over achievement was mainly attributed to higher number of associations formed than anticipated.

### **NEW Output 1224 ESMP: Developed and deployed climate and environmental and social related guidelines for the different women associations supporting WCBT.**

The indicator for this result was the number of guidelines developed in collaboration with the Women Traders Associations. The programme target was to have 12 guidelines developed and disseminated at the 10 borders. The baseline value was nil. At end line, one guideline was produced and disseminated in Swahili and French in the DRC, five (5) in Burundi, Kenya, South Sudan, Tanzania and Uganda and one (1) in Rwanda. This sums up to

seven (7), which is an under-achievement by five (5) against the target.

### **Immediate Outcome 1230: Improved access to market and trading information by women traders in Eastern Africa.**

The targets for this outcome were that at least 15,000 women would be accessing information through resource centres and at least 100,000 through digital platforms (at an average of 20,000 per country). The baseline value was nil on both indicators.

The program's resource centers, particularly successful at Uganda's Goli-Mahagi border, provided women traders with critical market information, technical support, and training, significantly boosting their sales, profits, and market access. Located within customs and border offices, the Goli-Mahagi center has fostered increased interactions between women traders and customs officials, transforming previously adversarial relationships into collaborative ones. Multilingual support and branding training provided at the resource centres, have further enhanced inclusivity and market opportunities. Meanwhile, at Mutukula, real-time updates via mobile platforms and WhatsApp coordinated by the resource centre coordinator have strengthened bargaining power and economic resilience. These interventions underscore the importance of accessible, strategically located resources in improving outcomes for women traders in cross-border trade.

### **Output 1231: Resource/information centres for women traders in place at select borders.**

This result was assessed by the number of resource centres established and operational. The programme target was to have 12 centres. At baseline, there were two operational resource centres. At end term, the picture was a total of 16 which surpasses the target by four (4).

823 and 3,542 women accessed information through resource centres in DRC and Rwanda respectively. In Burundi, Kenya, South Sudan, Tanzania and Uganda, the total was 22,887. The grand total for those receiving information through resource centres was therefore 27,252, which surpasses the target by 12,252. With regard to digital

platforms, the number receiving information was 78,490. This constitutes an under-achievement that can be related to the late rollout of the platforms and limited understanding of the iSOKO digital platform by the targeted beneficiaries.

Majority (73%) reported benefitting from using iSOKO in terms of increased access to markets (81%), knowledge on tracking orders (66%), trade regulations (60%), price information (69%), currency information (36%), tax information (41%), and service providers (40%) as well as for generation of reports (37%). The top two reported barriers to the use of iSOKO platform were: unreliable of mobile telephone networks and cost of internet-enabled mobile telephones; Other challenges included lack of airtime; poor education about the app; language – the app is mainly in English; app complexity; difficulties in uploading pictures and products to the app; shortage of customers and low variety of products on the platform.

In summary, the programme made significant strides in improving women cross-border traders' access to essential market and trading information.

### **Output 1232: ICT platforms for dissemination of market and trade information to women traders developed**

This result was assessed by the number of operational ICT platforms. The target was to have four platforms set up in Uganda, Kenya, Tanzania, Rwanda and Burundi. At baseline, there was none. At end line, five (5) platforms (iSOKO) had been set up in Uganda, Kenya, Tanzania, Rwanda and Burundi. The result meets the target.

### **Intermediate outcome 3: Enhanced prevention of and response to gender-based violence and harassment of targeted women traders in Eastern Africa.**

The indicators for this outcome were (i) percentage reduction in cases of violence and harassment reported to border officials/trader associations by targeted women traders and (ii) percentage of surveyed women traders who indicate that they can confidently report any form of violence or harassment.

Most (about 60%) respondents felt that GBV incidents decreased except in Kabanga where majority (67%) had a contrary opinion. The project's contribution to reduction of GBV cases is deducible from the interventions put in place, namely: sensitization and awareness creation for

traders and other stakeholders; partnership with duty bearers; establishment of safe spaces and reporting mechanisms; and clear referral pathways linking traders. However, some respondents were not satisfied with the quality and responsiveness of services offered, citing inadequate legal, psychosocial and financial support to facilitate medical attention and to attend court.

The evaluation also examined the percentage of respondents who reported GBV cases and whether these cases were resolved. Holili (100%), Sirale (100%), Kabanga (98%), Taveta (96%), Malaba (92%) and Gisenyi (92%) showed very high reporting and resolution rates, demonstrating the effectiveness of reporting systems and support mechanisms like resource centers, law enforcement agencies, and Joint Border Committees (JBCs). Rusizi II (89%), Rusizi I (88%), Isebania (84%), Mutukula (81%), Busia (69%), Goma (55%) and Kobero (54%) exhibited moderate to high levels of reporting and resolution. This suggests that while effective mechanisms were in place, challenges such as limited human resources at resource centers sometimes hindered full resolution.

Nimule had the lowest resolution rate, at only 45%. This was attributed to ongoing conflict, political instability, and fear of retaliation, which discouraged survivors from reporting. Similarly, Mpondwe showed a low resolution rate of 50%, indicating the difference the intervention created between targeted and non-targeted areas. This highlights the need to target Mpondwe in future programmes to strengthen reporting and resolution systems.

Percentage of surveyed women traders who indicate that they can confidently report any form of violence or harassment.

The baseline survey revealed that 76% of women traders felt confident in reporting incidences of violence and harassment, with the end-line aggregate rising to 84%. This marked an improvement but fell short of the 90% target, and was lower than the 97% level reported at midterm. Borders with high confidence levels attributed this to institutional support such as gender champions and resource centers. Those with low levels attributed it to lack of a resource centre and full-time programme staff. In general, main factors that influence confidence in reporting GBV are security and political stability. Borders affected by conflict or political unrest tend to see lower levels of reporting due to fear of retaliation and lack of trust in authorities.

Respondents across various borders proposed measures to mitigate GBV risks and improve

response. These included: formalization of businesses to improve women's access to financial resources and training on business management; separate sanitary amenities, overnight shelters, and shaded areas for breastfeeding; introduction of digital platforms, and continuous sensitization and capacity building for border officials.

### **Immediate Outcome 1310: Increased awareness of rights and obligations, and violence against women by border officials, women traders and other stakeholders in Eastern Africa**

This result area was assessed by analyzing the percentage of surveyed women traders and officials reporting awareness on rights and VAW issues. The target was 80%. At baseline, 16% of surveyed women traders reported such awareness. At end term, 93% reported that they were aware of their rights and VAW issues.

### **Output 1311: Mechanisms for reporting and resolution of VAW and harassment in place**

This result was assessed by looking at the number of mechanisms in place for reporting GBV and harassment. The programme targeted at least one reporting mechanism/framework at each targeted border. The baseline value was nil. At end term, a number of mechanisms were in place. DRC had four (4) resource centres (one per zone) and eight (8) suggestion boxes (2 per zone, at markets and border posts). In Burundi, Kenya, South Sudan, Tanzania and Uganda, 20 reporting mechanisms were in place. They included six (6) champions at Namanga, Mutukula, Isebania, Goli, Elegu and Malaba and four (4) sub county committees at Goli. A paralegal committee was established at Lunga Lunga and a traders' representative attached to the GBV Sector Working Group at Taveta. Development of an action plan with guidelines on strengthening VAW reporting at Busia County was also an important milestone. In Rwanda, 109 anti-GBV

champions were nominated by WCBT cooperatives to report cases of violence, in collaboration with resource centres and other reporting mechanisms. In addition, 120 state and non-state stakeholders were trained on the use of MIGEPROF guidelines for community reintegration of GBV survivors.

### **Immediate Outcome 1320: Enhanced safety of women traders through more gender responsive border infrastructure**

This result was assessed by looking at the percentage of surveyed women traders reporting that they feel safe and comfortable utilising border infrastructure. The baseline result was nil and the end of programme target was at least 50% reporting safety and comfort in using nursing and crèche facilities at border points. At end-line, 87% of surveyed beneficiaries reported that safety had increased by virtue of programme interventions.

### **Output 1321: Safe spaces for trade and facilities for nursing women traders at select borders create)**

The indicator for this result was the number of border locations with safe spaces for women traders. The programme targeted at least two structures at Busia and Rubavu. The baseline data indicated that there was one at Rubavu cross-border market. At end-line, the Safe Trade Zone at Soko Posta Grounds had been established in Busia and a crèche/daycare in Rubavu, accommodating 40 children. These enabled women to conduct their trading activities comfortably without worrying about the health and safety of their children. Soko posta was reorted to have provided a conducive trade environment with adequate lighting, and well-ventilated and sanitary trading structures.



In summary, the programme was effective in delivering the desired and planned results. Women traders consistently reported improved business outcomes, greater access to markets, and enhanced confidence in engaging with border authorities. It fostered a sense of community and social cohesion among women traders who have now become more organized through cooperatives which enable them to pool resources to meet larger market demands.

## Efficiency

- **Timeliness:** Efficiency was affected by policy inconsistencies, border closures, conflicts (DRC borders & Nimule-SS) and disruptions from the COVID-19 pandemic necessitating for one year extension. Implementing partners reported delays in financial literacy trainings and delivery of a processing equipment in Mutukula, Uganda. However, programme staff maintained regular communication with participants, rescheduled training sessions effectively, and kept the women traders informed about any adjustments. The implementing partner for Burundi, Kenya, Tanzania, and Uganda highlighted occasional delays in receiving implementation funds from TMA. They also raised concerns about the difficulty in resolving finance-related issues promptly, as they did not have direct access to TMA's finance team and were limited to communicating only with the designated focal point person.

Overall, the programme has exhibited good use of resources to achieve the results. Approximately \$8m was spent in delivering targeted programme interventions to 153,000 beneficiaries. Annual incremental growth in trade value of \$72 each month (23%)e equivalent to  $\{72 \times 12 \times 153,000\} = \$32.2$  million. Return on investment based on end of programme annual average incremental in value of trade was 18.6% which exceeds the 10% threshold set by development partners such as the World Bank and the International Development Association (IDA).

- **Avoidance of Duplication:** Management and accountability structures were found to be efficient as the implementation was done through the same partner on both sides of the border point. This enhanced coordination and collaboration among the targeted stakeholders averting overlap and duplication of interventions.

- **Value for Money:** Overall, the programme has exhibited good use of resources to achieve the results. Approximately \$8m was spent in delivering targeted programme interventions to 153,000 beneficiaries. Annual incremental growth in trade value of \$72 each month (23%)e equivalent to  $\{72 \times 12 \times 153,000\} = \$32.2$  million. Return on investment based on end of programme annual average incremental in value of trade was 18.6% which

exceeds the 10% threshold set by development partners such as the World Bank and the International Development Association (IDA).

- **COVID-19 Responsiveness:** COVID-19 pandemic restrictions led to closure of border points in 2020-2021, disrupting programme activities, especially trade flow. But adaptation measures were put in place, including aggregation of commodities to be sold across the borders and resort to online trade, training of traders and observance of health guidelines. Future programme should explore an emergency response framework backed by data. There is need to invest in establishing a robust databank/system of the traders across the region-location, commodity, values etc that would enable the provision of responsive and sustainable solutions.

## Sustainability

a. Cooperatives and associations formed during the programme will endure, noting that they continue to meet regularly, even without the intervention of TMA programme staff. They are platforms through which lessons learnt can be replicated for future women cross-border traders and their communities. The cooperatives gain a life of their own and are self-regenerating by recruiting more members and inspiring the formation of like structures.

b. Knowledge and skills acquired through the programme will remain with the women traders to enable them navigate the complexities of trade more effectively and enhances their overall business management skills.

c. Networks established during the programme continue to flourish. Women traders reported ongoing collaborations, such as working with peers in neighboring countries to share markets and exchange products. These connections, often using platforms like WhatsApp, potentiate for sustained communication and support.

d. **Online Platforms:** iSOKO has a high sustainability potential given that it is mainly hosted, maintained and populated by the chambers of commerce. Some costs related to hosting the infrastructure has been taken up by the users. Another anchor of sustainability is a proposed cross-border trade policy to have iSOKO as the primary default instrument for linking businesses. Addressing the challenge of language barriers requires exploring solutions such as multilingual SMS-based trade alerts or AI-powered language translation to improve access.

e. **Infrastructure:** The various physical structures established, such crèches and safe spaces, stand to outlast the programme. The benefits they provide are likely to encourage their maintenance by traders themselves or governmental agencies.

f. Reforms: The improved policy, regulatory, and institutional environment are likely to be maintained based on the benefits they accrue to traders and governmental authorities. This includes the trend towards trade formalization by businesswomen.

g. Partnerships with other agencies, for example, sub-nation governments in the running of resource centers will contribute to the sustainability of the programme's interventions. In Taveta, collaboration with the county government will ensure the resource center remains operational even after the close of the programme.

h. Capacity building efforts undertaken by the programme are critical for the sustainability of the outcomes of the programme. Past interventions have shown that capacity building and institutional strengthening are essential for the sustainability and long-term impact of trade formalization measures. Lessons learned include the importance of training programmes, workshops, and technical assistance to build the skills and knowledge of border agencies, trade associations, and small-scale traders. Capacity building and institutional strengthening will ensure that the benefits of the interventions are sustained beyond the project's lifetime.

i. Mindset change is a critical phenomenon and will contribute to the sustainability of the programme outcomes.

j. Stakeholder engagement: The willingness and commitment of local stakeholders, including border agencies, trade associations, and the private sector, to actively participate in the project will be considered to ensure successful implementation and sustainability.

k. The policy reforms achieved, and use of trade facilitation instruments such as STR will contribute to sustainability. However, institutionalization of utilization of these instruments as well as their upscaling in areas where they are not being used remains an important area of investment.

l. Knowledge Management and Learning:

The program contributed to knowledge management and learning by equipping women traders with essential skills in trading regulations, record-keeping, and financial management. These foundational competencies empower participants to navigate trade complexities more effectively and enhance their overall business acumen. For example, many women highlighted their improved understanding of quality standards and packaging, which they plan to leverage to grow their businesses. This lasting knowledge not only improved

their individual capacities but also contributes to the sustainability of their enterprises, ensuring continued economic empowerment and resilience in their trading activities.

## Coherence

The programme demonstrated both strong internal and external coherence. Internally, well aligned with other TMA's projects & coherent with the ToC, designed to respond to the specific needs of women in trade. The Programme displayed a strong external coherence, as it coordinated with its partners, other donor funded programmes in trade which included Uganda's Parish Development Model (PDM), Rwanda's National Cross-Border Trade Strategy, GIZ's Trade and Economic Integration Programme" (TEIP) & The COMESA Regional Integration Support Programme (RISP). The programme coordinated well with different countries government agencies such as ministries of trade, immigration, border security, ministries in charge of gender and women affairs, districts heads, county governments among others. There is more opportunity for collaborations with other actors in the region through participation in the coordination forums across the region.

## TMA cross-cutting issues (gender, climate change and Poverty)

The programme successfully integrated gender and poverty concerns throughout its design and implementation, with a strong focus on enhancing women's empowerment. This focus contributed to increased economic empowerment and greater participation of women in cross-border trade. However, evaluation findings highlighted that climate change considerations were not sufficiently addressed or mainstreamed within the programme. This omission was largely due to the programme's perceived lack of direct environmental impact. The programme also lacked clear climate change interventions with measurement indicators for consistent tracking.

## Theory of change

The programme's theory of change was largely validated by the positive outcomes observed across the regions. By improving policies, formalizing businesses, enhancing market access, and reducing violence, the programme has contributed to significant economic and social empowerment for women traders. However, addressing barriers related to finance and registration procedures would further enhance the programme's impact, ensuring that no women are left behind.

## Conclusions

1. **Relevance:** The programme was found to be relevant as it was aligned with both EAC and AfCFTA priorities. It also aligns with the TMA goal of advancing regional integration across Africa. However, there were no specific interventions tailored to the unique needs of PWDs. Integration of local context enhanced relevance as interventions were border and country specific.
2. **Trade Formalisation:** The programme interventions led to increased formalisation of trade and higher value of goods traded by targeted women.
3. **Knowledge:** The knowledge and understanding of EAC trading requirements and regulations by women traders was enhanced.
4. **Reforms:** Significant improvements were realized in the policy, regulatory and institutional environment for facilitating women in trade. The reforms created a fairer, safer, and more supportive trading environment.
5. **Access to information:** The establishment of resource centres and online platforms women's access to trading information and markets, promote their rights and freedoms and enhanced networking and exposure to new markets
6. **Gender-based violence:** The programme enhanced prevention of and response to gender-based violence and harassment of women traders. At the end of the programme, a 34% reduction in the incidences of cases of violence and harassment against targeted women traders was reported. 84% of respondents indicated that they can now confidently report cases of violence and harassment while 87% reported that they feel safe and comfortable utilising established border infrastructure
7. **Youth:** Although youth faced challenges in areas such as formalization and participation in trade associations, they were able to achieve comparable sales growth to non-youth due to their tech-savviness, innovation, and adaptability.
8. **Efficiency:** The programme was to a large extent efficient in cost-effectiveness, and strategic alignment of results. In borders where delays were anticipated, the project team consistently communicated, acknowledging the delays and provided updated delivery timelines. Return on investment was 18.6% which exceeds the 10% threshold set by development partners such as the World Bank and the International Development Association (IDA).
9. **Sustainability:** The formation of women

cross-border traders' associations/cooperatives, knowledge acquired through the programme, informational investments and cross-border networks are likely to enhance the sustainability of the programme.

10. **Impact:** The programme's ultimate outcome of improved social and economic empowerment of women traders was met, as evidenced by: the increase in income from trade; increased capacity to participate in formal trade; and promotion of women's rights and protection against violence.

11. **Constraints:** The programme was constrained by: policy inconsistencies across the region, especially in Uganda vs Tanzania; persistence of use of informal trade routes; inadequate access to finance for especially PWDs and disruptions from the COVID-19 pandemic. The challenges did not, however, adversely affect the programme.

12. **Theory of Change:** The programme's theory of change remained valid and was validated through implementation.

## Lessons Learnt

- a. Alignment with regional priorities ensures relevance and should be ensured in like endeavours;
- b. Incorporating local perspectives and considering the unique contexts of each country and border point strengthen programme relevance and impact;
- c. Policy, regulatory, and institutional reforms lays the groundwork for sustained empowerment and inclusive cross-border trade;
- d. Digital platforms like iSOKO have significant potential in revolutionising trade but must address barriers such as unreliable networks, language barriers, and usability issues to maximize adoption and effectiveness;
- e. Resource hubs and women trader associations and cooperatives foster networks, advocacy capacity, and continued access to critical information;
- f. Supporting women traders to formalize their businesses increases access to markets, credit, and trade networks, leading to higher incomes and resilience; and
- g. Engaging local stakeholders, such as chambers of commerce, in hosting and maintaining digital platforms ensures continued benefits after external support ends.
  - a. Access to credit plays emerges as a critical factor in enabling traders to scale up business operations and investments and respond effectively to demand.

- b. Training and skills development in enhancing traders' competencies are useful for better navigation around cross-border trade procedures.
- c. A secure border environment is imperative to minimize risks faced and stimulate and sustain trade.
- d. Formalization of cross-border trade improves access to markets, reduces extortions, and enhances access to benefits of simplified trade procedures.
- e. The complexity with GBV is linked with deep rooted societal belief systems and norms. Empowerment of women traders can both reduce or increase their vulnerability to violence or abuse.

## Recommendations

1. **Safety:** First, ensure that infrastructure investments such as secure rest areas, nursing rooms and crèches for women traders are built into such programmes to improve safety and convenience. Second, strengthen partnerships with local authorities and community groups to prevent and respond to GBV. Third, establish and widely publicise toll-free hotlines or mobile apps for reporting GBV.
2. **Access to Finance:** Collaborate with local microfinance institutions to develop tailored financial products, including low-interest loans with flexible repayment terms that align with the income cycles of women traders. TMA need to focus on recently financial access integrated projects in Rwanda, Tanzania, Uganda, and the regional fisheries sector, supported by various foundations which aim to provide tailored financial products and services through partnerships with MFIs and commercial banks such as NMB in Tanzania.
3. **Knowledge enhancement:** Introduce mentorship programmes pairing experienced women traders with newcomers for capacity building on negotiation skills, legal rights, and basic business management.
4. **Regional harmonization:** First, efforts to promote fair pay standards should be strengthened, with particular attention to enforcing equitable pricing. Second, advocate and work with governmental organisations to harmonise trade policies and laws for the convenience of traders. Third, expand policy reforms to underserved border points. To ensure consistent implementation of these policies, sustained training for border officials and robust monitoring mechanisms is necessary.
5. **Regulatory framework:** Continue to engage with policy makers to simplify trade registration processes, reduce bureaucracy, and provide guidance on standards, sanitary and phytosanitary measures.
6. **Cooperatives and associations:** First, continue supporting cooperative members with training. Second, strengthen cooperatives and associations with funding for capacity improvement and tools for negotiating better trade terms. Third, facilitate direct connections between cross-border traders and regional or international markets, especially for high-demand products like grains and horticulture, to bolster market access.
7. **Trade formalization:** Introduce incentives such as tax/levies exemptions, access to government support programmes, and subsidized training for compliant traders. Cluster the traders based on commodities traded to aid in negotiation with the revenue authorities and ease of application to benefit a specific group. Support the expansion of common lists so that more commodities are included in the STR threshold and are cleared through the simplified customs clearance.
8. **Macro Economic Shocks such as Covid 19 and Russia- Ukraine war:** Strengthen Cooperative Models, enhance digital Market Access such as iSOKO, promote value addition and develop an Emergency Response Framework backed by a robust trader database.
9. **Sustainability:** First, seek long term funding and/or partnerships to sustain resource centres. Second, partner with private sector actors, such as logistics companies and financial institutions to expand services like credit access and supply chain support. Third, empower chambers of commerce and women trader associations to take ownership of ongoing initiatives, while scaling up successful practices. Fourth, leverage regional platforms like the AfCFTA to align initiatives with broader integration goals to create a stronger support ecosystem for women traders.
10. **Affirmative Action:** Establish mechanisms for enhancing financial support for marginalized groups like PwDs. Future program designs should incorporate more tailored interventions for persons with disabilities (PWDs).
11. **GBV:** Continue GBV prevention awareness and promote dialogue across the stakeholders. Provision of legal service for the traders is critical as evaluation established that, programme partnership with the House of Justice in Rwanda was a great success. Replicating this model is necessary to provide traders with information and the services they need.
12. **Youth:** 40% youth representation in the programme was fairly good. What is therefore needed are targeted interventions to enhance their participation. Targeted support and opportunities for networking, training, and access to resources will be essential to help youth overcome barriers in business formalization and participation in trade associations so as to fully capitalize

on their potential in cross-border trade

13. **Align Program Interventions with Existing Border Infrastructure:** Embedding program activities within established border facilities, such as customs and border offices, enhances collaboration with local authorities, fosters ownership, and increases both the sustainability and impact of interventions.

14. **Increase Investment in border Infrastructure:** The positive outcome of infrastructure as a key driver of sales from the Busia border highlight the potential benefits of scaling up infrastructure improvements. Future programme could prioritize expanding one-stop border points and enhancing infrastructure at other key border markets to boost trade efficiency and foster regional economic growth.

15. **Mitigate Language Barriers:** Recognizing and addressing language challenges is crucial for program success. Strategies such as multilingual support can improve understanding, accessibility, and participation among women traders from diverse linguistic backgrounds. Look at integrating additional SMS-based trade alerts or AI-driven language translation to improve accessibility for the iSOKO platform.

16. **TMA cross cutting issues (gender, climate change and Poverty):** Future programmes designs should include specific strategies for addressing climate change, even if the primary focus is not on the environment. Strengthening M&E system to track not only programme's strategic outcomes but also the impacts of climate change would help ensure that climate considerations are integrated more systematically in future programmes





# Introduction



## 1.1 Overview of the Programme

Trade Mark Africa (TMA), a leading African Aid-for-Trade organization, aims to grow intra-African trade and increase Africa's share in global trade, while helping make trade more pro-poor and more environmentally sustainable. The organization has been supporting the implementation of a five-year programme named "Making Trade Work for Women in Eastern Africa" since 2018. The programme seeks to "increase social and economic empowerment of women traders in Eastern Africa" through greater inclusion of women in trade. It was initially to run from 2018 to 2023 but got an extension to allow full completion of project activities by December 2024. The programme implemented projects at selected locations in Eastern Africa, some by partners and others directly by TMA. The latter included development of the regional digital information platforms, research and dialogue and safe spaces for women at select border crossings.

## 1.2 Women in Trade in Eastern Africa

Women make up more than half of Africa's agricultural workforce. According to UN Women, they support households and communities by ensuring food and nutrition security, generating income, and enhancing rural livelihoods and overall well-being. In the East African countries, women are responsible for up to 80% of staple food production. They contribute 70-80% of all agricultural labour in Tanzania, account for 90% of the labour related to food production in Uganda and provide 75-90% of the labour involved in food production in Kenya, Rwanda and Burundi. They also constitute 35% to 55% of actors in the small and medium enterprises (SMEs). Over 70% of these businesses are in the informal sector. In cross-border trade, women account for an estimated 74% of all actors.

It is against this background that "Making Trade Work for Women" programme was implemented to ensure equitable access to business opportunities for both men and women by addressing gender-specific constraints that prevent the latter from exploiting

5 <https://ifdc.org/2023/03/08/african-women-are-crucial-to-agricultural-development/>

6 <https://africa.unwomen.org/en/stories/op-ed/2023/10/think-about-people-first-empower-rural-women>

7 TradeMark Africa: Annual Report 2022-2023

8 ITC 2015

9 EAC Regional Strategy for Promoting Women in Socio-Economic Development and Women in Business (2015-2025)

10 UN Women, 2012

the full potential of trading activities. The programme sought to maximize opportunities for women in trade, amplify poverty reduction and ensure greater welfare gains for families and communities.

The programme targeted 20 (twenty) border points in the East African Community countries and aimed to benefit at least 300,000 women traders, directly and indirectly. The border towns included Bugarama/Kamanyola, Gisenyi/Goma, and Rusizi I and II (Rwanda-Democratic Republic of Congo -DRC); Elegu/Nimule, Kaya (Uganda-South Sudan); Nadapal (Kenya - South Sudan); Goli/Mahagi (Uganda-DRC); Gatumba/Uvira (Rwanda-Burundi); Holilii/Taveta, Isebania/Sirare, Lungalunga Horohoro (Kenya-Tanzania); Malaba, Busia;(Uganda-Kenya); Mutukula (Tanzania-Uganda); Katuna/Gatuna, Cyanika, Kagitumba/Mirama Hills (Uganda- Rwanda), Kobero/Kabanga (Tanzania-Burundi) and Rusumo (Rwanda-Tanzania). The programme also supported beneficiaries located in the capital cities and major urban centres in the EAC through iSOKO, an integrated platform that offers free-of-charge market access, trade and regulatory information, business management tools and networking opportunities, as well as avenues for reporting of sexual harassment.

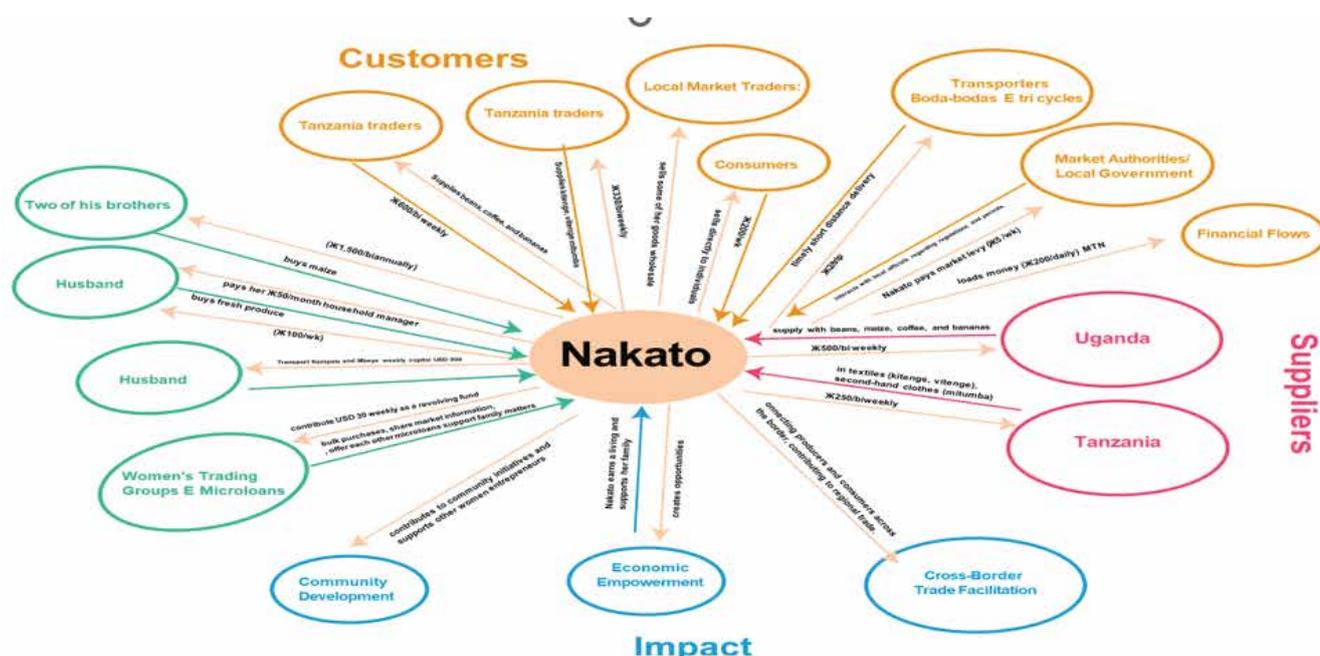
The programme's operating context underwent significant transformation between its inception in 2018 and its completion in June 2024. Initially, the project was launched within a relatively stable economic environment characterized by poor border infrastructure, frequent delays, and corruption, pushing traders towards informal crossing points and cash-based transactions. However, starting in 2020, the COVID-19 pandemic triggered a cascade of disruptions. Border closures led to substantial income losses for traders (60-90%), increased unpaid care responsibilities, and a surge in gender-based violence. Traders, facing heightened vulnerability due to the perishability of their goods and the closure of formal markets, increasingly resorted to informal routes. Further compounding these challenges, the Russian-Ukraine conflict, geopolitical shifts, and new government policies contributed to rising staple food and fuel costs, currency depreciation, and fluctuating border operating times. Despite these adversities, new opportunities have emerged, particularly through the AfCFTA, which holds promise for women and youth engagement in cross-border trade.

In response to this rapidly evolving landscape, the programme adopted adaptive programming strategies to ensure continued impact. These included the implementation of a safe trade emergency response, the facilitation of collective trading through cooperative and cluster models, and the promotion of value addition and green technologies through a cost-shared approach. Digital solutions, such as the iSOKO platform, were deployed to enhance market access, and border resource centers were strategically pivoted to meet emerging needs. The programme also prioritized knowledge generation on unpaid care work for cross-border traders, climate change awareness initiatives, and the development of strategic public-private partnerships to address gender-based violence and market access challenges. Finally, a pilot impact measurement model, utilizing an empowerment index, was introduced to refine and strengthen program effectiveness.

A cross-border trader is an individual who engages in the exchange of goods and services across national borders, capitalizing on price differences and market demands. Nakato, a 47-year-old mother of five, exemplifies this role

in Mutukula, a bustling market town on the Uganda-Tanzania border. For ten years, she has navigated the complexities of trading cereals and textiles, demonstrating the vital connections these traders forge. Her business ecosystem extends far beyond her personal gain illustrating her integration into both formal and informal financial networks.

Nakato pays her brothers who are farmers \$1,500 biannually for maize, spends \$100 weekly on fresh produce, and pays a \$50 monthly fee for household management. Her husband receives \$900 weekly for transportation costs. She contributes \$30 weekly to a women's cooperative. Nakato pays Ugandan farmers \$500 biweekly and Tanzanian traders \$250 biweekly for supplies. She also pays a \$5 weekly market levy and \$2 per trip for local transportation. Her earnings include \$600 biweekly from Tanzanian traders, \$330 biweekly from Ugandan traders, and \$200 weekly from local consumers. Nakato loads \$200 daily onto her MTN mobile money account for transactions. The chart below demonstrates her business ecosystem;



### 1.3 Programme Objectives

The desired outcome of the programme was to contribute to greater inclusion of women in trade in Eastern Africa, which would result in improved social and economic empowerment of women traders. This was planned to be achieved through the following three key objectives.

Objective (i): Increase income from trade for targeted women traders in East Africa. This result was to be achieved through three main pathways/immediate outcomes:

- Improving the capacity of women traders' associations to undertake evidence-based advocacy;
- Building a credible evidence base on women in trade that can facilitate public-private dialogue and influence gender-responsive policy processes and programming; and
- Increasing the participation of women in decision-making by equipping them with the skills and knowledge to engage and have their voices heard at different levels of influence (local/national/regional).

Objective (ii): Increase the capacity of women to participate in formal trade by eliminating the barriers of entry to trade for women across the EAC through a three-pronged approach that respond to the constraints at policy, sectoral and trader levels. The main pathways for this change were:

- a) Improved access to markets and trading information through the provision of market and trade information;
- b) Increased knowledge of EAC trade requirements through sensitization and training; and
- c) Establishing cooperatives through which more women traders can benefit from the information, networks, aggregation and collective negotiation and sale of commodities.

Objective (iii): Promote the rights of women in trade and reduce their vulnerability to violence, by addressing: rights issues and reduction of violence; exploitation and harassment of the women; and inclusive and fair trade. The main pathways for this change were:

- a) Improving border infrastructure to provide a safe place for women to trade across borders;
- b) Sensitization and awareness creation on women's rights and gender-based violence; and
- c) Empowerment of women to report incidences of violence and provision of mechanisms for reporting and resolution of such occurrences.

## 1.4 Programme Implementation

The programme was implemented through a collaborative approach involving four distinct projects, each managed by a different partner organization. These projects were strategically deployed across the seven EAC countries to address the unique challenges and opportunities in each context. TMA coordinated the overall programme, ensuring coherence and alignment with the broader objectives. However, the field implementation was entrusted to specialized partner organizations, allowing for tailored interventions that leveraged local expertise and resources in each country. This decentralized implementation strategy facilitated a more targeted and context-specific approach, crucial for addressing the diverse needs of women traders across the region.

Pro-Femmes/Twese Hamwe (PFTH) implemented the project in Rwanda from 2018 to June 2024. The project was implemented in Burundi, Kenya, Tanzania and Uganda by the Eastern African Sub-Regional Support Initiative for the Advancement of Women (EASSI). In

South Sudan, it was implemented by African Management Services Company (AMSCO). Search for Common Ground (SFCG) implemented the project in the DRC between December 2020 and December 2022.

The iSOKO digital platform was implemented by: Specialized Cluster of the Private Sector Federation (PSF-SC) in Rwanda; Kenya National Chamber of Commerce and Industry (KNCCI) in Kenya; Tanzania Women Chamber of Commerce (TWCC) in Tanzania; the Federal Chamber of Commerce and Industry (CFCIB) in Burundi; and the Uganda Women Entrepreneurs Association Limited (UWEAL) in Uganda.

