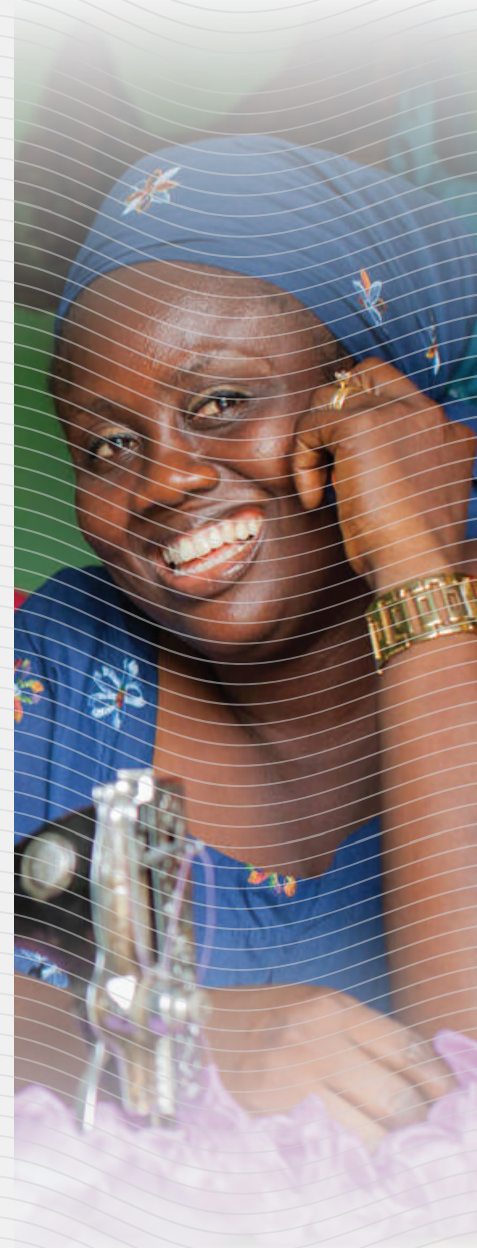
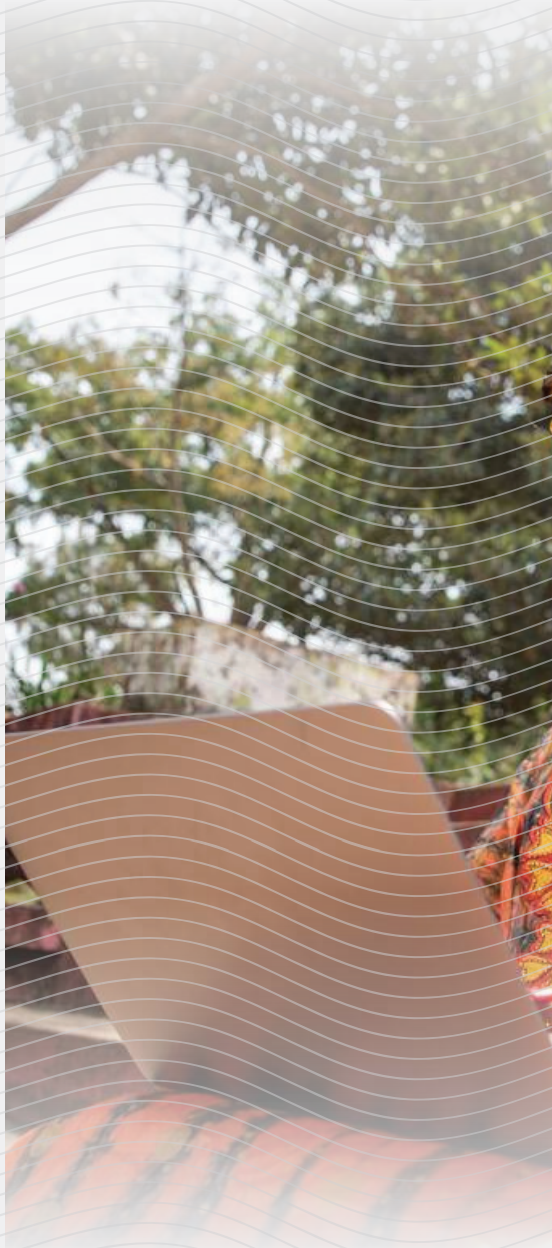




