

# MAKING TRADE WORK FOR WOMEN

## REPORT





## Acknowledgement

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# Executive Summary

The Making Trade Work for Women in Eastern Africa (MTW4W) programme, implemented from 2018 to 2024 with support from Global Affairs Canada, aimed to strengthen the social and economic empowerment of women engaged in small scale cross border trade across the East African Community (EAC). Implemented by TradeMark Africa (TMA) and regional partners, MTW4W supported women traders, cooperatives, associations, and women led enterprises across 20 border points in seven countries, responding to long standing barriers that limit women's ability to participate safely, profitably, and formally in regional trade.

Despite profound disruptions, including COVID 19, border closures, geopolitical crises, and natural disasters, the programme delivered measurable and sustained improvements in women's incomes, empowerment, safety, and access to trade related services. **The average monthly sales of women traders increased by 23%, while 78% of participants met the Women in Trade Empowerment Index threshold, surpassing the target of 70%.** These gains were driven by a multidimensional approach that combined policy reform, capacity building, digital innovation, and strengthened institutional support structures.



## Increased Monthly Sales of Women Traders

A core achievement of MTW4W was the shift from informal to formal trade. Through the support of trade associations and cooperatives, in Rwanda alone, 150 women gained access to safer

trade routes, market information, finance, and representation in border governance structures. **In addition, formal tracking of trade through associations rose from 52% to 82%, and women traders in formalised structures recorded significantly higher trade values and market access.** The programme also recorded capacity building as a catalyst for empowerment.



## Increased formal tracking of trade through associations

**More than 80% of women gained knowledge of EAC trade protocols, 90% developed advocacy and negotiation skills, and over 22,000 accessed real time market and regulatory information through resource centres.** These capabilities translated into improved business practices, increased access to finance, and enhanced household economic resilience. The programme delivered groundbreaking progress in reducing trade related gender based violence (GBV), a pervasive barrier to women's agency and income generation.



## Of women gained knowledge of EAC trade protocols

**90% developed advocacy and negotiation skills**

**Over 20,000 women and community members were sensitised, resulting in substantial reductions in harassment at border points. In DRC, GBV cases dropped by 85%, while in Rwanda 89% of reported cases received meaningful support.** Mechanisms such as community champions, reporting systems, and joint border committees strengthened safety, accountability, and women's leadership in trade governance.

A major innovation of the programme was **iSOKO**, a digital trade platform co created with women traders and business associations. **By 2024, over 85,000 women were registered users.** The platform became a one stop digital ecosystem for real time market data, online marketplaces, trade rules, logistics services, and peer to peer learning. iSOKO demonstrated the strong appetite for technology among women traders and proved essential in improving business visibility, access to new markets, and financial inclusion.

Over  
**85,000**  **iSOKO**

**Women are registered users by 2024**

The programme's success was reinforced by strong government buy in and regional partnerships, which enabled the integration of gender into national and regional trade frameworks, expansion of women friendly border infrastructure, and inclusion of women in policy dialogues and non tariff barrier monitoring. These reforms created a more enabling environment for women to trade with dignity, safety, and reduced transaction

costs. Cooperatives played a transformational role in organizing women traders, amplifying their bargaining power, and building resilience. **In Rwanda, 82% of targeted women transitioned into formal trade through cooperative membership, while cooperative working capital increased by 89%.** Across the region, cooperative members reported higher incomes, improved savings, and greater participation in leadership and advocacy.

The programme leaves behind a strong legacy of sustainable institutions, digitised trade ecosystems, empowered women leaders, and policy reforms that will continue enabling women traders beyond the project period. These foundations are already informing TMA's next generation of women's economic empowerment programming, including the **MasterCard Foundation-funded Women's Economic Empowerment in Fisheries initiative, which aims to unlock more than 240,000 dignified jobs for young women in Africa.** Overall, MTW4W demonstrates that when women traders are equipped with knowledge, safety, technology, collective organisation, and policy support, they become engines of regional integration, poverty reduction, and inclusive economic growth.



# 1. Programme Context

Globally, women own only 38% of all registered small businesses. **However, they reinvest up to 90% of their income into the education, health, and nutrition of their families and communities,** in contrast to 40% reinvested by men World Bank (2025).



**Of women income is reinvested into education, health and nutrition of their families and communities**

Programmes that improve economic empowerment of women are therefore important for achieving sustainable development, pro - poor growth and the achievement of all the Millennium Development Goals (MDGs).

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. Between June 2018 and June 2024, TMA implemented the Making Trade Work for Women in Eastern Africa (MTW4W) programme, funded by Global Affairs Canada (GAC)

The program aimed to support small women cross border traders<sup>1</sup> (WCBTs) and women entrepreneurs (WEs) - directly targeting at least 150,000 beneficiaries, and indirectly another 150,000.