## 1.5 Purpose of the Evaluation

The purpose of the end-term evaluation was to establish the extent to which the Making Trade Work for Women programme has met its set out objectives. The evaluation documents the impact of the programme, captures the lessons learnt, and provides information on the nature, extent and (where possible) the actualized outcomes, impact, relevance, effectiveness, efficiency, coherence, and sustainability of the programme using the OECD DAC Evaluation Criteria. In addition, the evaluation collates and analyses challenges faced; what worked and what did not work; and best practices documented during implementation. Results from the analysis will contribute to better informed decision-making, foster an environment of learning by doing, promote greater accountability for performance and inform future programming.

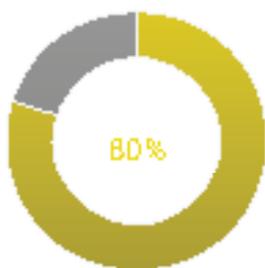
## 1.6 Evaluation Scope and Period

This evaluation covers July 2018 to June 2024 and focuses on cross-border women traders in Kenya, Uganda, Rwanda, Tanzania, Burundi, South Sudan and the DRC.

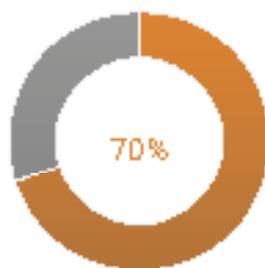
Key thematic areas examined include: economic and social empowerment; access to finance; formalization of trade; and use of the iSOKO digital platform. The evaluation examined the envisioned causal pathways on increasing the participation of women in trade through various interventions. It looked at the linkages and assumptions within the programme logic, and how they played out, and the progress made towards the expected changes in line with set targets. In addition, the evaluation assessed cross-cutting issues and themes, namely gender, age, disability status, and other vulnerability considerations. It reviewed the programme design and assumptions made at the beginning, in order to establish if they remained true and are still valid. It also considered the programme's adaptability to local contexts and the sustainability of its outcomes across countries.



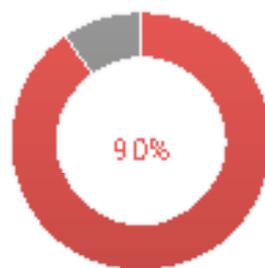
### Women's Contribution to Agriculture and Trade in East Africa



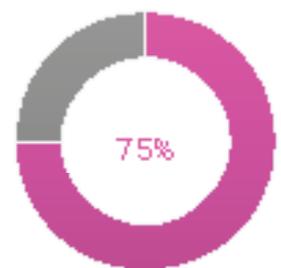
Staple Food Production



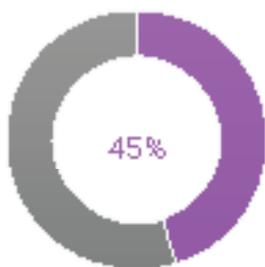
Agricultural Labor in Tanzania



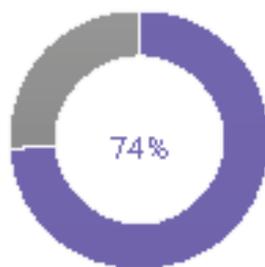
Food Production Labor in Uganda



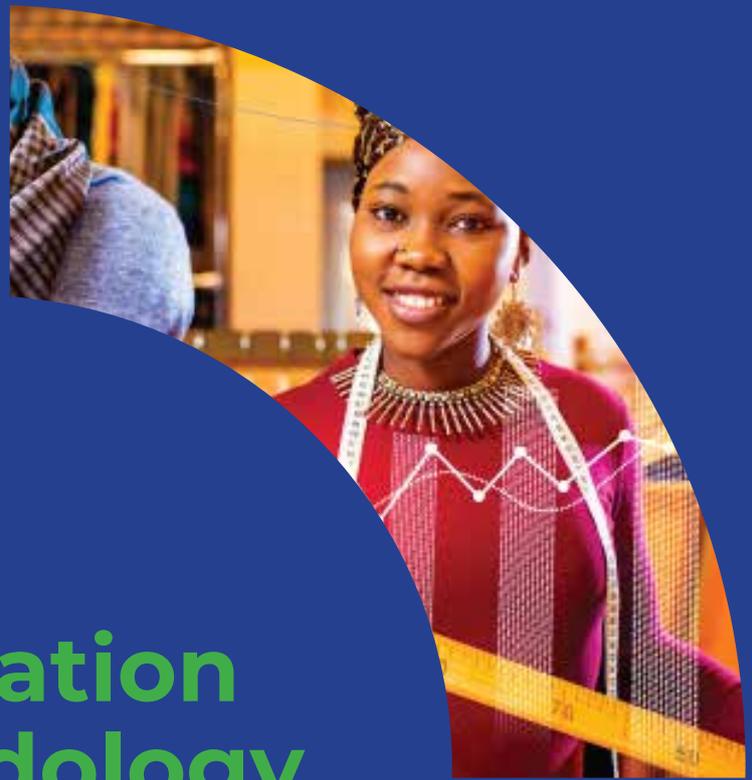
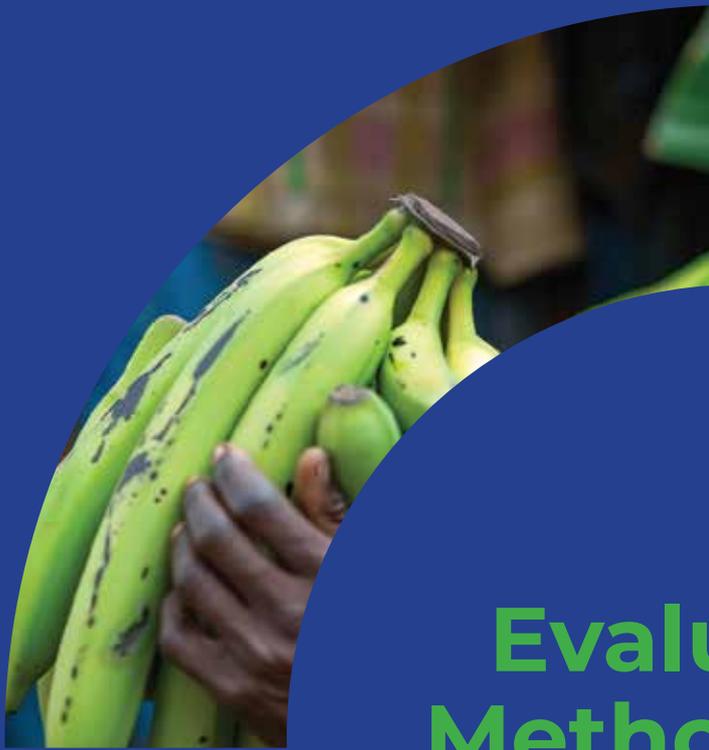
Food Production in Kenya, Rwanda, Burundi



Small and Medium Enterprises



Cross-Border Trade



# Evaluation Methodology



## 1.1 Design

The evaluation employed qualitative and quantitative methods to gather data on key performance indicators by collecting both primary and secondary data in all thematic areas covered by the programme.

## 2.2 Data Collection

The various methods used to collect data are summarised below, with the tools presented in the annex.

### 2.2.1 Document Review

The documents reviewed included the project proposal document, baseline and midterm reports, partner evaluation reports, and national and regional documents on women in trade. The specific titles are provided in the reference section. Kenya National Bureau of Statistics. (2021), Informal Cross Border Trade Survey, Second Quarter 2021 Report, TMEA Women in Trade Programme in Kenya, Baseline Study for Women in Trade (MTW4W ) Programming in East Africa, Programme Theory of Change, literature on the border towns of Eastern Africa such as Lamarque and Brown

(2022), Wikipedia, County Integrated Strategic Plans, Project-Fact-Sheets. Other literature reviewed include documents from the Common Market for Eastern and Southern Africa (COMESA) Cross Border Trade (CBT) Initiative, Aluong, Nyuyki Mainimo, Okello and Mugo (2024) on Cross border trade analysis of the rice value chain between Uganda and South Sudan, World Bank reports on Monitoring Small Scale Cross-Border Trade in Africa, Kimanuka and Lange (2010) on Small-Scale Trade and Improving Cross-Border Relations between Goma (DR Congo) and Gisenyi (Rwanda), UNCTAD trade facilitation reports, cross-border trade data from revenue authorities in the Eastern African countries, and cross-border trade data collated from various online resources.

### 2.2.2 Key Informant Interviews (KIIs)

Information was collected using KIIs with the stakeholders who included; TMA's staff, leaders of cross border women's associations/cooperatives, representative of cross-border women traders living with disabilities, border customs and security officials, officers in charge of resource centres and safe spaces, Ministry of Trade officials and staff of TMA's partner organizations in the various countries. A total of 91 KIIs were conducted as shown in Table 1.

**Table 1: Key Informants Interviewed**

KIIs respondents	Number interviewed
1. Heads of Cross-Border Trade Associations/cooperatives	22
2. Representatives of cross border women traders living with disabilities	14
3. Border Custom officials	8
4. Border security officials	10
5. Officers in charge of resource centres	6
6. Officers in charge of Safe spaces	1
7. Ministry of trade officials	8
8. Implementing partners field staff	3
9. Officer In-charge of the SOKO Posta Market	1
10. implementing partners programme focal point staff	4
11. iSOKO implementing partners	5
12. Donor	1
13. TMA Directors	6
14. Programme M&E	1
<b>Total</b>	<b>91</b>

### 2.2.3 Focus Group Discussions

This method was used to collect information from groups of 8 to 12 male and female representatives of supported associations and cooperatives. A total of 50 FGDs were conducted as shown in Table 2.

**Table 2: Focus Group Discussions**

FGDs	Number conducted
1. Women members of CBTAs/ cooperatives	26
2. Cross border traders with disability	8
3. Youth members of CBTAs/ cooperatives	11
4. Exporters/producers/processors	5
<b>Total</b>	<b>50</b>

### 2.2.4 Traders Survey

A structured survey questionnaire was used to collect information based on the programme log frame indicators and evaluation objectives. The questionnaires were administered electronically to a sample of programme participants drawn from both sides of 11 border points selected purposively. The border points were: Busia (Kenya -Uganda), Bugarama/Kamanyola (Rwanda - DRC), Elegu/Nimule (Uganda - South Sudan), Gisenyi/Goma (Rwanda - DRC), Goli/Mahagi (Uganda - DRC), Holili/Taveta (Kenya - Tanzania), Isebania/Sirale (Kenya - Tanzania), Malaba (Kenya - Uganda), Mutukula (Uganda - Tanzania), Rusizi I/Ruzizi II (Rwanda - DRC), and Kobero/Kabanga (Tanzania - Burundi). Mpondwe border point was used as a counterfactual .

## 2.3 Sample Size

The evaluation derived a statistically significant sample size to ensure sufficient power to detect meaningful differences and changes due to the programme interventions. The following factors were considered:

- Population size: The total number of women traders in the sampling frame.
- Margin of error: The acceptable margin of error for the estimates, set at 5% in this study.
- Confidence level: The desired confidence level for the results, typically set at 95%.
- Expected variability: The expected variability in the key indicators of interest, for this study set at 5%

The sample size was determined using the following formula for stratified random sampling:

Where

= sample size

= population size

= Z value

= estimated proportion (variability)

= margin of error

The calculated sample size for the survey was 3,875. The evaluation collected data from a sample of 4,154 respondents, indicating a 107% response rate.

## 2.4 Sample size distribution across the borders

The calculated sample sizes for all categories of respondents were distributed pro rata across the 11 border points based on the relative populations. A multi-stage sampling design was applied. In the first stage, purposive sampling was used to select border points in each of the seven programme countries, ensuring that each was represented. Sampling units were selected from the programme's beneficiary database consisting of : cross border women traders; cross border women traders living with disabilities; customs officials; border security officials; and CBTAs. Random sampling was then used to select members to be interviewed from these sub groups giving every member an equal opportunity to be selected.

In the second stage, samples were proportionally allocated to each sampling unit using probability proportional to size (PPS) method. This means that the sample was apportioned proportionally to groups and border points depending on their number of project beneficiaries reached by the programme. Table 3 shows the calculated sample size and collected sample per border.

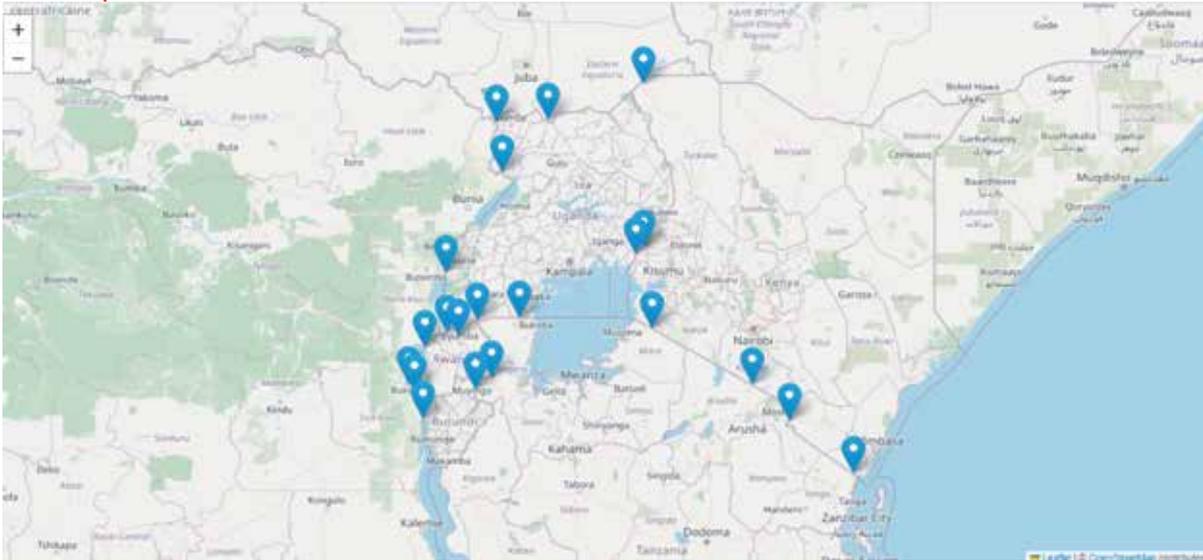
**Table 3: Calculated sample size and collected sample per border**

Country	Border	Calculated sample	Collected sample
Burundi 	Kobero	188	188
DRC 	Goma	175	176
	Kamanyola	79	79
	Mahagi	176	173
	Rusizi II	169	164
Kenya 	Busia Kenya	180	206
	Malaba	137	171
	Isebania	161	185
	Taveta	155	161
Rwanda 	Bugarama	79	92
	Gisenyi	175	177
	Rusizi I	169	162
South Sudan 	Nimule	176	189
Tanzania 	Holili	155	165
	Sirale	161	173
	Mutukula	166	177
	Kabanga	188	201
Uganda 	Busia Uganda	180	211
	Elegu	176	186
	Coli	176	202
	Malaba	137	148
	Mutukula	166	167
	Mpondwe	351	401
<b>Total</b>		<b>3,875</b>	<b>4,154</b>

Sampling for FGDs entailed grouping the various project beneficiaries and randomly selecting 6 -10 members to take part in discussions. KIs were purposively selected in consultation with TMA to identify respondents who were based suited to provide the information sought in response to evaluation questions.



The map below shows the locations where the evaluation was conducted.



The link is [http://localhost:8888/view/WiT\\_border\\_towns.html](http://localhost:8888/view/WiT_border_towns.html)

Figure 1: Locations of the evaluation

## 2.5 Ethics

The evaluation observed Do No Harm principles, voluntary participation, and confidentiality.

### Evaluation Limitations

1. Reliability of self-reported data: Indicators were measured based on self-reported data. This increased the possibility of exaggeration, inaccuracy or omission of information.
2. Research fatigue: In some study locations, the eligible population were not willing to participate in the study citing that they had already been involved in similar surveys from TMA and other partners. The study did not therefore benefit from their insights.
3. Gender skew: Over 95% of surveyed respondents were women, limiting significance in data disaggregation by gender. This eventuality was expected by default from the design of the programme.
4. Recall bias: This was a long term six-year programme creating recall bias for interventions and impact realized at the beginning of the programme.





# Findings: Overall Programme Results



### 3.1 Demographic Characteristics of the Respondents

A summary of the socio-demographic characteristics of the respondents is provided in Table 4. Each key variable is then explained after the table.

Table 4: Socio-demographic characteristics of respondents

Socio-demographic characteristics of respondents (n=4,154)		%
Sex (percentage of sample)	Female	95
	Male	5
Nationality	Ugandan	31.66
	Tanzanian	17.57
	Kenyan	16.68
	Congolese	14.76
	Rwandan	10.69
	Burundian	4.57
	South Sudanese	4
	Sudanese	0.05
	Eritrean	0.02
Age bracket	Less than 18 years	2
	18-35 years	40
	36-60 years	54
	Over 60 years	4
Households with a member with disability (percentage of sample)	Yes	16
Marital status (percentage of respondents)	Single/never married	18.7
	Monogamous married	55.6
	Polygamous married	6.5
	Divorced/separated	10.0
	Widowed	9.2
Level of education (percentage of respondents)	No formal education	10.1
	Primary education	40.6
	Secondary education	38.8
	Vocational training	7.3
	Undergraduate degree	2.8
	Postgraduate degree	0.4
Household size	Mean	5.5
	Standard deviation	2.5
	Min (max)	1(14)

### 3.1.1 Sex of Respondents

Majority (95%) of respondents were women. This corresponds with the programme's design to primarily reach women cross-border traders as a group that required targeted economic empowerment as a result of gender-specific constraints that prevent them from exploiting the full potential of trading activities.

According to the project baseline survey report, these constraints included poor access to finance and market information, and exposure to harassment and violence at border points.

The 5% male respondents capture broader inclusion efforts and the fact that men also participate in the cross-border trading space as women and directly or otherwise influenced the programme interventions

### 3.1.2 Nationality of Respondents

The data shows that the majority of respondents by nationality were from Uganda (31.66%) followed by Tanzania (17.57%), Kenya (16.68%), Democratic Republic of Congo (14.7%) and Rwanda (10.69%). Burundi, South Sudan, Sudan and Eritrea accounted for 8.6% of respondents. The inclusion of multiple nationalities reflects the regional character of the intervention and underscores its commitment to empowerment of women across Eastern Africa. This diversity also allowed for assessment of the effect of context-specific dynamics (such as different policy and legal regimes, cultural variations, security situation) on the programme, which helps in identifying country-specific areas for intervention.

### 3.1.3 Age of Respondents

The majority of participants were in the economically active age group (18–60 years), with the largest group (54%) aged 36–60. This suggests that women in the programme were most likely balancing household responsibilities with economic activities as traders hence dividing their time between reproductive and productive work hence having little extra time for other activities. This trade-off is to be gauged against the benefits, namely economic empowerment, which enhances their own status and their families' well-being. Few respondents (2%) were under 18, highlighting the programme's focus on adult women. However, the minimal youth involvement also points to an opportunity for the programme to expand and cover the demographic category between 18 and 35 years in order to enhance women's economic empowerment at a younger age and spread the dividends over a longer period of their economic lifespan. This would potentially break financial dependence on male family members.

### 3.1.4 Respondents' marital Status

Majority (62.1%) of the respondents were married, either in monogamous (55.6%) or polygamous (6.5%) unions. This was followed by single/never married (18.7%), divorced/separated (10.0%) and widowed (9.2%) women. These data show that the programme was relatively inclusive of women from different marital regimes. This distribution aligns with marital patterns observed in regional demographic statistics, which often show higher marriage rates among women in trade-active age groups.

That majority were married was important in capturing how marital dynamics interfaced with participation in the programme and how the latter contributed to women's status and autonomy within households, as well as their financial agency and translation of economic empowerment at family and community levels. It was also useful in demonstrating the spillover effects of the programme beyond the individual women to their spouses, children and other dependents. This helps in deciphering the programme's contribution to challenging traditional gender hierarchies of women's economic dependence on men, and enhancement of their economic independence and voices in decision-making at the household and community levels.

That the rest of the women were single by virtue of not being ever married, separation, divorce or widowhood means that they were primarily self-reliant economically. In this regard, programme support would significantly boost their economic resilience and social standing, providing an alternative narrative to traditional marital dependency and reshaping societal views on women's independence and attitudes towards singlehood as an automatic source of vulnerability and stigma. Overall, the program contributes to reshaping traditional gender hierarchies by empowering women across all marital categories. It supports their economic independence, enhances their social and financial agency, and demonstrates the transformative potential of inclusive economic empowerment initiatives.

### 3.1.5 Respondents' Levels of Formal Education

Most respondents (79.4%) had either primary level (40.6%) or secondary education (38.8%). Limited formal education can restrict women's ability to access formal employment, making informal trade one of the few viable income sources. For those in trade, formal education enhances personal levels of confidence, ability to keep business records, access to and use of modern technology and potential to consume and apply information available in literary formats. That majority of respondents had some formal education implies that

they had basic capacity to benefit from the training offered and the technological platforms created by the programme as well easily interact across borders hence overcome barriers associated with lower levels of formal education. It also means that cross-border trade is an important source of employment for women with these levels of education. That only 3.2% had undergraduate or postgraduate degrees suggests that these groups largely engage in economic activities other than cross-border trade but also shows that this activity has potential to attract women from all categories. This highlights the role of the programme in creating employment for women with only primary and secondary levels of education, thus providing a solution to unemployment for women across Eastern Africa.

### 3.1.6 Household Size and Composition

The average size of a typical household for survey respondents was 5.5 members, with a maximum of 14. The larger the household size, the higher the economic burden for income earners and providers. As primary care givers and providers in their households, women in the programme presumably benefitted from the support towards not only earning income but also increased amounts which relieve them of the financial pressures

associated with marriage and family responsibilities. This would also position them as central contributors to household welfare, reshaping financial over-dependence on men as the sole providers for families.

The results show that 16% of households had a member with a disability. Other findings indicate that such individuals were included in the programme, demonstrating its inclusive character and ability to address intersectional variables.

Apart from gender-specific constraints, women with disabilities face challenges related to limited mobility, difficulties in performing traditional gender roles and take part in economic activities, poor access to information, possible marginalization by financiers and overt and covert violence in different forms. Supporting these women made it possible for the programme to spread its impact to this category, promote their agency, and empower them economically, with potential to influence broader community perceptions of and attitudes towards women with disability.

The ability to earn an income from trade boosts the women's ability to fulfil their domestic responsibilities (e.g. by hiring domestic workers).

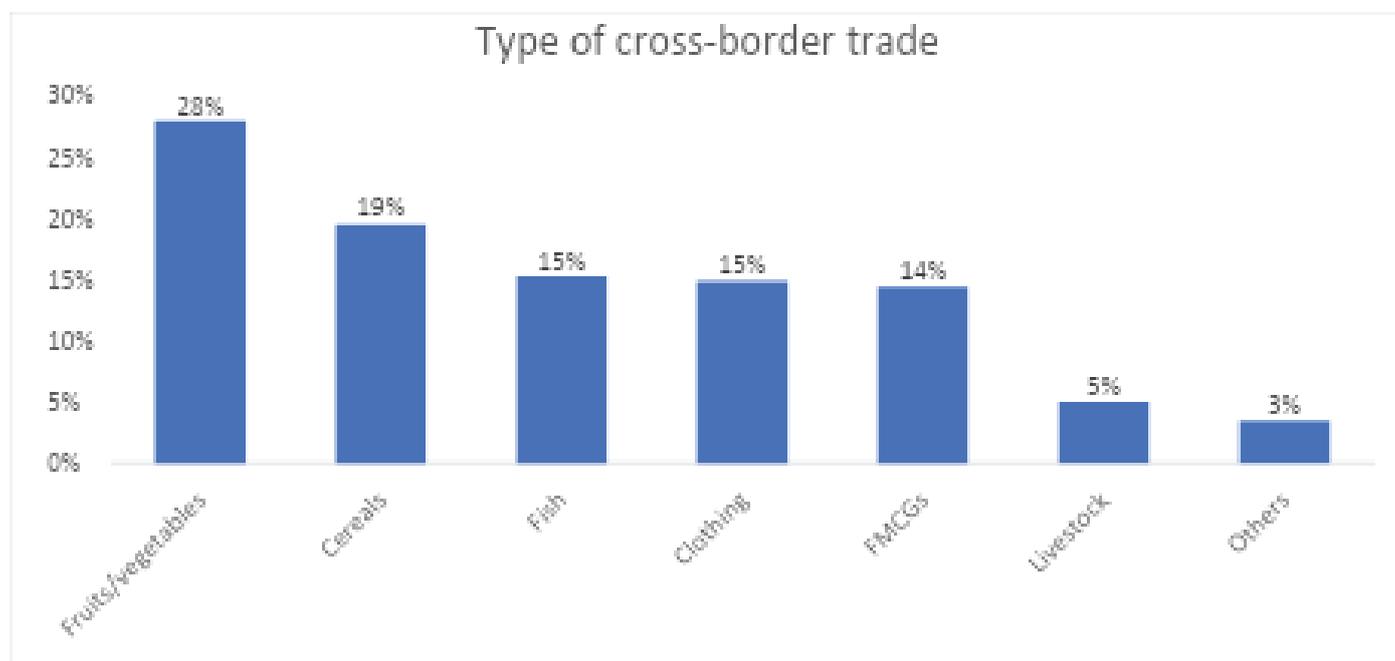


Figure 2: Type of cross-border trade

The other trade activities at the sampled border points include animal feeds, assorted bags, auto products, charcoal, clearing and forwarding, cybercafe, eggs, electronics, foreign exchange, gold, hardware products, herbal medicines, kitchenware, mattresses, mobile money services, petrol/fuel, pharmacy, ropes, salon services, spices, telecommunication products, and transportation

## 2.2 Impact

The evaluation assessed the programme’s impact on achieving its overarching goal of promoting greater inclusion of women in trade in Eastern Africa. This impact was to be achieved by improving the social and economic empowerment of women traders in the targeted border towns where the programme was implemented. Two indicators were used to measure the social and economic empowerment of women traders: the percentage increase in income from trade by targeted women traders and the percentage of targeted women traders assessed to have an improved social and economic empowerment based on a threshold of 0.8 in the Women in Trade Empowerment Index (WITEI). The indicators of the social and economic empowerment of women traders are discussed in the ensuing section.

### 3.1.2 Increase in income from trade by targeted women traders

In order to look at the increase in income, it is first necessary to outline the types of cross border trade women engaged in. Figure 2 summarises the information.

Figure 2: Type of cross-border trade

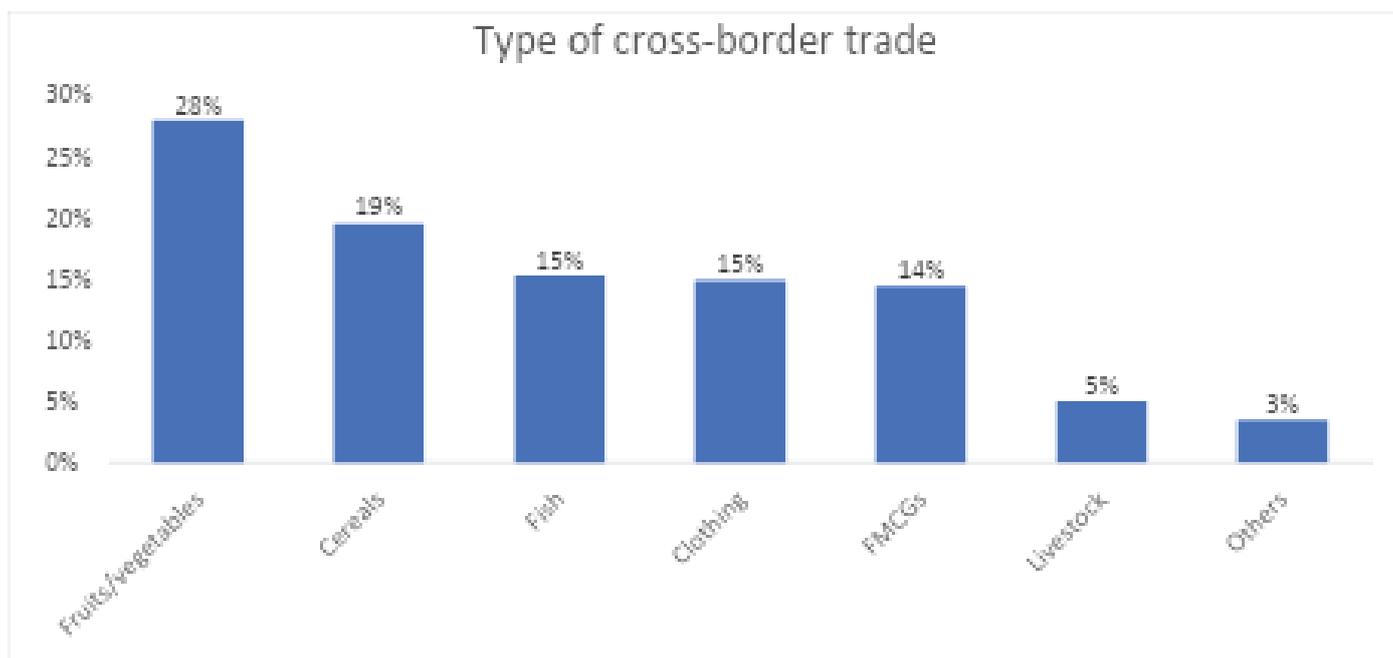
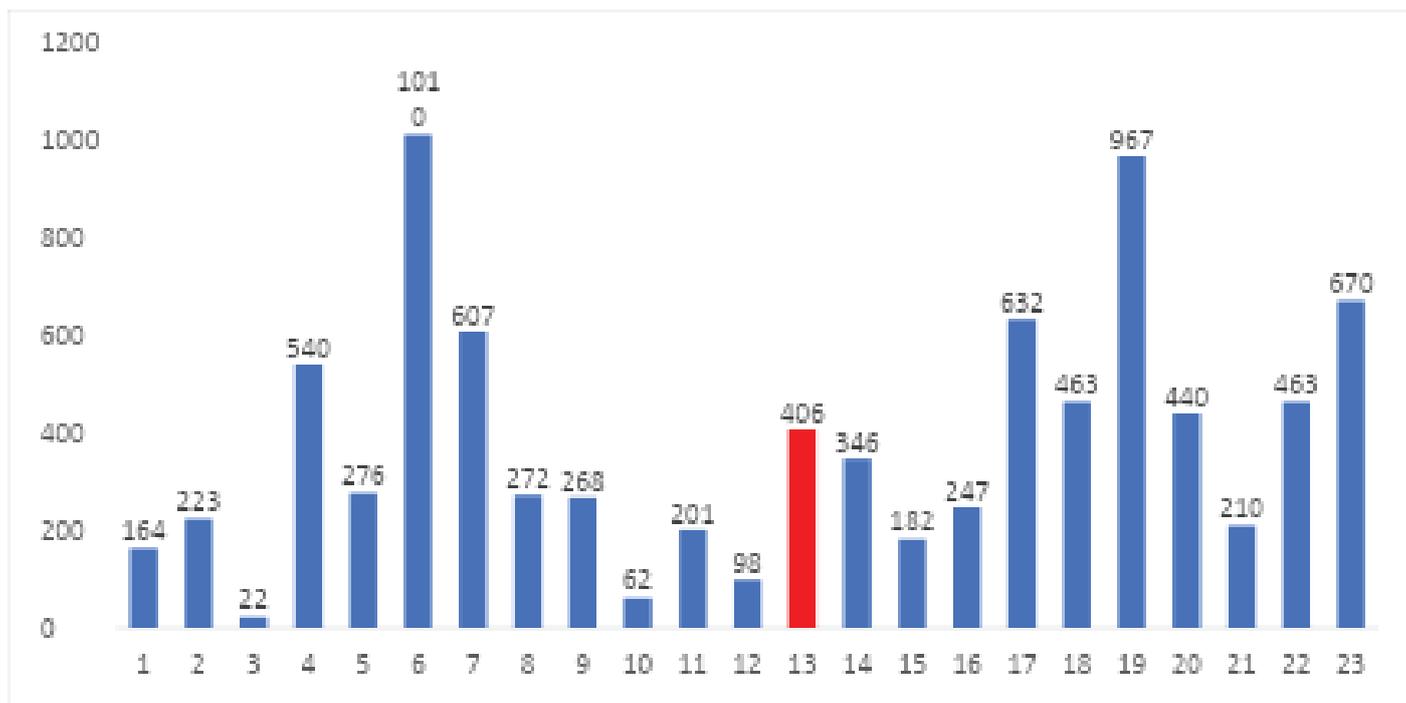


Figure 2 shows that the main forms of trade cross border women traders engaged in were: fruits/vegetables, cereals, fish, clothing and FMCGs (meaning?). Other items mentioned were animal feeds, assorted bags, auto products, charcoal, clearing and forwarding, cyber-cafes, eggs, electronics, foreign exchange, gold, hardware products, herbal medicines, kitchenware, mattresses, mobile money services, petrol/fuel, pharmacy, ropes, salon services, spices, telecommunication products, and transportation.

To measure the increase in income from trade, sales of targeted CBTs were compared across baseline and end of programme. The average sales at the start of the programme was USD 308. At the target of 15% increase, the end value would be USD 354. The traders’ self-reported sales at the end averaged USD 30, which represents a 23% increase but lower than reported average monthly sales at the mid-term (USD 468). This decline could be attributed to the seasonality of cross-border trade, particularly among traders dealing in agricultural

products where demand and supply fluctuate with harvests and regional trade cycles. For instance, Fewsnets’ third quarter East Africa Trade Bulletin 2024 (same period the evaluation was conducted) showed a decrease in regional trade due to low prices of maize grain, the most traded commodity in East Africa. It also cited low rainfall, affecting Uganda’s bean-producing areas. Additionally, the reported value could be a result of self-reporting bias, as traders (particularly in Kenya and Uganda) were reluctant to disclose accurate sales data due to fear that higher reported sales could attract increased scrutiny by tax authorities and higher taxation. The reported trade sales at the end of the programme are presented in Figure 3.

Figure 3: Trade sales before and after programme interventions



The average trade sales (before and after the programme) indicate clear differences across the borders. Busia (Kenya - Uganda), Mutukula (Uganda - Tanzania) and Malaba (Kenya - Uganda) report the highest trade volumes while Kamanyola/Bugarama (DRC - Rwanda) has the lowest. Key informants attributed the low volumes to insecurity. Other borders have respondents with disproportionate reported trade sales. For example, respondents in Rusizi I in Rwanda approximately a third of trade sales of respondents in Rusizi II in the DRC. Similar case of disproportionate incomes was found in Kabanga, with volumes averaging three times what was reported in Kobero. From the focus group discussions, it could be deduced that most of traders from the Rwanda side of the Rusizi border were mainly using informal channels and the few using formal trade routes (the ones most likely to be interviewed through the trader associations) reported low sales compared to their Rusizi II counterparts. At the Kabanga-Kobero border, both the FGDs and the KIIs indicated that traders at the Tanzanian border town of Kabanga sold more and bought less goods/services to/from the traders on the Kobero border.



