Expanding Women and Youth ICT innovation opportunities for economic integration within the EAC member states

A Baseline Assessment Report

February 2020
The African Center for Women, Information and Communication Technology (ACWICT) is an ICT for Development (ICT4D) Organization registered under the NGO Act of Kenya 1990. ACWICT’s mission is to promote women and youth access to and utilization of ICTs as an enabler for sustainable development. ACWICT works to address challenges faced by high potential but disadvantaged women and youth in Kenya and regionally to improve their access to education, employment, health and leadership opportunities reaching over 25,000 women and youth annually. Over the last 18 years, ACWICT has actively led adoption and holistic training in ICTs of over 178,000 women and youth in the country.

In October this year, under the ‘The Incubator for Integration and Development in East Africa’ (IIDEA), GIZ Awarded ACWICT a one (1) year project dubbed; Expanding Women and Youth ICT innovation opportunities for economic integration within the EAC member states’. The IIDEA project is a direct contribution to the East African Community Common Market Protocol for Movement of goods, services and labor. Integrating benefits for citizens in the areas of ICT (digital and e-commerce) is one of the key IIDEA focus areas. ACWICT believes that Technology is not only an enabler of customs modernization but also driving adoption of the business models, organizational culture and global standards that are necessitating that change.

Acknowledgements

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Many thanks to the Kenya, Uganda and Tanzania County/Districts managers for all guidance and support in conducting the assessment. We appreciate respective EAC member Government official at Busia and Namanga border points for their immense contribution as key informants for the baseline assessment. Much gratitude to chairpersons of women trader associations at Busia and Namanga border points, who participated as KILs, supported focused group discussion and identification of interviewees for the trader questionnaire. Finally, thanks to ACWICT team; George Makori and Sarah Kaia, for their guidance and availing their time to review and provide feedback on this assessment report. To all, your input and support was incredible!
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<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACWICT</td>
<td>African Centre for Women in Information and Communication Technology</td>
</tr>
<tr>
<td>AEO</td>
<td>Authorized Economic Operator</td>
</tr>
<tr>
<td>AGOA</td>
<td>African Growth and Opportunity Act</td>
</tr>
<tr>
<td>ASYCUDA</td>
<td>Automated System for Custom Data</td>
</tr>
<tr>
<td>CBT</td>
<td>Cross Border Trade</td>
</tr>
<tr>
<td>CBTA</td>
<td>Cross-Border Trader Association</td>
</tr>
<tr>
<td>COMESA</td>
<td>Common Market for east and Southern Africa</td>
</tr>
<tr>
<td>DVS</td>
<td>Department of Veterinary Services</td>
</tr>
<tr>
<td>EAC</td>
<td>East Africa Community</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>ICT</td>
<td>Information Communication and Technology</td>
</tr>
<tr>
<td>ICMS</td>
<td>Integrated Customs Management System</td>
</tr>
<tr>
<td>IIDEA</td>
<td>Incubator for Integration and development in East Africa</td>
</tr>
<tr>
<td>KEBS</td>
<td>Kenya Bureau of Standards</td>
</tr>
<tr>
<td>KEPHIS</td>
<td>Plant Health Inspectorate</td>
</tr>
<tr>
<td>MAAIF</td>
<td>Ministry of Agriculture, Animal Industry, and Fisheries</td>
</tr>
<tr>
<td>OSBP</td>
<td>One Stop Border Posts</td>
</tr>
<tr>
<td>PVoC</td>
<td>Pre-shipment verification of conformity</td>
</tr>
<tr>
<td>SCO</td>
<td>Simplified Certificate of Origin</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Packages for Social Sciences</td>
</tr>
<tr>
<td>STR</td>
<td>Simplified Trade Regime</td>
</tr>
<tr>
<td>TANCIS</td>
<td>Tanzania Customs Integrated System</td>
</tr>
<tr>
<td>TBS</td>
<td>Tanzania Bureau of Standards</td>
</tr>
<tr>
<td>TPRI</td>
<td>Tropical Pesticide Research Institute</td>
</tr>
<tr>
<td>TFDA</td>
<td>Tanzania Food and Drugs Authority</td>
</tr>
<tr>
<td>UNBS</td>
<td>Uganda National Bureau of Standards</td>
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</table>
Executive Summary

Support of women cross-border traders is integral in improving livelihoods and economic welfare of the EAC cross-border communities. Studies have shown that close to 80% of small-scale cross-border traders are women, with over 90%, depending on the cross-border trade as their main source of livelihood.

EAC integration presents an enormous potential to expand trading opportunities resulting more income and economic development for the EAC member citizens. EAC member countries; Burundi, Kenya, Uganda, Rwanda, South Sudan and Tanzania, have made progress to ensure integration becomes a reality for the benefit of Member Countries. Custom Union, Common Market, Monetary Union and Political federation comprises the four pillars of the EAC integration process. The Custom Union protocol forges for free trade or zero duty imposed on goods and services by member stated while the common market pillar forges for freedom of movement for all factors of production; goods, persons, labor, services and capital and stands for rights of establishment and residence.

With the advent of technology, application of Information, Communication and Technology (ICT) in trading translates to reduced transaction costs, efficiencies in logistic processes and expanding market opportunities leading to lower trade costs, higher flows and higher profits. Implementation of EAC protocol agreements presents a great opportunity for women cross-border traders to flourish. Despite other challenges such as limited business management skills in cross-border trading, women small-scale traders lag behind in the application of Information, Communication and technology in trading.

Under the 5th EAC Development Strategy, interventions to be executed with regard to the ICT sub-sector include: harmonization of ICT policies and regulations; developing and implementing regulatory instruments for broadband infrastructure and services; harmonizing broadcast content regulations; implementing EAC e-Government Strategy; developing and implementing EAC Postal Development Strategy; enhancing standardization and conformity assessment for ICT systems in EAC Partner States; adopting and implementing ICT statistical indicators and measurements; and developing and implementing EAC Cyber Security Strategy. With the gender development strategy which focuses on streamlining gender into all programs women are not left behind. Investing in digital and ICT literacy and skills for cross-border women traders will translate into meaningful use of Internet, mobile platforms and other digital and information services enhancing trading experiences and profitability.

With funding from Incubator for Integration and Development in East Africa (IIDEA), ACWICT, implements a one-year project aimed at expanding opportunities for women and youth to take advantage of opportunities presented by innovations in ICT to facilitate trading. Consequently, a mixed methods cross-sectional study was commissioned at Busia and Namanga project target border points in December 2019 to assess EAC integration situation in the implementation of EAC protocol Agreements, ICT platforms that facilitate trade, measure to facilitate cross-border
trade for women and their use of ICT for trading. The baseline assessment employed qualitative and quantitative approaches to collect information from women on their knowledge, experience in trading and use of ICT and feedback from cross-border Government officials.

Semi-structured interviews were conducted with 197 women cross-border traders (88% of the 224 targeted respondents). Additional data was collected from 30 key informants representing border point units involved in cross-border trading and 3 focused groups discussions comprising of 15 participants per group. Data collected was entered into Epidata and exported to SPSS for analysis. Descriptive analysis using frequencies and percentages and presenting data in charts and tables, as well as thematic analysis and citations for qualitative data was employed.

Findings showed commitment and progress by EAC member states to facilitate smooth and conducive trading environment for the EAC citizens through digitalizing cross-border services. Cross-border EAC Government agencies have developed ICT systems and joint operations to facilitate faster handling and clearing of persons and goods at the border points. While this is in place, use of the systems and online platforms is largely a preserve of large-scale traders who use approved clearing agents to declare and approve goods. Small scale traders are generally unaware of cross-border trading regulations and procedures and existing online opportunities and digital solutions they can use in trading. Full integration of systems is yet to be realized.