The overall goal of the program was to improve social and economic empowerment of women traders in Eastern Africa, by

1. Improving the policy environment,
2. Increasing formalisation and trade value, and
3. Reducing gender - based violence and harassment.

21 border points in the East Africa community (EAC) countries were selected for implementation and the programme also supported beneficiaries located in capital cities and major urban centres in the EAC.

<sup>1</sup> According to the Simplified Trade Regime, a small cross-border trader is any natural or legal person or small business engaged in retail trade on a regular basis, recognised as such by the Association of Small Cross-Border Traders - CBTA. And any person transporting goods for the purpose of trading across the border, regardless of where the transaction takes place," adds PFCGL.

The programme's co-implementing partners were:

1. Eastern African Sub - Regional Support Initiative for the Advancement of Women (EASSI) in Burundi, Kenya, Uganda and Tanzania,
2. African Management Services Company (AMSCO) in South Sudan,
3. Pro - Femmes/Twese Hamwe (PFTH) in Rwanda and
4. Search for Common Ground (SFCG) in Democratic republic of Congo (DRC).

5. iSOKO digital platform partners:

- Specialized Cluster of the Private Sector Federation (PSF - SC) in Rwanda.
- Kenya National Chamber of Commerce and Industry (KNCCI) in Kenya.
- Women Chamber of Commerce (TWCC) in Tanzania.
- Federal Chamber of Commerce and Industry (CFCIB) in Burundi.
- Uganda Women Entrepreneurs Association



## 2. Planned vs Achieved Outcomes and Impact

### 2.1 Impact

The ultimate outcome of the programme was **improved social and economic empowerment of women traders in Eastern Africa**. This was measured by assessing:

1. The percentage increase in income from trade by targeted women traders,

**Increased income:** At baseline, the average monthly sales value reported by women traders was \$308 per month. The programme set a target of a 15% increase, aiming for \$354. By the end of the programme, **the reported average sales was \$380 - reflecting a 23% increase from baseline.**



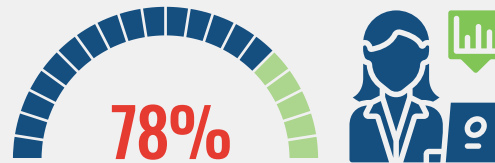
#### Increased income from trade by targeted women traders

From a target of **\$354** to an increased sales value of **\$380**



2. The percentage of targeted women traders reporting increased social and economic empowerment.

**Women in Trade Empowerment Index (WITEI):** A woman was considered empowered if she met at least 80% of the empowerment index. By the end of the programme, **78% of surveyed women traders had achieved improved social and economic empowerment, exceeding the program's target of 70%.**



#### Of surveyed women traders had achieved improved social and economic empowerment



### 3. The Geography



**The mapped border points were:**

1. Bugarama/Kamanyola (Rwanda and DRC)
2. Busia (Kenya and Uganda)
3. Malaba (Kenya)
4. Rusizi I and II (Rwanda - DRC)
5. Elegu/Nimule, Kaya (Uganda and South Sudan)
6. Nadapal (Kenya South Sudan)
7. Gatumba/Uvira (Rwanda - Burundi)
8. Gisenyi/Goma (Rwanda and DRC)
9. Goli/Mahagi (Uganda - DRC)
10. Holilii/Taveta (Tanzania and Kenya)
11. Isebania/Sirale (Kenya and Tanzania)
12. Lunga Lunga Horohoro (Kenya - Tanzania)
13. Malaba (Uganda - Kenya)
14. Busia (Uganda - Kenya)
15. Mutukula (Tanzania - Uganda)
16. Katuna/Gatuna
17. Cyanika, Kagitumba/Mirama Hills (Uganda - Rwanda)
18. Kobero/Kabanga (Tanzania - Burundi)
19. Rusumo (Rwanda - Tanzania)
20. Namanga Kenya and Tanzania
21. Mpondwe (Uganda and DRC), chosen as the counterfactual border town for the evaluation

## 4. Challenges Encountered

During the project's lifetime, its operational landscape underwent significant change. What began as a relatively stable environment was soon disrupted by the COVID-19 outbreak, the war in Ukraine, shifting global geopolitics, political turmoil in the region, natural hazards (volcanic eruptions and heavy rains/floods) and border closures. This triggered widespread economic hardship, increased vulnerability among traders, and heightened social challenges.

In response, the project adopted a set of **flexible and adaptive strategies** with homegrown solutions, including:

1. Emergency response mechanisms
2. The introduction of collective trading models
3. Integration of digital tools such as iSOKO
4. Repurposing of resource centres
5. Generation of knowledge on critical issues such as care, work, and climate
6. Cultivation of strategic partnerships, and
7. The launch of an impact measurement pilot.