## Change in Cross-Border Trade Sales: Border Nuances

Table: Mean values of trade sales before and after programme interventions (USD)

Country	Border town	Before	After	Change
Kenya	Busia	726	1010	284
Uganda	Busia	722	967	245
Uganda	Mutukula	523	670	147
Tanzania	Mutukula	514	632	118
Kenya	Malaba	522	607	85
Tanzania	Kabanga	383	463	80
DRC	Mahagi	462	540	78
Uganda	Malaba	385	463	78
Kenya	Taveta	208	268	60
Kenya	Isebania	214	272	58
Uganda	Goli	164	210	46
Uganda	Elegu	401	440	39
Tanzania	Holili	143	182	39
DRC	Rusizi II	238	276	38
Rwanda	Gisenyi	164	201	37
Tanzania	Sirale	211	247	36
South Sudan	Nimule	312	346	34
DRC	Goma	189	223	34
Burundi	Kobero	141	164	23
Rwanda	Rusizi I	84	98	14
Rwanda	Bugarama	51	62	11
Counterfactual-Uganda	Mpondwe	88	97	9
DRC	Kamanyola	19	22	3

The border towns with respondents with the highest increase in trade sales were Busia in both Kenya and Uganda, Mutukula (Uganda - Tanzania), Kabanga (Tanzania), Mahagi (DRC), and Malaba (Kenya - Uganda). Respondents who on average reported lowest increases in trade sales were in Kamanyola (DRC), Mpondwe (in Uganda, used as counterfactual), Bugarama and Rusizi I (Rwanda), Kobero (Burundi), and Goma (DRC). No border point recorded a net decline in the mean trade sales.

### 3.1.3 Quantitative Analysis of Drivers of Cross-Border Trade Sales

The results of the regression analysis established the following drivers of sales from cross-border trade.

- Access to credit:** This was positively and significantly related to increased trade sales. Specifically, it increased trade sales by 12.5%. Therefore, access to credit plays emerges as a critical factor in enabling traders to scale up business operations and investments and respond effectively to demand.
- Participation in capacity building from the programme:** This factor was associated with a 15.7% increase in trade sales. The finding highlights the effectiveness of training and skills development in enhancing traders' competencies, which are useful for better navigation around cross-border trade procedures.
- Understanding of the EAC's simplified trade regime:** The factor consisted of allowing small-scale traders to import goods valued under USD 2,000 that originate in the EAC and have an approved simplified certificate of origin and zero import duties for goods produced wholly from EAC. They were associated with a 0.27% increase in trade sales.
- Membership in trader associations:** This was linked to a 33.5% increase in sales. The trader associations were reported to have provided support networks, collective bargaining power, bulk purchasing avenues and access to shared resources such as aggregation stores

e. Support from family and friends: This variable contributed to a 9.8% increase in sales. It facilitated financial assistance, emotional support, and mentoring that enhanced the trader's abilities to carry out their activities.

f. Formalization of cross-border trade: This was associated with a 15.1% increase in sales, demonstrating that use of formal channels improves access to markets, reduces extortions, and enhances access to benefits of simplified trade procedures.

g. Understanding of simplified trade regime (STR): Traders who indicated that they understood the implementation of EAC's STR were found to get a 13.8% increase in trade sales.

#### Other contributing factors

h. Conducive border infrastructure: The analysis established that improved infrastructure increased sales by 34.8%. Such infrastructure consisted of one-stop border points and safe spaces which improved efficiency and enhanced women's sense of protection.

i. Security: A secure border environment was associated with a 25.6% increase in sales. This underscores the role of safety and peace at the border as risks to traders are minimized.

The border-specific drivers of change as derived from the regression analysis were as tabulated below.

#### The drivers of sales from cross-border trade

**Table: Drivers of Sales by Percentage**

Countries	Border	Credit	Infrastructure	Capacity Building	STR	Security	Associations	Family Support	Formalization
Kenya/Uganda	Busia Ke	10.8%	20.0%	6.7%	11.7%	*	9.2%	2.5%	10.8%
	Busia Ug	17.7%	23.8%	6.9%	10.8%	*	21.5%	3.8%	10.8%
Rwanda/DRC	Bugarama	6.9%	*	3.4%	8.6%	17.2%	20.7%	6.0%	1.7%
	Kamanyola	7.3%	*	4.8%	3.2%	16.9%	15.3%	3.2%	4.0%
Uganda/South Sudan	Elegu	8.1%	1.5%	4.4%	3.7%	14.0%	8.8%	2.2%	1.5%
	Nimule	1.7%	5.0%	4.1%	0.8%	13.2%	9.9%	1.7%	1.7%
Rwanda/DRC	Gisenyi	13.8%	0.9%	22.0%	1.8%	22.9%	19.3%	7.3%	5.5%
	Goma	7.7%	*	4.8%	2.9%	23.1%	16.3%	4.8%	2.9%
Uganda/DRC	Goli	12.7%	6.3%	8.7%	3.2%	17.5%	19.0%	3.2%	4.8%
	Mahagi	8.5%	2.5%	11.0%	5.1%	21.2%	19.5%	6.8%	3.4%
Kenya/Tanzania	Taveta	7.8%	3.5%	12.8%	9.2%	*	12.8%	11.3%	7.1%
	Holili	13.9%	3.5%	15.3%	11.8%	*	10.4%	7.6%	11.1%
Kenya/Tanzania	Isebania	10.4%	3.7%	14.8%	11.1%	*	14.1%	7.4%	13.3%
	Sirale	10.2%	3.9%	15.6%	7.8%	*	11.7%	14.8%	14.8%
Kenya/Uganda	Malaba Ke	12.5%	20.8%	16.7%	9.0%	*	21.5%	8.3%	9.0%
	Malaba Ug	11.0%	21.9%	14.4%	11.6%	*	17.1%	11.0%	9.6%
Uganda/Tanzania	Mutukula Ug	9.3%	9.3%	7.9%	9.3%	*	14.6%	4.0%	4.0%
	Mutukula Tz	11.4%	12.8%	14.1%	8.1%	*	7.4%	4.7%	4.0%
Rwanda/DRC	Rusizi I	3.3%	*	10.7%	3.3%	19.7%	27.9%	9.8%	12.3%
	Rusizi II	2.3%	*	10.7%	2.3%	24.4%	21.4%	10.7%	6.1%
Tanzania/Burundi	Kabanga	10.2%	8.0%	16.8%	10.2%	*	19.7%	5.8%	4.4%
	Kobero	14.4%	10.8%	23.4%	6.3%	*	13.5%	1.8%	4.5%

\* in a cell indicates that the coefficient of the variable at that particular is not statistically significant

At Kobero (Burundi), the average change in trade sales for respondents was 16%, driven significantly by capacity building (23%), access to credit (14%), membership in trader associations (14%), and conducive border infrastructure (11%). Focus group discussions emphasized drivers such as increased capital, simplified trade processes, and support from trader associations, while challenges included high exchange rates and the 2021 closure of the Kobero-Kabanga border, which negatively affected sales. At Kabanga (Tanzania), regression analysis identified membership in trader associations (20%), participation in capacity building activities in the programmes (17%), access to credit (10%) and knowledge of EAC's STR (10%) as the main drivers of CBT. Qualitative data supported these findings, highlighting record-keeping, simplified border procedures, cooperative memberships, and market access as key enablers, with theft of goods and personal illness identified as challenges.

In Goma (DRC), trade sales were positively influenced by security (23%), membership in trader associations (16%), participation in the programme's capacity building activities (5%), access to credit (8%) and support from family and friends (5%). FGDs revealed that trader associations, mindset shifts towards seeking trade opportunities, and business skills from trainings drove trade, while harassment and tensions between Rwanda and the DRC constrained activities. For Gisenyi (Rwanda), security (23%), capacity building (22%), membership in traders' associations (19%) and access to credit (14%) were the main drivers of CBT. Pro-femmes Twese Hamwe's financial and value addition support, such as milk coolers and boats, along with gender-based violence (GBV) prevention sessions, were highlighted as key enablers.

In Kamanyola (DRC), improvement of security (17%) and membership in trader associations (15%), access to credit (7%) and involvement in capacity building programmes (5%) emerged as primary drivers, with simplified trade regimes and trader rights awareness boosting sales as reported from the focus group discussions. Meanwhile, respondents at the Bugarama border (Rwanda), membership in the village savings and loan associations (21%), improvement of security (17%), knowledge of EAC's STR (9%) and credit access (7%) were identified as the main drivers.

At Goli border between Uganda and the DRC, the main drivers of CBT were identified as membership in trade associations (19%), improvement of border security (18%), credit access (13%) and benefiting from the programme's capacity building (9%). Respondents at the DRC side at Mahagi identified improvement of border security (21%), membership in trade associations (20%), benefiting from the programme's capacity building (11%), and credit access (9%) as the main drivers. Insecurity and competition from traders using porous routes were identified as the main challenges.

At Rusizi I (Rwanda side of the border town with the DRC), the greatest driver of cross-border trade sales was membership in trader associations (28%), followed by improvement in border security (20%), formalization of CBT (12%) and participation in the programme's capacity building activities (11%). At the DRC town of Rusizi II at the border, respondents identified the key drivers of trade as improvement in border security (24%), membership in trader associations (21%), participation in the programme's capacity building activities (11%) and support from family and friends (11%). Insecurity at the border and high transportation costs were the reported challenges.

In Busia - Kenya, regression analysis revealed that border infrastructure (20%), knowledge of STR (12%) access to credit (11%), and formalization of CBTs (11%) were the main drivers of CBT sales. In Busia-Uganda, the main drivers of CBT were presence of conducive border infrastructure facilities (24%), membership in trade associations (22%), access to credit (18%), and knowledge of EAC's STR (11%).

In Malaba-Kenya, membership in trade associations (22%), presence of conducive border infrastructure (21%), participation in the programme's capacity building activities (17%), and access to credit (13%) were the main drivers of trade sales. In Malaba-Uganda, access to conducive infrastructure (22%), membership in trade associations (17%), participation in the programme's capacity building activities (14%), and knowledge of EAC's STR (12%) were the main trade drivers. The main challenge cited was while inflation which affected consumer demand on the Ugandan side.

In the Kenya-Tanzania border at Isebania, participation in the programme's capacity building activities (15%), membership in trade associations (14%), formalization of CBTs (13%), and knowledge of EAC's STR (11%) were the main drivers of cross-border trade. The respondents at the Sirale side of the border identified participation in the programme's capacity building activities (16%), support from family and friends (15%), formalization of CBTs (15%), and membership in trade associations (12%) as the main trade drivers. Challenges included unfavorable exchange rates and scarcity of raw materials.

On the same Kenya-Tanzania at the Taveta border, participation in the programme's capacity building activities (13%), membership in trade associations (13%), support from family and friends (11%), and knowledge of EAC's STR (9%) were the main drivers of cross-border trade. For the respondents at the Holili border town in Tanzania, the main drivers of CBT were participation in the programme's capacity building activities (15%), access to credit facilities for the CBT business (14%), knowledge of EAC's STR (12%) and formalization of CBTs (11%). On the other hand, economic downturns and increased competition were the main obstacles to cross-border

trade.

At the border of Uganda and South Sudan at Elegu, respondents reported security (14%), membership in trade associations (9%), access to credit for business (8%), and participation in the programme's capacity building activities (4%) as the main drivers of CBT. On the South Sudan side of Nimule, the main drivers of CBT sales were security (13%), membership in trade associations (10%), conducive infrastructure at the border (5%), and participation in the programme's capacity building regime (4%). The respondents indicated insecurity, floods, and price fluctuations cited as the main challenges.

At the Tanzania side of the Mutukula border, the key drivers of CBT as identified by the respondents were participation in the programme's capacity building activities (14%), conducive border infrastructure (13%), access to credit facilities for CBT business (11%), and knowledge of EAC's STR (8%). On the Uganda side of the border town, the key drivers identified were membership in trade associations (15%), access to credit facilities for CBT business (9%), conducive border infrastructure (9%), and knowledge of EAC's STR (9%). However, inconsistent trade regulations and poor road networks presented barriers.

The FGDs identified the following drivers of sale per border.

- Kobero (Burundi): increased capital, a simplified trade regime, changes in market demand, resource centre, trader associations and training.
- Kabanga: capacity building, simplified border procedures, formalization of trade, associations, access to credit, additional finance from farming, family and friends, enhanced market access and rights awareness.
- Goma (DRC): trader associations, mindset changes, increased market demand, training and better access to finance.
- Gisenyi: access to finances, value addition, training, awareness on gender-based violence, access to new markets and collective bargaining through associations.
- Bugarama/Kamanyola (Rwanda and DRC): tri-cycles provided by SFCG, financial management trainings, simplified trade regimes, and awareness of trader rights boosted confidence and sales in Kamanyola and village savings and loans associations, access to markets, training from Pro-femmes Twese Hamwe, secure border environments, and hard work in Bugarama.
- Goli/Mahagi (Uganda and DRC): income from farming, access to ready markets, simplified



trade procedures, cooperative loans, trainings from EASSI, reliable road networks, and security improvements as key drivers in Mahagi and trader associations, EASSI trainings and security as well as supportive government policies and income diversification through farming in Goli.

- **Rusizi I/Rusizi II (Rwanda and DRC):** cooperative loans, capacity building, access to new markets, and TMEA-provided equipment in the first and capacity building, associations, support from family and friends, security and access to credit in the second.
- **Busia (Kenya and Uganda):** identified access to loans, reduced transportation costs, simplified trade regimes, improved trade facilities, and trainings on the Kenyan side and membership in cooperatives, improved infrastructure, increased networking, group advertising, and regular savings and access to loans in the Ugandan side.
- **Malaba Kenya:** trader associations and access to credit in Kenya and capacity building, support from government programs, simplified trade regimes, online platforms, and increased market access in Uganda.
- **Isebania:** membership in associations, training; and online trading platforms. The key challenges reported are COVID-19 disruptions and financial shocks like school fees expenses.
- **Sirale:** loans, training, and simplified trade regimes.
- **Taveta:** trainings, membership in SACCOs, market access, simplified trade regimes, and technological innovations/digital marketing.
- **Holili:** capacity building, membership in trader associations, bulk marketing and improvement of border facilities.
- **Elegu:** town's strategic location, high demand, and favourable climate conditions.
- **Nimule:** traders' associations and high demand.
- **Mutukula:** high demand, membership in traders' cooperatives, and training in Tanzania and traders' cooperatives and participation in government programmes in Uganda.

On average the commodities driving the growth include Fruits and Vegetables (36%), Cereals (27%), FMCGS (26%) and Clothing (12%). Investment in infrastructure, value addition, market access, and trade facilitation policies should focus on these sectors to enhance regional trade efficiency, reduce storage spoilage, and improve supply chain resilience. Additionally, strengthening trade agreements and reducing non-tariff barriers in these key

sectors will drive sustainable economic growth and food security in the region.

TMA should more on underserved borders in EA like Suam, Lwakhaha, Mpondwe (there was no programme implementation) as well as the following border points which had minimal increase in volume of trade; Elegu (10%), Nimule (11%), Mahagi (16%) Malaba (16%), Rusizi (16%) and Kamanyola (16%).

The evaluation established that Moyale border was being scaled up and investments along the Lagos-Abidjan corridor was ongoing.

Using regression analysis, the evaluation took a look at how asset ownership drives change in trade sales. Analysis indicates that asset ownership (measured by asset index quintiles) had a meaningful impact on the change in trade sales. Respondents in the "poor" category (asset index = 2) experienced a 74.77-unit higher change in trade sales, on average, than those in the "poorest" category. The difference suggests that being in the "poor" category compared to the "poorest" significantly increases trade sales changes.

- The coefficient for the richest category of respondents in asset ownership is not compelling, indicating that trade sales change in the "richest" group is not meaningfully different from the "poorest" group. Asset ownership (as captured by asset index) does have an impact on trade sales, but the relationship is not linear or straightforward. Moving from "poorest" to "poor" is associated with a significant increase in trade sales, suggesting that even modest improvements in asset ownership can enhance trade outcomes. However, the "richest" group does not experience significant improvements compared to the "poorest" group. This might indicate diminishing returns to asset ownership or that other constraints (e.g., market access, participation in programme activities) may limit the richest group from leveraging their assets for trade benefits. Therefore, modest asset improvements play a significant role in boosting income from trade by the targeted beneficiaries.

- The impact of the programme activities on income from trade was also assessed by comparing cross-border trade sales revenue between Goli, where programme activities were implemented, and Mpondwe, a control town located along the DRC-Uganda border line but without programme interventions. Analysis confirms that the programme had a substantial positive impact on cross-border trade sales revenue, implying that the programme could be a viable model for increasing CBT income from trade in other border towns with similar characteristics. However, contextual factors such as local market conditions or infrastructure differences must be considered when replicating the intervention.

- Rwanda and the DRC.
- Mahagi: insecurity in the region.
- Goli: insecurity and competition from traders still using informal routes.
- Rusize 1: insecurity and high transportation costs.
- Rusize 2: unfair competition from Rwanda traders and frequent border closures.
- Busia Kenya: stringent domestic taxation.
- Isebania: COVID-19 disruptions and financial shocks.
- Sirale: unfavourable exchange rates and scarcity of raw materials.
- Taveta: economic downturns, COVID-19, and increased competition.
- Elegu: insecurity spillovers from South Sudan, fires, floods, price fluctuations, and language barriers.
- Nimule: insecurity, unfavourable exchange rates, language barriers, and COVID-19 disruptions.
- Mutukula-Tanzania: poor access to loans, poor road network and high transportation costs.

- Mutukula-Uganda: inconsistent trade regulations by Tanzanian officials.

### 3.2 Social and economic empowerment

The social and economic empowerment of the project on women traders was deduced by using an index, which is a composite measure derived by way of data reduction. The process involved compiling various indicators that measured both the economic and social dimensions of empowerment. A data reduction approach was used to simplify the dataset by identifying patterns and reducing the number of variables while retaining the essential information.

In determining social and economic empowerment, the evaluation assessed the domain/parameters under the TMA Women in Trade Empowerment Index. These domains are agency, access to resources and achievement/economic benefit. In this report, a woman is considered empowered if she is responsive to at least 80 percent of the total weighted indicators. Figure 4 presents the percentage of women who are considered empowered using these criteria.

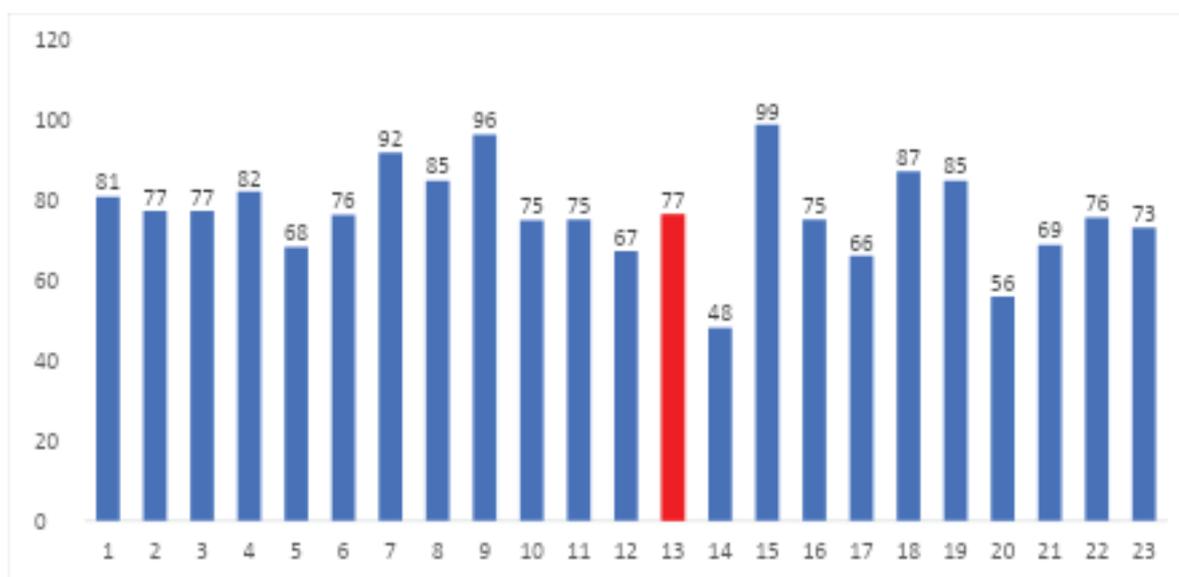


Figure 4: Percentage of respondents with a computed social and economic index of 0.8 and above

#### 3.2.1 Domain One: Agency

The variables used to measure agency were: decision making on how the earnings from trade is spent; heading of the household; awareness of rights in terms of access to information and services, the right to be heard, question and be treated with respect; ability to trade using formal routes or to run a formal business/ease of crossing the border; capacity building against gender-based violence; and level of knowledge of EAC trading regulations and procedures. The findings were as follows.

a. Decision-making on earnings: whether the respondent decides on how the money from trade is used had a standardized coefficient of 0.679, which shows a substantial relationship with the 'agency' domain. The ability to decide on the use of income is an indicator, voice and choice, which are key elements of the control level of empowerment in the Gender Equality and Empowerment (GEEF) by Sara Loingwe.

b. Household headship: This had a standardized coefficient of 0.710, which highlights a strong association, reflecting that women exercise leadership within households. This is to be understood in the context that household headship is traditionally assigned to men in the typical gender division of labour. It is a title loaded with power to make the critical decisions within a family and allocate resources and benefits from economic activity as well as determine the careers of household members. The finding that women are strongly represented in the domain indicates a significant change in household gender dynamics and a pointer to complementarity among spouses rather than competition, key elements of gender equality.

c. Awareness of rights: In terms of access to information and services, the right to be heard, question and be treated with respect, the evaluation established a coefficient of 0.652, which demonstrates that it was important in facilitating women's agency.

d. Awareness of rights in terms of access to information and services exhibits a strong association (0.717), suggesting that information access significantly enhances empowerment.

e. Ability to trade: With regard to ability to trade using formal routes or to run a formal business, a co-efficient of 0.591 was registered, showing a moderate but meaningful relationship. Formal business engagement implies confidence to comply with regulatory and fiscal regimes, hence is an indicator of a serious mindset and resilience. This related with the access level in the GEEF. This level concerns enablement to undertake economic activities.

f. Capacity building against gender-based violence: This element registered a co-efficient of 0.689, indicating that training against GBV played a crucial role in enhancing women's ability to act without fear and to claim their rights when flouted. This corresponds with the conscientisation level of the GEEF, which concerns awareness raising and mobilization for change.

g. Knowledge of EAC trading regulations and procedures; the co-efficient here ranged from 0.619 to 0.702, demonstrating its relevance to the empower-

ment cross-border traders. Knowledge is an enabler that empowers subjects to make informed decisions and navigate the trading environment effectively by accessing and consuming relevant information as well as making demands in duty bearers. It is a composite indicator that straddles the access and conscientisation levels of empowerment in GEEF towards the fourth and fifth levels of participation and control.

### 3.2.2 Domain Two: Access to Resources

The variables used to measure access to resources were: level of formality of business in terms of registration; ability to keep records of business; membership to associations; ability to hire employees; access to land, finance, technology, net profits from trade, and rich or poor based on asset index.'

The results from the structural equation modelling (SEM) analysis indicate that all the measured indicators significantly load onto the latent variable RESOURCES (women's empowerment index domain). The standardized coefficients are high for: level of formality of business in terms of registration (0.736); ability to keep records of business (0.714); and access to land (0.725). The standardized coefficients are moderate for access to finance (0.607) and technology (0.606) and low for ownership of assets, measured by an asset index of 0.313. The coefficient for net profits from trade was 0.238, a weak and negative relationship with 'access to resources', which is counterintuitive. Further investigation revealed that respondents did not correctly report profits from trade, a common challenge of primary data surveys in which financial attributes are under-reported. The indicators of access to resources with high coefficients suggest a higher contribution to the construct of 'access to resources'.

### 3.2.3 Domain Three: Achievement/Economic Benefit

The variables for measuring this domain of achievement/economic were: household income growth; access to education; health improvements; improvements in standard of living; food security; and social capital.

a. Household income growth had a strong association indicating that substantial improvements in household income were attributable to the programme.

b. Education of household members was found to have been improved by participation in the programme.

c. Health: good health outcomes were found to contribute to achievement/economic benefit and

leads to women's economic empowerment.

d. Standards of living: respondents with improved standards of living were more likely to be socially and economically empowered.

e. Food security and social capital had no meaningful association with "achievement/economic benefit" as a domain of women's social and economic empowerment.

### 3.3 Other Dimensions in the Empowerment Index

#### 3.3.1 Age

Respondents aged 36–60 years exhibited the highest mean index (0.8057), followed by those aged over 60 years (0.7950) and 18–35 years (0.7944), while the group aged less than 18 years had the lowest mean index (0.7586). However, the differences are relatively small indicating that the age of the respondents was not found to be related to the respondent's empowerment.

#### 3.3.2 Years in Trade

Analysis of the relationship between years in trade and the social and economic empowerment index reveals notable differences across categories. There was a progressive increase in the average empowerment with longer durations in trade. Respondents with less than 1 year of experience reported the lowest mean index (0.715), followed by those with 1–3 years (0.752) and 3–5 years (0.801). Those with more than 5 years in trade reported the highest empowerment index (0.838). This trend highlights a positive association between longer participation in trade and higher levels of empowerment. The results imply that sustained engagement in trade offers greater opportunities for capacity building, resource access, and economic benefits, which collectively enhance women traders' social and economic empowerment.

#### 3.3.3 Gender

Descriptive statistics indicate that the average empowerment index for females (0.865) is slightly higher than that for males (0.836). These findings suggest that female traders, on average, experience higher levels of social and economic empowerment compared to their male counterparts. This disparity may be influenced by the fact that the interventions specifically targeted women traders, which logically explains their relatively higher empowerment levels.

#### 3.3.4 Education Level

The average empowerment index ranges from 0.830 for respondents with postgraduate degrees to 0.867 for those with primary or undergraduate education. While education may be an important factor in broader

empowerment dynamics, it does not appear to play a decisive role in differentiating the empowerment outcomes among the respondents within this programme.

#### 3.3.5 Marital Status

The relationship between marital status and the social and economic empowerment index of cross-border traders shows some variation in the mean index values across different marital statuses. Respondents who are single or never married have the highest mean empowerment index at 0.879, while those in polygamous marriages have the lowest mean at 0.848. Monogamously married respondents and widows follow closely with mean indices of 0.861 and 0.867, respectively, while divorced or separated respondents report a mean index of 0.852. However, the marital status does not play a decisive role in shaping the empowerment outcomes of respondents.

#### 3.3.6 Border Nuances

The analysis of the social and economic empowerment index reveals notable variations across the different border towns surveyed in the programme, as indicated in the table below.

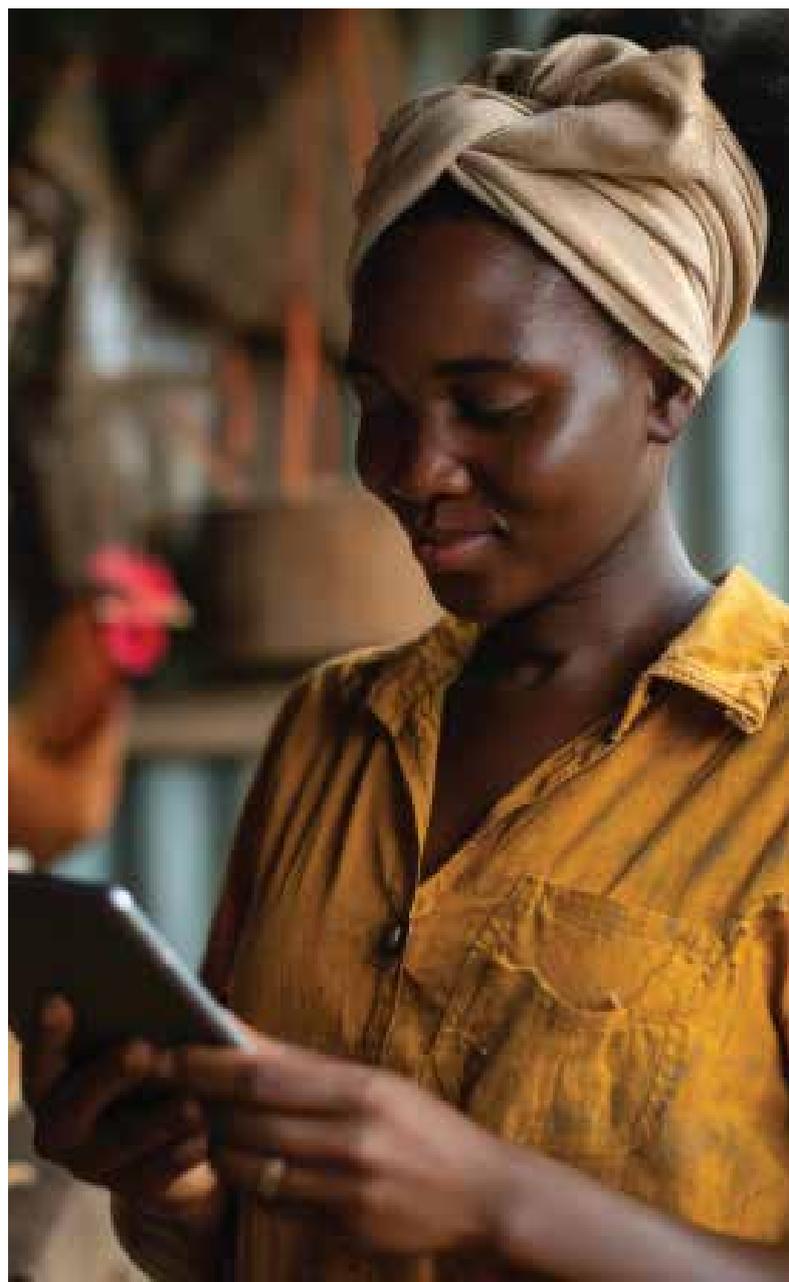


Table 5: Border Nuances of the Social and Economic Empowerment Index

Border Town	Mean	Std. Dev.	Frequency (Freq.)
Busia Kenya	0.8584	0.2075	206
Mahagi	0.8859	0.1864	173
Taveta	0.953	0.1042	161
Holili	0.9657	0.0526	165
Isebania	0.9055	0.1702	185
Sirale	0.855	0.2147	173
Malaba Kenya	0.9343	0.1291	171
Malaba Uganda	0.85	0.2153	148
Mutukula Uganda	0.8505	0.2125	167
Mutukula Tanzania	0.8539	0.1542	177
Rusizi I	0.8166	0.2271	162
Busia Uganda	0.8972	0.1802	211
Ruzizi II	0.8226	0.2264	164
Kobero	0.8807	0.1951	188
Kabanga	0.9075	0.1661	201
Bugarama	0.8528	0.2096	92
Kamanyola	0.8673	0.1943	79
Elegu	0.7553	0.2522	186
Nimule	0.7246	0.243	189
Gisenyi	0.8747	0.1571	177
Goma	0.8625	0.1998	176
Goli	0.83	0.2159	202

Analysis shows that the empowerment index ranges widely across the borders, with respondents at Holili the highest average empowerment at 0.9657, followed by Taveta at 0.9530 and Malaba Kenya at 0.9343. On the other hand, Nimule and Elegu recorded the lowest mean empowerment indices at 0.7246 and 0.7553, respectively. These differences suggest that local conditions, programme implementation strategies, and contextual factors significantly influenced empowerment outcomes across border towns. The standard deviations indicate varying levels of consistency within each border town, with Holili showing the least variability, reflecting a relatively uniform empowerment among the sampled beneficiaries.

#### The impact of empowerment on trade

Correlation analysis established a statistically significant and moderate positive relationship between empowerment and trade sales (correlation coefficient of 0.4023 with a p-value of 0.0000). Analysis indicates that as women traders become more empowered, they are likely to increase their trade sales. Empowerment likely enhances their capacity to make informed decisions, access markets and resources, and navigate cross-border trade procedures effectively, leading to increased sales from trade.

#### The impact of empowerment on gender-based violence

The logistic regression analysis between the incidence of gender-based violence (GBV) and the women traders' empowerment index reveals a negative coefficient of -0.3338 with a p-value of 0.011. This indicates that higher empowerment is associated with a reduced likelihood of experiencing GBV. Specifically, as the empowerment index increases, the probability of women traders experiencing GBV decreases. These findings imply that empow-

erment initiatives, such as those that enhance women's decision-making capacity, access to resources, and ability to advocate for their rights, may contribute to reducing their vulnerability to GBV. Empowerment could lead to increased confidence, awareness of legal protections, and social networks that deter perpetrators or provide avenues for recourse in cases of violence.

### 3.4 Youth dimension in key programme results

The mean percentage change in trade sales is slightly higher for non-youth compared to youth respondents (20.94% vs. 20.61%). However, this difference of 0.33% is not significant enough to conclude that youth and non-youth respondents differ meaningfully in terms of their percentage change in trade sales.

Using the TMA's WiTEI index, 44% of the respondents in the youth category were found to be socially and economically empowered, compared to 56% of respondents above 35 years.

Regarding formalization of CBT, only 38% of youth respondents had formalized their CBT businesses compared to 62 of respondents above 35 years.

Membership in trade associations was also found to be lower for youth respondents compared to the non-youth. Only 40% of youth respondents had joined trader cooperatives compared to 60% of non-youth respondents.

However, the youth respondents were less likely to face gender-based violence (42%) compared to non-youth respondents (58%).

### 3.5 Unintended Project Impacts

The evaluation explored whether there were any unintended programme impacts.

- First, formalization of CBT exposed traders to higher taxes than when they traded informally. It also predisposed them to delays at the borders as they sought clearance, which caused spoilage of perishable goods. Consequently, this created a fertile ground for bribery, which is one of the things the programme intended to eradicate.
- Second, many traders reported increased workload from the demands of their trade. . Generally, the workload increased for most respondents (55%), decreased for 17% and remained the same for 28%.The workload resulted in limited time for doing domestic chores as well as exhaustion and fatigue after work. In order to cope, they hired assistants/helpers and shared operational tasks in their cooperatives and

associations. This means that although increase in workload was primarily negative, it positively enabled them to develop new working dynamics for efficiency.

- Third, Cooperative Strengthening: Women gained leadership roles, shaping trade policies and market dynamics.
- Fourth, Community Recognition: TMA-supported women traders became mentors and role models, fostering local economic leadership
- Fifth, The formalization of CBT increased taxes for traders, caused border delays, and led to spoilage of perishable goods. It also resulted in more bribery at the border for faster clearance.
- Sixth, Traders experienced higher workloads, with 55% reporting an increase. This limited time for domestic chores and caused fatigue, majority reported to have hired assistants creating employment.



## Programme Impact story

Jane Benuza's journey as a cross-border trader is one of perseverance, resilience, and transformation. Her story begins in 2004 when she married her Tanzanian husband and settled in Mutukula. She was a trained teacher and a mother, but life quickly became complicated with a difficult pregnancy and the sudden loss of her teaching job. In need of financial support, Jane turned to trade, starting with transporting bananas from Tanzania to Kampala. However, Jane was spending long days and nights negotiating prices with brokers - often with little to show for her efforts. The profits were unfairly shared, with Jane receiving a fraction of the sale price.

But Jane didn't give up. Overtime, she expanded her trade, moving from bananas to maize, tomatoes, rice, and juices. It wasn't until she joined Making Trade Work for Women that her business truly began to change. The programme equipped Jane with vital skills, enabling her to move from informal, smuggling-based trade to legitimate, registered business practices. Though not easy, the shift marked the beginning of a new chapter in Jane's business life.