Notwithstanding, cross-border Government officials have put in place modalities to ensure that traders receive maximum support and services to facilitate trading. Most commendable is the concept of one stop border point (OSBP) which has led to faster clearance of goods at the border. Cooperation among the border officials through use of common office, information desks to provide information and answer trader questions, joint verification of commodities and sharing of office spaces are contributing to faster and better services for cross-border traders. The simplified trade regime (STR) provision for small-scale traders to use simplified certificate of origin (SCOOP) have simplified documentation requirements and reduced transaction/clearance costs and resulted in little delays in clearing of goods.

From our findings, women cross-border traders, lack information on border regulation, procedures and changes that have been made to benefit their trading. As a result, apathy in use of border points and freely collaborating with border officials exist. Disharmony in Tax regimes, expensive mobile tariffs and volatile currency exchange rates, and EAC standards for commodities which haven’t been harmonized impacts negatively on their trading. Mainly online systems are available for large scale traders who use approved clearing agents to access the platforms and declare goods. Though over 54% respondents owned smart phones, use of existing digital platforms at border points and other digital opportunities is hampered by lack of skill on how to use phones to facilitate trading and limited knowledge on existing platforms. Data problems, connectivity, network challenges, language barriers and high roaming charges limits the use of ICT platforms by women cross-border traders. The use of mobile money solutions has grown gradually but access to trade information remains low.
The report makes crucial recommendation to enhance use of ICT and cross-border trading experiences among women cross-border traders in the East Africa Community notably:

- Sensitization of women and youth cross-border traders on ICT and other digital opportunities for trading. Training should take cognizant of the low level of literacy among the traders and be implemented in collaboration with cross-border Government officials to provide hands-on guidance on the use of digital systems at cross-border points.
- Sensitization of women traders on cross-border trading regulations and procedures and existing opportunities they could exploit to enhance trading efficiencies and experiences, including opportunities presented by the Simplified Trade Regime (STR).
- Harmonization of tax regimes, EAC quality standards for goods, communication and data tariffs across the EAC countries to remove related barriers in enhancing cross-border trading efficiency.
- Accelerate linking of all cross-border Government agency payment systems to mobile money solutions in order to ease trader payments payments/transactions for relevant clearance documents along with systems integration within EAC member states
- Develop sustainable digital avenues for traders to access trade information such as Non-tariff and tariff barrier specific to member countries, market prices, exchange rates, trader’s profiles, regional market opportunities among other information crucial for trading.

There is need to leverage on opportunities presented to women trader associations to not only to strengthen the associations but also empower them to know how to use digital platforms and expand access to ICT skills for trading. EAC Government states should accelerate progress towards integration of ICT based systems to support medium and small-scale traders. Capacity building of women and youth in the use of ICT for trade should go along with awareness on cross-border trading regulation and procedures and basic business management skills capacity building. Stakeholders engagement/partnerships is important in establishing ICT centers of excellence at border points to ease women access to ICT training and business information.

To accelerate integration realization, there should be greater focus on willingness and commitment by member states to continuously improve and harmonize trade systems, and trade information sharing through reliable trade information systems. Support to the cross-border trader must be complimented with deliberate interventions to strengthen them with accurate information, formalization (legal registration) and member active participation on matters governance. EAC governments should provide and support in encouraging more youth participation in cross-border trading and improving infrastructure at border points and towards ensuring facilitative environment for trade.
1.0 Background Information

1.1 East Africa Community and integration

Regional integration presents immense opportunities for peace and stability, wealth and social development. With integration, countries come together to establish common markets for goods, people, capital and services. African Union ‘Agenda 2063’ highlights the importance of reducing market fragmentation and recognizes eight Regional Economic Communities in Africa among them being the East Africa Community (EAC). Initiated in 1999 as an interGovernmental organization, the EAC comprises of six member states; Burundi, Kenya, Rwanda, South Sudan, Tanzania, Uganda and South Sudan and is considered the fastest integration bloc in Africa. According to the EAC treaty, the objectives of the community shall be to develop policies and programs aimed at widening and deepening cooperation among partner states in political, economic, social and cultural fields, research and technology, defense, security and legal and judicial affairs for the mutual benefit of the member states.

1.2 East Africa Community and Cross Border Trading

EAC integration has been applauded to be one of the most progressive integration community in Africa. Integration is anchored on four pillars; custom union, common market, monetary union and political federation. One such benefit is the opportunities presented by Cross Border Trade (CBT) or intra-country trade. The EAC member states attach high priority to regional trade integration to promote economic welfare for its citizens. Integration comes with greater opportunity within common markets arising from opening up borders, elimination or lowering barriers to trade such as taxes, import and export tariffs benefits the economy. Availability and seamless flow of goods, services and people across borders significantly reduces costs, enhances competition which would result in innovation, betterment of products and increased consumer purchasing power in member states.

2019 population estimates, showed EAC with over 433 million people, presenting a large market size for goods and services produced within the region. EAC integration has also opened up external market opportunities for the region. For example, Burundi, Rwanda Tanzania and Uganda are covered by EU’s Everything Buts Arms initiative, which allows preferential access for products exempt arms to EU market. Additionally, EAC member states, except Burundi and

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1 https://au.int/en/organs/recs
2 East Africa Community (EAC) The Treaty for the Establishment of the East African Community, EAC Publication 1
3 https://www.eatradehub.org/world_bank_hails_eac_for_steady_progress_in_regional_integration
4 https://www.worldometers.info/world-population/eastern-africa-population/
Rwanda whose eligibility was revoked in 2016 and July 2018 respectively, qualify for duty free access to the US market through the African Growth and Opportunity Act (AGOA).

There has been a significant growth in trading among the EAC member states. Recent data on trade showed that the value of trade increased from US$ 5.46 billion in 2017, to US$5.98 billion in 2018, representing a 9.4% growth. This significant increase in trade shows increasing importance of the EAC region as a regional trade hub.

Table 1. Trade volume with other EAC member states (2017 and 2018 compared)

<table>
<thead>
<tr>
<th>Country</th>
<th>2017 (US$)</th>
<th>2018 (US$)</th>
<th>% increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burundi</td>
<td>162.6 million</td>
<td>180.5 million</td>
<td>11%</td>
</tr>
<tr>
<td>Kenya</td>
<td>1.86 billion</td>
<td>1.95 billion</td>
<td>4.7%</td>
</tr>
<tr>
<td>Rwanda</td>
<td>563.2 million</td>
<td>638.8 million</td>
<td>13.4%</td>
</tr>
<tr>
<td>Tanzania</td>
<td>707.7 million</td>
<td>811.3 million</td>
<td>14.6%</td>
</tr>
<tr>
<td>Uganda</td>
<td>1.69 billion</td>
<td>2.05 billion</td>
<td>21.2%</td>
</tr>
</tbody>
</table>

Extracted from the EAC Trade and Investment Report 2018

Main commodities traded within the EAC region are: agricultural commodities; coffee, tobacco, rice, maize, beans, wheat flour and manufactured goods; cement, petroleum, textiles, sugar, beer, salt, fats, oils, steel and steel products, paper, plastics and pharmaceuticals. Growth in trade within this period was attributed to favorable weather conditions which resulted in increased production of agricultural commodities such as maize, rice and dairy products and elimination of non-tariff barriers.

1.3 Measures to enhance trade

Over the past two decades, EAC has put in place a number of deliberate measures to enhance trade resulting in accelerated progress. In March 2004, EAC Custom Union Protocol which forge for a single market characterized by free movement of goods, persons, services, labor and capital within the region was ratified. The protocol underscored anti-dumping and removal of existing non-tariff barriers measures to facilitate trade within the region. In order to facilitate trade, the EAC member states agreed cooperation in simplifying, standardizing and harmonizing trade information and documentation. Competition policy and Law were established to deter practices that could affect free trade. To promote consumer protection and promote trade and

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6 EAC Trade and Investment report 2018; Accelerating market-driven Integration; The East Africa Community Secretariat, Arusha Tanzania
7 EAC Trade and Investment report 2018; Accelerating market-driven Integration; The East Africa Community Secretariat, Arusha Tanzania
investment, EAC member states has given due consideration to standardization and quality assurance of commodities, metrology and testing\(^8\).