## 5. Lessons:

# Key Drivers of Social Economic Empowerment of Cross-border Women Trades

1. Formalising trade improves incomes.
2. Building capacity of women traders matters.
3. Reducing trade related gender based violence enhances trade related outcomes.
4. There is massive appetite and uptake of trade technologies.
5. Government buy-in and partnerships are essential.
6. The co-operative model

These are discussed in detailed below.

### 5.1 Business Formalisation

**Small scale cross border women traders are largely informal:** A typical woman trader often sells a limited range of products, earns low daily incomes, keeps little or no record of transactions, and tends to avoid formal processes and institutions. Although the informal approach offers an easy entry point into doing business and employment, informality not only limits her growth in the long run, but also opens her up to multiple incidents of harassment and exploitation that reverse the very gains she is striving to make.

More precisely, "there is a significant overlap between being a woman, working in the informal sector, and being poor. There is also a significant overlap between being a woman, working in the informal sector, and contributing to growth" (Chen 2001,71).

Why do informal traders avoid formality? They do so to 'avoid costs, time and the complexities of formal registration' (Xheneti, Madden, Adrian and Shova 2019, 3).

By 'formalising' the business of informal women's trade, several benefits and opportunities automatically open up. Benefits such as increased income, access to market information, safer passage of self and goods and several other opportunities such as market linkages and better management of their own businesses. The switch to formalization is not likely to be organic, and therefore purposeful effort is needed to create the required systemic change.

Support for 40 small-scale Cross-Border Trade Associations (CBTAs) and their members led to a notable **increase in the formal tracking of trade through associations, from 52% (baseline) to 82% (current), an increase of 30%**. In Rwanda, the program successfully established and formalized 150 women cross-border trade cooperatives, ensuring better representation, access to resources, and institutional sustainability for women traders.



**Increase in formal tracking of trade through associations**

As a result of these initiatives, **traders in associations saw 33% higher trade values, and traders who formalized their business accessed better markets and recorded 15% higher values**, even under circumstances of internal conflict and natural disasters such as was seen in South Sudan the DRC.



## Higher values recorded by traders who formalised their business and accessed better markets

**33% higher trade values for traders in associations**

A central area of trade formalisation for small-scale cross-border traders between Rwanda and the DRC was the installation of simplified customs procedures. These reduced bureaucratic barriers, making it easier for women traders—who dominate this sector—to register and comply with trade regulations. Formalisation enhanced access to financial services, legal protections, and market opportunities that informal traders often lack. In Rwanda and the DRC, streamlined border processes and cooperative frameworks improved trade efficiency, helping women increase their incomes. With reduced risks of harassment, bribes, and goods confiscation, women traders operate more securely and profitably, fostering economic empowerment.

**Fostering Cooperation and Trust Among Trade Actors:** In Nimule, AMSCO facilitated inclusive training sessions that involved both women traders and border management agency staff. This collaboration enabled trade associations such as CoWE and SSWEA to advocate effectively against harassment of CBWTs, strengthening the enabling environment for trade.

**Strengthening of Trader Associations:** Support for 40 small-scale Cross-Border Trade Associations (CBTAs) and their members led to a notable increase in the formal tracking of trade through associations, from 52% (baseline) to 82% (current), an increase of 30%. In Rwanda, the program successfully established and formalized 150 women cross-border trade cooperatives, ensuring better representation, access to resources, and institutional sustainability for women traders.

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## 5.2 Building Capacity of Women Traders in Regulatory Environment Helps

Capacity building is essential for empowering women informal traders by equipping them with vital business, financial, and legal skills that enhance their confidence, improve their ability to formalize, expand their businesses, and increase income and market access. It fosters resilience, reduces vulnerability to harassment, and encourages collective action through associations and cooperatives. By promoting knowledge, compliance, and safer trading practices, capacity building helps women transition from survival - level trading to sustainable, growth - oriented enterprises, ultimately contributing to inclusive economic development.

Within the Women in Trade East Africa programme, those with capacity building support had 15% higher trade values, linked to improved skills and confidence. Some of the key highlights of the implementation were:

**Knowledge of Trade Protocols:** A central pillar of the programme was the enhancement of knowledge and skills among Women Cross-Border Traders (WCBTs). The initiative successfully equipped over 80% of participants with a comprehensive understanding of East African Community (EAC) trade protocols. This knowledge significantly increased their ability to engage in cross-border trade confidently and effectively. At the start of the EASSI project, only 39% of WCBTs had adequate knowledge of trade regulations. Through ongoing training and targeted outreach, this figure increased dramatically. **By the end of the project, 95% of women reported an improved understanding of trade requirements, and 100% had transitioned to using formal trade routes.**

This transformation enhanced their ability to make informed business decisions and interact confidently with regulatory authorities.