# WOMEN IN TRADE EMPOWERMENT INDEX

Key Learnings,  
Progress, and WiT  
Impact Through  
the WiTEI Lens



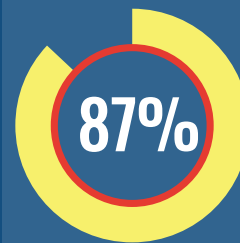
## Acknowledgement

TradeMark Africa acknowledges with appreciation the valuable contributions of the individuals who supported the development of these publications. We are grateful for the technical inputs, reviews, and coordination provided by Benson Mutuku, PhD; Veyrl Adell; Scholastica Haule; Elijah Munyi; Anataria Uwamariya; Emilly Okello-Juma; and Gituma Kanyiri. Their collective expertise and collaboration were instrumental in shaping the final outputs.

## Executive Summary

The Making Trade Work for Women in Eastern Africa (MTW4W) programme (2018–2024), funded by Global Affairs Canada and implemented by TradeMark Africa (TMA), demonstrated that targeted, multi level interventions can move thousands of informal cross border women traders from precarious, into safer, higher value, and more resilient participation in formal markets.

Endline evidence across **20+ border locations shows average monthly sales up 23% (\$308 to \$380), 78% of women traders reporting improved empowerment** (WiTEI  $\geq 0.8$ ), 33 policy and regulatory reforms adopted, 16 resource centres operational, and a regional digital platform (iSOKO) ecosystem reaching approximately 78,500 users with strong reported gains in market access. Gender Based Violence (GBV) prevention and response improved significantly (34% reduction in incidents; 84% can report; 87% feel safer using border infrastructure).



**87% OF WOMEN FEEL SAFER USING BORDER INFRASTRUCTURE DUE TO IMPROVED GBV PREVENTION RESPONSE**



Yet gaps persist - uneven policy enforcement across EAC borders; youth and Persons with Disabilities (PWDs) under served; climate integration nascent; formalisation can unintentionally increase costs, delays, and bribery; and digital access barriers (language, devices, data costs.) This brief translates the endline findings into strategic actions for ministries, regulators, county/local governments, donors, and implementing partners. It prioritises systemic reforms that institutionalise gains, reduce inequities, and hard wire sustainability into day to day trade facilitation.



## Highlights

- **Economic gains:** +23% mean monthly sales; highest border increases at Busia (KE +39%; UG +34%).  
**Drivers:** associations (+33% sales uplift), capacity building (+15%), formalisation (+15%), Simplified Trade Regime (STR) knowledge (+14%), credit (+12%), infrastructure (+35%), security (+26%).
- **Women's empowerment:** 78% reach the empowerment threshold (Agency–Access–Achievement domains). Empowerment correlates positively with trade sales.



- **Formalisation and market entry:** 29,300+ women supported into cooperatives or associations; 75% report business registration (vs 21% at control site). 86% say formalisation improved ease of doing business.
- **Policy and institutional change:** 33 reforms (target six) including tax/fee waivers, extended border hours, Sanitary and Phytosanitary (SPS) compliance improvements (30% fewer rejections), gender champions, safe spaces.
- **Safety and GBV:** 34% drop in incidents; 20+ reporting mechanisms; safe trade zones and childcare facilities established.
- **Digital trade:** iSOKO deployed in five countries; 81–88% of users report improved market access or price discovery; barriers include connectivity, smartphone cost, language, and low product variety.



- **Equity:** Youth participation approximately 40% but lower rates of formalisation and association membership; PWD inclusion present but with limited tailored measures. Climate mainstreaming insufficient; 27,000 trained, but only seven of 12 planned guidelines delivered.