Full implementation of the Common Market Protocol to further reduce barriers of trade is in progress. Recent EAC press release on Trade Integration revealed commendable progress within Customs Union pillar more than progress made on other integration pillars; Common Market, Monetary Union and Political federation, having in place a common legal infrastructure and made progress in implementing trade facilitation programs such as Single Custom Territory, One Stop Border Posts, Authorized Economic Operator Program and Customs Business Systems interconnectivity\(^9\).

The trade facilitation programs aim at enabling faster clearance and improved cargo movements, release and clearances. The Single Customs Territory which began in 2014, involves linking customs systems to allow for seamless flow of information between customs stations and payment systems. With One Stop Border Posts (OSBP), passengers, cargo and vehicles makes one stop for border procedures; processing documents and clearances while exiting or entering a partner state. Joint cargo inspections by border agencies from both partner states are conducted when required. On the other hand, introduction of Authorized Economic Operator Program (AEO) focuses on enhancing and facilitating trading experience for low risk / compliant traders. Traders apply for AEO status, are vetted using EAC common criteria, and those meeting criteria given the AEO status. The AEO status categorizes them as low risk thus trusted by customs and therefore taken through less controls/simplified procedures compared to other traders without the status enabling faster clearance procedures with customs. Lastly, Customs Business Systems Interconnectivity involves integration of custom systems to allow exchange of information among partner state customs facilitating efficient movement of goods.

1.4 Small-scale cross-border trade and the place of women

In September 2018, the EAC Secretariat launched Gender Policy, which seeks to promote and pursue equal rights and opportunities for women and men; boys and girls\(^10\). Small-scale cross-border traders, who are often referred to as informal cross-border traders, accounts for over 50% of total cross-border trade in the EAC region\(^11\). Employment creation and revenue generation arising could help reduce poverty among cross-border communities resulting in sustainable development for the region. Women constitute approximately 60% of the EAC

\(^8\) [https://www.eac.int/trade](https://www.eac.int/trade)


population. For women and youth traders, cross-border trade contributes to their economic empowerment and self-reliance through employment creation and income generation overall contributing to the economic growth of the region. Informal cross-border trade is estimated to account for up to 60% of all intra-regional trade in the EAC. Women traders are estimated to comprise 80% of all informal cross-border traders\(^\text{12}\). Previous studies showed that majority of the women traders, 90%, rely on cross-border trade as their only source of income and trade mostly on agricultural products, textiles and consumables\(^\text{13}\).

Challenges facing small-scale cross-border traders such as lack of capital, limited knowledge in business procedures, and lack of efficient distribution channels among other constraints affect women traders more disproportionately than their male counterparts. Consequently, directing support to small-scale traders would therefore result in empowerment of women.

Within the EAC, gender is considered a crucial aspect of cross-border trade. The EAC treaty recognizes the role played by women in the economic, political and social development of the region and overall integration process. The (2011-2016) EAC Gender and Community Development Strategic Plan and the 4\(^{th}\) EAC Development Strategy prioritize participation of women in business, trade and investment\(^\text{14}\). EAC aims to promote participation of women in trade, business and investment. Consequently, a regional financial facility by the EAC Development Bank targeting women-owned businesses was set to promote access to financial capital for women in business\(^\text{15}\).

1.5 Role of ICT in cross border trading

Along with gender equality and youth empowerment, ICT revolution is listed among the key focus areas in the 50-year development agenda. ICT present an important tool to revolutionize communication and trading among EAC member states first as a trade facilitator and secondly expanding business networks thus a facilitator for integration. When applied by traders, ICT improve information and knowledge about trade processes and markets which are available to businesses, enabling them to manage consignments more efficiently and to enter new markets at lower risks. Thus ICT is an important input to the enabling environment for cross-border and regional trade\(^\text{16}\).

\(^{12}\)https://d3n8a8pro7vhmx.cloudfront.net/eatradehub/pages/4616/attachments/original/1540976804/Hub_Gender_Brief_Sept_2018_final.pdf?1540976804

\(^{13}\)Emma M. Bugingo, 2018, Empowering women by supporting small-scale cross border trade, Bridges Africa, Volume 7, No. 4

\(^{14}\)https://www.eac.int/gender/gender-and-women

\(^{15}\)https://www.eac.int/trade/index.php?option=com_content&view=article&id=144:eac-grants-

\(^{16}\)ICT for regional trade and integration in Africa, e transform Africa; Andrew Jackson; ICT and the new global investment paradigm: challenges to cross-border trade and investment, World Custom Journal, Volume 3, No. 1
Under the 5th EAC Development Strategy\textsuperscript{17}, the Strategic Interventions to be executed with regard to the ICT sub-sector include: Harmonization of ICT policies and regulations; developing and implementing regulatory instruments for broadband infrastructure and services; harmonizing broadcast content regulations; implementing EAC e-Government Strategy; developing and implementing EAC Postal Development Strategy; enhancing standardization and conformity assessment for ICT systems in EAC Partner States; and adopting and implementing ICT statistical indicators and measurements; and developing and implementing EAC Cyber Security Strategy.

According to GSMA findings 2017, smartphone connections in sub-Saharan Africa have doubled to nearly 200m over the past 2 years owing to increasingly affordable mobile devices. Number of SIM connections is expected to rise to nearly 1 billion\textsuperscript{18}. It is estimated that over 525 million internet users in Africa, with 39.8% penetration and representing 11.9% of the total world internet users\textsuperscript{19}. ICT penetration in the EAC has been on an upward trend over the past decade and is expected to rise even further.

<table>
<thead>
<tr>
<th>EAC member Country</th>
<th>Internet penetration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burundi</td>
<td>5.3%</td>
</tr>
<tr>
<td>Kenya</td>
<td>89.8%</td>
</tr>
<tr>
<td>Rwanda</td>
<td>46.8%</td>
</tr>
<tr>
<td>South Sudan</td>
<td>16.8%</td>
</tr>
<tr>
<td>Tanzania</td>
<td>38.0%</td>
</tr>
<tr>
<td>Uganda</td>
<td>40.5%</td>
</tr>
</tbody>
</table>

\textit{Source: Internet World Statistics – 2019}

In terms of mobile connectivity, 2016 data showed that mobile penetration in East African region was at an average of 70% way up from that of sub-Saharan Africa which stood at 41%. Nearly 270 million people in sub-Saharan Africa access internet through mobile phones. With most of the EAC member countries keen to drive the ICT sector and have knowledge based economies, this is expected to even rise to 100% by 2021\textsuperscript{21}. Behind mobile access growth is the youthful population that relies mostly on mobile services.

Development in mobile money comes with new opportunities for increasing productivity and efficiency in Government, trading and individuals\textsuperscript{22}. Investors and social enterprises are

\textsuperscript{17} EAC development strategy (2016/17 -2020/21): Accelerating a people-centered and market-driven Integration, The East Africa Community; Downloaded from EAC IRC Repository, East African Community’s institutional repository

\textsuperscript{18} The Mobile Economy Sub-Saharan Africa 2017, GSMA Association, 2017

\textsuperscript{19} https://www.internetworldstats.com/stats1.htm

\textsuperscript{20} Internet penetration: percentage of the total population of a given country or region that uses the Internet


\textsuperscript{22} The Mobile Economy Sub-Saharan Africa 2017, GSMA Association, 2017
leveraging the large area coverage of mobile networks and key mobile services, such as messaging and mobile money to deliver scalable and commercially viable services that address a wide range of social challenges in the region. Internet and mobile-based market information platforms targeting cross-border traders are such an opportunity. With such platforms, traders access real-time market prices, exchange rates and trade procedures using their mobile phones enabling them to strategically plan to target better markets and maximize trading. It is estimated that, by 2020 around 355 million of the population in the EAC region will be covered by 4G network\textsuperscript{23} expanding opportunities for more efficient access mobile applications in development.