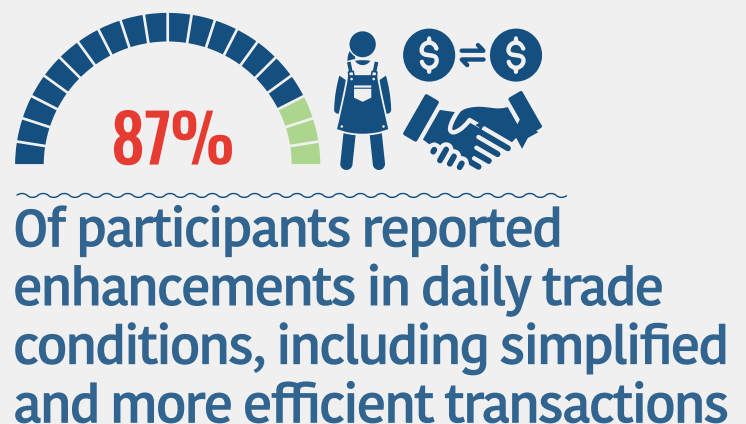
**Advocacy Skills:** Over 90% of women developed advocacy skills, enabling them to defend their rights and address trade-related challenges.

These competencies are expected to have lasting impacts beyond the duration of the project, fostering long-term empowerment and agency among participants.

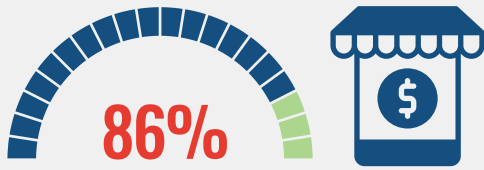


### **Business Environment and Trade Facilitation:**

As the knowledge base of WCBTs expanded, notable improvements were observed in the trade environment. **Approximately 87% of participants reported enhancements in daily trade conditions, including simplified and more efficient transactions.**



Improvements in infrastructure and security at border posts were also evident. A total of **88% of women cited increased safety and better facilities**, which facilitated more secure and dignified trading experiences. Furthermore, **86% of cooperatives supported by the programme successfully accessed financial services**. This access enabled women to expand their businesses and enhance their economic resilience.



## Of cooperatives supported by the programme successfully accessed financial services

**Social Welfare and Economic Stability:** In Rwanda, the programme significantly contributed to improving the social and economic wellbeing of women. Participants reported improved ability to meet essential family needs, including savings, health insurance, and education-related expenses. The development of entrepreneurial skills further enabled many women to establish businesses, invest in home ownership, and take on more active roles in household and community decision-making. Additionally, targeted sensitisation and capacity-strengthening activities were conducted for both WCBTs and policy implementers. These efforts focused on gender and trade issues, fostering a more inclusive policy environment.

**Technical Support:** Business plan development activities in Rwanda yielded strong results, with an **89.1% success rate**. This was attributed to comprehensive coaching, mentorship, and technical assistance provided through

the programme. Participating cooperatives institutionalized savings practices and developed relationships with financial institutions, facilitating access to credit and enabling business growth. These efforts resulted in increased volumes of goods traded and greater economic security.

**Access to Market Information:** Access to accurate and timely market information was recognized as a vital component of successful trading. The programme aimed to reach 15,000 women with market and regulatory information through resource centres. **This target was significantly surpassed, with 22,887 women reached**. These centres provided ongoing support related to pricing, trade regulations, and business development advice.

**Peer-to-Peer Learning Approach:** A peer-to-peer learning strategy was employed to enhance information dissemination and ensure local relevance. This approach facilitated the rapid and effective spread of knowledge, as women learned directly from one another in practical, accessible ways. The peer-based model contributed to sustained knowledge retention and broader community impact. The programme demonstrated substantial progress in empowering women cross-border traders through knowledge, capacity building, institutional support, and improved access to trade-related resources. Outcomes achieved reflect meaningful improvements in trade facilitation, economic resilience, and gender equity across participating regions, particularly in Rwanda. The success of this initiative lays a strong foundation for future efforts aimed at promoting inclusive economic growth in East Africa. These efforts aimed to empower traders, enhance their business sustainability, and promote a safer trading environment.

## 5.3 Reducing Trade Related Gender Based Violence Improves Trade Outcomes

A major barrier for women in cross - border trade is the lack of awareness of trade regulations and rights, leaving them vulnerable to harassment, exploitation, and exclusion from formal systems. In South Sudan, this was a significant issue; many women did not know the processes or legal protections available to them, making them easy targets for abuse by border authorities and male traders.