The programme also exposed Jane to trade fairs and regional events in Burundi and Arusha, where she shared her experiences and built relationships with other traders. Jane's network expanded, and her confidence in doing business at a larger scale flourished. One of the most significant moments was her involvement in the Tanzanian Women's Chamber of Commerce, where she found herself as one of the few women taking on leadership roles in cross-border trade. This exposure propelled Jane to a more sustainable and profitable business.

In 2019, however, Jane's life was turned upside down when her husband was tragically killed in a car accident, along with their first-born child. Left to care for her surviving daughter and manage the family's finances alone, Jane faced overwhelming emotional and financial hardship. But she found strength in the support of her in-laws and her own determination to rebuild her life.

With limited resources, Jane was able to invest in her business, utilising loans to increase her working capital and expand her trade, particularly in high-demand products like rice and beans. By 2020, Jane's business had grown significantly, transitioning from small-scale maize trading to managing large volumes of goods. She now handled hundreds of cartons of juices and up to seven tons of rice during peak seasons. Jane's resilience and commitment enabled her to achieve a level of success she once thought impossible.

As a result, she was able to send her daughter to good schools, support her family, and even save money. Her income now comes from a variety of sources, including her work as a headteacher, which she had returned to after stabilizing her business.

Yet, despite these advances, Jane still faced difficulties, particularly in accessing capital. She did not have the col-

lateral required by banks to secure business loans, and this continued to limit her ability to expand her business further. Many women traders like Jane find themselves in similar situations, unable to access affordable credit, which remains one of the largest barriers to their success.

Jane credits Making Trade Work for Women program, with helping her transition from informal trade to a more structured and profitable business. Yet, she also recognizes that many systemic challenges remain. Policies across borders are inconsistent, and the tax system is heavily skewed in favor of larger companies. Small traders like Jane are often forced to navigate a maze of regulations that are difficult to understand and expensive to comply with. Additionally, the transition of TradeMark from a regional to a continental focus has left many gaps unaddressed at the local level, which has slowed progress for grassroots organizations and traders like Jane.

She calls for greater access to capital with low interest rates and more harmonized trade policies to level the playing field for small traders. Jane's advice to other women in cross-border trade is simple but powerful: work hard, avoid smuggling, pay your taxes, and build your business with integrity. She also encourages widows to remain steadfast in preserving their husbands' legacies rather than remarrying in pursuit of security, as this often leads to more complications.

Today, Jane stands as a symbol of how transformative support, coupled with personal determination, can change the trajectory of a life. Her journey is a powerful reminder of what can be achieved when women are given the right tools and opportunities to succeed in the world of trade



## 2.3 Effectiveness

This section assesses the extent to which the programme achieved its planned outputs and outcomes, identifying key factors that contributed to or hindered these results. It also examines whether the programme's theory of change provided a reliable framework for measuring performance and remained valid throughout implementation. Additionally, the section provides insights on the programme's alignment with initial objectives.

Intermediate Outcome 1: Policy, regulatory and institutional environment facilitating women in trade in Eastern Africa

The programme's ultimate outcome of improving social and economic empowerment of women traders in Eastern Africa was directly linked with the programme's intermediate outcome of improving the trade environment for women in trade in Eastern Africa. It was expected that policy, institutional and regulatory reforms initiated would create the necessary enabling conditions for women traders to operate within fairer, safer and more supportive systems. The border by border reforms initiated and their effects are tabulated below.

Reforms	Effects of Reforms
<b>Taveta-Holili (Kenya-Tanzania)</b>	
<ul style="list-style-type: none"> <li>• Extension of operating hours to 24 hours.</li> <li>• Reduction in COVID-19 testing fees.</li> <li>• Use of travel documents for one year instead of paying each time they crossed the border.</li> <li>• Appointment of gender champions to address gender-based violence (GBV).</li> </ul>	<ul style="list-style-type: none"> <li>• Smoother trade flows.</li> <li>• More affordable border crossings.</li> <li>• Travelling convenience for traders.</li> <li>• Increased surveillance and to reduction in incidences of GBV: only 1% respondents reported daily experiences of GBV at the end of the programme.</li> </ul>
<b>Busia and Malaba Borders (Uganda-Kenya)</b>	
<ul style="list-style-type: none"> <li>• Uganda Revenue Authority (URA) waived taxes on small consignments.</li> <li>• Reduction in testing fees during the COVID-19 and fees charged on wheat flour imports.</li> <li>• Kenya Fisheries Department reduced charges on silver fish.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced cost of doing business.</li> </ul>
<b>Mutukula Border (Uganda-Tanzania)</b>	
<ul style="list-style-type: none"> <li>• Gender champions appointed to combat extortion and bribery, and encourage use of formal routes.</li> <li>• URA waived taxes on small consignments for women traders.</li> </ul>	<ul style="list-style-type: none"> <li>• Safer environment.</li> <li>• Reduced cost of doing business.</li> </ul>
<b>Goli Border (Uganda-DRC)</b>	
<ul style="list-style-type: none"> <li>• Removal of charges on coffee consignments.</li> <li>• Appointment of new officials to address corruption.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced cost of doing business.</li> <li>• A more transparent and less exploitative environment.</li> </ul>
<b>Elegu-Nimule Border (Uganda-South Sudan)</b>	
<ul style="list-style-type: none"> <li>• Extension of operating hours. Removal of the \$50 visa fee for South Sudanese residents.</li> </ul>	<ul style="list-style-type: none"> <li>• Wider temporal scope for traders to conduct business, presumably reaching more customers and earning more income.</li> <li>• Easier movement of goods and people.</li> </ul>
<b>Horohoro Border (Kenya-Tanzania)</b>	

<ul style="list-style-type: none"> <li>• New weekly market established.</li> <li>• Single-entry travel document for women traders traveling beyond 10 kilometers introduced.</li> <li>• Gender champions appointed to reduce extortion.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced transportation costs.</li> <li>• Smoother border crossings.</li> <li>• A safer environment for traders.</li> </ul>
<b>Mahagi Border (DRC-Uganda)</b>	
<ul style="list-style-type: none"> <li>• Reduction of cooperative registration fees.</li> <li>• Abolition of unlawful payments imposed on women traders.</li> <li>• Introduction of temporary IDs for motorcycle riders transporting goods for women traders.</li> </ul>	<ul style="list-style-type: none"> <li>• Increased formalization of small businesses rising to 95%.</li> </ul>
<b>Uvira and Rusizi Borders (DRC-Rwanda)</b>	
<ul style="list-style-type: none"> <li>• Suspension of taxes on raw food products.</li> <li>• Introduction of the Jeton Pass to ease border crossings.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced cost of doing business.</li> <li>• Smoother crossings.</li> </ul>

Courtesy of advocacy by the programme, the increased from 27 to 33 between mid-term and end-line, surpassing the initial target of six. The result is attributed to collaboration by the implementing partners, government agencies and programme representatives through the Joint Border Committees (JBCs).

In summary, the reforms reduced structural and logistical challenges, enhanced access to formal markets, and established a fairer and more secure business environment. One of the most significant aspects of the reforms was the increased awareness of trade policies among women traders. According to surveys, 78% reported an improvement in their understanding of the policies, enabling them to better navigate the cross-border trade environment.

The entry of new cross-border traders can be attributed in part to the thinness of borders in Eastern Africa, which facilitates relatively easy movement of goods, services, and people. To some extent, the East African borders were characterized as having simplified customs processes, minimal documentation requirements, and informal trade networks, thus creating an enabling environment for individuals to start cross-border trading with minimal barriers. These conditions particularly benefit small-scale traders, who might lack the resources or knowledge to navigate more complex border regulations. The evaluation found that the prevalence of thin borders allowed traders to bypass formal channels while still engaging in trade, which often leads to an organic increase in the number of participants. However, while this informality encourages entry, it may limit the full realization of economic benefits due to restricted access to formal trade support systems, such as credit, markets, and protection against exploitation.

From the foregoing, the role of improving trading environment enhanced participation in cross-border trade. The programme's interventions, including policy reforms, capacity-building initiatives, and the establishment of resource centres, have created a more structured and supportive ecosystem for cross-border trade. Simplified and harmonized trade procedures, increased awareness of trading requirements, and reduced harassment have made formal trade more accessible and appealing to new entrants. These interventions facilitated the 23% increase in trade value and supported over 29,000 women traders in transitioning to formal trade. These improvements not only attracted new traders but also encouraged informal traders to formalize their businesses, leveraging benefits such as access to credit, trade networks, and legal protections. Therefore, while the thinness of borders may explain the initial ease of entry, the programme's efforts to enhance the trading environment played a critical role in sustaining and growing the participation of new cross-border traders.

The evaluation established further that TMA programming is aligned to Simplified Trading Regime (STR) which is one of the key frameworks that have already adopted both under COMESA and EAC. Most of the challenges faced by cross border traders are resolved if the provisions under the STR are fully implemented. TMA is currently working towards the adoption of a similar framework in the West and of Horn of Africa. Modalities for institutionalization include (i) building awareness amongst the trading community and border agencies on their rights and responsibilities under the STR to enable uptake and also to build transparency and accountability (ii) women traders have been adopted into the policy making platforms like the joint border or trade facilitation committees to participate in decision making but also lobby for resolution (iii) facilitating learning between EAC and the rest of Africa- TMA has facilitated visits from ECOWAS, Manu river union, Horn of Africa to facilitate adoption at continental level. However, more is needed to ensure sustainability.



### **Immediate outcome: Strengthened capacity of women trader associations/platforms in advocacy, representation and influencing reforms; and business support in Eastern Africa**

The programme successfully advocated formal adoption/implementation by relevant decision makers of 10 new proposals by women trader associations. These included: waivers on charges for products traded by PWDs and other small scale traders; appointment of gender champions; more convenient access for verification of goods;

transfers and suspensions of errant officials; ease of transportation of goods across the borders; removal of fees on certificates of origin; approval for EASSI desk to issue certificates of origin; acquisition of fish trading license by a cooperative society in Busia; acquisition of tax identification numbers (TINs) by a cooperative in Busia; and approval of women traders leaders to participate in JBCs.

This outcome involved providing technical support to women traders/business associations for sustainability, dialogue and advocacy. Towards this end, 3,542 women's associations leaders were trained in Rwanda with a total of 1,51 being covered in Burundi, Kenya, South Sudan, Tanzania and Uganda. In the DRC, 1168 cross border traders were supported in advocacy activities. In addition, 8 project staff in Burundi, Kenya, South Sudan, Tanzania and Uganda, and 5 in DRC were deployed to support the women trader associations.

In addition, women traders were represented in 13 JBCs in Burundi, Kenya, South Sudan, Tanzania and Uganda and 19 JBCs in Rwanda. Moreover, 3 national dialogue meetings with MINICOM, RSB and RFDA were held and EASSI joined 2 trade facilitation platforms namely the NMC and the AfCFTA National Committee in Uganda

### Immediate Outcome: Compliance with trading requirements across targeted borders

Standards and sanitary and phytosanitary (SPS) measures form an essential part of trade compliance in East Africa. They ensure that products are safe for consumers, facilitate smooth trade across borders, and help prevent health and safety risks associated with international trade.

The desired outcome under the SPS was improved compliance with trading requirements across the borders of Busia and Namanga. The programme target was a 20% reduction in the rejections of traded commodities in targeted border points.

Key informant interviews with SPS professionals implementing the programme revealed that implementing industry compliance and developing and implementing SPS manuals for aflatoxin inspection and approval procedures resulted in a 30% reduction in the rejections of traded commodities in the targeted borders. This reduction was also related to the training of 5,201<sup>10</sup> WCBT and 3,139<sup>11</sup> cooperatives representatives on SPS requirements with 1,200 CBTs now implementing food safety requirements. The SPS manuals (pre border, border and country manuals) for aflatoxin inspection and approval procedures developed were also implemented.

KIIs indicated that the over 50% of the EAC procedures that were simplified/domesticated/ap-

plied were being implemented. In addition, public officials/inspectors in the targeted border points were trained in Kenya, Tanzania and Uganda and 3 manuals in each country developed (pre-border, border and country manuals). In Rwanda, 21 WCBT cooperatives upgraded their storage centers to meet required standards, 16 cooperatives established their own factories, and 2 cooperatives obtained S-Mark certification for their products and factory premises. 14 WCBT cooperatives had their premises and products registered under RSB12 by virtue of the intervention.

The results reveal that the training sessions equipped the targeted traders with essential knowledge about food safety, health regulations, and quality standards. However, more should be done for on-site testing facilities and quality assurance tools, to allow maize traders to test products for compliance before reaching border points. Relevant authorities indicated need for facilitating partnerships between traders and regulatory authorities to address common rejection causes and allowing traders to make specific improvements to meet compliance standards. The study also observed the need to provide technical and financial assistance to enable regular cross-border traders attain certificates such as for food safety and pest control.

### Immediate outcome: Gender-responsive reforms for trade

The programme targeted the creation of an enabling environment for women traders by addressing gender-specific barriers through advocacy, training, and structured policy engagement. At the outcome level, the target was to implement at least two gender-responsive reforms per targeted border locations.

In Burundi, Kenya, South Sudan, Tanzania and Uganda, 34 gender responsive reforms were implemented. This specifically included appointment of gender champions at Busia, Malaba, Isebania, Mutukula, Taveta, Lunga Lunga and Katuna. It also involved: allocation of office space for women traders at Isebania, Goli, Taveta, Malaba and Elegu borders; transfer of errant officials at Mahagi; provision of space for breastfeeding mothers at Busia; establishment of a separate verification centre for small scale traders at Holili; allocation of space for construction of sanitary facilities at Mutukula; reduction of health inspection fees at Malaba; and resumption of JBCs at Busia. In the DRC, no reforms were implemented.

But in Rwanda, a conducive relationship was established between financial institutions and the WCBTs, leading to reduced interest rates, special loan packages for small-scale traders, and extended repayment periods. Other reforms included establishment of a working framework to support WCBT cooperatives engaged in value addition of processed and traded goods. In addition, 3. Rwanda FDAs revised their service tariffs, with

12 PROFEMME final evaluation report 2024

10 SFCG final report

11 EASII (2036) and PROFEMME (113)

some services now offered free of charge.

However, the closure of two designated routes - Cyanyamwasa and Ruhingabagabo in Gahara sector, Kirehe District; the lack of categorization of large, medium, and small-scale producers concerning standards fees, for product certification; and continued of infrastructure at some border posts that is not gender-friendly for women in cross-border trade require further interventions.

On evidence generation and documentation, the programme produced 4 reports, one each from Burundi, Kenya, Uganda and Tanzania, with policy recommendations shared with respective governments, and one regional documentary on GBV in trade and one regional study on the nexus between unpaid care, GBV and cross border trade.

In addition, the programme targeted to train 1,000 women representatives (100 per association) on governance, advocacy and dialogue on women's rights. In reality, 150 representatives, 50 at Katuna and 100 at Busia, were trained by EASSI, and 2,073 on collecting evidence and raising their voices to decision-makers at various levels.

Ninety three percent of the respondents reported that self confidence increased, 81% of respondents reported that access to social networks and support groups increased, 82% of respondents reported that equal treatment and respect in the community increased.

The programme also supported advocacy campaigns on issues related to women in trade through implementing partners such as EASSI, which developed and disseminated 16 advocacy materials. These included 2 GBV factsheets, 1 issue paper to EALA, 1 issue paper submitted to EAC secretariat, 1 petition to EALA, issues presented at 8 radio programmes, 1 report on maize NTBS tabled at the NMC, 1 issue paper to EAC Directorate of Customs and Trade, and 1 simplified guideline

on Covid-19 developed by EAC after EASSI's advocacy. In addition, 66 dialogue meetings were held between women traders and government authorities on addressing challenges facing women traders in the border, national and regional environments.

In summary, this outcome was accomplished by generating robust evidence, strengthening women's associations, developing advocacy tools, and facilitating policy dialogues between women traders and public authorities.

### **Intermediate outcome 2: Increased formalisation and value of goods traded by targeted women in Eastern Africa and increased participation of women in Eastern Africa in formal trade.**

The programme targeted to have 150,000 women traders supported and linked to trading opportunities, realise a 15% increase in average value of trade by targeted women traders and have at least 20,000 women traders supported to transition to formal trade through membership to an association or cooperative. This result was measured through three indicators and results as narrated below.

#### **Number of women's enterprises/traders linked to new market and trading opportunities**

At baseline, there were no women's enterprises/traders linked to new market and trading opportunities. The end term evaluation established that 29,337 women traders had been supported to join trading cooperatives and/or associations.

Figure five shows findings on the percentage of respondents at the end of the programme reporting changes in access to markets by virtue of the intervention.



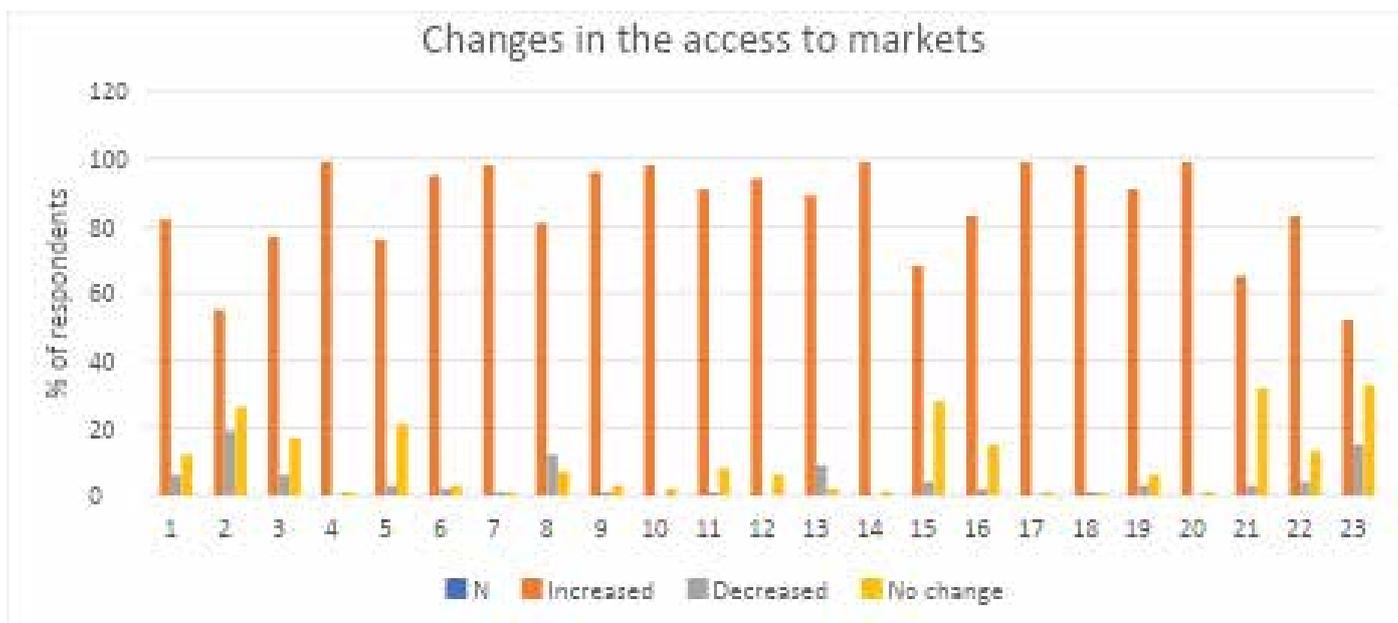


Figure 7: Changes in the access to markets – percentage of respondents reporting changes

The findings indicate that majority of respondents in all borders reported that their access to markets had increased as a result of the programme. For Mpondwe (counterfactual), 52% of respondents indicated having increased access to markets. All border cases were higher than the counterfactual, suggesting that the programme had a tangible impact in determining access to markets for its beneficiaries.

Programme impact was highest at the Goli border in Uganda where 93% of traders reported improved market access and an impressive 99% indicating increased income from cross-border trade. This alignment between market access and income growth likely reflects a combination of favourable trading conditions and effective support services. It also indicates that the women traders were able to leverage skills acquired through the programme, such as improved branding and packaging techniques, which likely enhanced the appeal and marketability of their goods. In contrast, at Elegu, while 74% of women traders reported increased market access, 82% experienced a subsequent income rise. Though these figures indicate a positive impact, the relationship between market access and income gain is less robust compared to that at Goli. Similarly, the Mutukula border displayed a consistent yet moderate impact, with 76% of women traders reporting improved market access and 80% indicating increased income.

Elegu's location near the South Sudan border, a region

known for insecurity and occasional disruptions in trade flow, may have created operational challenges that limited profitability. Moreover, higher costs associated with security, logistical constraints, or market competition dampen the women traders' ability to translate increased market access directly into income gains, leading to a narrower margin of financial improvement.

Despite these advancements, policy inconsistencies across the EAC continue to present barriers. Ugandan women traders face higher taxes and fees when trading in Tanzania compared to their Tanzanian counterparts, who can purchase goods in Uganda with fewer restrictions. This discrepancy discourages Ugandan women traders from expanding into Tanzanian markets, limiting regional competition. A harmonized EAC policy would streamline cross-border trade and amplify the programmes achievements.

### Change in the value of trade by targeted women traders

At baseline, the average transactional value of trade by targeted women traders was USD 308. The end term results show that the overall average monthly trade value for sampled programme beneficiaries was USD 380, an increase of 23% from the baseline. Figure six provides details on the changes in income by country and border, and the average counterfactual value.

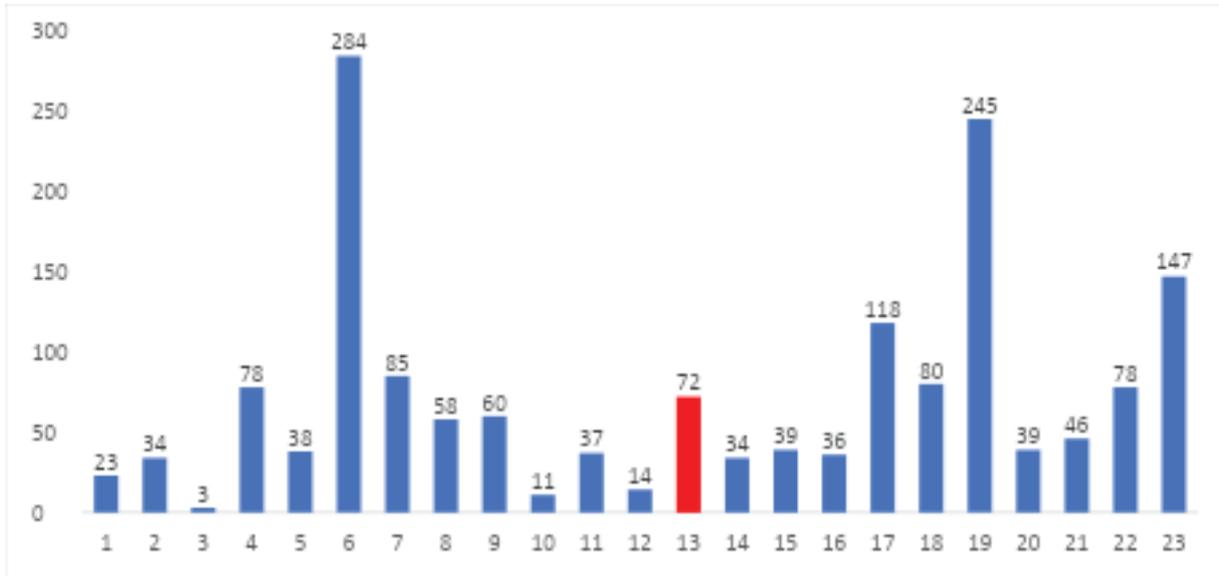


Figure 8: Change in value of trade between baseline and end-term across border towns (USD)

The average increase in value of cross border trade sales was USD 72. The border towns of Busia in both Kenya and Uganda had the highest increase, followed by Mutukula in Uganda and Tanzania. Other border towns with significant increases were Malaba in both Uganda and Kenya, and Goli/Mahagi in the DRC and Uganda. Bugarama/Kamanyola in DRC and Rwanda had the lowest increases in trade sales.

To corroborate the above, the evaluation captured the percentage of respondents indicating a positive change in monthly volume/sales, which ordinarily should translate into higher incomes. Figure seven summarises the findings.

Percentage of respondents indicating a positive change in monthly volume/sales

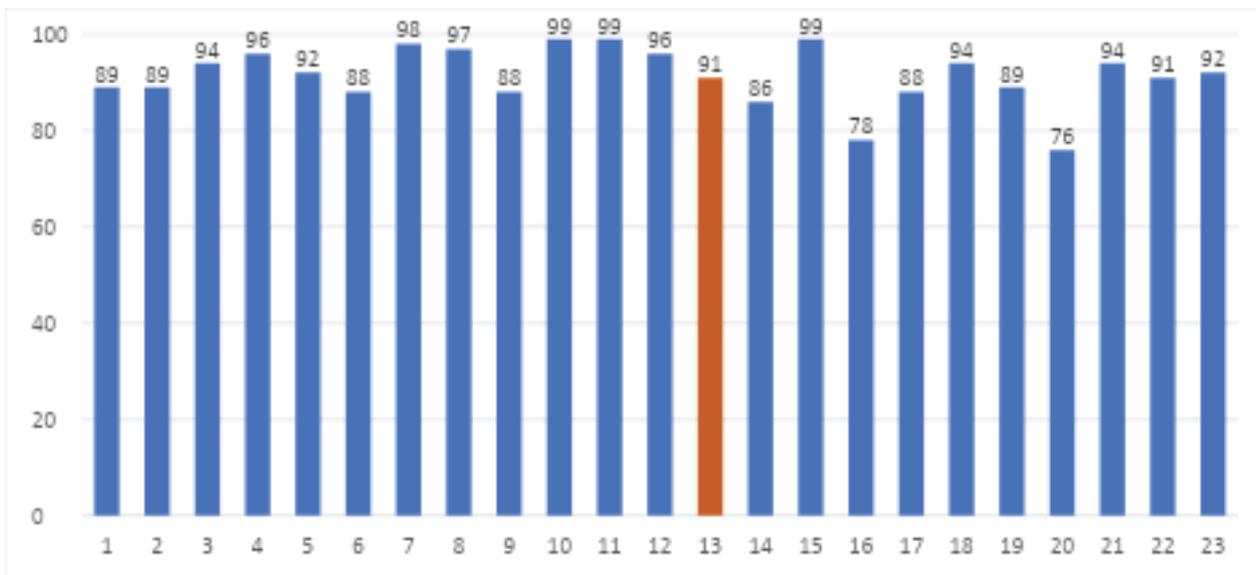


Figure 9: Percentage of respondents indicating a positive change in monthly volume/sales

The results show that an overwhelming majority of respondents (lowest 76% and highest 99%) in all borders reported an increase in volume of sales. The contribution of the programme on this is discernible from the fact that only 59% of counterfactual respondents reported similar increases. Taking the lowest percentage of beneficiaries reporting an increase, compared with non-beneficiaries, this means that the programme created at least a 17% positive difference for the former, which denotes a significant influence.

However, there were two concerns raised by key informants at the Kabanga - Kobero border of Burundi/Tanzania. One was that trade is hampered by an unfavourable exchange rate. Two was the high level of taxation for cross-border traders selling small volumes, hence the propensity to revert to informal trading routes. At Rubavu (Rwanda-DRC border), the increase in informal cross border trade was attributed to non-tariff trade barriers emanating from DRC.

The survey established that in general, traders who used informal routes preferred them because of tax avoidance (38%); lack of required documentation (13%); the transactions were simpler and quicker (19%); they lacked knowledge about formal trading procedures (24%); and other undisclosed reasons (6%). Other reasons cited for engaging in informal trade were: limited finance to acquire the legal documents usually due to small scale of business; proximity to border crossing points hence no need to use formal routes; and membership in registered cooperatives hence feeling that registration of personal business is a duplication.

These are pointers to the need for: increased coverage of informal traders with sensitization on the duty to pay taxes and procedures and documents for trade formalization as well as simplification of border transactions to make them faster and more efficient.

### Number of women traders supported to transition/participate in formal trade through membership to an association or cooperative.

The programme target was to support 20,000 women transition to or participate in an association or cooperative. At baseline, the value was zero. At end term, 29,337 women traders had been supported. In addition, 92% of surveyed beneficiaries were members of cross-border traders' associations/cooperatives/platforms and 75% had some form of business/registration permit, evidence of formalization of their trading activities. Figure eight depicts the membership in cooperatives, associations or platforms.

### Membership in cross-border traders' association/cooperative/platform

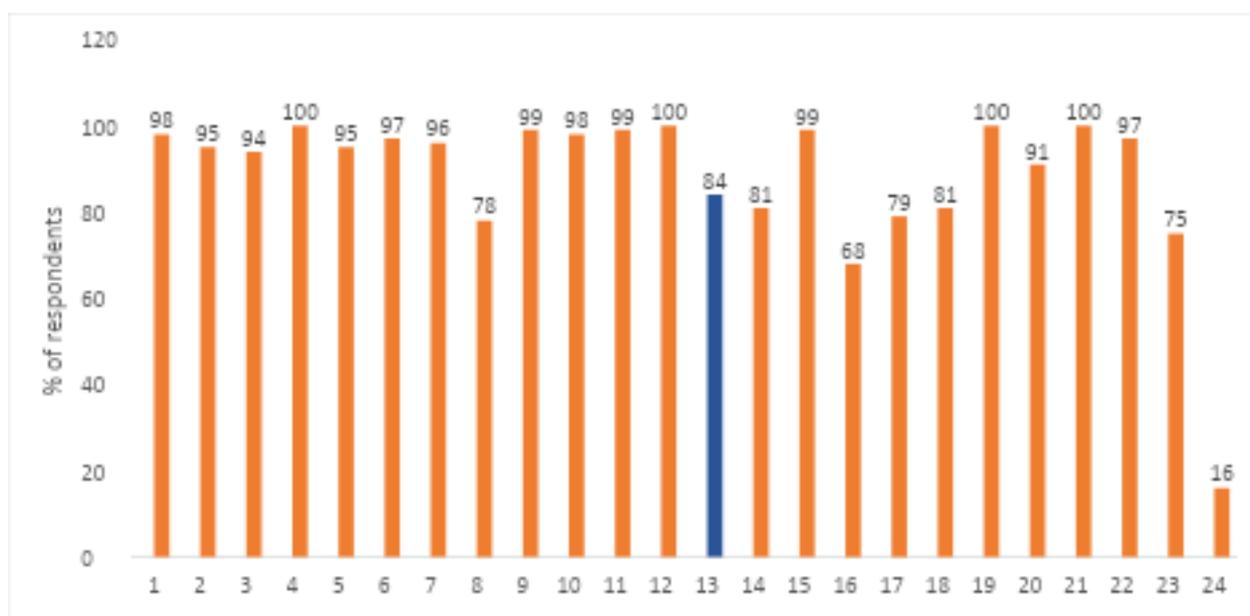


Figure 10: percentage of respondents belonging to CBT association/cooperative/platform

Figure eight shows that 84% of all respondents belonged to a cooperative, association or traders' platform with the highest (100%) registered in Mahagi (Burundi), Rusizi 1 (Rwanda) and Goli (Uganda) and the lowest (68%) in Sirale (Tanzania). For respondents at Mpondwe (the counterfactual border), only 16% belonged to such structures compared to 100% in Mahagi, showing a clear link between being in the programme and membership of the structures. Logically, this implies that traders in the programme were better off as more of them realized the benefits of belonging to a cooperative, such as access to business finance, training, higher bargaining power, collective buying and purchases and reduced costs as a result. These findings suggest that enjoining women traders to trader cooperatives, associations or similar platforms is an effective practice that should be encouraged

## Formalization of cross-border trade

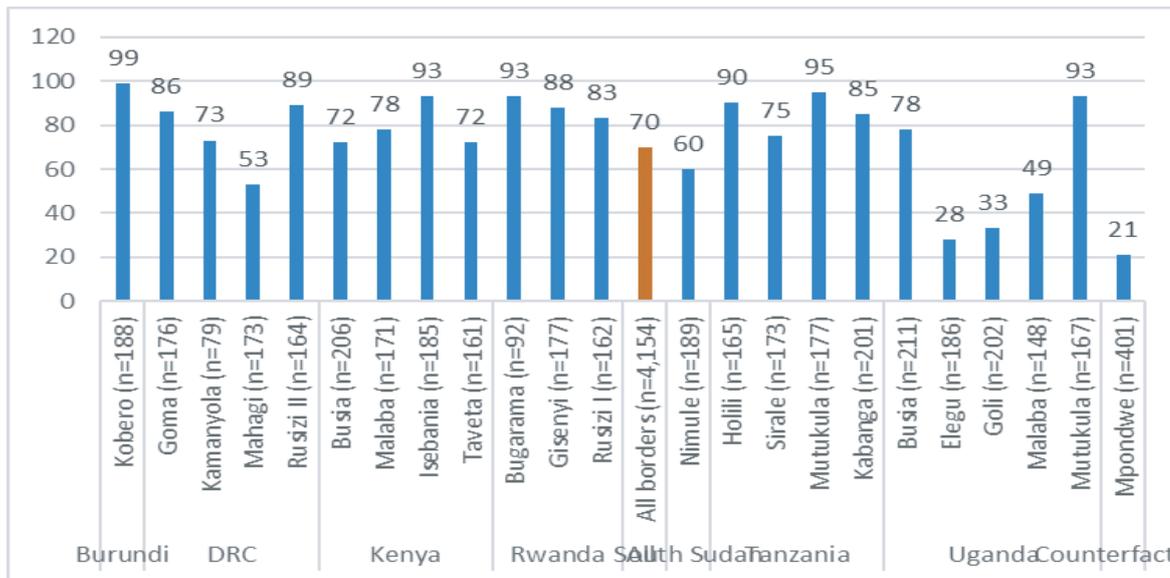


Figure 11: Percentage of respondents who had formally registered their businesses

In Uganda, the programme made strides in supporting formalization and increasing the value of goods traded, particularly at the Mutukula, Goli, and Elegu border points.

At the Mutukula border, 93% of respondents had formalized their businesses, the highest percentage in Uganda. This shift reflects the success of the programme’s awareness-raising initiatives. A border security official explained that women are now experiencing smoother trade processes and not having their goods confiscated as happens with informal trade.

At Goli, where 33% of women traders exclusively engaged in formal trade, one major impact of formalization is the increased security of business operations.

Unlike Mutukula and Goli, the Elegu border majority (88%) of women traders still prefer informal routes, 2% choosing formal ones and 10% engaging in both.

The results of comparison of the registration status of women cross-border businesses for project beneficiaries and the counterfactual indicate a compelling difference between the two groups. The average registration status for project beneficiaries was 0.75 while that for counterfactual was significantly lower at 0.21. This suggests that 75.17% of the businesses of women cross-border traders who benefited from the project are formally registered, compared to only 20.95% of the businesses in the counterfactual group. The observed difference is highly unlikely to have occurred by chance, suggesting that the project’s interventions, such as business training, access to regulatory information, and support for formalization, were effective in encouraging women cross-border traders to formalize their businesses, which is an important step towards economic empowerment and sustainability.

## Other Dimensions of Formalisation of Trade

The evaluation also looked at various dimensions in the formalization, as reported below.