ICTs drive entrepreneurship, innovation and income growth. In particular, phones, computers and websites (internet) are powerful tools to drive business in the EAC region. In terms of cross-border trade, ICTs can ease communication, financial transactions and sharing of data and information and thus a catalyst in the EAC integration and trade facilitation\textsuperscript{24}.

Cross-border trading challenges tend to affect women more than men traders. For example, some of the barriers to effective trading and application of ICT such as limited knowledge, lack of skills in market linkages and use of ICT, inadequate or lack of start-up capital, limited knowledge on taxes, duties, exemptions, fines and confiscation of goods\textsuperscript{25,26} are more pronounced among women traders than in men traders. This calls for interventions to empower women cross border traders in the use ICT to enhance cross-border trading experience through expanded trade linkages and market opportunities for their goods.

1.6 Expanding Women and Youth ICT Innovations project

The East Africa Cooperation (EAC) is one of the eight Regional Economic Communities recognized by the African Union. With its headquarters in Arusha, Tanzania, EAC member states include; Burundi, Kenya, Rwanda, South Sudan, Tanzania and Uganda. GIZ support to the EAC focuses on deepening economic and social integration of the member states. To manage integration process, GIZ identified three areas: monitoring EAC council of Ministers and Summit decisions; active communication to all citizens; and introduction for the Incubator for Integration and development in East Africa (IIDEA)\textsuperscript{27}.

\textsuperscript{23} The Mobile Economy Sub-Saharan Africa 2017, GSMA Association, 2017
\textsuperscript{25} Emma Marie Bugingo, 2018, Empowering women by supporting small-scale cross border trade, Bridges Africa, Volume 7 – No. 4
\textsuperscript{26} https://www.ictsd.org/bridges-news/bridges-africa/news/empowering-women-by-supporting-small-scale-cross-border-trade
\textsuperscript{27} https://www.giz.de/en/worldwide/15766.html
The African Centre for Women in Information and Communication Technology (ACWICT), implements a one-year (October 2019 – September 2020) GIZ funded project, funded under the Incubator for Integration and Development in East Africa (IIDEA). The project dubbed; “Expanding Women and Youth ICT Innovation Opportunities for Economic Integration within EAC Member States”, seeks to empower women and youth Cross Border Traders to embrace use of ICT to facilitate trading. It focuses on eliminating barriers in the use of ICT solutions to enhance competitiveness through ICT enabled trade. ACWICTs overall goal is to promote women and youth access to utilization of ICT as an enabler for sustainable development.

1.6.1 Project objectives
The project seeks to achieve the following:
1. Develop and build capacity in ICT skills for women and youth cross border traders to enhance regional Economic Integration.
2. Create awareness to cross border trading women and youth on best practices, ICT solutions for trade opportunities and how to overcome common trade barriers for ease of integration.
3. Increase level of knowledge, experiences and best practices to women engaging in the regional cross border trade.

1.6.2 Baseline assessment objectives
The overall objective of the assessment was to gather relevant baseline data and establish benchmarks upon which project progress shall be measured. Additionally, it sought to assess EAC integration status and establish common barriers to the realization of the EAC integration agenda in order to inform project implementation. Specific objectives were:
1. To establish the level of knowledge, experiences and challenges on the use of ICT to facilitate trading among women and youth engaged in cross-border business.
2. To establish barriers and opportunities in the use of ICT solutions to expand cross-border trading opportunities
3. To identify barriers to women and youth participation in cross-border trading and suggest possible solutions
4. To map and document existing trade systems, structures (Government, sector- or trader-led) and best practices exploited by women and youth in cross-border trading

1.7 Study limitation
The study aimed to establish cross-border trading experiences at Busia and Namanga borders. Cross-border associations or groups formed an entry point for sampling. Considerations may not have involved traders who were not members or affiliated to the business groups who could have diverse opinions. In addition, findings from this study represent feedback from Uganda, Kenya and Tanzania respondents who are the dominant traders in Busia and Namanga border points.
2.0 Methodology

In conducting the assessment, a mixed method approach employing both qualitative and quantitative approach was used. Qualitative approaches entailed feedback from cross-border officials, key informants and Focused Discussions from traders to supplement information obtained using trader questionnaires. The mixed method approach was effective in establishing status, perceptions and practices of ICT for cross-border trading from all relevant players. The study was conducted in Busia and Namanga cross-border points purposively selected being the target intervention sites for enhancing ICT use for women cross-border trading by ACWICT.

Data collection instruments were developed, reviewed and approved by the baseline survey expert team for validity to measure the desired outcome and ability to generate consistent feedback. The tools included semi-structured Trader Questionnaire to generate information on experience, practices and challenges in use of ICT for trading by cross-border traders; Key Informant Interview to generate feedback on status and challenges in the use of ICT at cross-border points to facilitate trade; and Focused Groups Interview guide to provide additional feedback on ICT for trade, Cross-Border Trading and integration challenges.

The study targeted women and youth small-scale cross-border traders aged between 18 to 49 years. Studies have shown that 80% of the traders at the cross-border points were small scale traders majority of whom are women. Women cross-border traders in Busia and Namanga have organized themselves or are affiliated to business groups/associations which formed the entry point for sampling.

Estimates from trade departments and women trade association for Kenya, Uganda and Tanzania shows that approximately 1120 (610 and 509 women traders in Busia and Namanga border points respectively) are actively engaged with cross-border trading forming the basis for sample size calculation for this study.

Calculation of sample size for trader questionnaires was based on Gay (1996) guidelines for mixed methods sampling design. The guidelines specify that the larger the sample size, the smaller the percent of the population required for a representative sample. Smaller populations with less than 100 persons, provides little point of sampling while for population size around 1500, a 20% sample should be used. For populations greater than 5000 a sample size of 400 is adequate. Given our population estimate of 1120, proportionate sample for the two border points was calculated arriving at 20% overall sample size, equivalent to 224 women cross-border traders as shown on the table below.

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28 Women Economic empowerment in East Africa BRIEF, The USAID EA Trade and Investment Hub, Sep. 2018
Table 3: Determining the Sample size

<table>
<thead>
<tr>
<th></th>
<th>Estimated no. of traders (m/f)</th>
<th>Estimated % of women traders (80%)</th>
<th>Estimated % of most active women traders (60%)</th>
<th>Sample population (20%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Namanga Kenya</td>
<td>588</td>
<td>464</td>
<td>278</td>
<td>56</td>
</tr>
<tr>
<td>Namanga Tanzania</td>
<td>480</td>
<td>384</td>
<td>230</td>
<td>46</td>
</tr>
<tr>
<td>Busia Uganda</td>
<td>600</td>
<td>480</td>
<td>288</td>
<td>58</td>
</tr>
<tr>
<td>Busia Kenya</td>
<td>670</td>
<td>536</td>
<td>322</td>
<td>64</td>
</tr>
<tr>
<td></td>
<td><strong>2330</strong></td>
<td><strong>1864</strong></td>
<td><strong>1118</strong></td>
<td><strong>224</strong></td>
</tr>
</tbody>
</table>

A total of 197 respondents were interviewed to obtain feedback on experiences and challenges on ICT use and cross-border trading. This represents 88% of the targeted respondents. Qualified research assistant familiar with local languages were recruited and trained and involved in data collected. Simple random sampling and snow balling techniques were used to identify women traders to be interviewed. Sampling took consideration of country, traded goods and age variability across the two target border points.