To address this, the project launched comprehensive awareness campaigns and training sessions across border points in DRC, Rwanda, Burundi, and South Sudan. **Over 20,000 women and community members were sensitized on gender - based violence (GBV), women's rights, and regional trade protocols such as the Simplified Trade Regime (STR). This exceeded targets by 4.6%, reflecting the scale and reach of the initiative.**



**OVER 20,000**  
Women sensitized on gender-based violence (GBV), women's rights, and regional trade protocols such as the Simplified Trade regime (STR)

In Rwanda, focused training efforts resulted in 95% of surveyed women and officials reporting improved awareness of rights and GBV issues, laying the groundwork for safer, more informed trading environments. **In DRC, 52% of women felt more empowered to defend themselves against abuse, and 66% reported improved relations with border officials following the training.**



### Of women felt more empowered to defend themselves against abuse

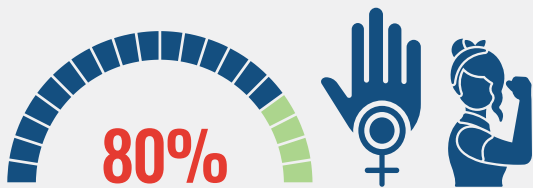
As one woman from Kamanyola, DRC, shared: *"I have been a victim of harassment several times at the border and this has pushed me to do fraud. But since receiving trainings on customs legislation, there is now a change in how I behave, I even use the formal route to cross."* The project made significant strides in reducing gender - based violence (GBV) across multiple border regions. In DRC, mechanisms to prevent and respond to GBV - including resource centers, reporting systems, and local advocacy - contributed to **an 85% reduction in recorded GBV cases.**

According to the final evaluation:

- **7 in 10** women felt that GBV and physical violence had decreased.
- **47%** of complainants received meaningful support such as compensation, legal recourse, or psychosocial assistance.
- **70%** of women who raised complaints were satisfied with the support they received.
- **1 in 2** traders believed the mechanisms were effective, and 8 in 10 knew how to access them.

Reducing trade-related gender-based violence (GBV) enhances the trade outcomes of women engaged in cross-border commerce. GBV at border points, including harassment, extortion, and physical intimidation, creates a substantial barrier to women's economic participation and limits their capacity to engage effectively in trade. Consequently, interventions aimed at improving the incomes of women cross-border traders must integrate strategies that directly address and mitigate the risks and prevalence of GBV. This includes implementing gender-sensitive border policies, strengthening reporting and accountability mechanisms, and enhancing the capacity of border officials to respond appropriately to incidents of violence. Addressing GBV not only promotes safer trading environments but also contributes to the economic empowerment and resilience of women in cross-border trade.

In Rwanda, 89% of reported violence and harassment cases were addressed by relevant service providers. **Nearly 80% of women noted a significant drop in incidents of violence**, and 85% participated in joint border committees, platforms that allowed women to voice concerns directly to officials. **64% of these concerns were successfully resolved, illustrating a new level of accountability and institutional responsiveness.**



**Of women noted a significant drop in incidents of violence**

**85%** participated in joint border committees, platforms that allowed women to voice their concerns directly to officials.

Additionally, 109 anti - GBV champions were trained to act as frontline advocates and support systems in the community. These champions played a pivotal role in helping women understand and exercise their rights. As a result women cross border traders were transformed from beneficiaries to change agents, transforming border trade not only for themselves but for future generations. The project supported their involvement in media campaigns, policy dialogue, and community mobilization, ensuring that women's voices were heard in formal governance spaces. By mid - 2024:

- **78.64%** of women in cross - border trade were actively advocating for change.
- **65.88%** took leadership roles in community or trade associations.
- **58.46%** participated in public campaigns to end violence and harassment.

The project also found that violence against women extended beyond trade environments. It was revealed that domestic violence and community - level abuse significantly affected women's ability to engage in economic activities. In response, GBV interventions were expanded to include the community context, amplifying the project's impact. Alongside direct engagement with women traders, the project invested in institutional and community mechanisms to create safer and more equitable border environments.

In DRC, border infrastructure improvements led to 54% of traders reporting that they now feel safe using border facilities. **Community policing, local initiatives like Friends of Family (IZU), and evening family talks achieved a 55.8% effectiveness rating, showing the importance of integrated, community - based protection efforts.**

Beyond safety and rights, the project played a key role in promoting the economic empowerment of women traders. Training and education on trade formalization, savings, and financial literacy enabled many women to adopt stronger business practices. In the DRC, the results were clear:

- **55%** of women adopted formal trade practices.
- **65%** increased inventory holdings.
- **51%** improved savings habits, and **33%** gained access to banking services.
- **35%** developed better negotiation skills.
- **25%** expanded their businesses into new products or services.
- **55%** reported access to business credit - a critical need for scaling operations.

Women gained more than just tools - they gained confidence. By demystifying trade procedures and financial systems, the project helped build a generation of resilient women entrepreneurs ready to engage in the formal economy. A key learning from the project was the importance of supporting women as advocates for their own rights.