### Age of women traders

An analysis of the relationship between respondents’ age and the formalization of cross-border trade reveals that while there is a modest increase in trade formalization with age, the differences are not substantial enough. This implies that age alone is not a strong determinant of whether cross-border trade is formalized. However, the slightly higher rates of formalization among older women respondents may reflect accumulated experience, broader access to networks, or greater exposure to technical support towards formalization that can increase the probability of formalization. Young respondents, particularly those under 18 years, exhibit lower formalization rates, potentially due to limited resources, and limited exposure to capacity building towards formalization.

### Year of formalization

The evaluation sought to assess the period when the formalization was done so as to assess whether it was due to the programme. Since the programme started in 2018, any period before 2018 was coded 2017. The percentage of respondents by the year of formalization is presented in figure 10.

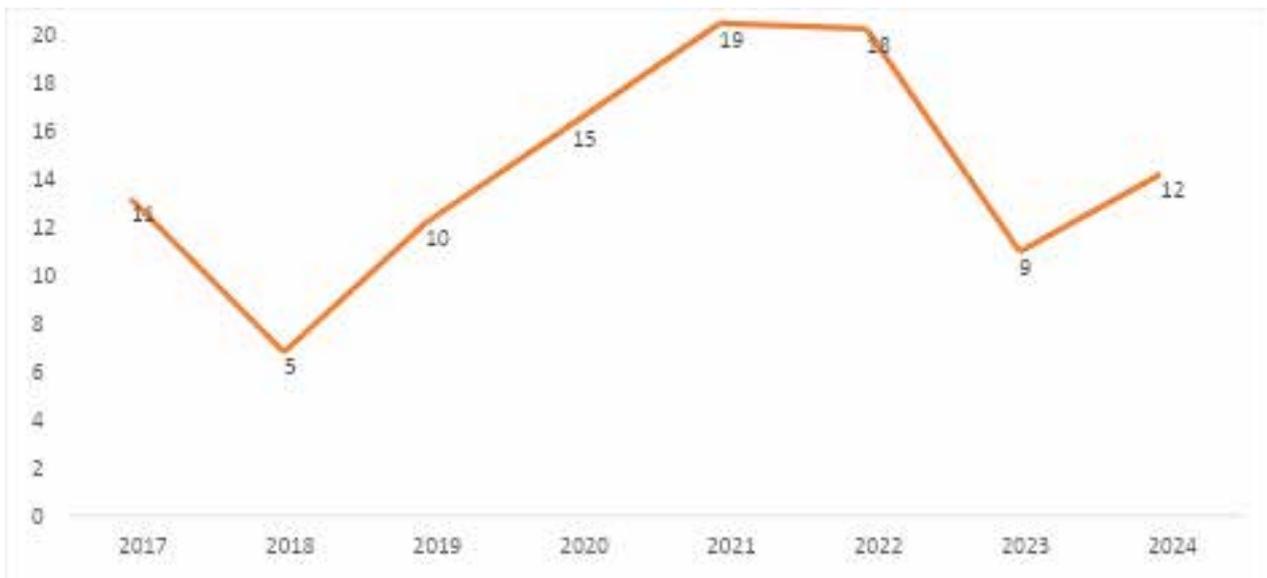


Figure 12: Percentage of respondents by the year of formalization

It is clear that the number of programme beneficiaries formalizing their cross-border businesses increased beginning 2018, plateaued in 2021 and 2022, then dipped in 2023 before climbing again in 2024. The rise in 2018 was related to the awareness created by the programme and an enthusiastic response by traders. The plateauing in 2019/22 would be related to saturation— that most of the old traders were already registered and there were few new entrants as well as effects of COVID-19.

### Benefits of Trade Formalisation

Beyond the mere formalisation of trade, the evaluation also sought information on the benefits of doing so. KII and FGDs from Holili/Taveta (Kenya-Tanzania) highlighted that formalization reduced corruption in the form of unofficial payments. Similarly, a border official at Isebania indicated that “visa vya unyanyasaji kwenye kuvuka mpaka vimepungua kwa kasi mno” (cases of harassment at the border have significantly decreased), a sentiment echoed by another respondent who observed that “kuwepo kwa njia rasmi kumepunguza visa vya maafisa kuchukua hongo” (the use of formal channels has reduced cases of officers taking bribes). Formalisation also allows traders to navigate borders more confidently. As captured by a respondent at Holili, “shughuli za mradi zimetuwezesha kuvuka mipaka kwa urahisi” (the programme’s activities have allowed us to cross borders with ease). The above aggregated to protection of income because the traders did not need to divert their earnings to underhand deals.

From Malaba (Kenya-Uganda border) formalization made trader eligible for loans and financial support from banks and grants from county government because of being licensed and traceable. It also increased sales. As stated by one respondent, this was “because

when your business is registered, a lot of customers tend to come and have confidence in what you are selling” (Woman trader, Malaba).

This sentiment was echoed in Kobero/Kabanga where informants reported that formalization led to confidence, personal esteem, reduced losses from seizure of goods and fines imposed and decrease in harassment. Similarly, in Rubavu, key informants stated that trained traders gained confidence to work with financial institutions and were able to open bank accounts. Formalisation also reduced the cost of doing business as registered traders were exempted from import duty “as long as you have the papers and ID, are trading within the limit and your goods originate from EAC region” (Woman trader, Malaba). Some respondents from the Ugandan side of Malaba noted that those who had not formalized their businesses could not access bank loans or government grants and hence relied on local money lenders who only require national ID cards, or their cooperative cards.

Overall, 86% of all respondents reported that formalisation of trade contributed to ease of doing business, compared to 74% of the counterfactual returning the same verdict. This finding coheres with the qualitative data which captures the advantages of having a formalised business. Read together with the fact that the programme played a significant role in getting the women to register their business, the logical conclusion is that it has enhanced the ease of doing business for cross-border women traders.



### Impact Story on Formalisation of Trade – Kobero (Burundi)

Before the project, I always used informal routes and crossed the border in the middle of the night around 01:00 AM. The trade was difficult because I went through risky places in the bushes. One day, the border security seized all my stock of loin cloths, plunging me into loss of capital and profit.

The project changed my attitude towards border customs whom I always considered to be a threat to my business. We viewed the Burundi Revenue Authority as our arch-enemy. But after learning about the EAC regulations from the project, I registered my business of selling potato seeds and started trading officially. My trade became easier and I paid a reduced amount of money to cross the border from the 200 hundred dollars I used to pay previously. I have now seen my business grow every day. From the returns, I have managed to buy my own house, pay school fees for my children and support my partner to satisfy daily family needs.

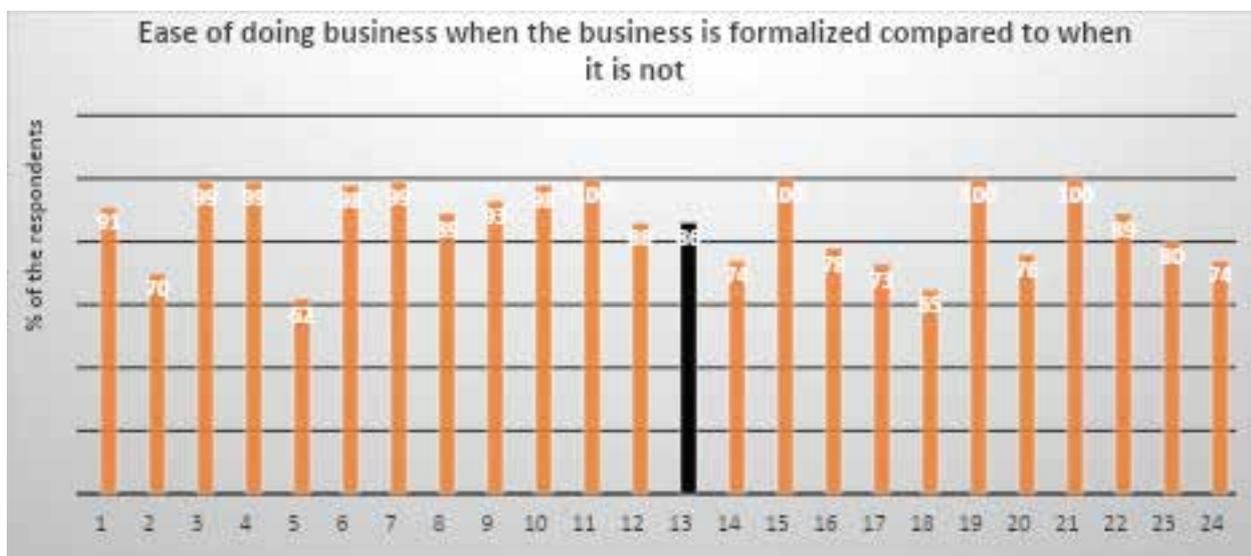


Figure 13: Percentage of respondents reporting improved ease of doing business

### Immediate Outcome 1210: Improved capacity of women's cooperatives/associations/platforms to facilitate their members to trade (through services like business development, price negotiation, market linkages) in Eastern Africa.

This result was assessed by looking at the number of women trading through supported cooperatives/trader associations. The programme target was to have 20,000 women trade through 106 cooperatives – new and existing. The baseline value was nil. At the end of the programme, 15,924 women were trading through cooperatives/ trader associations in the DRC, 7,721 in Rwanda and 29,337 in Burundi, Kenya, South Sudan and Tanzania. In Busia, At Busia and Goli, 100% were involved in associations. Numbers in other borders were 97% at Malaba, 91% at Elegu, and 75% at Mutukula.

At Mpondwe, only 16% were members of cooperatives/associations. The majority therefore lacked access to markets, information, training and other trade services offered by cooperatives.

### Output 1211: Cooperatives established as market access platforms for women traders in Eastern Africa and capacity improvement plans developed.

The indicator for this result was the number of new cooperatives established and capacity improvement plans in place. The targets per country were: Uganda-5, Kenya-5, Tanzania-1, Burundi – 1 and DRC- 4 coming to a total of 16 cooperatives. No new cooperatives would be established in Rwanda which had 91 of the structures at baseline.

#### Establishment of Cooperatives

At the end of the programme, the number and spread of cooperatives established was as follows: 35 (29 cooperatives and six associations) in Burundi, Kenya, South Sudan, Tanzania and Uganda; and 40 in DRC.

Qualitative responses confirmed that women traders' cooperatives or associations have been formed in virtually all the border points covered by the evaluation. New such structures were formed after training, conducted by EASSI after a needs assessment. Some started off as savings groups which were then graduated into an association and thereafter a cooperative.

### Capacity Improvement Plans

Capacity improvement plans were developed and implemented for at least 12 associations/cooperatives resulting in being trained on organisational management, conflict sensitivity and financial management in the DRC. In Rwanda, 87 business plans were developed and implemented with 29 out of the 101 WCBT cooperatives being supported for cost-sharing and value-addition grants. In Burundi, Kenya, South Sudan, Tanzania and Uganda, capacity improvement plans were developed and implemented for 37 associations/cooperatives.

### Benefits of Cooperatives

Responses from all border points confirmed that the cooperatives have been very beneficial to the traders. At Holili/Taveta border, they were noted to have enabled women to carry out bulk purchases as a group hence reduce per capita costs and increase their profits. They work in clusters according to the goods they trade in such as cereals, textile, fresh foods and fish trade. This has increased their efficiency. For example,

*Fish traders initially went to the lake to buy stock individually. But since this project came, they were put in clusters and trained*

on the value of collective buying and selling. When one person goes to the lake, she buys for everybody. When the sacks come from the lake, they are labelled and cleared at once. The cost of clearance has therefore gone down. They are then put in one truck so transport costs also go down (Border official, Malaba, Uganda).

The clusters double up as merry-go-round schemes from which members are able to access personal loans. Being in the cooperatives also enable the women to get knowledge on cross border trade regulations.

The ones who are not in the association are still struggling. They don't have knowledge on cross-border procedures and are still conned by brokers. They give bribes, are shy, run their businesses expensively as individuals and find it hard to access loans (Beneficiary, Malaba).

The cooperatives also enable the traders to be more organized, which enhances the ability of Kenya Revenue Authority to know them.

Responses from the Ugandan side of Malaba indicate that belonging to a cooperative helps those who have not formalized their businesses to cross the border as long as they display their membership card. It also enables them to access loans from the cooperative, exercise a higher bargaining power and get greater access to markets. A respondent from Uganda averred that cooperatives have enhanced the women traders' confidence. "They can speak out" (EASSI official).

The cooperatives have also facilitated benchmarking exchange visits on organisational management cooperatives and how to engage in import and export business. "Last year my SACCO made sack carpets and sold 100-foot mats through our group to South Sudan after an exchange visit during which the order was placed by our counterparts there" (Ugandan beneficiary). The women also get loans for expansion and training on record keeping. Increasingly, more members are joining the associations from observing the advantages of collective trading.

From the Kobero/Kabanga (Tanzania and Burundi) border, responses emphasized that the cooperatives have contributed to a reduction in violence against women traders and enhanced their self-esteem. Citing Association des Commerçants Transfrontalière du Burundi (Association of Cross-border Traders in Burundi) and the Tanzania Chamber of Commerce, they reported that these structures advocated for rights of cross-border traders, particularly women. Such advocacy led to exemption of some goods from taxation and continuous resolution of emerging issues through consultation with revenue authorities in respective countries.

The advantages arising from cooperatives, as cited from Rubavu border are: greater visibility of women's

trade; collective advocacy; and greater access to finance, which translates into increased business and eventually income. With this, individual members are able to invest in assets such as land, household equipment and livestock (FGD, Rubavu, Rwanda). The cooperatives have also created employment to neighbours/surrounding communities. "You know, our cooperative's activities inspired our neighbours to develop a small business to manufacture packaging materials and sell them to the cooperative and other traders" (FGD respondent, Bugarama, Rwanda).

Other benefits of cooperatives are: improved ability to meet household needs such as children's education, medical care, better shelters and livestock - all made possible by income from the businesses; acquisition of collective assets such as business premises, land and plantations; and credit worthiness, which makes beneficiaries eligible for loans from micro-finance institutions (MFIs) and commercial banks. On the last issue, belonging to cooperatives has also resulted in attitudinal change by reducing the inhibitions members previously had towards financial institutions (FGDs with leaders of cooperatives, Rubavu, Rwanda).

Since I started working with Pro-Femmes, my income, hence my savings, increased so that my family and I have better life. Before, we used to rent house but today I've acquired my own house that I constructed with my savings (without any loan). I am proud of this important achievement, and I am still working hard to achieve even more (FGD respondent, Rusizi I, Rwanda).

FGDs from Rusizi 1 and Bugarama highlighted that as a result of joining cooperatives, traders are able to synergize and raise their voices for advocacy. This increases their ability to be heard by duty bearers. The improved economic status has also increased women's financial independence and ability to access key social services, such as health and education, and to contribute to other social activities. In the words of a beneficiary in Bugarama, "we have acquired a plot and constructed our own business house which contributes to the increase of our cooperative income, hence our own as individuals".

The cooperatives enable women to access services such as transportation, value addition, packaging, and storage at reduced costs.

With members of her cooperative, Benuza explored innovative income-saving methods, such as stable banking, where they pooled small amounts of money to support one another. This initiative allowed her to diversify her business into children's wear, boutique goods, and even sweater-making, leading to unexpected profits. She exploited the opportunity to trade goods between Uganda and Tanzania, fostering new connections and business relationships

(Official of WCBTAs, Mutukula).

A women's trader cooperative leader at Goli commented that these associations not only reduce trade costs but also strengthen women's voices in the trade sector, easing their access to credit and providing social support. Belonging to cooperatives has enabled women traders to be recognized as significant stakeholders in local and regional trade discussions.

Key informant interviews across 11 respondents at Rusizi I and Bugarama in Rwanda converged on the fact that women traders in cooperatives acquired entrepreneurial skills and value addition equipment. They were concerned, however, that the equipment is under-utilised because the cooperatives do not have their own business premises where to install it yet their landlords do not allow required modifications on their property.

From a sustainability perspective, respondents from Malaba border identified that the existence of women's cooperatives means that lessons learnt can be replicated for current and future women cross-border traders and communities at large. FGD respondents at Bugarama in Rwanda also observed that equipment acquired by the cooperative will expand the volume of goods produced.



### Impact Story 1 on Cooperatives – Rusizi District, Rwanda

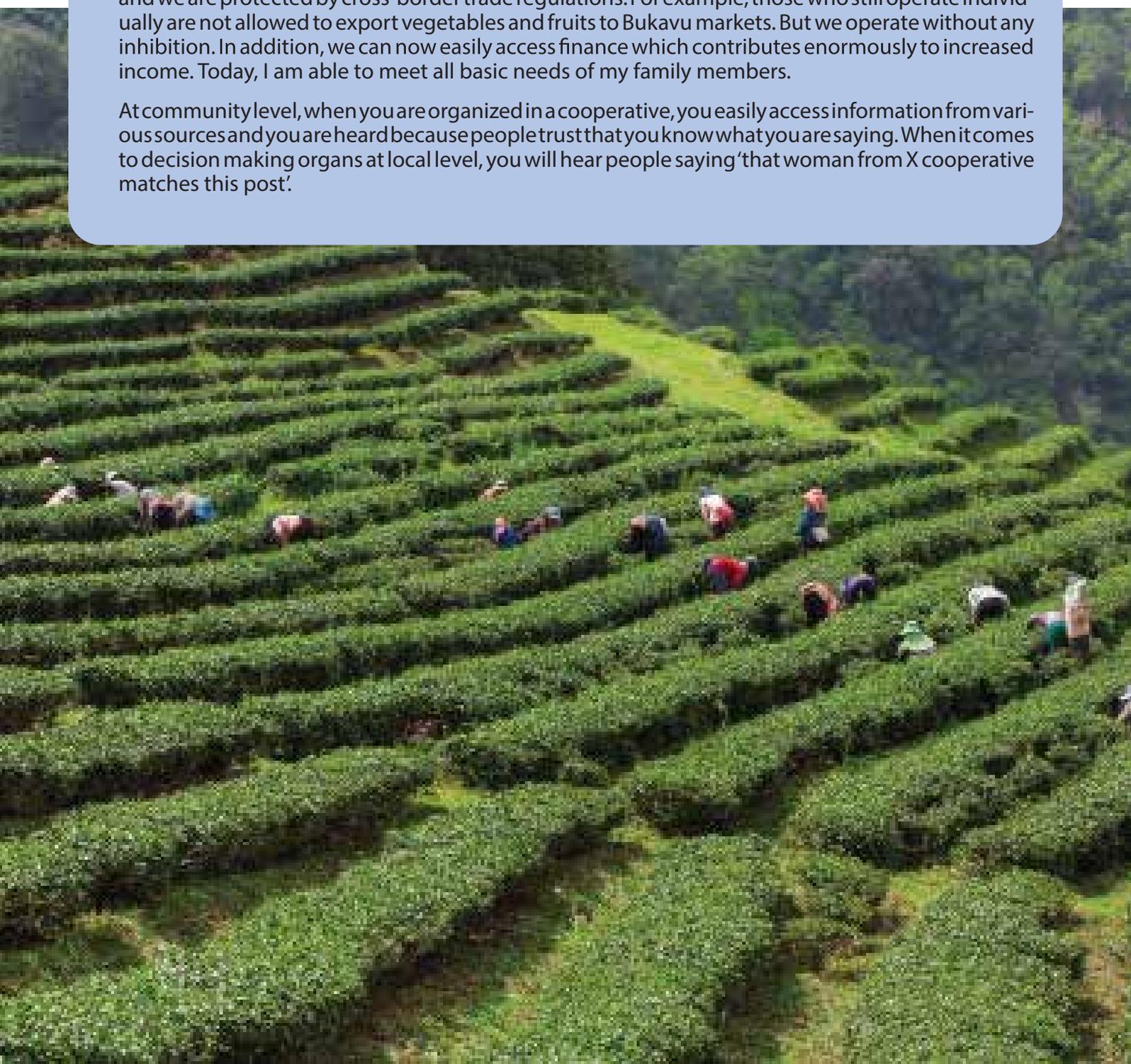
CM (chairperson of a cooperative in Rusizi District, Rwanda), a married mother of two, trades in vegetables and fruits. Below is her story.

My business was not organized and could not make any profit. I and my fellow women traders used to conduct business individually, in small quantities moving from house to house (called 'rodage' at Bukavu City). This is illegal in Rwanda and DRC. So we were always harassed by security officers for violating cross-border trade regulations. Our goods were sometimes confiscated. We had no protection because we also used informal routes.

I attended several sensitization meetings organized by PFTH on the benefits of being in a cooperative. I and my fellow women cross-border traders decided to form a cooperative of vegetables and fruits traders. With the technical support from PFTH, we registered our cooperative through the Rwanda Cooperative Agency.

We have reaped several benefits from this. As a recognized cooperative, our work became more visible and we are protected by cross-border trade regulations. For example, those who still operate individually are not allowed to export vegetables and fruits to Bukavu markets. But we operate without any inhibition. In addition, we can now easily access finance which contributes enormously to increased income. Today, I am able to meet all basic needs of my family members.

At community level, when you are organized in a cooperative, you easily access information from various sources and you are heard because people trust that you know what you are saying. When it comes to decision making organs at local level, you will hear people saying 'that woman from X cooperative matches this post'.





### Impact Story 2 on Cooperatives – Rubavu District, Rwanda

This story was narrated by officials of Kotiheza Cooperative at the Rubavu border. The cooperative mills and packages maize flour for sale in DRC.

We were regarded as women of low economic status engaged in informal trade and always avoiding the police. But now we are taxpayers and can sell our maize flour in neighboring countries without fear of meeting border agencies.

The project trained members on entrepreneurship skills, bookkeeping, cooperative management, financial management, and tax and customs laws. This has led members to shift from informal to formal cross-border trade. The increased share contributions allowed members to pool their resources and buy products in bulk at a lower price.

The cooperative linked us to markets and trading information at the resource centres. We are able to purchase credible assets such as business premises, land and other facilities. It improved our credit-worthiness and individual members' lives by giving us affordable loans to cater for our social well-being. Kotiheza Cooperative created six permanent jobs for members and other local communities as casual workers in the maize milling plant.

When I look back, it is difficult to believe that I had such potential in formal trade. The training provided me with a great deal of knowledge about my rights, obligation, and rights as an individual in society. As a result of this, my entrepreneurial skills have been elevated to a new level, and I take the opportunity to engage and tell other women about how this program has helped me.

In summary, both beneficiaries and non-beneficiaries agreed that cooperatives have improved women's business confidence, increased their access to information related to the nature of their work, expanded access to finance and strengthened their ability to advocate relevant issues.

Facilitating traders to form cooperatives was an achievement on its own. But it has also spurred other achievements namely: capacity building for members on management and financial matters; increased access to trade-related information; improved access to business finance; greater bargaining power in the market; reduced costs; expansion of businesses and access to new markets; increased incomes; investments; and improved individual and family welfare.

The cooperatives constitute a very strong ingredient for sustainability since they gain a life of their own and are self-regenerating by recruiting more members and inspiring the formation of like structures. Studies show that they are a significant contributor to women's economic empowerment, being that they go beyond enabling women to meet their welfare needs to enhancing their ability to acquire and control resources, gain economic independence and autonomy, participate in decision-making, acquire leadership and inter-personal skills and mobilise and compete for leadership in other spheres such as the political. In other words, they have a strong transformative potential that propels women to higher levels of empowerment namely participation and control as configured in Sara Longwe's Gender Equality and Empowerment Framework.

**Output 1212: Cooperative's representatives trained on business management, governance, negotiations, quality and standards**

This anticipated result was measured by the number of cooperative representatives trained. The programme targeted at least 1,000 (100 per cooperative/association). The baseline value was nil. End term results show the following numbers of trained representatives: DRC – 5,201; Burundi, Kenya, South Sudan, Tanzania and Uganda – 2,991; and Rwanda - 3,384.

**Immediate Outcome 1220: Increased knowledge and understanding of EAC trading requirements and regulations by women traders in Eastern Africa.**

The programme target was to have 70% of targeted women traders reporting increase in knowledge and understanding of the EAC trading requirements and regulations. At baseline, 39% reported having received such training. The end line results show that 78% of surveyed respondents reported being aware of rele-

vant EAC trading regulations and procedures. This constitutes an over-achievement of 8%, which is a positive outcome. The specific outputs related to this outcome are assessed below.

**Output 1221: Documentation on trading requirements simplified, translated to local languages and disseminated to targeted women traders in Eastern Africa.**

Success was assessed by the number of traders that receive Information Educational Communication (IEC) materials on trade procedures, regulations and rights and number of trading documents simplified and translated.

The programme targeted that at least 50,000 women traders would have received IEC materials/ documents. The baseline value was nil. The end term evaluation established that 78% of surveyed respondents reported being aware of relevant EAC trading regulations and procedures. At end-line, no women in DRC had received the IEC materials. Instead, the implementers sensitised and trained 2,811 small cross-border traders on COMESA Simplified Trade Regime (STR), customs procedures (declaration of goods, crossing and conduct in customs) and the rights and duties of traders. In Burundi, Kenya, South Sudan, Tanzania and Uganda, a total of 32,533 received information on trade requirements and rights. In Rwanda, 20,926 WCBTs were sensitized on women's rights, gender-based violence, and the EAC STR.

The programme targeted that five key documents, including EAC protocols, would have been simplified and translated for women traders. The baseline value was nil. At end term, one was translated in DRC namely a summary of rights and duties in Swahili and French. In Burundi, Kenya, South Sudan, Tanzania and Uganda, five documents were translated: two (2) simplified guides on trade procedures in English and French; two (2) simplified documents on GBV referral pathways for Uganda and Kenya; and one (1) copy of a common list of traded goods extracted from EAC technical material disseminated to 800 traders. In Rwanda, one simplified document on trade requirements was translated in Kinyarwanda.

**Output 1222: Women traders trained/sensitized on EAC trading requirements and on issues of violence and rights.**

This was assessed by looking at the number of women traders sensitized on EAC trading requirements and on issues of violence and rights. The programme targeted that at least 20,000 women traders would have been sensitized across Eastern Africa (1,000 per border). The baseline value was nil. The end line results show that 78% of surveyed respondents reported being aware of relevant EAC trading regulations and procedures.

In Burundi, Kenya, South Sudan, Tanzania and Uganda, 29,337 women traders were sensitized on EAC trading requirements and issues of violence and rights. Corresponding numbers in Rwanda were 20,926 while there was none in DRC.

Table six gives the percentage of women traders trained per border on customs regulations for importing and exporting goods; documents required for cross-border trade; procedures for declaring goods at customs; penalties for non-compliance with trading regulations; and product standards and safety regulations.

**Table 6: Percentage of women traders trained per border on various topics**

Country	Border	N	Customs	Documentation	Declaration	Penalties	Standards
All	All borders	4,154	77	79	72	71	72
Burundi	Kobero	188	81	82	83	80	82
DRC	Goma	176	35	62	43	45	43
	Kamanyola	79	39	30	29	34	37
	Mahagi	173	96	97	92	95	97
	Rusizi II	164	65	66	61	66	71
Kenya	Busia	206	89	94	88	90	83
	Malaba	171	100	99	99	98	98
	Isebania	185	98	98	91	93	93
	Taveta	161	99	100	96	97	99
Rwanda	Bugarama	92	89	90	85	90	91
	Gisenyi	177	86	99	92	72	72
	Rusizi I	162	78	85	80	83	81
South Sudan	Nimule	189	84	77	68	70	87
Tanzania	Holili	165	100	100	99	100	99
	Sirale	173	66	64	50	48	50
	Mutukula	177	69	62	47	58	54
	Kabanga	201	81	81	80	81	81
Uganda	Busia	211	100	99	96	91	92
	Elegu	186	44	47	47	50	42
	Goli	202	98	96	90	96	95
	Malaba	148	64	66	47	54	62
	Mutukula	167	69	71	60	58	50
Counterfactual	Mpondwe	401	53	51	44	27	35

The table shows that more than 70% of women traders were trained on all the listed topics, higher than the counterfactual in all topics. This suggests that the likelihood of being trained was enhanced by participation in the programme, indicating that the intervention added value to the beneficiaries.

The overall impression from respondents from all borders was that women who are not in this programme are not informed about customs procedures and their rights as traders. Thus, they are easy to exploit by being asked to pay more for their goods. Holili-Taveta respondents reported that women traders had gained an improved ability to make decisions and manage their businesses.

A respondent from the cross-border women's FGD in Malaba (Uganda) reported: "I have gained confidence; I can now stand before a big gathering. I know that I have the right to make decisions in my home". People living with disability also learnt to calculate what was due to them as a result of the training. Initially some were underpaid.

A key informant in Malaba exemplified that due to the empowerment, some bribe-seeking officials have been dismissed from the yards.

You don't joke with women passing here. We know our rights and any form of harassment is taken to the manager. We also know where to knock when there is an issue. This means our social network has improved. We confidently walk to the office to ask "I want to buy this and this in Uganda, what should I have? I have been asked for 50 shillings for this. Can I pay? This is all because of the trainings" (CBWT cooperative official, Malaba).

The following was reported by a respondent from Bugarama.

First of all, I gained self-confidence. I am informed of where to report in case of any harassment, and none can ask me to pay taxes for goods that I know I should not pay for. I do no longer fear to interact with either border or customs officials. What is more interesting is that they listen to me and are ready to respond to our queries.

In the words of a key informant at Rubavu, "Even changes in WCBTs' attitudes and ways they do their job is remarkable. Today they are manageable, self-confident and able to interact with customs and border officials. In short, when you are informed you have power" (Leader of cross-border platform, Rubavu, Rwanda).

Improved domestic relations were also reported as a result achieved by the project. In this case, a beneficiary in Malaba (Uganda) reported that the training changed the attitudes of husbands. "Men would initially not allow their wives to trade", she observed. "But from the training, they realized that women would support the households too". A related result was reported by a beneficiary in Rubavu (Rwanda).

At home, I and my husband were like two strangers sharing one house. Each one used to look for money alone as if we had no obligation to contribute to the welfare of our household. Violent conflicts resulted from improper management of resources. But through trainings, we developed a culture of communication so that every single money we get, I or my husband, we discuss and agree on its use. The result is that we have become the role model couple in our village so that we are often invited by local leaders to share our experience with our neighbours or identified couples having domestic conflicts.

## Awareness on issues of violence and rights

The second component of this output was women traders' awareness on their rights and issues of violence. Qualitative data from the survey indicate that both beneficiaries and counterfactual knew the following rights related to cross-border trade.

Discrimination - Right to:

- fair and equal treatment in cross-border trade, free from discrimination based on gender or other factors.
- decline demands for bribes at border offices.
- be respected in business negotiations and treated fairly in business-related transactions.

Movement and access to cross-border markets - Right to: move and trade legally across border using appropriate travel documents..

Information and services - Right to:

- access accurate and timely information regarding trade regulations, market prices, product standards, and business documentation requirements.
- access relevant government offices at border towns and use border procedures, including the One Stop Border Points, to reduce trade delays.
- information on taxes and fees associated with cross-border trade.
- access customs and other services from border officials or tax authorities (e.g., KRA, URA) regarding any aspect of cross-border trade.
- use documented and simplified trade regimes to ensure safe, compliant cross-border trade.
- financial services such as savings, loans, and credit to support business growth and trade operations.
- training on formal trade procedures, business management, and resources that support cross-border trade

Expression - Right to:

- express oneself and make independent decisions regarding trade practices and consumer relations.
- express grievances on issues with taxes, customs procedures, and other border challenges to relevant authorities.

- communicate and participate in discussions affecting cross-border trade.

#### Safe environment – Right to:

- a trade environment free from verbal, physical, and sexual harassment and protection from the same.
- report any mistreatment, harassment, or GBV encountered during cross-border trade.
- safe and accessible border structures, including designated offices for reporting GBV or other security concerns.

#### Taxation - Right to:

- fair taxation, including exemptions for goods below a certain threshold (e.g., USD 2,000).
- pay only required taxes and to receive clear information on tax amounts applicable to traded goods.

#### Association and resources - Right to:

- join cooperatives or trade associations for networking, and trade support across borders.
- own and control property and assets necessary for conducting business across borders.

#### Redress- Right to:

- pursue legal redress if unfairly treated, harassed, or overcharged at the border.

More specifically, the evaluation looked at the right to be heard, question and be treated with respect. Table seven summarises the findings on respondents' responses on whether they felt that their opinions/concerns/decisions were considered by government officials, custom officials, trade association leaders, other traders and customers.



**Table 7: Percentage of respondents reporting that they are heard, question and are treated with respect by different stakeholders**

Country	Border	N	Percentage of respondents				
			Government officials	Custom officials	Association leaders	Other traders	Buyers/customers
All	All borders	4154	73	79	89	90	88
Burundi	Kobero	188	99	100	100	99	100
DRC	Goma	176	62	71	88	83	70
	Kamanyola	79	76	84	86	87	67
	Mahagi	173	68	88	100	99	100
	Rusizi II	164	73	65	77	84	93
Kenya	Busia	206	74	81	98	85	88
	Malaba	171	85	96	99	98	99
	Isebania	185	46	78	93	92	79
	Taveta	161	99	100	100	99	98
Rwanda	Bugarama	92	98	100	100	100	100
	Gisenyi	177	68	82	97	99	99
	Rusizi I	162	98	95	99	99	98
South Sudan	Nimule	189	80	76	90	89	79
Tanzania	Holili	165	99	100	99	98	98
	Sirale	173	51	68	76	75	56
	Mutukula	177	65	55	71	87	90
	Kabanga	201	85	78	91	92	94
Uganda	Busia	211	80	94	93	91	89
	Elegu	186	75	65	90	93	96
	Goli	202	94	98	99	99	99
	Malaba	148	50	64	81	90	89
	Mutukula	167	64	69	77	91	87
Counterfactual	Mpondwe	401	43	47	65	72	71

In descending order, the following were perceived to be respectful of the traders' opinions: other traders (90%), association leaders (89%), customers (88%), customs officials (79%) and government officials (73%). These statistics indicate a high rating for all the stakeholders but also a need for improvement by government and customs officials. On all scores, the counterfactuals were lower, implying that women in the project received more respect than their non-beneficiary counterparts.

Related to the foregoing issue, the evaluation also sought information on whether respondents had been subjected to gender-based discrimination or disrespect. The percentage of respondents reporting the same are captured in figure 13.