Additional, 30 KIIIs among cross-border government officials from respective counties were conducted. Key informants comprised of Government and non-Government officials working at border point units purposively selected in order to establish status and obtain views from key officials involved in cross border trading. Key areas in trade; customs, immigration, quarantine and inspections, and security agencies seen to be more relevant in facilitating cross-border trading. Additional views were also obtained from trade officials in the respective counties and EAC departments. Finally, three FGDs each of 15 participants representing women and youth cross-border traders was conducted to build an understanding around experiences and challenges around cross-border trading and use of ICT.

Data collected was entered using Epi-data software and exported to SPSS version for analysis. Descriptive statistics using frequencies and percentages and data presented in form of charts and tables. Thematic analysis was applied for qualitative data.
3.0 Assessment Findings

This section presents the findings from the assessment. It highlights feedback from cross-border officials, women and youth traders on the status of use of ICT and challenges in overall cross-border trading.

3.1 Feedback from cross-border agencies

Key informant interviews were conducted with cross border officials from pertinent Government cross-border agencies engaged in cross-border trading including immigration, customs, regulatory and standards, security, EAC and Trade departments. The objective to establish status in implementation of EAC protocol, processes that hinder or support cross border trading, and existing ICT platforms, extend and challenges in use for trade facilitation.

3.1.1 Free movement of persons and labor - Immigration

The EAC common market pillar forges for freedom of movement of all factors of production namely; goods, persons, labor, services and capital and rights of establishment and residence. Key to its operation is the principles of non-discrimination of EAC nationals, equal treatment, transparency and sharing of information for smooth implementation. The study established that valid travelling documents include; passport, temporary permit or national ID documents recognized by the member state countries. Visas are not a requirement for EAC nationals. Travelers are categorized as tourists, students, business persons or persons seeking medical attention. Kenya, Uganda and Rwanda recognizes the national Identity card as a travel document. Tanzanian citizens who do not have a national Identity Cards recognizes valid national passports, temporary permit or the use of EA Passport for travel. Traders crossing the borders will have to present the above documents to be cleared and an additional yellow fever immunization document in crossing to Tanzania. Overall, traveling for long periods would require EAC citizens to declare the purpose of travel and would require presentation of passport of the new EA e-passport. By presenting the national Identify card, traders are issued with an Interstate Pass/travel permit which facilitates movement. Travel permits are issued free of charge across all the EAC members states.

Finding showed progress in use of ICT to check cross-border movement of persons within the two border points. Application for the travel documents is online. Kenya uses e-citizen for the application, while application in Uganda and Tanzania travel documents are accessed within the respective immigration websites. Despite online application, traders or traveler will have to make physical presence at the immigration department for required verifications. The EAC e-passport has a long validity period of upto 10 years thus traders and EAC travelers within EAC will not have to go through frequent application processes, thus a boost for free movement of persons across the region. A silent 15 KM movement limit without application of travel permits
Challenges with the immigration include lack of information by traders and travelers on requirements for movement across countries. Also mentioned is misinterpretation by traders who think that when they have a national ID, they do not need to go through the immigration department for clearance. System challenges, being down or sometimes very slow occur.

3.1.2 Customs Unions

The goal of the custom union is to move towards formation of a Single Custom Territory where internal tariffs and non-tariff barriers that hinder trade between member states are eliminated and trade policies harmonized. EAC member states agree establishment of a free trade where zero duty is imposed on goods and services produced within EAC and a common external tariff for imports from countries outside the EAC zones. Goods moving within the region, comply with the EAC Rules of Origin which specifies the criteria for determining origin of goods, procedures for treatment and handling small scale cross-border trade.

Findings showed that high volume goods exceeding USD 2000 are declared and cleared online. Overall, goods of value not exceeding USD 2000, mostly for small scale traders, are cleared manually across all border points. Custom officials enter details for traders and goods into the systems by themselves. Small scale traders presenting goods at the border points are issued with simplified certificate of origin (SCO). The trader fills the form and submits to the custom official for the country goods are imported to for verification. The Simplified certificate is beneficial to traders since it is issued free of charge and allows for waiver of import duty.

Different customs systems are in use by Uganda, Tanzania and Kenya; Kenya - Simba, Uganda-Automated Systems for Customs Data (ASYCUDA) and Tanzania – Tanzania Customs Integrated System (TANCIS). The systems are generally used for goods whose value exceeds USD2000 thus applicable for large scale traders. Traders will have to work with approved/authorized border Clearing and forwarding agents to use the systems. The clearing agents logs into the system, declare goods, pay required charges, and upload scanned declaration documents for review by custom officials on behalf of the trader. Goods are verified by the officials followed by issuance of necessary permits. Overall, the systems are linked to various payment methods to facilitate payment of the required fees or duties. Calculating taxes / import duty is based on the quantity of goods. Some level of system interconnectedness with ASYCUDA and Simba system was reported at Busia border point allowing automatic sharing of information within the system for declared goods. Not interconnectedness reported in Namanga border point however EAC is working toward and Integrated Customs Management System (ICMS).
Custom union is seen as the most progressive integration pillar. The challenge is to have an integrated customs management system for the EAC member states which allows importers and exporters to upload documents into a single-window system prior to the goods arriving at the ports. The documents can be accessed by partner state custom officials allowing for faster clearance of goods. Upon full realization, integrated systems, is expected to reduce clearance time by 60%. Notwithstanding, the use of the above varied systems have significantly enabled faster clearance of goods, eased tracking movements of the goods from the point of shipment to export thus reducing operational costs for traders.

Other than system failures, no challenges on the use of the systems were reported owing to use of agents who are taken through system orientation before being authorized. Lack of information by small scale traders on SCO provisions, application and benefits were reported. Manual clearances for small scale traders remain a challenge in managing clearance time for traders. The systems are not yet integrated which means cross-country verification and confirmations of goods remains a challenge. Use of non-gazetted routes by small scale traders still exists attributed to lack of awareness on using gazetted border points.

Despite the systems not fully integrated, Custom Union Officials have however adopted modalities of working together aimed to enhancing trader processes and experiences. Custom officials of Tanzania and Kenyan counterparts working at Namanga border share same offices allowing quick verification processes and consensus in case of clearance challenges. At Busia, routine meetings and joint verifications has gone a long way in strengthening cooperation among custom officials whereby, joint verification, and reconciliations are done and reported to be working well. The single custom territory approach has seen Tanzanian Customs Officials facilitated to be stationed in Kenya ports and verify goods from Kenya to ease clearance at the border and prevent damping. Finally, implementation of the one stop border points (OSBP), whereby traders get clearance for goods at one stop at the border, has been applauded in reducing clearance time.

One disadvantage of current systems is the use of clearing agents which limits individual traders to interact with custom systems depriving them of full profits proceeds due to clearing charges. The systems currently in use favor large scale traders with consignments over $2000. This means small-scale traders cannot use the system thus their processes remain manual and time consuming. The systems expose traders to exploitation by clearing agents who take the meager income as clearance fee among other uses. There is urgent need for member states to sensitize and operationalize utility of existing systems to encourage traders to gradually transition to e-platforms to enhance efficiency and transparency. This can then be gradually extended to include Customs Integrated Management System for greater impact and coordination at the Government level. Member countries are however at various stages of roll-out with Tanzania being ahead in implementation. Integration of the systems is important as custom official are able to monitor movement of cargo from one point to another.
3.1.3 Handling of unprocessed agricultural goods and agrochemicals

Unprocessed agricultural goods commonly traded within the EAC include; live animals, plants, seeds, fruits, cereals, poultry and fish. The departments of veterinary, fisheries and plant health at the border points are involved with the clearance processes. Specifically, the Department of Veterinary Services (DVS) and Kenya Plant Health Inspectorate (KEPHIS) for Kenya; Ministry of Agriculture, Animal Industry, and Fisheries (MAAIF) for Uganda; and Tropical Pesticide Research Institute (TPRI), Tanzania Food and Drugs Authority (TFDA), and Directorate of Veterinary Services (DVS) for Tanzania. Overall, unprocessed agricultural goods traded within the EAC, are not charged VAT or excise tax. Traders will have to obtain import license/permit from the country they are exporting to. Cross border traders will have to show proof that the goods are originally from the EAC member countries and comply with sanitary and phyto-sanitary (SPS) measures for the goods to be cleared. Import permit is a requirement for the three countries which is obtained from Entebbe for Uganda importation and Arusha or Dodoma for Tanzanian imports. Key recommendation made by the Tanzanian and Uganda official is the possible availability of phyto-sanitary services at the border points to ease the process for traders. Traders intending to import to Kenya get registered using the import and export certification systems with a payment of KES 600. Tanzania inspection fee of TZSHs 5000 is required. Uganda and Tanzania systems are not yet available online thus traders have to mostly go through manual processing of clearances. Both countries, apply the usual processes of declaring goods, verification, fumigation and clearance. At Busia cross-border point, visual inspection of goods is done jointly by the Ugandan and Kenyan counterparts.