## Background and Context

Women account for most small scale cross border traders in Eastern Africa. They face structural barriers - fragmented regulations, informal taxation and harassment, limited finance, information asymmetry, weak bargaining power, care burdens, and climate sensitive supply chains.

MTW4W responded through a regional portfolio spanning advocacy for policy reform, trader organisation and formalisation, SPS compliance, safe infrastructure, GBV prevention, and iSOKO to diffuse market and regulatory information. Implementation covered more than 20 borders within the East African Community (EAC) countries and the Democratic Republic of the Congo (DRC.) The context shifted sharply due to COVID 19, conflict dynamics (e.g., South Sudan, eastern DRC), and price shocks linked to global disruptions; adaptive measures included safe trade protocols, aggregation models, and digital pivoting.



## WiTEI Intervention Overview

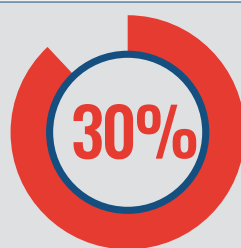
- **Enabling environment:** Evidence based advocacy; joint border committees; adoption of 33 reforms (e.g., fee waivers, extended hours, SPS manuals and upgrades).
- **Trader organisation and services:** 35+ cooperatives/associations established (beyond target); 11,500+ leaders trained in governance, quality, negotiations; 16 resource centres operational.

11,500+

LEADERS TRAINED IN  
GOVERNANCE, QUALITY  
& NEGOTIATIONS



- **Digital public good:** iSOKO multi country platform for marketplace listings, price/trade rules, service directories, basic business tools, and GBV reporting pathways; hosted by chambers for sustainability.
- **GBV prevention and response:** Reporting pathways, paralegal/sector working groups, gender champions, safe trade zones, and crèches.
- **SPS/quality:** Training reduced rejections approximately 30%; value addition equipment and facilities upgraded in several cooperatives.



REDUCTION IN  
REJECTIONS DUE  
TO SPS/QUALITY  
TRAINING



- **Climate/Environmental and Social Management Plan:** Large scale sensitisation and limited guidelines; climate mainstreaming remains an identified gap.

## Findings

### 1. Access

- **Markets and information:** 27,250 users reached via resource centres; users cite better price discovery, packaging/branding, and dispute resolution; 78% report improved knowledge of EAC rules.
- **Finance:** Credit access is a major sales driver; cooperatives and SACCOs increased bargaining power and creditworthiness, but affordable, appropriate products remain thin, especially for youth and PWDs.
- **Digital:** iSOKO users reported increased market access and visibility (81–88%); barriers persist (connectivity, smartphones, language).
- **Standards and SPS:** Training and manuals reduced rejections ( $\approx 30\%$ ); compliance investments (storage upgrades, certification) paid off but require sustained financing and on site testing to scale.

### 2. Agency

Women's agency increased through decision making over trade income, greater rights awareness (93% aware of rights/VAW), and confidence engaging authorities, further reinforced by formal trade use and GBV training. Empowerment was not strongly linked to education level or marital status but rose with years in trade. Youth showed lower empowerment than older traders, signalling a need for tailored pathways.

### 3. Achievement

Women's agency increased through decision making over trade income, greater rights awareness (93% aware of rights/VAW), and confidence engaging authorities, further reinforced by formal trade use and GBV training. Empowerment was not strongly linked to education level or marital status but rose with years in trade. Youth showed lower empowerment than older traders, signalling a need for tailored pathways.

## 4. Resilience

Formalisation, association membership, and access to real time market data increased traders' ability to withstand shocks (COVID 19 border closures, price volatility). Yet unintended effects emerged: formalisation increased tax exposure and clearance delays for small consignments, sometimes increasing bribery risks; workloads rose for 55% of traders. Emergency protocols helped, but future programmes should codify contingency frameworks and data systems.