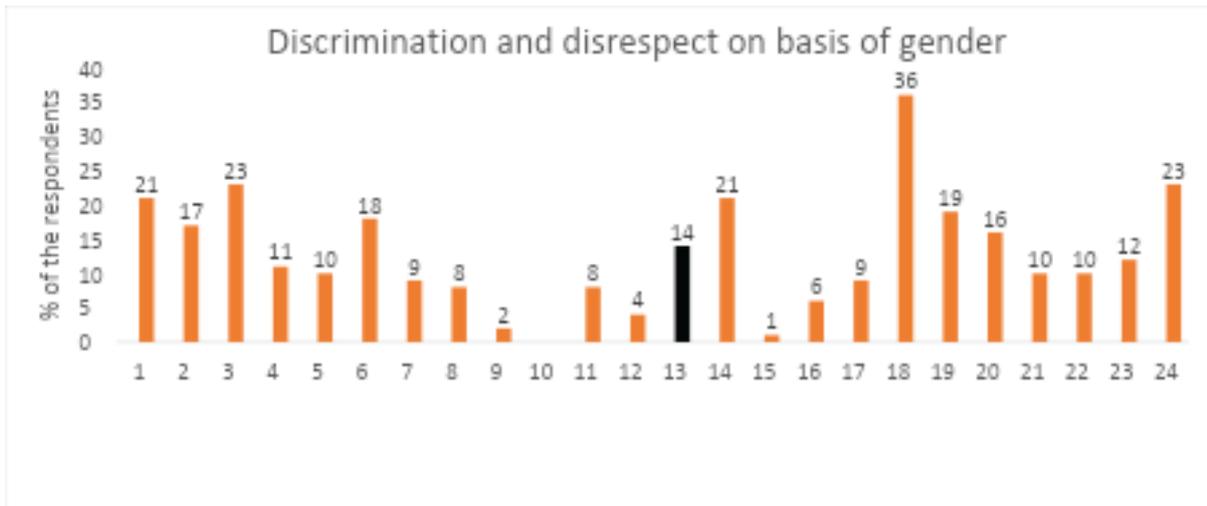


Figure 15: Percentage of respondents reporting being discriminated against or disrespected on the basis of them being women cross-border trader in the last one year to the survey

Figure 13 shows that the aggregate from all borders was lower than the counterfactual, which also applied to specific borders except Kamanyola in DRC and which was equal to the counterfactual and Kabanga which was much higher. The finding suggests that very few beneficiaries experienced gender-based discrimination and disrespect and that being in the project is associated with protection from the same. However, the fact that some still faced the problems means that there is still work to be done to achieve zero rates. Notably, it is only in Bugarama that none was subjected to the treatments, suggesting that this could be a case study for benchmarking. The same could be said of Holili and Taveta which also registered very low percentages. In the same vein, the high rates at Kamanyola and Kabanga suggest that the environments need to be studied further.

### **NEW Output 1223 ESMP. Increased capacity of women association members, informal traders and OSBP border management on climate change, environmental and social safeguarding, and green trade practices.**

The indicator for this result was the number of women association members, informal traders and OSBP border management personnel trained. The programme targeted to have 3,000 women and officials trained at 10 borders. The baseline value was nil. At end line, the numbers trained were as follows: DRC - 823, Rwanda - 3,542, and Burundi, Kenya, South Sudan, Tanzania and Uganda - 22,887. This surpassed the target by far.

### **NEW Output 1224 ESMP: Developed and**

TradeMark Africa (TMA)

### **deployed climate and environmental and social related guidelines for the different women associations supporting WCBT.**

The indicator for this result was the number of guidelines developed in collaboration with the Women Traders Associations. The programme target was to have 12 guidelines developed and disseminated at the 10 borders. The baseline value was nil. At end line, one guideline was produced and disseminated in Swahili and French in the DRC, five (5) in Burundi, Kenya, South Sudan, Tanzania and Uganda and one (1) in Rwanda. This sums up to seven (7), which is an under-achievement by five (5) against the target.

### **Output 1231: Resource/information centres for women traders in place at select borders.**

This result was assessed by the number of resource centres established and operational. The programme target was to have 12 centres distributed as follows by country and border: DRC 3 (Bukavu, Goma, Uvira); Rwanda 3 (Rubavu, Rusizi, Cyanika-Burera); Tanzania 1 (Mutukula); Uganda-Kenya 4 (Malaba, Busia, Taveta, Isebania); and Uganda-South Sudan 1 (Elegu/Nimule). At baseline, there were two operational resource centres at Busia and Mutukula. At end term, the picture was as follows: DRC - 4 (Kamanyola, Goma, Bukavu & Uvira), Rwanda - 3 (Rubavu, Rusizi and Cyanika -Burera), other countries - 9 (Busia, Malaba, Goli, Elegu, Taveta, Lunga Lunga, Mutukula, Isebania and Katuna). This comes to a total of 16 which surpasses the target by four (4).

#### **Access of Information through Resource Centres**

The end line evaluation established that 823 and 3,542

women accessed information through resource centres in DRC and Rwanda respectively. In Burundi, Kenya, South Sudan, Tanzania and Uganda, the total was 22,887. The grand total for those receiving information through resource centres was therefore 27,252, which surpasses the target by 12,252.

Qualitative data from Malaba shows that the resource centre holds joint quarterly border committee meetings on the rights and freedoms of women traders. Police are included in the meetings. It also assists traders to get certificates of origin. Before such certification, traders are sensitized on allowed, prohibited and restricted goods and how much tax to pay. The traders are familiarized with cross border procedures so they do not have to rely on brokers who extort them and even sometimes disappear with their goods. This has resulted in better incomes.

A key informant at Kobero-Kabanga reported that cross-border traders who participated in the programme are better than non-beneficiaries in terms of access to market information. This enables them to penetrate new markets. Echoing this, a border customs official added that “they are confident and know who to get information from”.

One respondent in Malaba described the resource centre as a “bridge between small-scale cross border traders and government agencies” because of the role it plays in resolving disputes over levies. For instance, PwDs are benefiting from reduced levies as a result of such negotiations. The traders also learnt to calculate their daily and weekly profits, something they never used to do before.

The resource centres have also improved women traders’ networking and exposure to new markets. “I now understand that I have the right to trade all over East Africa. Recently when omena (dagga) was banned in Uganda, the other women could cross to Kenya to pick the same. Before, they used to think it was impossible. The market linkages have increased” (beneficiary, Malaba).

At the Goli-Mahagi border, the resource centre has played a particularly transformative role by offering market information and technical support that has helped women traders increase their sales and profits. Through branding and packaging training, women traders have gained the skills needed to improve product presentation, which has facilitated access to larger markets. The centre also provides multilingual support, allowing women from various backgrounds to actively participate in cross-border trade. However, women traders in the counterfactual border point, Mpondwe continue to face difficulties in accessing critical market information, underscoring the advantage that targeted support provides.

In Mutukula, the resource centre has been pivotal in de-

livering market data, trade regulations, and training sessions. Women traders have also benefited from mobile platforms and WhatsApp groups introduced by the programme to access real-time market updates, enabling them to adapt quickly to market shifts. The women report that knowing current prices in neighbouring Tanzania has given them better bargaining power, leading to improved profits and enhanced economic resilience. One trader remarked, “Knowing the market prices in Tanzania has empowered us to negotiate better deals when exporting our goods.” This has reduced trading risks and encouraged growth in business.

Similarly, a District Commercial Officer in Mahagi observed that the resource centres have evolved into essential hubs, offering legal support and networking opportunities, which have helped level the playing field for women traders and significantly improved their trade outcomes. Women traders connected to the centre have reported an increased market share and expanded their reach to regions like Lira by staying informed of market trends and regulatory updates.

A resource centre coordinator from Mutukula border, Uganda said,

*The resource center played a central role in disseminating market information, training opportunities, and trade updates. Women would come to check prices, learn about trade regulations, or attend training sessions. We also introduced mobile platforms and WhatsApp groups where market information was shared in real time. Women traders frequently tell me how this access to timely information has reduced their risks and increased their profits. For example, knowing the current market prices in Tanzania helped them negotiate better deals when exporting products. I would love to see more investment in these resource centers, especially in rural areas, to ensure that all women have equal access to information. (Resource Centre Coordinator, Mutukula, Uganda).*

### Access of Information through Digital Platforms

With regard to digital platforms, the number receiving information was 78,490 broken down as follows: Burundi- 12,951, Kenya -20,082, Rwanda - 11,170, Tanzania -20,669 and Uganda - 13,627. This constitutes an under-achievement that can be related to the late roll-out of the platforms and limited understanding of the iSOKO digital platform by the targeted beneficiaries.

iSOKO is a digital trade information platform that offers market access, trade and regulatory information, business management tools and networking opportunities. Its introduction was informed by a study conducted in 2018, that sought to understand the cases hindering women in trade. It was expected to overcome the logistical challenges by reducing the amount of travel required by cross-border traders. The platform provides an online marketplace that allows traders to buy and

sell goods and services throughout East Africa via the web or through smartphones. The platform has an integrated information module that provides key information – free of charge – regarding markets, trading procedures, and even how to report sexual harassment.. There are more than 15,000 products and 2,000 services listed, including trusted and reliable logistics service providers across the region.

With 2,000 - 7,000 users per day, there are at least 27,000 users per week.

The evaluation classified the performance of iSOKO in the 5 countries by three tiers: outstanding, growth opportunity and struggling. The table below shows the performance by country and rationale for the classification.

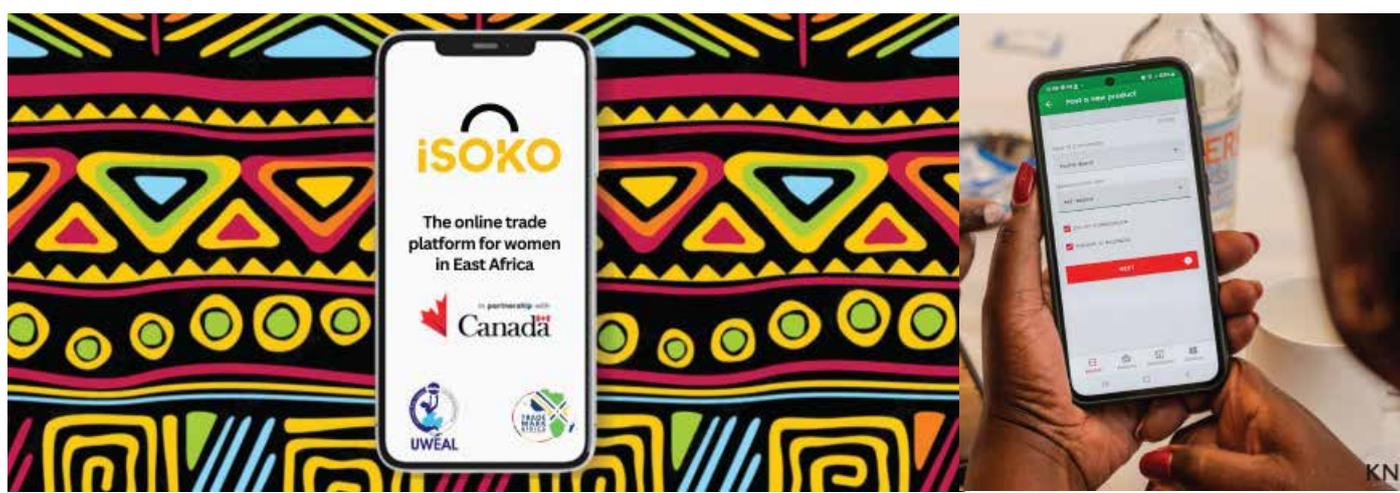
**Table 8: Performance and Classification of iSOKO per Country**

Country	Classification	Contributing factors
Kenya and Tanzania	Outstanding	No limitation for membership Digital market already advanced
Rwanda and Uganda	Growth opportunity	In Uganda stronger at the borders and not in country In Rwanda, it is limited to members of the chambers
Burundi	Struggling	Small economy Weak enabling environment Works mainly as information sharing platform and not purely as E-Commerce platform due to the regulation hindering its operation as a trade platform Mostly used by individuals and not SMEs as originally designed Technical. Burundi private sector federation occasionally face issues of power shutting down the system

### Effectiveness of the iSOKO Platform

Majority of respondents (73%) reported benefitting from using iSOKO in terms of increased access to markets (81%), knowledge on tracking orders (66%), trade regulations (60%), price information (69%), currency information (36%), tax information (41%), and service providers (40%) as well as for generation of reports (37%). A PwD in Uganda demonstrated the effectiveness as follows: “We were also trained to use technology assets in our businesses. Since then, I use a smart phone and my interactions with other traders or my client in DRC became easier” (Beneficiary, Bugarama).

Qualitative data identified the following major changes from using iSOKO: increase in income (92%); improved access to markets (90%) and finance/credit (84%); confidence to negotiate prices (82%); financial independence (83%) and ability to saved and expand business (74%). The respondents ranked the usefulness of the iSOKO platform functions in the order captured in the table below, showing increased market access and price information, and knowledge on tracking orders as the leading ones.



**Table 11: Percentage of respondents indicating the usefulness of the iSOKO functionalities**

Benefit	Percentage of respondents
Increased Market Access	95
Knowledge on Tracking orders	89
Knowledge on Trade regulations	88
Access to Prices information	85
Generation of reports	76
Access to Currency information	74
Access to Tax information	71
Access to service providers e.g marketers, delivery agents	63

The reported barriers to the use of iSOKO platform were: unreliable of mobile telephony networks; lack of airtime; poor education about the app; language – the app is mainly in English; app complexity; difficulties in uploading pictures and products to the app; shortage of customers; cost of internet-enabled mobile telephones; and low variety of products on the platform.

### Sustainability of iSOKO Platform

The sustainability potential of the platform rests on the fact that it is mainly hosted by the chambers of commerce, which maintain it, conduct research and pursue strategic partnerships with other market actors, all without TMA support. Some costs related hosting the infrastructure has been taken up by the users. The support and maintenance costs were also established to be low. Another anchor of sustainability is a proposed cross-border trade policy to have iSOKO as the primary default instrument for linking businesses.

In summary, the programme has made significant strides in improving women cross-border traders' access to essential market and trading information, which has been critical for boosting their engagement in EAC trade. By establishing resource centres and launching digital platforms, the programme has provided centralized access to real-time information, trade literacy tools, and competitive market insights. Women traders operating at key borders, such as Goli-Mahagi and Mutukula, now have access to invaluable resources including pricing data, product standards, and regulatory updates, enabling them to make informed decisions and secure better trading opportunities.

### Output 1232: ICT platforms for dissemination of market and trade information to women traders developed

This result was assessed by the number of operational ICT platforms. The target was to have four platforms set up in Uganda, Kenya, Tanzania, Rwanda and Burundi. At baseline, there was no integrated system in place pro-

viding information to different segments (urban, processors, producers, exporters, cross border traders). At the end of the programme, results showed that five (5) platforms (iSOKO) had been set up in Uganda, Kenya, Tanzania, Rwanda and Burundi. The result meets the target.

### Intermediate outcome 3: Enhanced prevention of and response to gender-based violence and harassment of targeted women traders in Eastern Africa.

The indicator for this outcome were

- (i) percentage reduction in cases of violence and harassment reported to border officials/trader associations by targeted women traders and
- (ii) percentage of surveyed women traders who indicate that they can confidently report any form of violence or harassment.

Measuring gender-based violence and harassment was crucial for identifying significant changes on the prevalence, causes, and effects of such violence and the factors that have led to the same so as to draw lessons on best practices to sustain and replicate. Performance on the two measures are summarized below.

- (i) Percentage reduction in cases of violence and harassment reported to border officials /trader associations by targeted women traders

The evaluation started by assessing whether surveyed traders felt that incidents of GBV had increased, decreased or remained are presented in Figure 14.

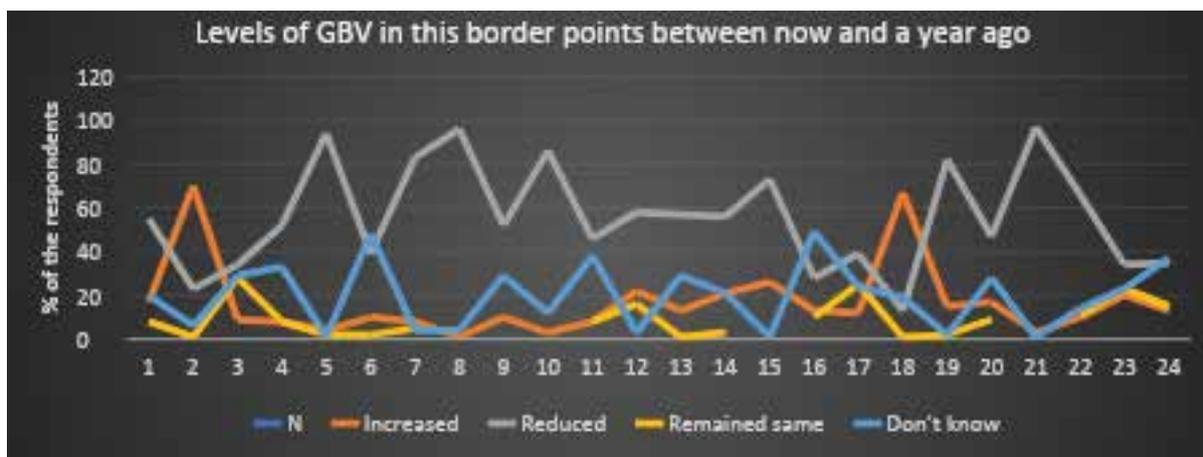


Figure 16: Percentage of respondents reporting the levels of GBV a year ago and now

Figure 15 shows that most (about 60%) respondents felt that GBV incidents decreased except in Kabanga where majority (67%) had a contrary opinion suggesting the need to give this location keener attention. The responses presented a similar trend with the counterfactuals on all variables with a majority indicating a decrease. Based on this, it may be concluded that indeed incidents of GBV have gone down in the last one year.

The decrease was also captured in responses. At Holili/Taveta, a border officer confirmed that “visa vya unyanyasaji kwenye kuvuka mpaka vimepungua kwa kasi mno” (cases of harassment at the border have significantly decreased). Border customs officials and an FGD at Kobero/Kabanga averred that exposure to GBV before the project was catalyzed by use of informal routes. This reportedly decreased as more and more started using formal routes after training by EASSI. This was echoed at Malaba. Reporting of cases in Kabanga/Kobero was facilitated by the increased collaboration by customs security officials, revenue officers and traders’ associations and cooperatives.

The project’s contribution to reduction of GBV cases is deducible from the interventions put in place. These included: sensitization and awareness creation for traders and other stakeholders; partnership with duty bearers; establishment of safe spaces and reporting mechanisms; and clear referral pathways linking traders and law enforcement agencies and providers of healthcare providers. “We have had trainings in the presence of police, administrators and children’s officers. The women understand what they are entitled to and the issues they are able to raise with their leaders to address GBV” (KII, Children’s Officer, Malaba Kenya).

Further reports showed improved average time taken by law enforcement to respond to GBV and harassment incidents. The evaluation noted evidence of clear referral pathways that enhances the linkage between women cross border traders and law enforcement agencies.

There are hotlines that we were given to report. And in those trainings the local traders, market masters and spiritual leaders were involved so that they can expedite the processes of managing the cases as they were trained to provide first aid (KII, Leader of women’s association, Malaba, Kenya).

However, some respondents were not satisfied with the quality and responsiveness of services offered, citing inadequate legal, psychosocial and financial support to facilitate medical attention and to attend court. “There is still a gap in this and that’s why most women would prefer to keep to themselves the cases when they feel that they will lose more money which could have been used for the children’s welfare (Government officer, Malaba).

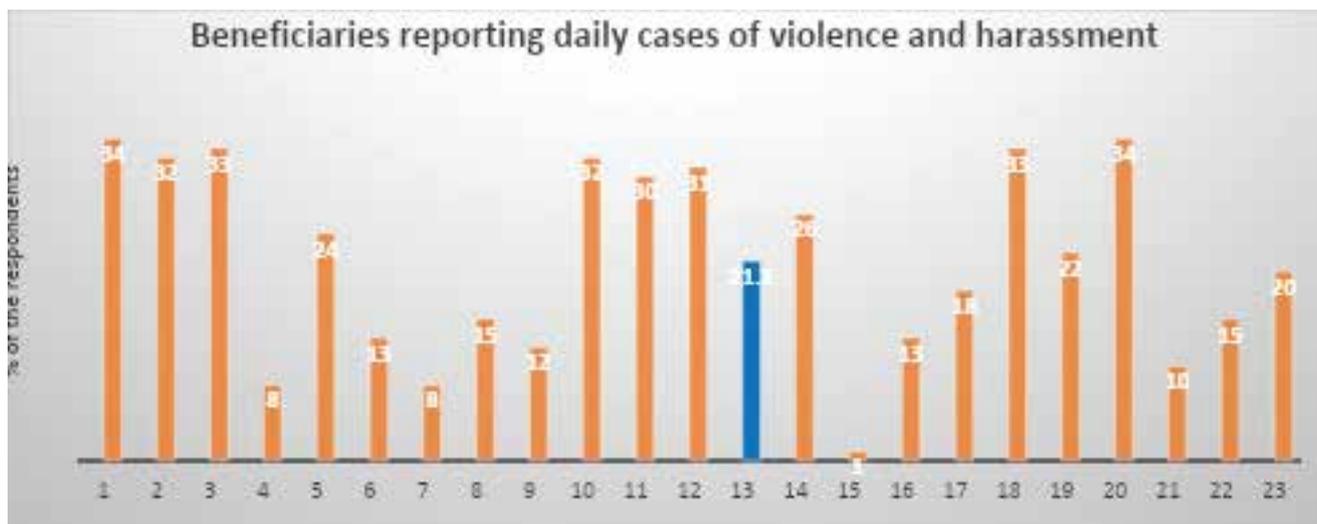
The Elegu-Nimule border point, which had one of the highest reported rates of GBV at 29%, illustrates how location-specific dynamics influence the prevalence of GBV and harassment. The high traffic and insecurity create an environment that perpetrators take advantage of to violate women traders. The direction of trade flow at the Elegu-Nimule border is primarily from Uganda to South Sudan. Uganda’s exports to South Sudan have grown significantly. But the trading environment remains challenging due to prohibitive transaction costs, insecurity and relative lack of confidence in border authorities to handle issues of harassment (KII, Elegu-Nimule border).

In contrast, Goli had a lower prevalence rate of 10%, which was attributed to integration of programme interventions within the existing customs and border infrastructure. The location of the resource centre facilitates increased interactions between women traders and customs officials, fostering collaboration on GBV issues. Goli also benefited from training on GBV prevention and response, covering 93% of the targeted traders. This has created a more informed and proactive community of women traders, equipped with the knowledge and confidence to recognize, report, and act against GBV.

At Mutukula, the daily GBV incident rate reported is 23%, with incidents more prevalent within households due to shifts in traditional gender roles. As women traders at Mutukula increasingly contribute to household income or even out-earn male family members, some men perceive this as an onslaught on their traditional role as providers, leading to resentment and conflict. Moreover, the multi-national and multi-cultural nature of the border makes it a melting pot of diverse social behaviors, such as drug and substance abuse, that exacerbate tensions, reduce inhibitions and increase the likelihood of domestic violence.

Overall, the improved awareness through training on GBV, EAC trade regulations, women’s rights and prevention of violence and harassment against women, enhanced the ability of women cross-border traders to carry out their activities without worrying about GBV and harassment.

Figure 17: Percentage of respondents reporting daily cases of violence and harassment



The evaluation also examined the percentage of respondents who reported GBV cases and whether these cases were resolved. Holili (100%), Sirale (100%), Kabanga (98%), Taveta (96%), Malaba (92%) and Gisenyi (92%) showed very high reporting and resolution rates, demonstrating the effectiveness of reporting systems and support mechanisms like resource centers, law enforcement agencies, and Joint Border Committees (JBCs). Rusizi II (89%), Rusizi I (88%), Isebania (84%), Mutukula (81%), Busia (69%), Goma (55%) and Kobero (54%) exhibited moderate to high levels of reporting and resolution. This suggests that while effective mechanisms were in place, challenges such as limited human resources at resource centers sometimes hindered full resolution.

Nimule had the lowest resolution rate, at only 45%. This was attributed to ongoing conflict, political instability, and fear of retaliation, which discouraged survivors from reporting. Similarly, Mpondwe showed a low-resolution rate of 50%, indicating the difference the intervention created between targeted and non-targeted areas. This highlights the need to target Mpondwe in future programmes to strengthen reporting and resolution systems.

**Percentage of surveyed women traders who indicate that they can confidently report any form of violence or harassment.**

The baseline survey revealed that 76% of women traders felt confident in reporting incidences of violence and harassment, with the endline aggregate rising to 84%. This marked an improvement but fell short of the 90% target, and was lower than the 97% level reported at midterm. Independent end-term evaluations by programme partners PROFEMME and SFCG reported similar confidence levels in reporting GBV, of around 80%. The drop from midterm and the failure to meet the target are primarily attributed to fluctuations associated with self-reporting due to the sensitivity of the topic, as well as the ongoing conflicts in DRC and South Sudan between midterm and end-line.

Further analysis revealed significant regional disparities in reporting confidence. Taveta (98%), Goli (96%), Malaba (95%), and Rusizi I (93%) had high confidence levels, attributed to institutional support such as gender champions and resource centers. Taveta, in particular, benefited from a county government-supported resource centre, which remains operational even after the programme closure, serving as a community-based GBV reporting centre. EASSI, the implementing partner, was also integrated into the Taveta Sub County Hospital Board, strengthening their ability to influence GBV handling decisions.

Moderate levels of confidence were reported at Kamanyola (81%), Rusizi II (78%), and Holili (72%). FGDs revealed that fear of retaliation, both from perpetrators and local authorities, led many survivors to remain si-

lent, thus undermining reporting efforts.

In contrast, some borders, such as Kobero (43%), Gisenyi (66%), Mpondwe (63%), and Nimule (62%), reported lower confidence levels. Kobero's case was attributed to the lack of a resource center and full-time programme staff.

In general, main factors that influenced confidence in reporting GBV were security and political stability. Borders affected by conflict or political unrest tend to see lower levels of reporting due to fear of retaliation and lack of trust in authorities. Conversely, institutional support, such as the presence of resource centers, gender champions, significantly boosted confidence by providing the necessary resources for safe reporting.

Barriers to reporting GBV include fear of retaliation and ongoing demands for bribes from enforcement officials. For instance, a respondent from Mutukula shared that officials often request bribes to pursue reported cases, which undermines trust in the system and discourages consistent reporting. This reflects a retrogressive culture that, if not reversed, can neutralize progress made in encouraging reporting. It is important to note that bribery was captured as an issue at baseline in Elegu/Nimule (30%) and Goli/Mahagi (19.3%). In Nimule, insecurity and political instability, compounded by fear of retaliation and distrust in authorities, contributed to lower reporting confidence. Similarly, Mpondwe, a counterfactual border, showed a significantly lower confidence rate (63%) compared to Goli (96%), underscoring the positive impact of the programme interventions. Another challenge was the entry of new traders who had not participated in the programme and were therefore unaware of its activities and become easy targets of harassment.

Respondents across various borders proposed measures to mitigate GBV risks and improve response. At Elegu and Nimule, these included: formalization of businesses to improve women's access to financial resources and training on business management. Border-specific facilities such as separate sanitary amenities, overnight shelters, and shaded areas for breastfeeding mothers were also recommended, with women at Goli advocating improved mobility infrastructure for PWDs. A respondent in Nimule suggested introduction of digital platforms to reduce reliance on informal trading routes, which stimulate reliance on brokers, who may exploit traders financially or subject them to harassment. Digital platforms can connect traders directly with buyers. Additionally, while gender offices are already established (e.g. at Mutukula and Goli-Mahagi), responses indicated that there remains significant work for gender champions to advance fair treatment and to address persistent structural inequalities, cultural attitudes, and systemic barriers. Continuous sensitization and capacity building for border officials was also recommended to enable them handle GBV cases more sensitively and

professionally.

### **Immediate Outcome 1310: Increased awareness of rights and obligations, and violence against women by border officials, women traders and other stakeholders in Eastern Africa**

This result area was assessed by analyzing the percentage of surveyed women traders and officials reporting awareness on rights and VAW issues. The target was 80%, to be achieved through formal training/ sensitization. At the baseline, 16% of surveyed women traders reported such awareness. At the end term, 93% of the surveyed WCBTs against a target of 80% reported that they were aware of their rights and VAW issues.

In Isebania, Kenya, FGDs revealed that increased awareness of rights and obligations and of GBV by border officials, women traders and other stakeholders, as well as establishment of mechanisms for reporting and resolution of GBV helped women cross-border traders to gain confidence and grow their cross-border trade. Women also reported that since they knew their rights, the perpetrators would not harass them easily because they were more confident and had also formalized their businesses.

As captured in earlier sections of the report, qualitative data indicate that beneficiaries knew about their right a trade environment free GBV and any form of verbal, physical, sexual harassment, discrimination, or bias. They also knew of the right to report and seek redress. Overall, the improved awareness on GBV, women's rights and prevention of violence and harassment enhanced the ability of women cross-border traders to carry out their activities freely.

### **Output 1311: Mechanisms for reporting and resolution of VAW and harassment in place**

This result was assessed by looking at the number of mechanisms in place for reporting GBV and harassment. The programme targeted at least one reporting mechanism/framework at each targeted border. The baseline value was nil. At the end of the programme, a number of mechanisms were in place. DRC had four (4) resource centres (one per zone) and eight (8) suggestion boxes (2 per zone, at markets and border posts). In Burundi, Kenya, South Sudan, Tanzania and Uganda, 20 reporting mechanisms were in place. They included six (6) champions at Namanga, Mutukula Isebania, Goli, Elegu and Malaba and four (4) sub county committees at Goli. A paralegal committee was established at Lunga Lunga and a traders' representative attached to the GBV Sector Working Group at Taveta. Development of an action plan with guidelines on strengthening VAW reporting at Busia County was also an important milestone.

Immediate Outcome 1320: Enhanced safety of women traders through more gender responsive border infrastructure

This result was assessed by looking at the percentage of surveyed women traders reporting that they feel safe and comfortable utilising border infrastructure. The baseline result was nil and the end of programme target was that at least 50% reporting safety and comfort in using nursing and creche facilities at border points. At end-line, 87% of surveyed beneficiaries reported that safety had increased by virtue of programme interventions.

### **Output 1321: Safe spaces for trade and facilities for nursing women traders at select borders create):**

The indicator for this result was the number of border locations with safe spaces for women traders. The programme targeted at least two safe spaces for traders and lactating women at Busia and Rubavu. The baseline data indicated that there was one at Rubavu cross-border market. At end-line, the Safe Trade Zone at Soko Posta Grounds had been established in Busia and a crèche/daycare in Rubavu, accommodating 40 children. This enabled women to conduct their trading activities comfortably without worrying about the health and safety of their children. The existence of such a facility also means that the women could combine their nursing and trading activities as they could take breaks to attend to their children, thus ensuring that the latter received the required motherly attention and nutrition. For children below six months, this ensures compliance with the World Health Organisation standard of six months exclusive breastfeeding, building the child's immunity. Therefore, the facilities benefitted not only the mothers but the dependants as well.

Since the programme targeted only two borders with safe spaces, the others presumably did not benefit from the correlated advantages, such as adequate lighting, clean and separate nursing spaces, and well-ventilated and sanitary trading structures. The situation before was described by a trader as follows. "When we come to get our stock from the wholesalers, we carry torches and lumps because the markets are normally too dark at times it can be unsafe. We come to buy our stock as early as 5am in the morning. We need our markets well lit" (FGD, Women trader, Malaba Kenya).

## **3.4 Drivers of Effectiveness**

The success of the programme was facilitated by various factors, captured below.

### **a) Participatory Approach**

The active involvement of women traders in planning and implementation was instrumental in the programme's success. From the outset, the program

prioritized a participatory approach, ensuring that women traders were regularly consulted to provide insights on the challenges they faced and the support they needed. This approach fostered a sense of ownership and relevance as beneficiaries could see their specific needs and recommendations being integrated into programme activities. One participant acknowledged that their feedback on barriers like high customs fees and complex trade documentation were considered and helped shape training modules. This engagement also built trust and strengthened the relationship between the programme facilitators and participants.

The programme's collaboration with local stakeholders, including customs officials, community leaders, and women's trade associations, was equally important. These partnerships ensured that interventions were grounded in the local context and supported by key community actors, who played a role in promoting the program and amplifying its impact.

### **b) Training and Advocacy Support**

The training provided participants with essential tools and skills to navigate the complexities of cross-border trade. By empowering women traders with knowledge on their rights and the practical skills to communicate and negotiate effectively, the programme enabled them to interact more confidently with customs officials and government representatives. Woman Councilor for Trade and Gender Affairs, Mutukula noted that, "the advocacy training sessions taught women how to negotiate better customs processes, lobby for reduced trade barriers, and raise their voices when they felt mistreated. Now, women are actively involved in policy dialogues, and they are not shy to demand their rights. This is the kind of progress we need to sustain, and I hope TMEA will consider a second phase to build on these gains."

Information gathered through FGDs with the traders revealed that both organizational level (cooperative, association, cluster) and individual focused training models were effective because they addressed the specific needs of traders at different levels. At the organizational level, cooperatives it strengthened group management, improved financial accountability, and enhanced business growth. For individual traders more tailored trainings were offered based on the trader's needs.

### **c) Ample Time**

The programme's implementation period from 2018 to 2024 provided ample time for planning, execution, learning, and adaptation. It allowed interventions to be introduced, assessed, and refined based on real-time feedback and emerging challenges. For instance, the programme had the flexibility to address barriers like low

formalization rates through iterative improvements, such as tailored capacity-building. Moreover, the six-year duration gave beneficiaries adequate time to adopt and integrate interventions, such as resource centres, and safe trading zones, into their regular trading activities. This period also enabled policy and institutional reforms to be implemented, monitored, and reinforced, to ensure that their impact was sustainable and aligned with the programme's objectives.

### 3.3 Constraints

Corollary to the facilitators were various constraints.

#### a) Increased Cross-Border Trade

One of the programme's primary outcomes has been increased cross-border trade, yet the effectiveness of this is tempered by policy inconsistencies across the region. Currently, Ugandan women traders face multiple challenges when conducting trade in Tanzania than the reverse. They are often subjected to more stringent regulations, higher tax rates, and district-specific fees. These restrictions create logistical and financial obstacles, reducing their competitiveness. In contrast, Tanzanian traders benefit from a more flexible trading environment in Uganda, where they are allowed to cross borders and purchase agricultural goods directly from farmers without comparable barriers. This imbalance discourages Ugandan women traders from expanding their businesses across borders and limits their participation in regional trade networks.

#### b) Reluctance to Formalize Businesses

Some women traders remained hesitant to formalize their businesses for various reasons in each country.

These reasons point to issues that should be addressed in the future if universal registration is to be achieved.



- Kenya: The most common reasons for not registering the business were small scale of business, trader was already paying daily or other fees, high costs (of registration, permits, taxes, insurance) and temporary nature of trade (hawking, door to door sales). Other reasons were: existing registration in another form e.g. Sacco; no significance attached to registration; lengthy or complicated procedures; cross-border restrictions on type of business; lack of required documents; personal or situational barriers (illness, lack of time, age); corruption/bribery; and ignorance about the need to register.



- Uganda: The most common reasons for not registering the business were small scale of business, high costs (of registration, permits, taxes, insurance), ignorance about the need and process, fear of taxation and other administrative barriers. Other reasons were: existing registration in another form; payment of daily or other fees (e.g. open-air market fees); temporary nature of trade; no significance attached to registration; lengthy or complicated process; corruption; ignorance about the need and process; planning to register; and avoidance of taxes. Counterfactual reasons registered were: high costs, ignorance, fear of taxes, small scale of business, administrative barriers and lack of appreciation of the need to register.

These reasons provide incentive for engagement in informal trade, as is common in Mpondwe, the counterfactual border point. Here, traders were aware of the benefits of formalization but lacked clear guidance on how to register and navigate the bureaucracy. One trader at Mpondwe remarked that additional sensitization could increase their interest.



- Tanzania: The most common reason for not registering was the small scale of business. Others were: existing registration in another form; payment of daily or other fees (e.g. open-air market fees); high cost; temporary nature of trade; lengthy or complicated process; ignorance about the need and process; planning to register; and avoidance of taxes.



- Democratic Republic of Congo: The most common reasons for not registering the business were: small scale and existing registration with a Sacco or group and high costs. Others were: payment of daily or other fees (e.g. open-air market fees); temporary nature of trade; no significance attached to registration; lengthy or complicated process; ignorance about the need and process; and avoidance of taxes.