For manufactured/processed goods and agrochemicals, traders must comply with EAC Rules of Origin by showing proof that the goods were obtained from EAC member countries. Additional requirements are compliance with the Quality Standards of the country of import and taxes. Goods worth USD 2000 and above attract custom charges. Small traders importing or exporting goods of value not exceeding USD 2000, are required to complete EAC Simplified Certificate of Origin along with proof of cost of goods (invoice or receipt). Among the EAC countries SCO are hard copies obtained at the custom border points. Signed and stamped copies are presented at the customs officials for the importing country who will verify the declared goods, confirm signature and stamp and clear the goods without any charges.

Kenya, Uganda and Tanzania uses online platforms for application and processing of import and export permits for agricultural goods and animals. The systems require that clearing agents makes applications on behalf of the traders. Due to slow systems issuance of phyto-sanitary certificate is occasionally done manually for Uganda. Centralization of clearing services poses a challenge both to Government officials at the border point and traders.
“We have done our best. Our payment system is cashless via Mpesa, we believe we have created all the avenues that feel all the traders have been facilitated. Though there is room for improvement. We are open 24hrs because we deal with perishable goods. We do everything possible to ensure there is a seamless flow of trade”.

KII feedback Busia Border

While an online system is used for processing approvals, access to the system is again centralized, for example, the Kenya veterinary approval office situated in Kabete Kenya. For Tanzania, importation of seeds, require TOSCI which can be obtained in Morogoro or Arusha. Decentralization of system access to border veterinary officials and some key services can reduce on the approval time and improve on issuance of permit for the traders.

3.1.4 Clearance with the quality of standards agencies

The assessment allowed interviews with cross-border standards and quality control officials at the target border points. A common practice for the EAC member state to recognize respective marks of quality; TBS, UNBS and KEBS labels on the goods. Goods with the labels are cleared free of charge. If the goods lack the marks, they are confiscated and subjected to laboratory analysis to verify compliance to quality standards.

TBS uses an online application system that allows traders to upload and submit Pre-shipment verification of conformity (PVoC), conditional release document, permits registration and product registration online. The process was reported to have enabled smooth processes for traders. One challenge is that TBS and KEBS systems are not yet integrated and capacity strengthening for staff on the use of the system. KEBS uses PDQ machine to make payment thus traders can make payment directly from their bank accounts. UNBS – processes for testing take up to 19 days to test goods taken through UNBS because labs are located in Kampala. Presence of lab in Busia border that hasn’t been equipped – takes samples to Kampala. Need to be empowered to do spot tests.

“The challenge with small-scale traders in accessing information from their cell phones is illiteracy and lack of smart phones. There is need to eliminate illiteracy and encourage them to use their phones to access information existing our platforms”

- KII informant

In moving towards full integration, harmonization of standards and coming up with an EAC mark of quality to be used by member countries is key. System integration would be important to facilitate faster clearance of commodities at border points.
3.1.5 Role of Government trade departments

Feedback was sought from respective border Departments of Trade (Uganda Commercial Visa, Kenya and Tanzania Departments of trade) to establish their role in trade facilitation particularly in view of women traders and challenges experienced. Overall, member state department of trade have participated in registration of trader associations, facilitation trainings targeting cross-border traders, supervision of trader activities, interGovernmental liaison and cross-border trading conflict resolution. To some extent, they have also lobbied in greater support for women traders in their respective counties/districts and linkage with partners who can provide support. For example, Busia County department of trade collaborated with EASSI to deliver training on Book Keeping and Financial Management to small scale Cross-border Traders.

Due to limited resources, trainings have been erratic, only being held with partner support. The facilitation officers work hand in hand with customs department to facilitate trainings for traders. The trainings are however erratic and depended on availability of resources. Commercial Visa Office has supported registration and supervision of trader groups.

There is need for legislation to allow allocation of resources to cross-border trading by EAC trade departments at cross-border points to facilitation information dissemination to traders. With their role in registration and supervision of trader groups, the departments can play a greater role in fostering formalization of trader businesses, greater participation of traders in trading decision, awareness on border procedures and regulations, opportunities to expand trading and guidance on value addition.

3.1.6 Security Departments

The role of the security departments is to ensure that security of all persons and goods crisscrossing the border are guaranteed. Traders crossing the border go through routine security checks including; body checks, luggage scans, and checks on immigration documents. The objective is to ensure that illicit drugs, small arms or weapons, contraband goods, smuggling and human trafficking is constantly brought under check. Other checks are the yellow fever immunization for Kenyans entering Tanzania.

Cooperation between member country security officials in terms of sharing security information and with members of the border community has been key in reinforcing security at the cross-border points. Challenges still exist, for example use of non-gazetted routes, smuggling and instances where clearing agents conspire with traders to selectively declare goods or facilitate movement of contraband/substandard goods. While cases of harassment of women traders cited, security agencies have put in place measures to curb the vise. Use of non-
gazetted routes exposes women traders to risks, harassment and fraud necessitating sensitization for formal routes.

“Women have alleged to have been harassed – the security apparatus has put measures such as making abrupt visits and also having short deployments of the security officers. We have agreed to carry out sensitization using TVs, general assemblies for both Kenya and Uganda. Different agencies have been deployed”

*Feedback from Security Official*

While EAC cross-border officials strive to foster integration though implementation of the EAC protocol agreements, cases of disregard or non-full compliance of protocol agreements were reported in the assessment. For example, challenges were reported with the 15KM free entry where harassment of member citizens and arrests have existed. This may not be consistent with the concept of free movement of persons, goods and services as specified in the EAC protocol agreements.

3.2 Good practices to facilitate cross border trading

Customs Unions at the border points have come up with various modalities to facilitate trading. While enhancing efficiency of services for traders, the good practices offers direct benefits to women cross-border traders and has improved their trading experiences;

*One stop border point (OSBP):* With One Stop Border Point OSBP services such as processing of documentation and clearance procedures for traders are carried out at one point of exit from one-member country and entry to the other rather than two stops. OSBP has resulted in faster movement and clearance of goods across borders. There has been improved cross-border agency coordination and cooperation through joint inspections allowing quick redress on issues that may arise.

*With OSBP, we provide all service to traders at one point of exit. We are able to jointly look at consignments and quickly address any issues that could arise. Traders using formal routes now appreciate. Women traders using formal routes see it as an easier process since it is faster and favorable to women. KII respondent*

For small-scale women traders to benefit fully from OSBP provisions, there should be 100% shift to formal trading. Discussion with women Cross-border trader Association Officials indicated that close to 60% of women cross-border trade are engaged in formal trade.