## 5.4 Women, Technology and Trade

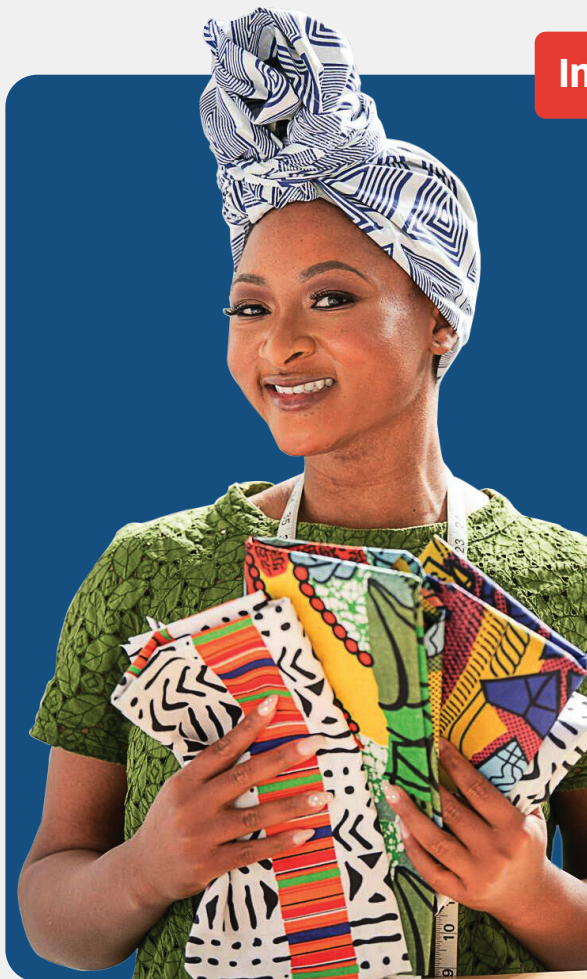
Often, the image of the small-time cross border woman trade is one of someone not tech savvy, or who is tech averse. MTW4W revealed a completely different picture. There is a growing demand for technology-based solutions by cross border traders, particularly mobile phone applications, that facilitate access to trade information and streamline trading processes for cross-border traders. This trend is exemplified by the introduction of the ISOKO digital platform—one of the first digital ecosystems specifically designed to support women engaged in cross-border trade. **Launched in 2020, ISOKO aims to address key informational and logistical challenges faced by women traders by providing real-time market data, regulatory guidance, and networking opportunities.** Since its inception, the platform has experienced significant uptake, with **user subscriptions increasing to over 85,000 by 2024**, highlighting its relevance and potential to transform trade outcomes for women in the region.



iSOKO  
85,000  
Increased user  
subscriptions  
by 2024

iSOKO serves as a one-stop-shop where women traders can access a suite of integrated services. These include an online marketplace for advertising and selling goods, real-time market and pricing data, trade regulatory information, and guidance on compliance with both national and regional trade frameworks such as the Simplified Trade Regime (STR). In addition, the platform provides connections to trusted service providers in transport, finance, and logistics, as well as training tools on business planning, negotiation, digital marketing, and customer service. Importantly, it also functions as a digital community hub, where women can network, share experiences, and advocate for trade reforms that reflect their lived realities.

**By 2025, iSOKO had registered over 85,000 users, marking significant progress in digital inclusion and outreach.** The platform is especially well received in Kenya, Uganda, and Tanzania, where stronger partnerships with local chambers of commerce, trade associations, and civil society organizations fuelled both adoption and impact. Through these partnerships, women receive localised content, support services, and help navigating the platform; these were critical factors in driving engagement and retention. In these countries, iSOKO has become not just a digital tool but a space for collective empowerment and economic resilience.



**Impact Story 1** 

**Her Trade: Proprietor Namugongo Good Samaritan Organisation**

'Before' situation: A talented craftswoman from Uganda, had always dreamed of sharing her beautiful handmade products with a wider audience. Specializing in unique, eco-friendly crafts made from locally sourced materials,

**Intervention: Joined iSOKO**

First business enquiry: Shortly after setting up her profile and listing her products on the platform, Lilian received an unexpected call from a buyer in Tanzania, also interested in a potential partnership in Tanzania. Samples were sent on request with positive feedback and interest in bulk orders for the retail shop in TZ.

**Benefit she received from the program.**

"I never thought my crafts would reach Tanzania so quickly," Lilian said. "Thanks to iSOKO, I've connected with markets I could only dream of. It's opened doors I didn't even know existed!"



Impact Story 2 

**Burera District - Cyanika Sector**

I had the chance to receive training on iSOKO at Cyanika Market near the Cross Border. After the training, I learned how to set up a shop on iSOKO and upload photos with information about our baskets.

A Burundian visitor saw our baskets on iSOKO and placed an order worth **120,000 Rwf** after being impressed by their beauty and quality, we received another order for baskets costing **150,000 Rwf**, bringing the total sales to **270,000 Rwf**. We currently have a pending order of **270 baskets**.