Border customs officials and women traders in Burundi/DRC noted that those who prefer informal cross-border trade do so to avoid customs fees, a behaviour attributed to higher taxes attracted by the low volumes of goods they trade in, which are subject to minimum taxation just like higher volumes. Some also prefer informal routes because they live far from the official border points, are wary of the long procedures and are constrained by difficulties in accessing trading permits particularly if they trade in small volumes.



- Rwanda: The most common reasons for not registering the business were small scale, existing registration with a Sacco or group and awaiting to start or complete the process. Other reasons were: high costs and avoidance of taxes.



- South Sudan: The reasons for not registering the business were small scale, high costs, ignorance about the need and process and avoidance of tax. Specifically at Elegu, the main reason behind preference of informal routes was tax avoidance so as to protect profit margins. Other factors included disdain for slow and bureaucratic processes, the well-developed and effective personal networks of informal channels and avoidance of corrupt border officials. The political unrest also perpetuates informal trade and has resulted in unstable regulatory systems that culminate in uncertainties for traders.

- Burundi: There was only one response and the informant was in the process of registering.

The various reasons cited are important for government officials and implementing partners to include in the training of cross-border traders and discussing relevant solutions. This calls for a re-examination of the training curriculum as well as evaluation of the effectiveness of the methods used in conveying these messages to traders and enabling them to translate them into action.

### c) Poor Access to Finance

Inadequate access to financial support remained a challenge, particularly for PWDs, who struggled to meet collateral requirements for loans. While some progress was made through savings groups, formal financial institutions were less accessible. The PWD representative from the Cross-border Trade Association in Uganda noted that financial institutions often perceive PWDs as a high-risk group. Additionally, there is limited awareness among PWDs about programmes and how to effectively access their benefits.

### d) Miscellaneous Challenges

Other challenges were cited by respondents. One was limited storage facilities for members of the traders' associations/cooperatives. Two was that a number of traders had no access to capital to expand their businesses even after the capacity building provided by the programme. The traders' cooperatives did not have the full capacity to satisfy demand. Three was increased competition from fellow traders resulting from increased knowledge of CBT from the programme. Four was that complex registration processes hindered the full realization of the programme's potential.

## 3.4 Validity of the Programme Theory of Change

The theory of change, graphically presented in the annex, summarizes how the programme expected to contribute to improved social and economic empowerment of women traders in Eastern Africa. It was validated

throughout its implementation. The evaluation noted the following on the various assumptions.

#### a) Knowledge, skills and formalization of trade:

There was an assumption that empowering women traders with knowledge, skills, and formalization support would lead to increased economic outcomes proved to be sound. The shift to formal trade channels, reduction in harassment, and increase in income and business expansion confirmed the effectiveness of the programme's logic. The specific assessment is provided below.

#### b) Improved policy, regulatory, and institutional environment:

The programme assumed that if policy and regulatory environments improve, then women's participation in trade would increase. At the end of the programme, 33 reforms were realized with overwhelming numbers of beneficiaries reporting that their opinions/concerns/decisions are considered by government officials, custom officials, trade association leaders respectively.

#### c) Increased knowledge and formalization

It was assumed that increased knowledge and formalization would result in higher trade values and incomes. The evaluation found a substantial increase in the average monthly trade income of women traders who participated in the programme, with the overall average monthly trade value rising from a monthly average of USD 308 at the beginning to USD 380 at the end, a 23% increase. In addition, the evaluation showed that 78% of surveyed women traders experienced improved social and economic empowerment by the end of the programme, surpassing the target of 70%. The end line results show that 78% of surveyed respondents reported being aware of relevant EAC trading regulations and procedures. In addition, 92% were members of cross-border traders' associations/cooperatives/platforms and 75% had some form of business/registration permit, evidence of formalization of their trading activities. 86% reported that ease of doing business was enhanced by formalisation, compared to 74% of the respondents from the counterfactual border.

#### d) Enhanced market access and trade value

The programme assumed that increased access to market information and trading services, along with enhanced value addition, would improve trade volumes and income. Trade value of target beneficiaries increased by 23%, with 79% of respondents attributing the increase to market access. The improved market information access, adherence to quality standards, and increased working capital and revenue confirm that enhanced market access and trade services contribute to

better trade outcomes.

#### e) Empowerment and capacity building

There was an assumption that strengthening associations and providing training would improve operational capacity and empowerment of cross-border women traders. At the end of the programme, 29,337 women traders were supported/mobilized to join trading cooperatives and/or associations. In addition, 92% of surveyed beneficiaries are members of cross-border traders' association/cooperative/platform. Ultimately, the evaluation showed that 78% of surveyed women traders experienced improved social and economic empowerment by the end of the programme, surpassing the target of 70%.

#### f) Prevention of violence and enhanced reporting mechanisms

An additional assumption was that sensitization and improved reporting mechanisms would reduce violence and harassment, promoting increased trade participation. The end term evaluation revealed a 34% reduction in the incidences of violence and harassment. The evaluation established that 84% of respondents reported that they now can confidently report cases of violence and harassment. The substantial reduction in GBV cases and increased reporting confidence confirm that improved mechanisms are effective in reducing violence and that this reduction likely contributes to a safer trading environment, encouraging greater trade participation.

In summary, the programme was effective in delivering the desired and planned results. Women traders consistently reported improved business outcomes, greater access to markets, and enhanced confidence in engaging with border authorities. It fostered a sense of community and social cohesion among women traders who have now become more organized through cooperatives which enable them to pool resources to meet larger market demands.

Women traders consistently reported improved business outcomes, such as expanded trade, increased profits, and better management practices. The skills and knowledge gained during the program will continue to benefit them even after the program's end. In addition, the programme empowered women to take on leadership roles within their enterprises, with many participants now making independent business decisions and reinvesting profits into business growth.

## 2.5 Relevance: Assessment of the design and focus of the programme.

In assessing the relevance of the TMA-supported Making Trade Work for Women programme, this section of the evaluation report, examines how well the interventions aligned with key programme objectives to foster incremental change through improved income, transitions to formalized trade, and enhanced capacity for trade participation, particularly by addressing policy and sectoral constraints. Additionally, this section of the report, considers alignment of the programme, to the priorities of the EAC, AfCFTA, and national policies.

### Alignment with EAC and AfCFTA Priorities

The EAC and AfCFTA both emphasize the importance of trade facilitation, regional integration, and inclusive economic growth. A key priority of these frameworks is to promote the participation of small and medium enterprises (SMEs), particularly owned by women and youth, in cross-border trade. Findings show that the programme directly contributed to these objectives by building the capacity of women traders, all of whom belong to the SME sector, and empowering them to engage in formal trade channels. The programme's focus on simplifying trade procedures and improving women's knowledge of tax and export requirements aligns with EAC's Customs Union and Common Market Protocol, which aims to remove barriers to trade and enhance market access. Furthermore, the programme supports the AfCFTA's broader vision of increasing intra-African trade, particularly in sectors dominated by women. By equipping women with the necessary skills to navigate cross-border trade, the programme fosters greater participation in regional and continental trade networks. By supporting SMEs, particularly women-owned businesses, and fostering regional trade participation it aligned well to the different Eastern Africa countries economic blue prints such as Kenya's Vision 2030, Rwanda's Vision 2050, Uganda's vision 2040, and Tanzania's Blueprint for Regulatory Reforms to Improve the Business Environment.

### Relevance of the Programme Interventions

Feedback from women traders underscores the critical relevance of the programme. Findings indicate that the programme addressed key gaps in knowledge, confidence, and trade-related skills, which were essential for these women to effectively engage in formal trade. Many women traders expressed that before the TMA-funded programme, they struggled with understanding formal procedures and often avoided formal trade routes due to fear of complexity and harassment. One of the women traders at the Mutukula border said,

"Yes, the project was very necessary. We were also taught about our rights as traders—something many of us were unaware of. Now, I can confidently engage with border officials, knowing what is required."

### Integration of Local Context in Planning and Implementation

The Making Trade Work for Women programme was designed with a deep understanding of the local context, incorporating the perspectives and needs of the women cross-border traders and their communities. Feedback from members of the women cross-border traders association in Busia indicates that the programme team took a proactive approach to engage participants early in the process. As one-woman trader recalled, "They engaged us right from the beginning. They held meetings with our association to understand our challenges and asked for our feedback throughout the process."

This inclusive approach was further reflected in the way the programme adapted to the unique circumstances of the local community. For instance, the programme recognized the role of cultural dynamics, particularly the restrictions some women faced from their husbands regarding their participation in trade. As noted by a participant from the Goli-Mahagi border, "They approached women well aware that their husbands were restricting their participation in trading. That's why it has been successful." Engaging men during the needs assessment phase helped ease tensions in families at the programme's inception, ensuring a more supportive environment for women's involvement.

The programme also empowered participants by allowing them to suggest specific training topics, ensuring that the content was directly aligned with their needs. A woman trader from Holili shared, "They even asked us to suggest topics for the trainings. It felt good to be involved because they considered our input in designing the sessions." Additionally, women were actively involved in the implementation of the programme, particularly in mobilization, setting rules, holding meetings, and taking on leadership roles within savings groups. This participatory approach not only made the interventions more relevant but also fostered a sense of ownership and empowerment among women traders, addressing barriers such as navigating customs procedures and accessing markets.

### Stakeholder Participation in Planning, Implementation, Monitoring, and Evaluation

The programme's participatory approach extended beyond planning and into the implementation, monitoring, and evaluation stages. Stakeholders, including women traders, youth, and PWDs, were actively involved in multiple aspects of the programme. For example, participants were encouraged to contribute to

awareness campaigns aimed at promoting the project within their communities. A trader from the Women Exporters, Producers, and Processors group in Rusizi I mentioned, “We also participated in some of the awareness campaigns to promote the programme. It felt good to contribute to something that would benefit many young traders like us.” This not only fostered ownership of the programme but also strengthened its impact by involving those directly affected by the interventions.

The involvement of young women and PWDs was a recurring theme in the feedback. A trader from the Women Exporters group confirmed that, “The programme ensured that young women like us were given priority in training sessions and mentorship programmes. I also saw PWDs included in the sessions, which was very encouraging.” By prioritizing vulnerable and marginalized groups in training and mentorship, the programme created an inclusive environment where marginalized groups could access the knowledge and support needed to improve their trade practices.

In addition, there was a consistent emphasis on seeking programme participant feedback throughout the programme’s duration. The programme coordinators not only consulted women traders to understand their initial challenges but also encouraged them to provide input on future training topics and areas where more support was needed. This was echoed by a trader from the Female Youth group, who shared, “We were also involved during the training sessions. The programme coordinators encouraged us to suggest topics for future sessions, which made us feel valued.”

This participatory approach was further reinforced during monitoring and evaluation. Stakeholders, including youth traders and PWDs, were given opportunities to assess the programme’s effectiveness, providing feedback that informed ongoing adjustments to the interventions. As a result, the programme remained responsive to the evolving needs of its participants.

### Inclusivity in Implementation

The inclusivity of vulnerable groups, particularly young women and persons with disabilities (PWDs), was a strong feature of the programme. The project made deliberate efforts to ensure that all participants were actively involved in the programme’s interventions. The inclusion of PWDs and young women in training sessions and mentorship programmes highlight the programme’s commitment to addressing the specific barriers these groups face in cross-border trade.

The programme’s inclusive approach had tangible results. Several young women who participated in the training sessions were inspired to start small businesses. This demonstrates the positive impact of involving marginalized groups in the programme, not only in terms of their participation but also in their long-term economic empowerment.

The programme also paid special attention to vulnerable groups, such as young women and PWDs, incorporating their specific needs into the planning and implementation of interventions. According to a woman trader at the Kamanyola border, “The project ensured that PWDs participated. I remember during one of the sessions, we discussed how PWDs could be supported in trade through access to grants and special trade licenses.” This feedback highlights the programme’s commitment to inclusivity by considering the mobility issues and other challenges faced by PWDs in trade.

The programme’s inclusivity extended beyond women in general to specific vulnerable groups, such as young women and PWDs. By ensuring that these groups were actively involved in planning, training, and mentorship activities, the programme reflected TMA’s commitment to equitable participation. For example, the programme incorporated measures to address the specific needs of PWDs, such as addressing mobility challenges at border points and providing access to special trade licenses. This inclusivity resonates with TMA’s focus on creating economic opportunities for marginalized populations, contributing to broader regional development goals.

In contrast, discussions with women engaged in cross-border trade at the Mpondwe/Congo border which was a counterfactual border point in the evaluation revealed stark differences for those not targeted by the programme. Respondents highlighted the need for specialized services, including priority lanes at the border, to facilitate smoother access for PWDs. A woman trader pointed out, “There should be special services for people with disabilities. Priority lanes at the border would help a lot.”

Additionally, a KII with the representative of cross-border traders with disabilities at the Mpondwe border underscored the challenges faced by this demographic. The representative lamented that the sad reality is that many PWDs do not go all the way to the main border areas. They prefer to stay on the outskirts or use informal routes. The environment around the official entry points is not disability-friendly, as there are no ramps or special considerations for those with mobility challenges. As a result, many PWD women traders at the Mpondwe border point, avoid the busy official entry points, opting for informal routes despite the risks involved.

This situation starkly contrasts with the programme’s efforts to promote inclusivity and accessibility for all traders at the targeted borders, revealing significant gaps in support for vulnerable populations in regions not reached by the initiative. The lack of targeted interventions in Mpondwe highlights the ongoing need for dedicated efforts to enhance accessibility and provide necessary resources for PWD women traders and other marginalized groups, ensuring that the benefits of formal trade extend to all individuals involved in cross-border commerce.

At the same time, it is important to add feedback from the Goli-Mahagi border which indicates that while PWDs were involved, there were no specific interventions tailored to their unique needs. Some respondents noted that PWDs were included in cooperative formations, but there were no targeted programmes or interventions to directly address the barriers they face in transitioning to formal trade. Women PWDs traders suggested that more specific support for PWDs, such as accessible infrastructure, specialized training, or grants, would enhance their participation and success in formal trade. This points to an area where further focus could improve the programme's inclusivity and effectiveness for PwDs.

### Alignment of the Programme to the Priorities and Strategic Focus of TMA

The Making Trade Work for Women programme aligns closely with the strategic priorities and focus areas of TMA. TMA's overarching goals are centered on advancing regional integration across Africa by strengthening trade ties, reducing trade barriers, and promoting cross-border collaboration, all of which contribute to driving economic growth and development. TMA's Theory of Change is built upon two key strategic outcomes: (i) reduced barriers to trade, and (ii) improved business competitiveness. The design, implementation, and outcomes of this programme directly contribute to these priorities by addressing the challenges and barriers faced by women traders, enhancing their capacity to engage in formal trade, and promoting their participation in cross-border commerce.

The programme's focus on women traders aligns with TMA's aim to address the systemic barriers that limit women's involvement in regional trade. Women often face unique challenges in accessing formal trade channels, and the programme seeks to bridge this gap by providing targeted training on customs procedures, tax regulations, and export requirements. This training has empowered women traders with the knowledge and confidence to transition from informal to formal trade, which aligns with TMA's broader goal of reducing barriers to trade and enhancing business competitiveness.

Findings show that women traders whose businesses have been formalized and who access the services of the programme supported Resource Center are now in a much stronger position compared to those not involved in the programme. These women have access to crucial market information, technical services, and training, providing them with a significant competitive edge. For instance, women traders at the Busia, Goli-Mahagi, Mutukula, Taveta and Rubavu borders have increased their sales by connecting to larger markets and benefiting from branding and packaging training. As a result, the volume of trade has significantly increased as the programme has minimized trade barriers and made

the cross-border trading environment more conducive to business growth.

## 3.6 Coherence

The programme demonstrated both strong internal and external coherence. Internally, well aligned with other TMA's projects & coherent with the ToC, designed to respond to the specific needs of women in trade. The Programme displayed a strong external coherence, as it coordinated with its partners, other donor funded programmes in trade which included Uganda's Parish Development Model (PDM), Rwanda's National Cross-Border Trade Strategy, GIZ's Trade and Economic Integration Programme" (TEIP) & The COMESA Regional Integration Support Programme (RISP). The programme coordinated well with different countries government agencies such as ministries of trade, immigration, border security, ministries in charge of gender and women affairs, districts heads, county governments among others. There is more opportunity for collaborations with other actors in the region through participation in the coordination forums across the region.

### Complementarity with Other Initiatives in the EAC

The programme effectively complements several other initiatives within the East African Community, that aim to support women in cross-border trade. Stakeholder interviews revealed that while government-backed programmes such as the Parish Development Model (PDM) and Emyooga in Uganda and Rwanda's National Cross-Border Trade Strategy and National Strategy for Transformation focus on providing financial support and basic business training, the Making Trade Work for Women programme takes a more tailored approach. This programme empowers women traders with specialized knowledge, advocacy skills, and practical tools directly aligned with their unique trade practices, thus providing a more holistic support system.

In addition, other Government, regional and donor-funded initiatives, such as the Parish Development Model, trade information desks, and community policing, have made significant contributions to improving the social and economic status of women traders in Eastern Africa. The PDM, for instance, has helped small-scale women traders access capital to grow their businesses, providing a much-needed financial boost to those involved in cross-border trade. Similarly, the establishment of trade information desks, such as those set up by COMESA, has offered valuable market information and trade updates to women traders, helping them negotiate better deals and reduce risks. Although the trade information desk was not as effective as the resource center, it has still contributed to improving access to vital information.

## 3.7 Efficiency

Under efficiency, the evaluation examined the timeliness, cost-effectiveness, and strategic alignment of programme results. It assessed whether outcomes were achieved within an appropriate timeframe and at good value for money, how well the programme complements other donor initiatives in the region, and whether it avoided overlap or duplication of efforts.

### Timeliness

Timeliness was affected by border closures, conflicts (DRC borders & Nimule-SS) and disruptions from the COVID-19 pandemic necessitating for one year extension. Implementing partners in general, programme stakeholders reported that all interventions were implemented efficiently and on time, except for a few delays in financial literacy trainings and delivery of a processing equipment. However, programme staff maintained regular communication with participants, rescheduled training sessions effectively, and kept the women traders informed about any adjustments to the schedule. This approach helped mitigate any negative impact on participant engagement and ensured that the women were still able to benefit from the content.

Women exporters, producers, and processors in Mutukula highlighted delays in receiving equipment, particularly packaging machines needed for food processing activities. However, the programme team consistently communicated with them, ensuring they were aware of the reasons behind the delay and providing updated delivery timelines. The equipment was eventually delivered, to the women's satisfaction.

In other border points, no delays in project activities were reported. This helped in maintaining programme momentum and ensuring smooth implementation.

### Avoidance of Duplication

Management and accountability structures were found to be efficient as the implementation was done through the same partner in the both sides of the border point. This enhanced coordination and collaboration among the targeted stakeholders averting overlap and duplication of interventions.

### Value for Money

The financial management processes adhered to the principles outlined in partners procedures manual and guidelines in the TMA and grants agreements. The principles of value of money-guided ethics were etched in all procurement of goods and services. The programme was implemented in close collaboration with government institutions thus utilizing existing government structures at no cost or very minimal cost.

Mass campaign on GBV and EAC trade requirements was done through the local radio channels at negotiated prices. This reached wider population even outside the programme coverage areas.

Overall, the programme has exhibited good use of resources to achieve the results. Approximately \$8m was spent in delivering targeted programme interventions to 153,000 beneficiaries. Annual incremental growth in trade value of \$72 each month (23%) equivalent to  $\{72 * 12 * 153,000\} = \$32.2$  million

Return on investment based on end of programme annual average incremental in value of trade was 18.6% which exceeds the 10% threshold set by development partners such as the World Bank and the International Development Association (IDA).

### COVID-19 Responsiveness

COVID-19 pandemic restrictions led to closure of border points in 2020-2021, disrupting programme activities, especially trade flow. But adaptation measures were put in place, including aggregation of commodities to be sold across the borders and resort to online trade.

The programme conducted targeted training, with 60 cross-border traders (balanced at 50% male and 50% female) and trade associations on COVID-19 mitigation measures. This training built capacity within the trade community to implement health guidelines effectively, empowering both individual traders and associations to lead by example and promote compliance within their networks.

1,000 sensitization materials were developed and widely disseminated among traders. These materials provided accessible guidance on COVID-19 protocols, such as hygiene practices, mask-wearing, and distancing to sustain trade activities across borders. By supplying easy-to-understand materials tailored to the context of cross-border trade, the programme helped normalize compliance with prescribed standards.

The programme achieved the desired outcome of 70% compliance among cross-border traders. Findings from a comprehensive survey in the three participating countries to assess traders' awareness of COVID-19 measures and identify any remaining gaps informed subsequent sensitization and training activities, helping ensure that program resources addressed traders' specific needs and concerns.

The programme successfully achieved its objective of increasing cross-border traders' compliance with COVID-19 mitigation measures to sustain trade flows. The initiative prioritized awareness, training, and resource distribution across the targeted trade corridors, enabling traders to adapt to public health requirements while maintaining essential trade activities.

## 3.8 Sustainability

This section explores the extent to which the benefits and outcomes of the programme are likely to endure beyond its completion. It assesses the likelihood of continued positive effects and the potential for replicating successful approaches in the future. Furthermore, it examines whether the programme effectively implemented a transition and exit strategy that fosters long-term sustainability while minimizing the risk of dependency among beneficiaries. Key factors requiring attention to enhance the prospects for sustaining programme outcomes are identified.

**Cooperatives and associations:** Participants expressed a strong belief that the cooperatives and trade associations formed during the programme will endure, noting that they continue to meet regularly, even without the intervention of TMA programme staff. These associations have become vital support networks, allowing members to collaborate and assist each other in their business endeavors. The associations and cooperatives means that lessons learnt can be replicated for future women cross-border traders and their communities. The cooperatives gain a life of their own and are self-regenerating by recruiting more members and inspiring the formation of like structures.

**Knowledge and skills:** Respondents also emphasized that the knowledge acquired throughout the programme, particularly in areas such as trading regulations, record-keeping, and financial management, will remain with the women traders. This foundational knowledge enables women to navigate the complexities of trade more effectively and enhances their overall business management skills. For instance, several programme participants mentioned their newfound understanding of quality standards and packaging, skills that they intend to apply to grow their businesses further. Some beneficiaries also mentioned that their improved status from the exposure has made them resource persons in their communities, which is bound to continue.

**Networks:** The strong trade networks established during the programme continue to flourish. Women traders reported ongoing collaborations, such as working with peers in neighboring countries to share markets and exchange products. These connections, often using platforms like WhatsApp, potentiate for sustained communication and support.

**Online Platforms:** iSOKO has a high sustainability potential given that it is mainly hosted, maintained and populated by the chambers of commerce without TMA support. Some costs related hosting the infrastructure has been taken up by the users. The support and maintenance costs were also established to be low. Another anchor of sustainability is a proposed cross-border trade policy to have iSOKO as the primary

default instrument for linking businesses.

**Infrastructure:** The various physical structures, such as creches and safe spaces, stand to outlast the programme. The benefits they provide are likely to encourage their maintenance by traders themselves or governmental agencies.

**Reforms:** The improved policy, regulatory, and institutional environment are likely to be maintained based on the benefits they accrue to traders and governmental authorities. This includes the trend towards trade formalization by businesswomen.

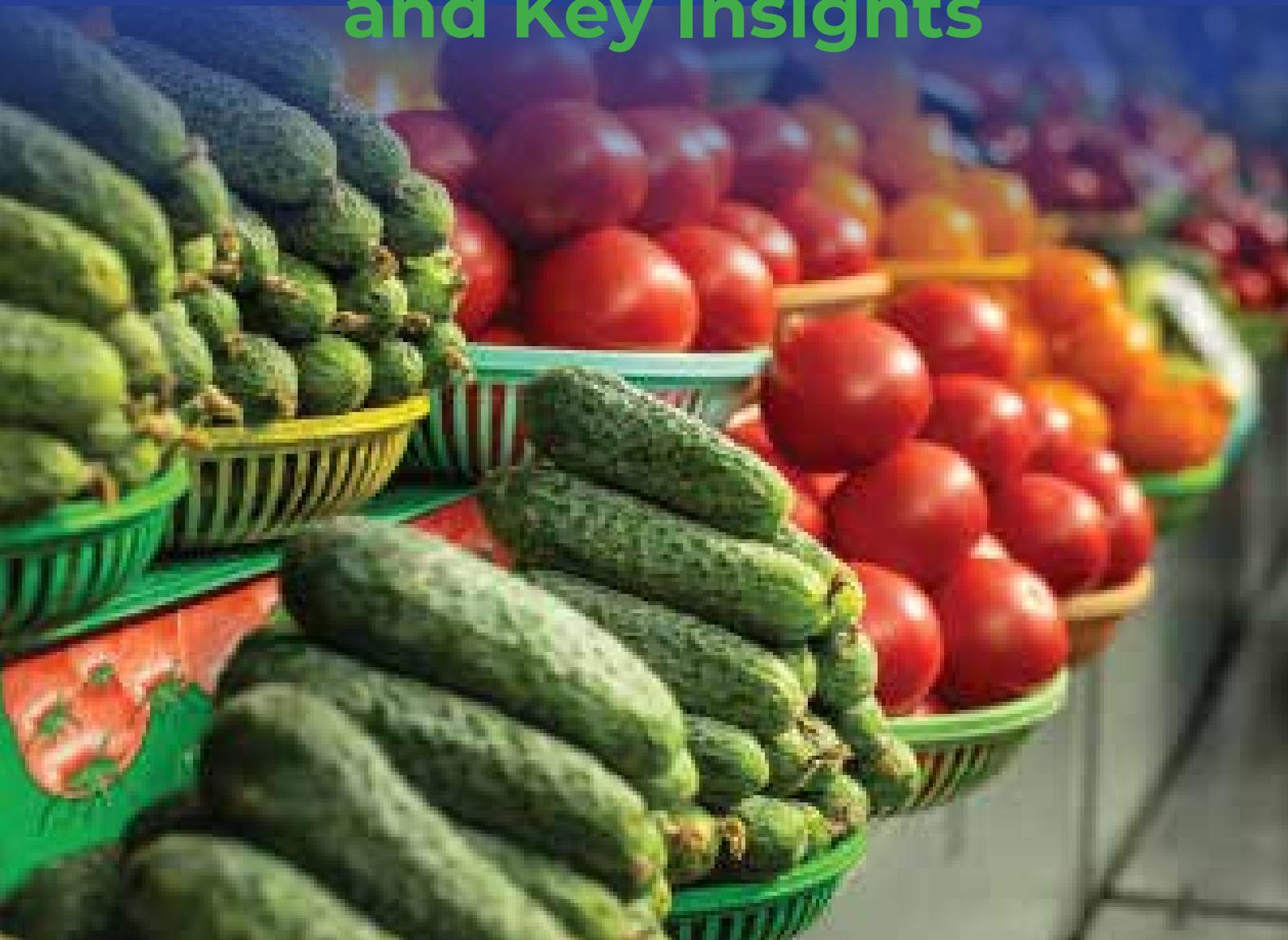
Overall, findings indicate that the skills, knowledge, and networks developed through the programme have established a solid foundation for sustained benefits. While the programme has ended, the commitment of women traders to continue leveraging these resources and relationships signals a promising path for ongoing empowerment and growth in cross-border trade.

### TMA cross-cutting issues (gender, climate change and Poverty)

The programme successfully integrated gender and poverty concerns throughout its design and implementation, with a strong focus on enhancing women's empowerment. This focus contributed to increased economic empowerment and greater participation of women in cross-border trade. However, evaluation findings highlighted that climate change considerations were not sufficiently addressed or mainstreamed within the programme. This omission was largely due to the programme's perceived lack of direct environmental impact. The programme also lacked clear climate change interventions with measurement indicators for consistent tracking.



## Conclusions, Lessons Learnt and Key Insights



**Relevance:** The programme was found to be relevant as it was aligned with both EAC and AfCFTA priorities of supporting small cross-border enterprises owned by women and youth, simplification of trade procedures and improvement of women's knowledge of tax and export requirements. It was designed and implemented with consideration of the local context, and incorporated the perspectives and needs of the women cross-border traders and their communities. The programme effectively complements several other initiatives within the East African Community, that aim to support women in cross-border trade, including African Continental Free Trade Area (AfCFTA) initiative, the COMESA (Common Market for Eastern and Southern Africa) Trade Facilitation Program, The East African Trade and Investment Hub program, the World Bank's Regional Trade and Integration Programs and the Borderless Alliance program.

**Alignment with TMA Goals:** The programme aligns with the TMA's goals, which are centred on advancing regional integration across Africa by strengthening trade ties, reducing trade barriers, and promoting cross-border collaboration, all of which contribute to driving economic growth and development. Specifically, it was aligned with TMA's objective of addressing the systemic barriers that limit women's involvement in regional trade.

**Trade Formalisation:** The programme interventions led to increased formalisation of trade and higher value of goods traded by targeted women. At the end, 50,808 women traders had been supported to transition to or participate in an association or cooperative against a target of 20,000. 86% of respondents reported that ease of doing business was enhanced by formalisation, compared to 74% of the respondents from the counterfactual border. However, universal formalization was constrained by a number of factors, such as fear of exposure to taxation, complicated processes and small scale of businesses.

**Knowledge:** The knowledge and understanding of EAC trading requirements and regulations by women traders was enhanced. The survey found that 78% of surveyed respondents reported being aware of relevant EAC trading regulations and procedures against a target of 70%.

**Empowerment:** The programme's ultimate outcome of improved social and economic empowerment of women traders in Eastern Africa was met, as evidenced by: the increase in income from cross-border trade; increased capacity of women to participate in formal trade; and promotion of women's rights and protection against violence.

**Reforms:** Significant improvements were realized in the policy, regulatory and institutional environment for facilitating women in trade in Eastern Africa. The policy and regulatory reforms created the necessary enabling conditions for women traders to operate within fairer,

safer, and more supportive systems.

**Access to information:** The establishment of resource/information centres and online platforms iSOKO enhanced women's access to trading information and markets. The resource centres facilitated joint border committee meetings to promote the rights and freedoms of women traders, act as repository of critical cross-border trade information, act as havens for networking and exposure to new markets

The ICT platform, iSOKO, registered mixed results. It achieved a 78% outreach of the targeted 100,000. Its overall performance varied by country, being outstanding in Kenya and Tanzania, demonstrating potential for growth in Rwanda and Uganda and struggling in Burundi. Key challenges faced were unreliable mobile networks, lack of airtime and smart phones, app complexity limited product variety and language barrier.

**Gender-based violence:** The programme enhanced prevention of and response to gender-based violence and harassment of women traders. At the end of the programme, a 34% reduction in the incidences of cases of violence and harassment against targeted women traders was reported. 84% of respondents indicated that they can now confidently report cases of violence and harassment while 87% reported that they feel safe and comfortable utilising established border infrastructure

**Efficiency:** The programme was to a large extent efficient in the timeliness, cost-effectiveness, and strategic alignment of results. In borders where delays were anticipated, the project team consistently communicated, acknowledging the delays and provided updated delivery timelines.

**Sustainability:** The formation of women cross-border traders association, knowledge acquired through the programme, informational investments and cross-border networks are likely to enhance the sustainability of the programme.

**Impact:** The evaluation reveals notable impact on the social and economic empowerment of women traders. Income from trade increased, giving women financial independence, resilience against income shocks, long-term economic stability and enhanced household well-being. The traders' participation in the formal economy has contributed to local economic development and has helped stimulate local trade networks. Increased confidence and respect from the officials and customers have further strengthened women's agency and social standing.

**Constraints:** Though highly successful, the programme was constrained by: policy inconsistencies across the region, especially in Uganda vs Tanzania; persistence of use of informal trade routes; inadequate access to finance for especially PWDs and disruptions from the COVID-19 pandemic. The challenges did not, however,

adversely affect the programme.

**Theory of Change:** The programme's theory of change remained valid and was validated through implementation.

### Lessons Learnt

Key lessons learnt from this programme were as follows.

- a. alignment with regional priorities ensures relevance and should be ensured in like endeavours;
- b. incorporating local perspectives and considering the unique contexts of each country and border point strengthen programme relevance and impact;
- c. policy, regulatory, and institutional reforms lays the groundwork for sustained empowerment and inclusive cross-border trade;
- d. digital platforms like iSOKO have significant potential in revolutionising trade but must address barriers such as unreliable networks, language barriers, and usability issues to maximize adoption and effectiveness;
- e. Although youth faced challenges in areas such as formalization and participation in trade associations, they were able to achieve comparable sales growth to non-youth due to their tech-savviness, innovation, and adaptability
- f. resource hubs and women trader associations and cooperatives foster networks, advocacy capacity, and continued access to critical information;
- g. supporting women traders to formalize their businesses increases access to markets, credit, and trade networks, leading to higher incomes and resilience; and
- h. engaging local stakeholders, such as chambers of commerce, in hosting and maintaining digital platforms ensures continued benefits after external support ends.





## Recommendations



## Safety

1. Infrastructure investments such as secure rest areas, nursing rooms and creches for women traders should always be built into such programmes to improve safety and reduce harassment during extended trading hours.
2. Strengthen partnerships with local authorities and community groups to address incidents of harassment or exploitation, particularly in border point where such incidents remain significant.
3. Targeted interventions, such as increasing law enforcement presence, providing legal aid, and implementing awareness campaigns, should be scaled up to further reduce incidents of harassment and violence against women traders.
4. Establish and widely publicise toll-free hotlines or mobile apps for reporting GBV.
5. Safe spaces like creches and trade zones should be replicated at additional border points to enhance safety and inclusivity for women traders, while male traders and border officials should be engaged in GBV prevention campaigns to foster a supportive trading environment. Ensure that the safe trading spaces and sanitary facilities and accessible paths are suitable for persons with disabilities, as this will enhance the environment for women and vulnerable traders.

## Access to Finance

1. Collaboration with local microfinance institutions should be enhanced to develop tailored financial products, including low-interest loans with flexible repayment terms that align with the income cycles of women traders.

## Knowledge enhancement

1. Mentorship programmes pairing experienced women traders with newcomers should be introduced, focusing on negotiation skills, legal rights in trading, and basic business management to boost confidence and skill development.

## Regional harmonization

1. Efforts to promote fair pay standards should be strengthened, with particular attention to enforcing equitable pricing for goods and services in trade agreements, such as those affecting women traders at the Mutukula border with Tanzania.
2. Such regional programmes should advocate and work with governmental organisations to harmonise trade policies and laws for the convenience of traders.
3. The programme should expand policy reforms to underserved border points, to ensure equitable trading environments across the region while simplifying procedures further by introducing measures like waiving registration fees for microenterprises or offering streamlined one-stop registration processes. To ensure consistent implementation of these policies, training for border officials and robust monitoring mechanisms are necessary.

## Cooperatives and associations

1. Continue supporting cooperative members with training in bargaining techniques and advocacy skills to help secure better working conditions.
2. Strengthen cooperatives and associations with funding for capacity improvement and tools for

negotiating better trade terms.

13. Facilitate direct connections between cross-border traders and regional or international markets, especially for high-demand products like grains and horticulture, to bolster market access.

## Trade formalization

14. To encourage trade formalization, introduce incentives such as tax/levies exemptions, access to government support programmes, and subsidized training for compliant traders.