*“With OSBP, clearance of goods is now easier because Government services and officials are under one roof. Women traders using formal routes see clearances processes as easy and with no delays. There is a good relationship between agencies and women trader’s association” BWCBT Chairlady*
**Single custom territory:** The single Custom Territory allows Tanzania Custom officials to be stationed at various clearing points in Kenya which has helped ease clearance at the border and prevent dumping. The concept allows inspection of goods before delivery to the border points saving traders unnecessary damages that could arise from failure of the goods to be cleared at the border points. Findings showed that Uganda and Tanzania have deployed custom officials to most of Kenyan ports, however not yet reciprocated by Kenya. Through the concept, traders reduce losses incurred when goods are rejected since rejection happens at the point departure rather than at the border points.

“To avoid rejection of goods and delays in clearance at the border points, all member countries should consider deploying officials to in-country ports as specified under the Single Custom Territory arrangements. At the moment not all member countries have deployed causing delays in border clearances.”

**Feedback from KII Informant**

**Customs system integration:** At Busia border point, Uganda custom system, ASYCUDA, has been integrated those of other revenue authorities and ports in the region allowing automatic cross-access to information once goods have been declared. Customs officials are able to monitor declaration and clearance of goods using the system.

“The use of Integration Systems, has made clearance of goods to be easy. It has also led to decongestion of good since clearance time reduced to an average of 3 days from earlier 7 days before use of the system. This means cost of clearance and document fees also reduced”.

**KII Respondent**

**Simplified Trade Regime (STR) –** this has been implemented both in Busia and Namamga borders. The STR allows preferential treatment for small scale traders with eligible listed consignments not exceeding US$ 2000 for goods originating within the EAC member. Upon obtaining necessary import or export permits and relevant compliances such as food safety, plant and animal regulations, traders complete simplified custom document or declaration forms and simplified certificate of origin allowing duty free entry for the goods. Findings showed that STR has significantly facilitated faster clearance, reduced clearance costs and encouraged trading through formal border points.

**Trade Information desks –** Trade Information Desk are structures established under the COMESA Simplified Trade Regime (STR) at various border points to provide facilitation services and relevant trade information to traders crossing the borders. They also serve small cross border traders seeking to form themselves into a formalized grouping. This concept of information desks has been embraced more in Busia border where they serve to provide traders with crucial information on procedures and processes related to cross-border clearance.
of goods. Uganda has embraced the concept of Information desk having moved a notch higher in creating information desks for women traders. The information desks not only address issues faced by women traders, but also serve men traders. Such were reported to being able to reach to women traders guiding them to navigate through cross-border trading challenges. No women information desk on Kenyan side and completely missing in Namanga.

**Women Cross-Border Traders Information Desk** at Busia OSBP. The information desks not only address issues by women traders, but also serve men traders. Such were reported to being able to reach to women traders guiding them to navigate through cross-border trading challenges. Synonymous to this in Busia Kenya is the Gender Desk where women traders to visits and access trader information. While it operates on volunteer basis, the offices reinforce OSBP effort of Trade Information Desks and required facilitation to adequately and effectively serve traders. Lack of adequate office space and financial facilitation were cited as major challenges affecting the information offices.

“The concept of OSPP is to accommodate women traders. Having that in mind, we recommend a small office for women. For Uganda, there is trade information desk and Women/gender Office. Lack of facilitation is the main challenge. At the moment, gender information desk is not facilitated; officials are volunteers and so may not be at the office always”.

*KII Feedback – Kenya Women Traders Association*

**Member Country Cross-border Officials Common Office**: A common practice at Namanga border point is whereby cross-border Government officials for different member countries share same offices at the OSBP. Sitting side by side has been reported to work well by ensuring efficiency and faster clearance of traders and goods. The officers are able to consult allowing issues to be addressed in real time. This form of cooperation allows joint verification, easy consultations, reconciliations and faster resolving of trade related compliance issues enabling fast clearance.
3.3 Women Cross-border trader views and experiences

3.3.1 Respondent characteristics

a) Gender, age and level of education

The baseline assessment solicited feedback from Kenya, Uganda and Tanzania cross-border traders who are key stakeholders in Busia and Namanga borders.

Women were the majority participants in the study, with 83% (160) being female traders and the remaining 17% (33) were male traders corresponding to previous assessment which showed women as majority in cross-border trading.

![Figure 1. Distribution of respondents by sex](image1)

In terms of age distribution, majority of the respondents were aged between 30 – 40 years (46%). Only 25% were aged 18-29yrs.

![Figure 2. Respondent distribution by age](image2)
This showed youth aged between 18 – 29yrs rarely engage in cross-border trading. It is therefore important to encourage more young people to cross-border trading as they present the age category who can maximally seize opportunities presented by ICT.

In establishing the level of education, it was evident that majority, 48%, had reached secondary level education while 26% had reached primary level education. Only 14% had university/college/ level education, and 12% traders had no formal education. The findings for secondary level education compares with EASSI study which showed that over 50% of women cross border traders had not completed secondary level education.\(^{30}\)

![Figure 3. Distribution by level of schooling](https://eassi.org/project/women-informal-cross-border-traders-eac-market/)

From these findings, it is clear that, interventions focusing on capacity building and empowerment for women cross-border traders in Busia and Namanga should considering trader level of education of the traders in order to have traders appreciate and adequately benefit. For example, training material and language should be tailored to meet their needs.

### Table 4. Distribution by level of education

<table>
<thead>
<tr>
<th>Cross border point</th>
<th>Busia</th>
<th>Primary</th>
<th>Secondary</th>
<th>University / College</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
<td>8</td>
<td>35</td>
<td>44</td>
<td>10</td>
</tr>
<tr>
<td>8%</td>
<td>36%</td>
<td>45%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Namanga</td>
<td>15</td>
<td>16</td>
<td>48</td>
<td>17</td>
</tr>
<tr>
<td>16%</td>
<td>17%</td>
<td>50%</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>23</td>
<td>51</td>
<td>92</td>
<td>27</td>
</tr>
<tr>
<td>12%</td>
<td>26%</td>
<td>48%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

\(^{30}\) [https://eassi.org/project/women-informal-cross-border-traders-eac-market/]
b. Types of goods

The study established that cross-border trading presents the main source of income for 92% respondents. This compares with earlier estimates which showed that 90% of women cross-border traders relied on cross-border trading as their only source of income. Respondents traded on both agricultural and manufactured goods. Across the border points, staple food commodities; cereals, fruits and vegetables were common while consumer items such as clothes, shoes and animals trading were less common. Trading on beads and bead products was unique to Namanga cross-border point.

Table 5. Commodities for trade across target border points

<table>
<thead>
<tr>
<th>Type</th>
<th>Busia</th>
<th>Namanga</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cereals</td>
<td>Maize, cassava, millet, beans, groundnuts, green grams</td>
<td>maize, sorghum, beans, rice, peas, wheat flour, soya beans</td>
</tr>
<tr>
<td>Fruits and vegetables</td>
<td>Watermelon, Irish potatoes, cassava, cabbages, bananas, pineapples, sweet potatoes, tomatoes, kales, grocery, oranges, onions</td>
<td>potatoes, onions, peas, avocado, bananas, tomatoes, mangoes, watermelons, passion fruits</td>
</tr>
<tr>
<td>Animal and animal products</td>
<td>Eggs, fish, milk</td>
<td>Goats, cattle, hides</td>
</tr>
<tr>
<td>Manufactured items</td>
<td>Processed milk, soft drinks and household items</td>
<td>Cooking oil, wheat flour, soft drinks and beverages, food stuffs, passion and mango juice and household items and electronics</td>
</tr>
<tr>
<td>Others</td>
<td>Cloth, shoes, Jua Kali products, plastics papers, charcoal</td>
<td>Clothes, shoes, Jewelry, beadwork, raw materials for animal feeds: cotton seed cakes, fresh flowers, petroleum products, coal, sunflower seedcake, stationaries and text books</td>
</tr>
<tr>
<td>Services</td>
<td>Boda boda,</td>
<td>Insurance, clearing forwarding, graphic design, mechanic, hotel services, transport</td>
</tr>
</tbody>
</table>

From this study, it was evident that respondents traded on agricultural commodities or manufactured products with little or no engagement on value additions. It is highly recommended that measures to support women cross-border traders could give prominence to value chain analysis and support to help women improve on their products, identify and engage competitively in trading.