Through the course of its implementation, iSOKO has generated valuable lessons. First, meaningful change happens when the platform is not just imposed, but co-owned by women's business groups, trade authorities, and local chambers. Second, partnerships with organisations that specialise in financial inclusion, logistics, and trade facilitation can enhance the platform's value by offering bundled services. Third, localisation of content, ensuring language, cultural relevance, and responsiveness to real-time needs, is essential for sustained engagement.

Looking ahead, TMA and its partners are adopting a two-pronged strategy. In Kenya, Uganda, and Tanzania, the focus is on scaling the platform by increasing the number of active users, improving content relevance, and building new partnerships with fintech firms, mobile network operators, and logistics companies. These alliances are expected to create an enriched user experience, offer more services under one roof, and increase the value proposition for women traders.

Simultaneously, efforts in Rwanda and Burundi will shift toward re-evaluation and re-engagement. iSOKO will return to these two markets once

foundational issues such as internet accessibility, digital training, and payment interoperability are resolved through national or donor-led reforms.

Ultimately, iSOKO is more than a platform. It is a symbol of what is possible when digital innovation is harnessed to close gender gaps in trade and economic participation. **By empowering women with knowledge, networks, and market access, iSOKO is helping to transform thousands of informal traders into formal, competitive, and resilient businesswomen.** It is a step forward in ensuring that no woman is left behind in East Africa's journey toward inclusive economic growth.



## 5.5 Enabling Change Through Government Support and Strategic Partnerships

To effect change at the policy level, the Women in Trade in East Africa programme recognized early that an integrated approach is needed to **(i) obtain government buy-in to drive desired policies and reforms and (ii) to secure key partnerships to support implementation.**

Governments play a pivotal role in advancing the rights and livelihoods of women small - scale cross - border traders through targeted policy and institutional reform. **By integrating gender perspectives into national trade and economic policies, governments ensure that women are formally recognized and protected as key players in the informal trade sector.** Legal frameworks addressing gender - based violence (GBV) and harassment at border points help create a safer environment for women, while coordination among ministries and subnational governments ensure a cohesive approach to implementation. Investing in gender - sensitive border infrastructure, such as safe marketplaces, further enhances women's ability to trade with dignity and security.

In addition, governments enable women's economic empowerment by facilitating access to affordable credit, savings groups, and trade education programs. These efforts help monitor progress and tailor interventions to women's needs. Representation of women in trade policy dialogues and inclusion in decision - making platforms fosters accountability and ensures that reforms reflect their lived experiences. By engaging in regional trade frameworks such as the Simplified Trade Regime (STR) under EAC and COMESA, governments align national reforms with regional integration efforts, ultimately expanding market access and reducing trade barriers for women.

Through these combined actions, national governments create an enabling environment for women traders to transition from informal survivalists to empowered economic actors. An improved environment in the form of policy, regulatory and institutional reforms to facilitate women in trade in the EAC was one of the key project outcomes. The programme implemented several reforms to support small - scale cross - border traders empower traders, enhance their business sustainability, and promote a safer trading environment.

Through advocacy efforts, implementing partners successfully worked with WCBTs to influence policy makers to address challenges faced by women traders, such as the allocation of women's desks at border posts and inclusion in Non - Tariff Barriers Monitoring Committees. This has led to reduced transaction costs, decreased corruption, and increased income for women traders

The Women in Trade in East Africa programme drove change by working with national governments to implement gender - responsive trade policies and reforms. Governments played a critical role in formalizing women's roles in cross - border trade, addressing gender - based violence, and improving border infrastructure. Advocacy efforts led to tangible policy wins, including tax reliefs, one - stop border centres, and official recognition of women traders. As a result, women reported safer, more efficient trading conditions, increased *income, and greater influence in trade decision - making processes.*



## 5.6 The Co-operative Model

Cooperatives are instrumental in empowering women in trade by providing a collective platform through which small-scale cross-border traders can access credit, share resources, and improve their market position. For women, particularly those engaged in informal trade, cooperatives enhance their ability to formalise businesses, navigate trade regulations, and access capacity-building opportunities. They also foster peer support, collective bargaining, and participation in trade governance, thereby amplifying women's voices in economic decision-making. In East Africa, such cooperatives have proven effective in reducing transaction costs, promoting financial inclusion, and increasing women's resilience to economic shocks. Collective action through cooperatives enhances women's agency and contributes to more equitable economic outcomes by shifting power dynamics within markets and institutions (Kabeer, 2012).

Cooperatives have played a transformative role in empowering Women Cross Border Traders (WCBTs) across Eastern Africa. As part of the MTW4W programme, cooperatives emerged as effective vehicles for promoting formalization, building collective resilience, and enhancing women's socio-economic standing. The model supported women in transitioning from informal trade into structured, supported trading entities, enabling them to access capital, increase income, and influence trade policy.