## Implications for Strategy

- 1. Institutionalising gains matters:** Success was driven by system features (policy reforms, joint committees, STR awareness, resource centres) that must be embedded into national trade facilitation and border management SOPs to survive staff turnover and political cycles.
- 2. Target the binding constraints:** Trade associations, infrastructure, finance, and regulatory literacy explain much of the sales differential; scaling these accelerators, while minimising formalisation frictions, will yield the highest ROI.
- 3. Equity lens is decisive:** Youth, PWDs, and traders at lower performing borders need tailored modalities (accessible infrastructure, special licensing/fee regimes, language inclusive tools, youth first finance).
- 4. Sustain the digital physical "backbone":** Chambers hosted iSOKO and county/district hosted resource centres proved sticky. The platform needs language localisation, USSD/SMS channels, and integration with public price feeds and customs FAQs to reach last mile users.
- 5. Mainstream climate and care:** Climate risked value chains (grains, horticulture) dominate women's portfolios; green cold chains, low carbon logistics, and care sensitive infrastructure (lighting, sanitation, childcare) are not add ons, they are productivity and safety enablers.

## Way Forward

### A. For TMA Programming

- 1. Consolidate the policy spine:** Expand support for full STR implementation, mutual recognition of origin certificates, and simplified procedures for consignments below thresholds. Prioritise borders with low gains (e.g., Nimule, Kamanyola) and key "missing" corridors (e.g., Suam, Lwakhakha, Mpondwe) for Phase II.
- 2. Scale inclusive trader infrastructure:** Replicate safe trade zones, crèches, lighting, sanitary facilities, and accessible paths; co manage with counties/districts and trader associations through O&M compacts.
- 3. iSOKO 2.0:** Add multilingual interfaces (Kiswahili, Kinyarwanda, Luganda), USSD/SMS price alerts, zero rated access in partnership with MNOs, and simple storefront onboarding. Embed GBV reporting shortcuts to local referral pathways.
- 4. Green trade pilots:** Co finance solar cold rooms, hermetic storage, and e mobility for first/last mile; link to green credit lines and certify "green trader" status for premium access and expedited clearance.
- 5. Crisis playbook and data layer:** Establish a registry of traders by corridor/commodity; pre agree emergency aggregation, border hygiene protocols, and e commerce workflows.



## B. For Policy Reform

Align with EAC Common Market Protocol, COMESA STR, and AfCFTA by adopting the following measures:

1. **Harmonise small consignment regimes:** Standardise thresholds, lists, and documentation under STR across EAC borders; publish bilingual “common lists” at border posts and online; institute joint customs walk throughs for women’s cooperatives.
2. **Differentiate micro trader treatment:** Introduce de minimis bands, seasonal waivers for perishable small lots, and “cooperative broker” lanes that clear aggregated consignments at reduced transaction costs—mitigating the observed shift to bribery/ delays post formalisation.
3. **Institutionalise gender responsive border management:** Mandate gender champions, GBV SOPs, illuminated markets, safe transport nodes, and childcare in border infrastructure standards; embed indicators in national performance contracts for border agencies.
4. **Accessible borders policy package:** Require ramps, priority service windows, and adapted signage; pilot PWD trader IDs with fee reductions or service fast tracking; formalise PWD representation in joint border committees.
5. **Quality and SPS at scale:** Fund portable aflatoxin testing and on site inspection kiosks; recognise cooperative level quality management to reduce rejections and costs for small traders.

## C. For Implementation Practice

1. **Association first delivery:** Use women’s cooperatives as primary vehicles for finance (group guarantees), SPS compliance, and policy dialogues, this was the single strongest commercial driver.
2. **Finance that fits:** Co design micro asset loans for working capital, cold boxes, and packaging with grace periods aligned to harvest cycles; bundle with financial literacy and digital wallet adoption. Prioritise youth friendly and PWD friendly products.
3. **Human centred formalisation:** Simplify registration (one stop, mobile), reduce fees for start ups, and recognise cooperative membership as “light formalisation” to unlock services; deploy mobile registrar days at markets.
4. **Language and last mile inclusion:** Translate key materials; institutionalise community radio price/alert bulletins; deploy resource centre “info stewards” to run weekly briefings and WhatsApp/ USSD updates.
5. **GBV accountability loop:** Maintain hotlines, suggestion boxes, paralegal committees, and grievance dashboards; track case resolution times; reward high performing border teams.