Cluster the traders based on commodities traded to aid in negotiation with the revenue authorities and ease of application to benefit a specific group. Support the expansion of common lists so that more commodities are included in the STR threshold and are cleared through the simplified customs clearance.

## Border Infrastructure

18. The positive outcome of infrastructure as a key driver of sales from the Busia border highlight the potential benefits of scaling up infrastructure improvements. Future programme should prioritize expanding one-stop border points and enhancing infrastructure at other key border markets to boost trade efficiency and foster regional economic growth.

## Climate change

15. Facilitating access to electric motorcycles, bicycles, and solar-powered refrigeration for perishable goods

16. Encouraging eco-friendly packaging

17. Introducing green financing for traders – preferably working with microfinance institutions to offer preferential loans for traders adopting sustainable practices

18. A green trade certification model could work if there are incentives for traders to adopt it. These incentives can include preferential market access, branding and recognition, access to premium pricing, access to green financing, tax incentives and subsidies, faster customs clearance and reduced trade tariffs.

19. Expand practical guidance on green trade practices and environmental sustainability to ensure that climate-related training is sustained.

20. Establish clear climate change interventions with measurement indicators for consistent tracking.

Youth:

## Regulatory framework

21. Continue to engage with policy makers to simplify trade registration processes, reduce bureaucracy, and provide guidance on standards, sanitary and phytosanitary (SPS) measures.

22. Future iterations of the programme should place more emphasis on simplifying formalization procedures.

## Macro Economic Shocks

23. Strengthen Cooperative Models – Traders who belonged to an association or cooperative were better able to cope with Covid 19 pandemic and Russia-Ukraine war shocks.

24. Enhance Market Access – Invest in digital platforms like iSOKO and trade facilitation initiatives to reduce barriers and improve efficiency in cross-border trade.

25. Promote Value Addition – Support initiatives that reduce perishability and increase market opportunities, helping traders sustain value despite economic and climate-related disruptions

26. Develop an Emergency Response Framework – Design contingency plans to support traders during crises such as pandemics and geopolitical conflicts.

Establish a Robust Trader Database – Create a comprehensive system capturing trader location, commodities, and trade values to enable data-driven, sustainable support strategies.

## Sustainability

27. Seek long term funding and/or partnerships to sustain resource centres.

28. Partnering with private sector actors, such as logistics companies and financial institutions, can expand services like credit access and supply chain support.

29. Empower chambers of commerce and women trader associations to take ownership of ongoing initiatives, while scaling up successful practices.

30. Leveraging regional platforms like the AfCFTA to align initiatives with broader integration goals to create a stronger support ecosystem for women traders.

## Affirmative Action

31. Future programme should establish mechanisms for enhancing financial support for marginalized groups like PwDs.

## Annexes

### The drivers of sales from cross-border trade

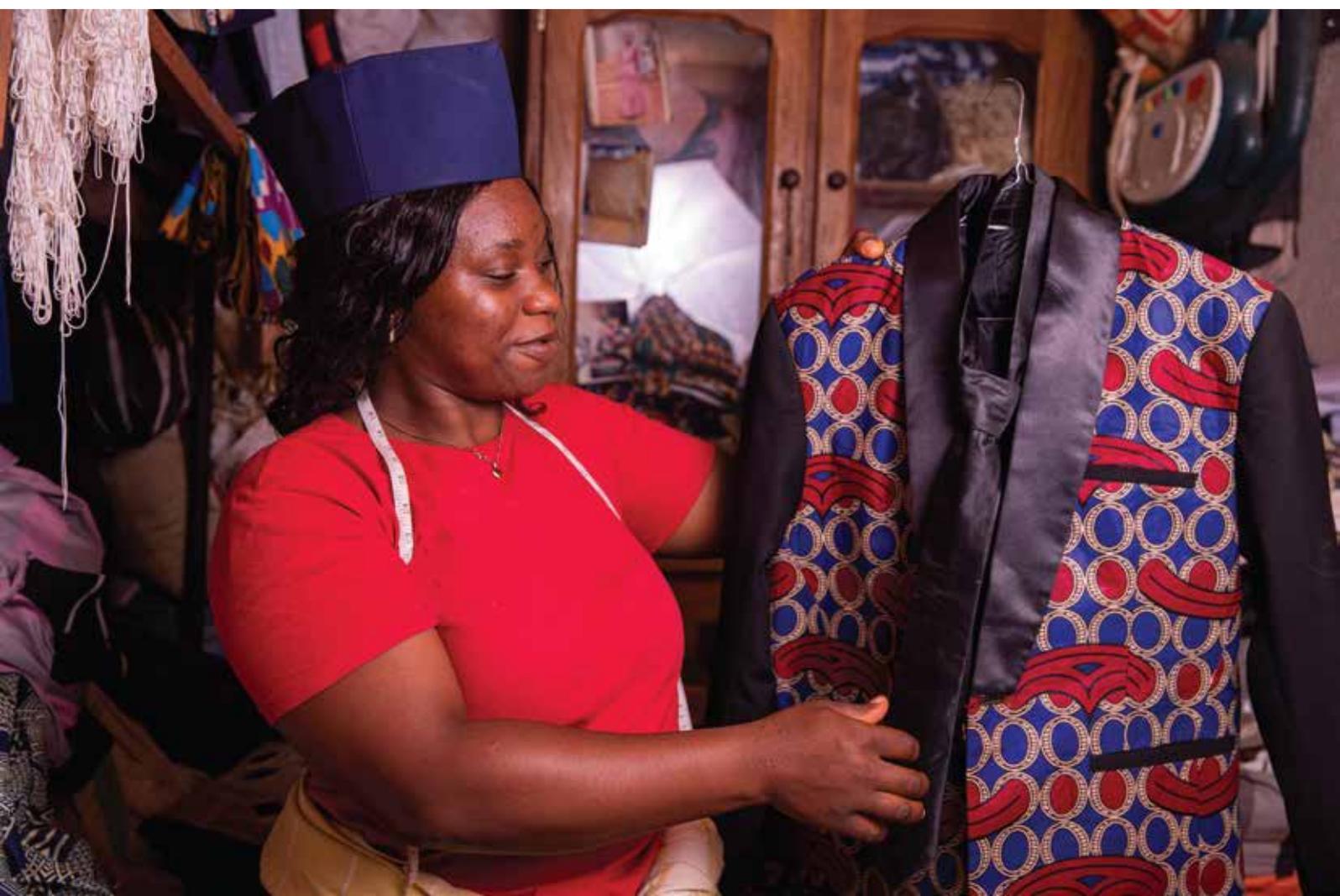
Countries	Border	Credit	Infrastructure	Capacity Building	STR	Security	Associations	Family Support	Formalization
Kenya/Uganda	Busia Ke	13%	24%	8%	14%	*	11%	3%	13%
	Busia Ug	23%	31%	9%	14%	*	28%	5%	14%
Rwanda/DRC	Bugarama	8%	*	4%	10%	20%	24%	7%	2%
	Kamanyola	9%	*	6%	4%	21%	19%	4%	5%
Uganda/South Sudan	Elegu	11%	2%	6%	5%	19%	12%	3%	2%
	Nimule	2%	6%	5%	1%	16%	12%	2%	2%
Rwanda/DRC	Gisenyi	15%	1%	24%	2%	25%	21%	8%	6%
	Goma	8%	*	5%	3%	24%	17%	5%	3%
Uganda/DRC	Goli	16%	8%	11%	4%	22%	24%	4%	6%
	Mahagi	10%	3%	13%	6%	25%	23%	8%	4%
Kenya/Tanzania	Taveta	11%	5%	18%	13%	*	18%	16%	10%
	Holili	20%	5%	22%	17%	*	15%	11%	16%
Kenya/Tanzania	Isebania	14%	5%	20%	15%	*	19%	10%	18%
	Sirale	13%	5%	20%	10%	*	15%	19%	19%
Kenya/Uganda	Malaba Ke	18%	30%	24%	13%	*	31%	12%	13%
	Malaba Ug	16%	32%	21%	17%	*	25%	16%	14%
Uganda/Tanzania	Mutukula Ug	14%	14%	12%	14%	*	22%	6%	6%
	Mutukula Tz	17%	19%	21%	12%	*	11%	7%	6%
Rwanda/DRC	Rusizi I	4%	*	13%	4%	24%	34%	12%	15%
	Rusizi II	3%	*	14%	3%	32%	28%	14%	8%
Tanzania/Burundi	Kabanga	14%	11%	23%	14%	*	27%	8%	6%
	Kobero	16%	12%	26%	7%	*	15%	2%	5%

\* in a cell indicates that the coefficient of the variable at that particular is not statistically significant at 5% level of confidence.

### Challenges affecting cross-border trade sales as based on the provided information:

Country	Border point	Challenges affecting cross-border trade sales
Burundi/Tanzania	Kobero	Lack of full-time programme staff, high exchange rates, 2021 closure of the Kobero-Kabanga border
	Kabanga	Theft of goods, illness requiring traders to stay at home.
DRC/ Rwanda	Goma	Harassment by border officials, confiscation of goods, tension between Rwanda and DRC reducing crossing hours.
	Gisenyi	
DRC/ Rwanda	Kamanyola	Insecurity in the region
	Bugarama	Border closures, insecurity
DRC/Uganda	Mahagi	Insecurity in the region limiting traders' activities.
	Goli	Security challenges, competition from traders using porous routes.
Rwanda/DRC	Rusizi-I	Insecurity, high transportation costs.
	Rusizi-II	Unfair competition from Rwanda traders, frequent border closures.

Kenya/Uganda	Busia-Kenya	Stringent domestic taxation.
	Busia-Uganda	
Kenya/Uganda	Malaba-Kenya	
	Malaba-Uganda	Inflation affecting consumer demand.
Kenya/Tanzania	Isebania	COVID-19 disruptions, financial shocks such as school fees expenses.
	Sirale	Unfavourable exchange rates, scarcity of raw materials.
Kenya/Tanzania	Taveta	Economic downturns, COVID-19, increased competition.
	Holili	
Uganda/South Sudan	Elegu	Insecurity spillovers from South Sudan, fires, floods, price fluctuations, language barriers.
	Nimule	Insecurity, unfavourable exchange rates, language barriers, COVID-19 disruptions.
Tanzania/Uganda	Mutukula-Tanzania	Access to loans, poor road networks, high transportation costs.
	Mutukula-Uganda	Inconsistent trade regulations by Tanzanian officials.



## Women in Trade Programme Performance Measurement Framework-

Results Level	Expected Results	Indicator	Baseline	End of Programme Target	Data Sources	End of programme results
Desired Impact	Greater Inclusion of Women in Trade in Eastern Africa					
Ultimate Outcome	Improved social and economic empowerment of women traders in Eastern Africa	% Increase in income from trade by targeted women traders	Average value of trade is USD 308/month <sup>14</sup> .	15% increase  - average trade value of approximately USD355/month	Partner reports  Independent Evaluation reports  Perception Survey reports   TMEA to develop an Empowerment index to measure this change some of the parameters as captured in the baseline are:  (i) WCBT as heads of the household  (ii) financial agency- capacity to earn through trade and have a say in how the earnings are spent  (iii) asset ownership  (iv) access to information (including on matters trade, rights, GBV); training opportunities and services	The overall average monthly trade value for sampled programme beneficiaries after the programme interventions was US\$ 380, which increased by 23% from US\$ 308 reported at the beginning of the programme.   78% of surveyed women traders experienced improved social and economic empowerment
INTERMEDIATE OUTCOMES						

13 Ability to make decisions/control the use of income earned. This indicator will be disaggregated according to the level of empowerment. An index will be developed in collaboration with the Research and Results teams in Q3 2020

14 This is measured using the value of sales recorded by the targeted women at 10 select borders. Average value range from \$17 at Kamanyola/Bugarama to \$724 at Busia

<p>1100 Intermediate Outcome</p>	<p>Improved environment (policy/regulatory/institutional reforms) facilitating women in trade in Eastern Africa</p>	<p>Number of new or revised policies, law, regulations, standards that support women in trade in place</p> <p>0</p> <p>Level of implementation of policies/laws/regulations that facilitate women in trade</p>	<p>6 new or revised policy, regulatory and institutional reforms supporting women in trade in place<sup>15</sup></p> <p>At least 3 of the policies, laws, regulations facilitating women in trade fully implemented</p>	<p>EAC reports, Cabinet papers, partner reports</p> <p>Minutes from Joint Border Committees, NTB committees,</p> <p>Cabinet meetings, EAC Sectoral Council meetings</p> <p>TMEA policy scale</p>	<p>27 reforms were realized on improving the trading environment in Burundi, Kenya, South Sudan, Tanzania and Uganda</p>	
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15 Include implementation of simplified trade regime and cross border charter; other issues to be determined by the baseline

<p>1200 Intermediate Outcome</p>	<p>Increased formalisation and value of goods traded by targeted women in Eastern Africa</p>	<p>Number of women enterprises/ traders linked to new market and trading opportunities</p> <p>% Increase in value of trade by targeted women traders</p> <p>Number of women traders supported to transition /participate in formal trade through membership to an associations or cooperatives</p>	<p>0</p> <p>Average transactional value of \$308<sup>16</sup></p> <p>0</p>	<p>150,000 women traders supported and linked to trading opportunities</p> <p>15% increase in average value of trade by targeted women traders</p> <p>At least 20,000 women traders supported to transition to formal trade through membership to an associations or cooperatives</p>	<p>Implementing partner reports</p> <p>Traders' surveys</p> <p>Cooperatives/association/platform reports</p>	<p>29,337 women traders supported to join trading cooperatives and/or associations</p> <p>The overall average monthly trade value for sampled programme beneficiaries after the programme interventions was USD 380, which increased by 23% from USD 308 reported at the beginning of the programme</p> <p>29,337 women traders supported/mobilized to join trading cooperatives and/or associations</p> <p>Additional results from the survey</p> <p>92 percent of surveyed beneficiaries are members of cross-border traders' association/cooperative/platform</p> <p>75% of surveyed beneficiaries have some form of business/registration permit</p>	
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16 Value calculated using value of the common commodities sold by the sampled women traders – Agriculture, manufactured goods, livestock, total number of WCBT sampled 871- borders covered Bugarama, Gatumba, Rubavu, Rusumo, Elegu, Goli, Mutukula, Busia, Malaba, Namanga

<p>1300 Intermediate Outcome</p>	<p>Enhanced prevention of and response to gender-based violence and harassment of targeted women traders in Eastern Africa</p>	<p>% reduction of cases of violence and harassment of reported to border officials / trader associations by targeted women traders</p> <p>% of surveyed women traders who report that they can confidently report any form of violence or harassment</p>	<p>278 of 868 respondents (32%) traders report harassment as daily occurrence</p> <p>660 of the 868 women (76%) surveyed report that they can confidently report incidences of violence</p>	<p>30% reduction in incidences of cases of violence and harassment against targeted women traders reported</p> <p>At least 90% of surveyed women traders report that they can confidently report cases of violence and harassment</p>	<p>Implementing partner reports</p> <p>Trader perception surveys</p>	<p>34% reduction in the incidences of cases of violence and harassment against targeted women traders reported</p> <p>(21% of surveyed beneficiaries reported daily cases of violence and harassment)</p> <p>84% of respondents reported that they now can confidently report cases of violence and harassment compared to the time before the programme</p>	
<p>IMMEDIATE OUTCOMES</p>							
<p>1110 Immediate Outcome</p>	<p>Strengthened capacity for women trader associations/platforms in advocacy, representation and influencing reforms; and business support in Eastern Africa</p>	<p>Number of new recommendations/ proposals submitted by women traders' associations that are adopted /implemented by the relevant decision makers</p>	<p>0</p>	<p>10 new recommendations/ proposals by women trader associations formally adopted /implemented by relevant decision makers</p>	<p>Institutional/organisation capacity scale</p> <p>Partner reports</p> <p>Survey of associations/ member survey partner Reports</p> <p>Dialogue meetings with border officials</p> <p>JBC reports/ NMC reports</p> <p>Regional working groups/</p> <p>National committee minutes</p>	<p>In the DRC, 588 in total, of which 584 (resource centres) and 4 through support to advocacy activities with CBTA. 584 of the 1004 complaints registered by the four resource centres were taken into account and solutions found (58%). In addition, 36% of the advocacy notes elaborated with CBTA representatives were resolved.</p> <p>From the survey, 73%, 79%, 89% of surveyed beneficiaries reported that their opinions/concerns/decisions are considered by the government officials, custom officials, trade association leaders respectively</p>	

<p>Output 1111</p>	<p>Technical support provided to women traders/business associations on sustainability, dialogue and advocacy</p>	<p>Number of women associations leaders trained</p> <p>Number of project staff in place supporting the women association</p> <p>Number of capacity improvement plans for associations/cooperatives</p>	<p>0</p>	<p>1000 women representatives (100 per association) trained on governance, advocacy and dialogue on women's rights</p> <p>12 project staff in place supporting the women trader associations at select borders</p> <p>Capacity improvement plans for at least 12 associations/cooperatives developed and implemented.</p>	<p>Partner reports</p>	<p>943 WCBT representatives trained – Rwanda</p> <p>8 project staff-EASSI, 5 in DRC (how many project staff in border points in Rwanda)</p> <p>In DRC, CBT associations/cooperatives trained on association management, conflict sensitivity and financial management.</p> <p>In Rwanda, 87 business plans were developed and implemented out of 101 cooperatives, 29 out of the 101 WCBT cooperatives were supported for cost-sharing and value-addition grants</p> <p>In Burundi, Kenya, South Sudan, Tanzania &amp; Uganda, capacity improvement plans were developed and implemented for 37 associations/cooperatives</p>	
<p>Output 1112</p>	<p>Women traders represented in trade facilitation platforms including the Joint Border management Committees (JBCs)</p>	<p>Number of women represented on decision making at (i) border- JBCs</p> <p>(ii) National- NMCs/ Regional platforms</p>	<p>(i) women traders represented on 3 JBCs (Busia, Katuna, Mutukula)</p> <p>(ii) ProFemme on Minicom Gender working group</p>	<p>(i) Women traders represented on at least a total of 15 JBCs</p> <p>(ii) Implementing partners EASSI/ ProFemme/ SFCG represented in at least 2 trade facilitation forums (NMCs or Regional platforms)</p>	<p>Meeting minutes</p> <p>Partner Reports</p>	<p>Women traders represented in 13 JBCs in Burundi, Kenya, South Sudan, Tanzania &amp; Uganda, 19 JBCs in Rwanda</p> <p>3 National dialogue meetings with MINICOM, RSB and RFDA. EASSI joined 2 trade facilitation platforms i.e the NMC and the AfCFTA National Committee in Uganda</p>	

<p>NEW 1130 Immediate Outcome SPS</p>	<p>Improved compliance to trading requirements across targeted borders (Busia and Namanga)</p>	<p>% Reduction in the rejections of traded commodities (grain and horticulture)</p>	<p>Count of reduced cases of rejections at Busia and Malaba  To be confirmed</p>	<p>20% reduction in the rejections of traded commodities</p>	<p>Records from the National Cereals Board</p>	<p>30% reduction in the rejections of traded commodities</p>	
<p>NEW Output 1131 SPS</p>	<p>Industry Compliance Programme implemented for producers and importers in SPS food safety requirements (Awareness creation, training, Implementation and third-party assurance)</p>	<p>Number of firms and/or businesses implementing the SPS food safety requirements</p>	<p>0  No firms or businesses or/and women traders implementing the SPS food safety requirements with TMEA support</p>	<p>1000 business/men and women traders implement the food safety requirements (30% of overall farmers trained 3000)</p>	<p>Training reports Assessment Reports</p>	<p>1200 CBTs are implementing food safety requirements</p>	
<p>NEW Output 1132 SPS</p>	<p>SPS Manuals (Pre border, Border and Country manuals) developed for Aflatoxin inspection and approval procedures</p>	<p>#1 % implementation of EAC procedures that have been simplified/domesticated/applied as a result of the manuals developed  # 2 No. of public officials trained on the EAC procedures that have been developed from the manuals developed  #3. 3 manuals developed in each country for aflatoxin inspection and approval in traded maize grain</p>	<p>#1. Zero (no manuals developed, EAC procedures simplified) with TMEA support)  #2. 20 (officials trained in Busia and Namanga, Kenya with TMEA support in 2021)  #3 0 No manuals developed</p>	<p>1. 50% implementation of EAC procedures developed in the manual  2. 60 additional public officials/inspectors trained in East Africa (20 KE, 20 TZ, 20UG)  3. 3 manuals in each country developed (Pre-border, Border and Country Manuals)</p>	<p>Training reports Assessment Reports</p>		

<p>1120 Immediate Outcome</p>	<p>Gender responsive reforms for trade in place</p>		<p>Number of gender responsive reforms in place</p>	<p>0</p>	<p>At least 2 gender responsive reforms implemented per border location targeted</p>	<p>Published Report Citations; National policy recommendations/strategies Minutes of Reports; Resolutions Announcements by government Agencies; Media Reports</p>	<p>In Burundi, Kenya, South Sudan, Tanzania and Uganda, 34 gender responsive reforms implemented</p>	
<p>Output 1121</p>	<p>Evidence (thematic analytical studies/ data/ reports) on women and trade to inform policy, programming and dialogue on issues of women and trade produced</p>		<p>Number of evidence pieces generated including reports, policy positions or documentaries</p>	<p>0</p>	<p>At least 6 evidence pieces produced by thematic area/ country based</p>	<p>Reports Documentaries Policy positions</p>	<p>4 reports, one each from Burundi, Kenya, Uganda and Tanzania with policy recommendations and shared with the respective governments and one documentary on gender-based violence (GBV)</p>	
<p>Output 1122</p>	<p>Women platforms/ association representatives trained in evidence-based advocacy and effective dialogue</p>		<p>Number of women association representatives trained disaggregated by association</p>	<p>0</p>	<p>1000 women representatives (100 per association) trained on governance, advocacy and dialogue on women's rights</p>	<p>Partner report Training Reports</p>	<p>150 representatives, 50 at Katuna and 100 at Busia were trained on advocacy and effective dialogue by EASSI, as well as 2,073 women trained in collecting evidence</p>	
<p>Output 1123</p>	<p>Advocacy campaigns on issues related to women in trade implemented</p>		<p>Number of advocacy materials developed, published and disseminated</p>	<p>0</p>	<p>4 – one per PPD held</p>	<p>Partner report Published advocacy material</p>	<p>2 GBV factsheets, 1 issue paper to EALA, 1 issue paper submitted to EAC secretariat, 1 petition to EALA, issues presented at 8 radio programmes, 1 report on maize NTBS tabled at the NMC</p>	
		<p>Number of lobbying and dialogue meetings held between public agencies/authorities and women trader representatives</p>	<p>0</p>	<p>40 dialogue meetings (atleast 2 meetings per annum at each targeted border between women trader and policy/decision makers</p>	<p>Meeting minutes Partner reports</p>	<p>66 dialogue meetings were held between women traders and government authorities on addressing challenges facing women traders in the border, national and regional environments</p>		

1210 Immediate Outcome	Improved capacity of women's Cooperatives/ associations/platforms to facilitate their members to trade (through services like business development, price negotiation, market linkages) in Eastern Africa	Number of women trading through supported cooperatives/ trader associations	0	20,000 women trade through cooperatives/ trader associations (approx. 106 cooperative – new +existing )	Partner reports  Cooperative/association reports	In DRC, 15,924 women trade through cooperatives/ trader associations. In Rwanda, 7,721 members trade through cooperatives/saccos. In Burundi, Kenya, South Sudan, Tanzania, 29,337 women traders were mobilised to join trading cooperatives and/or Associations and transition to formal trade	
1211 output	Cooperatives established as market access platforms for women traders in Eastern Africa and capacity improvement plans developed	Number of new cooperatives established and capacity improvement plans in place	91 cooperatives in Rwanda	Uganda-5 Kenya-5 Tanzania-1 Burundi- 1 DRC- 4 Rwanda- no new Coops to be established  16 new cooperatives established <sup>17</sup>	Partner reports	In Burundi, Kenya, South Sudan, Tanzania, Uganda, 35 i.e 29 cooperatives and 6 associations formed. For DRC, the number is 40. In Rwanda, cooperatives formed were 150  From the survey, it was found that  92 percent of surveyed beneficiaries are members of cross-border traders' association/cooperative/platform	
1212 output	Cooperative's representatives trained on business management, governance, negotiations, quality and standards	Number of cooperative representatives trained	0	At least 1000 women representatives (100 per Coop/ association) trained on governance, business management, negotiations	Partner report  Training Reports	In DRC, 5201 representatives trained  In Burundi, Kenya, South Sudan, Tanzania and Uganda, 2991 representatives trained on business management, governance, negotiations, quality and standards. In Rwanda, 3,384 representatives were trained	



1222 output	Women traders trained/sensitized on EAC trading requirements and on issues of violence and rights	Number of women traders sensitized	0	20,000 women traders sensitized across Eastern Africa (1000 per border)	Community mobilization reports Training Reports	In Burundi, Kenya, South Sudan, Tanzania & Uganda, 29,337 women traders were sensitized on EAC trading requirements and issues of violence and rights. In Rwanda, 20,926 WCBTs were sensitized on women's rights, gender-based violence & the EAC STR. In DRC, zero WCBTs were trained/sensitized	
NEW Output 1223 ESMP	Increased capacity of women association members, informal traders and OSBP border management on climate change, environmental and social safeguarding, and green trade practices.	Number of women association members, informal traders and OSBP border management personnel trained	0	3000 women and officials trained at 10 borders	Training Reports	In DRC & Rwanda, 823 & 3,542 women trained. In Burundi, Kenya, South Sudan, Tanzania & Uganda, 22,887 trained	
NEW Output 1224 ESMP	Developed and deployed climate and environmental and social related guidelines for the different women associations supporting WCBT.	Number of guidelines developed in collaboration with the Women Traders Associations	0	12 guidelines developed and disseminated at the 10 borders	Guidelines and dissemination log	In DRC, one guideline produced in Swahili and French. In Burundi, Kenya, South Sudan, Tanzania & Uganda, 5 guidelines developed. In Rwanda, one guideline developed & disseminated	
1230 Immediate Outcome	Improved access to market and trading information by women traders in Eastern Africa	No. of women accessing information through a) resource centres b) Digital platform	0	At least 15,000 women access information through resource centres  At least 100,000 women traders access information through digital platform <sup>18</sup> (average of 20,000 per country)	Partner reports  Resource centre records  SMS platform records	In DRC & Rwanda, 823 & 3,542 women respectively access information through resource centres. In Burundi, Kenya, South Sudan, Tanzania & Uganda, 22,887 received information through the resource centres  Burundi 12,951 Kenya 20,082 Rwanda 11,170 Tanzania 20,669 Uganda 13,627	

1231 output	Resource / Information centres for women traders in place at select borders	Number of resource centres established and operational	2 resources centres operational Busia Mutukula	DRC 3 - Bukavu, Goma, Uvira Rwanda 3 - Rubavu, Rusizi and Cyanika-Burera TZ 1 - Mutukula UG/KE 4 Malaba, Busia, Taveta, Isebania UG/SS-1 Elegu/Nimule	Partner reports	In DRC, 4 resource centres established & operational in (Kamanyola, Goma, Bukavu & Uvira. In Rwanda, 3 resource centres were established at Rubavu, Rusizi and Cyanika –Burera borders. 8 centres established at Busia, Malaba, Goli, Elegu, Taveta, Lunga Lunga, Mutukula and Isebania and 1 centre furnished at Katuna	
1232 output	ICT platforms for dissemination of market and trade information to women traders developed	Number of ICT platforms operational	No integrated system in place providing information to different segments  (Urban, processors, producers, exporters, cross border traders)	4 (platforms set up in UG,KE, TZ, RW and Burundi)	Partner reports  Supplier contracts	iSOKO digital platforms set up in Burundi, Kenya, Rwanda, Tanzania & Uganda	
NEW 1240 Immediate Outcome	Enhanced quality and food safety of food traders across the border	% Increase in trade of targeted food commodities along the grain supply chain	To be determined	15% increase in trade of targeted food commodities along the grain supply chain	National Cereal board reports  EAGC reports	67% of products traded at the surveyed borders were exclusively food commodities such as cereals, livestock, fish, fruits & vegetables	

NEW Output 1241 SPS	Aflatoxin removal equipment procured and installed in Busia and Naman-ga		#. No. of decon-tamination plants installed	Zero (no aflatoxin treatment plant in place with TMEA support)	2 plants installed at Busia and Namanga	Procurement reports Physical inspection		
		# Tonnes of maize grain treated for aflatoxin removal	Zero (no aflatoxin treated maize with TMEA support)"	At least 200,000 tonnes of grain treated for aflatoxin con-tamination	- Reports from partner organisa-tions – National Cereal Producers Board NCPB"			
		Number of firms and/or business es taking part in third party assurance system as a part of national SPS Con-trols in the maize value chain	Zero-no firms tak-ing part in voluntary third-party certifica-tion with TMEA support	50 firms in the region	Training reports			
NEW Output 1242 EAGC	Farmer's awareness and training conducted on interpretation of climate information systems such as EA-GC's Climate Informa-tion for Grains (CI4G) platform and the best practices for improved quality and climate adaptation		Number of farmers trained on aware-ness and interpre-tation of climate information systems such as EAGC's Climate Information for Grains (CI4G) platform	0	3000 farmers/ producers 50% male 50%female	Progress Reports  Training Reports		
NEW Output 1243 EAGC	Farmers trained on post-harvest manage-ment including Afla-toxin management, quality control tools and food standards (SPS) compliance		Number of farmers trained	0	3000 farmers/ producers 50% male 50%female	Progress Reports  Training Reports		
NEW Output 1244 EAGC	Farmers adopt climate change adaptation technologies and practices including Hermetic Storage Technologies (HST)		Number of farmers adopting climate adaptation and quality management practices	0	600 farmers/ producers 50% male 50%female	Progress Reports  Training Reports		

NEW 1250 Immediate Outcome EAGC	Cross border traders increase compliance with COVID-19 mitigation measures to sustain trade flows	Percentage of cross border traders complying with the Covid 19 mitigation measures	0	70%		Survey/ interviews		
NEW Output 1251 EAGC	Survey conducted in the 3 countries for awareness of Covid-19 measures and issues therein	Number of assessments conducted	0	1 Survey		Assessment/Survey Report		
NEW Output 1252 EAGC	Sensitisation materials for Covid-19 mitigation in cross-border trade in food commodities developed and disseminated.	Number of copies of materials developed	0	1000 copies		Copy of materials developed		
NEW Output 1253 EAGC	Cross border Traders and trade associations along the target trade corridors trained on Covid-19 mitigation measures.	Number of traders trained on COVID measures	0	60 traders %50 male; 50% female		Training Reports		

<p>NEW 1260 Immediate Outcome EAGC</p>	<p>Increased resilience and recovery of cross border food supply chains targeting women</p>	<p>Proportion of targeted cross border traders increasing sales of targeted commodity resulting from project support.</p>	<p>0</p>	<p>%50% of all the farmers /producers increase sales (1500)</p>	<p>Project reports</p>		
<p>NEW Output 1261 EAGC</p>	<p>Food traders supported to establish trade relationships and trade with exporters and cross border off-takers of targeted commodities</p>	<p>Volume of targeted commodities traded</p>	<p>0</p>	<p>5000 Metric Tonnes of Grain 2000MT of Horticulture produce</p>	<p>Project reports/Record</p>		
<p>NEW Output 1263 EAGC</p>	<p>Food traders trained in cross-border trade procedures and Standards &amp; quality compliance</p>	<p>Number of smallholder farmers participating in safe and structured trading</p>	<p>0</p>	<p>1500 traders  50% male 50% female</p>	<p>Cooperative record</p>		
<p>1310 Immediate Outcome</p>	<p>Increased awareness of Rights&amp; Obligations, Violence against Women by border officials, women traders and other stakeholders in Eastern Africa</p>	<p>% Of surveyed women traders and officials reporting awareness on rights and VAW issues</p>	<p>16% of the surveyed women traders report awareness on rights and VAW through formal training/ sensitisation</p>	<p>80 % of targeted women traders reporting awareness of rights and VAW issues through formal training/ sensitisation</p>	<p>Partner Reports  Incidence reports  surveys</p>	<p>69% of surveyed beneficiaries reported having received information or training on precautions against gender-based violence and harassment  84% reported that they can confidently report cases of violence and harassment compared to the time before the project</p>	

<p>1311 output</p>	<p>Mechanisms for reporting and resolution of VAW and harassment in place</p>	<p># Of mechanisms in place for reporting issues of VAW and harassment</p> <p>% Of surveyed women traders reporting reduction in violence and harassment at the targeted borders</p>	<p>0</p> <p>51% respondents reported emotional abuse and 43% reported physical abuse</p>	<p>At least one reporting mechanism/framework in place at targeted borders</p> <p>At least 70% of surveyed women traders report reduction in incidences of violence and harassment at the targeted borders</p>	<p>Partner reports</p>	<p>In DRC, 4 resource centres, 1 per zone, and 8 suggestion boxes installed in the 4 zones, 2 per zone (at markets and border posts). In Burundi, Kenya, South Sudan, Tanzania &amp; Uganda, 20 reporting mechanisms in place. The mechanisms include -appointment of 6 E-VAW champions at Naman-ga, Mutukula Isebania, Goli, Ele-gu and Malaba, -4 Sub County Committees on E-VAW enacted at Goli border,- Establishment of a paralegal committee at Lunga Lunga, -appointment of traders' representatives to the GBV Sector working group at Taveta, -development of a VAW tracking template for use at the resource centre, -recognition by women traders of the 8 resource centres serving as points for reporting cases, development of an action plan with guidelines on strengthening VAW reporting at Busia County. In Rwanda, 109 Anti-GBV champions were nominated by WCBT cooperatives to report cases of violence and collaborate with resource centers and other existing reporting mechanisms. Additionally, 120 state and non-state stakeholders, including WCBT Anti-GBV champions, were trained on the use of MIGEPROF guidelines for community reintegration of gender-based violence victims.</p>	
<p>1320 Immediate Outcome</p>	<p>Enhanced safety of women traders through more gender responsive border infrastructure</p>	<p>% Of surveyed women traders reporting that they feel safe and comfortable utilising border infrastructure</p>	<p>0<sup>19</sup></p>	<p>At least 50% of surveyed women traders reporting that they feel safe and comfortable nursing and utilising creche facilities</p>	<p>Partner reports</p> <p>surveys</p>	<p>87% of surveyed beneficiaries reported that safety increased since programme interventions</p>	

19 At the time of the survey, there weren't any operational creche or nursing facilities. To note 22% of respondents believed that traders had a right to nursing facility at border posts and 60% believed they had a right to access good toilets/sanitation facilities

1321 output	Safe spaces for trade and facilities for nursing women traders at select borders created		Number of border locations with safe spaces for women traders	1 Rubavu cross border market	2- Busia And Rubavu have an operational creche	Partner reports OSBP reports Site photographs	A crèche/daycare has been established in the Rubavu cross-border market, accommodating 40 children of women traders to facilitate easier transactions	
1322 MERGED to output 1321 as an indicator		Number of Safe Trade Zones established at select borders to create a COVID safe trading environment for women traders	0	1-Establish safe trade zone at Busia	Partner reports Design and Construction reports Site photographs	Safe Trade Zone at Soko Posta Grounds in Busia constructed		



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