In Rwanda, the programme led to the creation of 40 new cooperatives, each backed by tailored capacity-building plans focused on regulatory compliance, market access, and advocacy. **As a result, 82% of the targeted women traders (15,924 individuals) transitioned into formal trade through cooperative membership.**

These cooperatives facilitated improved trade conditions, with **57% of women reporting a significant rise in income and average operational capital growing by 46.08%**. Cooperative working capital also surged by 89.31%, moving from an average of \$109.17 to \$5,458.51. Moreover, the cooperatives proved essential during times of crisis; members adapted quickly to challenges such as COVID - 19, ensuring trade continuity through local solutions.



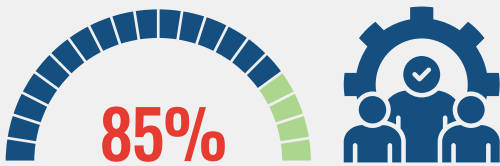
**Of women reported a significant rise in income and average operational capital growing by 46.08%**

In South Sudan, where women's cooperative structures were scarce, training was delivered to the only two existing women's trader associations. This effort resulted in significant income growth, from \$100 -150 to \$350 - 400 per transaction, and the initiation of a third cooperative. **Through EASSI's wider regional mobilization, 29,337 women were recruited into cooperatives, where they accessed training, financing, and collective services like price negotiation.**



**Women were recruited into cooperatives, accessing training, financing and price negotiation**

In Rwanda, **75 cross - border traders secured funding through cooperatives, and 85% of cooperative members were satisfied with their involvement in joint border committees**, where they actively collaborated with officials to shape trade conditions. The cooperatives also fostered leadership, with many women assuming roles in governance and community programs, reinforcing their status as economic and social changemakers.



**Of cooperative members were satisfied with their involvement in joint border committees**

Beyond economic gains, the cooperatives had a measurable social impact: **in Rwanda alone, the project improved the wellbeing of 96.73% of women involved and positively affected 18,399 dependents by enabling women to provide for health, education, and pensions.** The success of the cooperative model is underscored by the fact that **76% of assessed cooperatives** in Rwanda met formal business standards. As noted in the final evaluation, cooperatives were central to driving sustainable growth, community cohesion, and women's increased voice in trade governance - ultimately proving to be one of the most effective approaches for empowering WCBTs across the region.



## 6. Opportunities to Improve and Learnings

### Lessons Learnt and Insights:

- Violence Against Women interventions were not limited to the trading environment but expanded to the community level. This had a greater impact on enhancing WCBT economic participation.
- Cooperatives helped WCBTs grow their businesses and incomes Violence Against Women interventions effected at a community level, had greater impact on enhancing WCBT economic participation.
- The impact on WCBT economic participation was greater when Violence Against Women interventions were not limited to the trading environment but expanded to the community level.
- Dedicated cooperatives for PWDs enhanced project impact for this community.
- Peer - to - peer approaches widened information reach.
- Involving officials in market mobilization improved outreach.
- Gender champions boosted border support for formal trade.
- MOUs with local governments added legitimacy and increased support.
- Hiring locally experienced staff improved project delivery.



# 7. Way Forward: Where Do We Go Next?

## Sustainability

The sustainability of the programme is clearly demonstrated through several enduring outcomes. The cooperatives and associations supported during the initiative continue to thrive, holding regular meetings and maintaining momentum even in the absence of direct support from Trademark Africa.

The knowledge and skills imparted to women traders have taken root, equipping them to better navigate the complexities of trade and significantly enhance their business management capabilities which is partly demonstrated by their subscription to the online platform iSOKO. **The iSOKO online platform shows strong potential for long-term sustainability, as it is primarily hosted, maintained, and updated by the chambers of commerce, ensuring local ownership and continuity.**

Furthermore, the policy, regulatory, and institutional reforms introduced through the programme are likely to be sustained, given the tangible benefits they offer both to traders and government institutions.



## Scaling

Following the successful implementation of the Women in Trade Program, Trademark Africa is scaling and replicating this effective model in some new programs to extend benefits to broader communities across diverse value chains and contexts in Africa. One such program is TradeMark Africa's newly launched Women Economic Empowerment in Fisheries (WEEF) through the Inclusive Market Access Program.

**This program aims to foster the sustainable unlocking of 242,000 dignified and fulfilling jobs for young women by addressing the gendered economic, cultural, and policy barriers which prevent women from fully participating in and benefiting from aquaculture and fisheries.**

Specifically, the program will take an integrated value chain approach to support young women, women associations, and women led enterprises in fisheries through capability building, access to finance and digital technologies, and improvements in safeguarding and the regulatory environment to simplify and streamline cross border market access.

The program will take on a gender transformative approach that intentionally addresses underlying structural barriers, cultures, norms, relations, and power dynamics that reinforce gender inequalities in fisheries, to empower women participating in the sector.

**242,000** 

**dignified and fulfilling jobs  
unlocked for young women**

by addressing the gendered policy barriers which prevent women from fully benefiting from aquaculture and fisheries

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