## Recommendations

1. **Adopt an EAC wide "Women's Simplified Trade Package":** Unified STR lists and thresholds; bilingual quick guides; cooperative aggregation lanes; and seasonal waivers for small perishables to reduce delays and bribery risks surfaced post formalisation. Lead: EAC Secretariat, Ministries of Trade; Support: Customs, Women's Affairs.
2. **Institutionalise gender and PWD responsive border standards:** Update national border infrastructure codes to require lighting, sanitation, lactation/childcare, ramps, and priority windows; embed in OSBP upgrades and market refurbishment plans. Lead: Public Works/Infrastructure Ministries; Support: County/Districts.
3. **Scale an "Associations as Platforms" model:** Tie public training, SPS services, and concessional finance to registered cooperatives; include performance based grants for collective storage, packaging, and compliance. Lead: Trade and Cooperatives Agencies; Support: DFIs/MFIs.
4. **Launch green logistics pilots on priority corridors:** Solar cold rooms at border markets; e mobility carts for first/last mile; hermetic storage roll outs; pair with green credit lines and a voluntary "Green Trader" certification for premium market access and expedited clearance. Lead: Energy/Environment & Trade Ministries; Support: Chambers/Coops.
5. **iSOKO universal access:** Localise content; add USSD/SMS price alerts; negotiate zero rating with Mobile Network Operators (MNOs); embed a one tap GBV help path; integrate customs FAQs and real time queue info where feasible. Lead: Chambers, ICT Ministries; Support: MNOs.
6. **Youth and PWD trade pathways:** Introduce start up fee abatements, apprenticeship/mentorship quotas through cooperatives, and tailored products (micro assets, assistive devices). Reserve seats in Joint Border Committees for youth and PWD reps. Lead: Youth & Social Protection Ministries.
7. **One stop mobile formalisation & finance clinics:** Monthly "Border Biz Days" bringing registrars, revenue, standards, and MFIs under one tent; measure cycle time and cost to formalise; publish league tables by border. Lead: Business Registration Services, Revenue Authorities.
8. **SPS at the border edge:** Deploy portable testing and pre clearance kiosks for high volume commodities (grains, horticulture); recognise association level quality supervisors to reduce rejections. Lead: Standards/SPS Authorities.
9. **Codify an emergency trade continuity protocol:** With a trader registry and standard playbooks (aggregation hubs, digital ordering, safe trade rules), activated during pandemics/instability. Lead: National Emergency Units; Support: Trade Ministries, Chambers.
10. **Performance for results in GBV handling:** Tie border agency scorecards to reporting, case resolution times, and trader satisfaction; fund paralegal committees and survivor transport stipends. Lead: Interior/Police; Support: Gender Ministries.



## Conclusion

MTW4W achieved substantial results by aligning border level infrastructure and services with policy reform, trader organisation, and digital public goods, demonstrating a viable model for inclusive trade growth. The next phase should hard wire reforms into national systems, reduce formalisation frictions for micro traders, deepen inclusion for youth and PWDs, and mainstream climate smart logistics. A coalition of ministries, county/district governments, border agencies, chambers, and donors can deliver this at scale, moving from project success to permanent features of how the region makes trade work for women.

## References

**Endline Evaluation Report: FINAL EVALUATION REPORT MTW4W (002) (2018–2024).**

*Principal source for all data and findings in this brief, including sales, empowerment (WiTEI), policy reforms, formalisation, SPS, GBV, iSOKO performance, resource centres, equity and climate mainstreaming.*

## Acknowledgements

We acknowledge the leadership of TradeMark Africa; implementation partners - EASSI, PFTH, AMSCO, SFCG; chambers and trader associations across Burundi, DRC, Kenya, Rwanda, South Sudan, Tanzania, and Uganda; border management agencies; county/district governments; and the women traders whose participation and feedback shaped both programme design and this policy agenda.