31 Emma Marie Bugingo, 2018, Empowering Women by Supporting Small-Scale Cross-Border Trade; Bridges Africa, Volume 7 – No. 4
3.3.2 Application of ICT in trading

a. Type of phone owned

The study sought to find established the type of phones owned by respondents as classified by phone capabilities; basic, feature and smart phones. Findings showed that 55% of respondent traders owned smart phones compared to 9% feature phones and 36% basic phones. The phones were used entirely for communication through phone calls, text messaging and social media with little focus on trading.

From this study it is evident that there are great opportunities untapped that can be leveraged with smart phones to enhance cross border trade with little support. While a good proportion of women traders owned smart phones, very few of them used them for purposes of trading. Current use is inclined towards social media with very little to do with trade enhancement.

“We use our smart phones mostly to make or receive calls, and applications like WhatsApp to share photos. Rarely are they used for trading engagement”

FGD findings

Given the increase in affordability of smartphones, interventions to empower women cross-border traders with information, awareness campaigns and ask them to invest in smartphones by demonstrating its potential to enhance trade. With smartphones, traders can easily access trading platforms, explore market opportunities, link up with other traders and customers and manage their businesses effectively resulting in reduced transaction costs, better time management hence more returns.

b. Training and perceived knowledge on ICT for trade

The study revealed knowledge gaps on ICT for trade among the respondents. Only 16% of traders reported to have received some form of training/exposure to ICT for trade. Among those who indicated exposure to basic ICT skills, only 11% felt confident (very knowledgeable) to use ICT for trade. 38% felt somewhat knowledgeable and 51% felt not knowledgeable at all as shown in Figure 4 below.

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32 Basic phones - can make calls, send and receive sms only; Feature phone- can make calls, sms and check internet while Smart phone - have android capabilities, make calls, SMS, and with 3G or above and WIFI capabilities

33 The Mobile Economy; Sub-Saharan Africa 2017, GSMA Association, 2017, GSM Association
Digital literacy training was largely limited to Microsoft Office applications and training offered by some organizations such as SAUTI Africa.

“To us, lack of awareness is a major hindrance to using ICT for trading. For example, we may have a smartphone but we don’t know how to use them for trade”

FGD finding

Other than training on digital literacy, the study established that some traders had received trainings on business management, record keeping and bookkeeping. Lack of knowledge in business calculations/profit and loss estimation remains a barrier to cross-border trade among women.

c. Use of online platforms

The study established that majority of respondents (66%) did not access online platforms. Only 34% mentioned having used online platforms for trading purposes. Among the platforms accessed were info-trade portal, open data, respective custom online platforms and country specific platforms such as e-citizens and other country specific portals.
While EAC community cross-border agencies have made commendable effort to digitalize systems to ease services use of the services remain low due to illiteracy and lack of information on online sites to visit in order to access the services they require. The respondents mentioned having used cyber services to access the services.

“we don’t know which platforms to seek information from and how to access the information. When we want to apply for documents, for example passport or other travel documents, we go to the cyber and apply with the help of the cyber agents”

FGD respondent

From the study, few respondents cited using government websites for information on procedures. Most e-Government systems at the border points could be accessed by approved clearing agents on behalf of the large scale traders. Respondents were generally unaware of online platforms that can be accessed nor how to access. This calls for investment to sensitize women traders on existing platforms that facilitate trade and how they can use.

The STR was a great success in facilitating the small scale traders who regularly transact in low value consignments with ease and was one of the most popular practices across the two border points. Respondents however showed lack of information on the benefits of using STR.
The study established that phone call was the most common method communication on trade matters by respondents. Social media platforms such as WhatsApp and Facebook were largely used for chatting and sharing photos devoid on trade engagements.

“We use our phones mostly to make or receive calls and Facebook or WhatsApp to share photos. We haven’t thought of phones as a tool for trade”

FGD findings

On average, 17% of respondent traders had used communication and information avenues such as SMS, Internet, WhatsApp, Twitter and Facebook. SMS was mostly used (34%) and Facebook and twitter (13% and 5% respectively) least used as shown in the figure below.

![Figure 6. Use of mobile options for online trade information or communication](image)

It is evident from this study that alternative trade communication options or information access options availed by mobile phones are least utilized by women cross-border traders. The named options present convenient and potentially cheaper alternatives for the traders to exploit in expanding and promoting cross-border trading. For example, traders can use the named avenues to seek/procure products, market products, request supplies and share/receive market information on prizing among other benefits. With the many avenues presented, it is therefore highly recommended that women cross-border trader empowerment focuses on enlightening on how they can use the mentioned opportunities to expand trading communication, trade networks and seek trading information and expand to online trading.
3.3.3 Use of mobile money transactions

Findings showed that most of the respondents (85%) made mobile money transactions over the past six months. This compares with survey on the nature and economic implication of mobile money estimating that nine out of ten adults have mobile money accounts \(^{34}\). Common platforms used include; MPESA, Airtel Money, MTN, and Equitel. Internet banking was least preferred.

![Figure 7. Respondents mobile money solutions used](image)

Use of mobile money solutions is rapidly gaining momentum and changing the business perspective in East Africa by enabling access to banking solutions for the rural poor communities. This momentum could be tapped by the EAC agencies to enhancing effectiveness for cross-border traders. The study established that, the effort to link Government payment systems for EAC member countries is lagging behind with cross-border agencies having embraced mobile money payments in cross-border transactions. There is therefore need for the EAC member countries to hasten system linkages with mobile money transactions in order to enhance trader experiences in cross-border engagement by enabling access to convenient, secure and cheaper means for making payments. Cost of transactions and availability of

services beyond border points remains a challenge to cross-border traders. Mobile money service providers should therefore ensure an accelerated expansion of network for mobile money solutions and charges to ensure enhanced access by cross-border traders.

“For us most transactions are done manually. High cost in managing mobile money has made traders shy away from using mobile money services”

Feedback from Key Informant

3.3.4 Access to market information

Key in maximizing trade potentials for women and youth cross-border traders is elimination of barriers to access of trading information. Lack of access to market information remains a major barrier to trading. The study established that, slightly over half (51%) respondent traders had received trade information over the past six months.

Common sources of information were; mobile SMS, internet searches, CBT Associations and Trade Information Desks (TIDO) as shown in the figure 9.

![Figure 8. Proportion of traders who received trade information in the past 6 months](image)

Close to 84% of respondents at Busia border point had received trade information compared to 16% at Namanga cross-border point. High access to information in Busia could be attributed to active Trade Information Desks (TiDOS) assigned by both Kenya and Uganda Government organized trader associations and SAUTI platform. Uganda Government has moved a step...
Further to create Information desk for women traders to facilitate access of information on trade and cross-border information to traders. At Namanga border, the trader associations are hampered by trader turn overs and inconsistencies in contributions and participation in meetings. Trader information desks are not fully utilized by women traders.

‘We don’t get paid but volunteer to serve at the Women Trade Information desk. The challenge we face is the lack of facilitation in the office and capacity to develop brochures or other information products for women.

*Information Desk KII – Busia Uganda Cross-Border*

It was evident that Trader Information Desks, Trader Association and application of mobile SMS have a high potential in linking cross-border women traders with important information to expand trade. Some of these avenues however, remain unexploited. For example, TIDOs at Busia cross-border points are managed by volunteers and lacks necessary support to facilitate their work. Busia women Cross-Border Trader Corporate (BCBTA) received donation of computers but lack capacity to use this in managing their cooperative. In enhancing cross-border trading among women, support should be channeled to strengthen cross-border women trader associations, trade information desks and expand women trader opportunities to access trade information. Key to consider is capacity building to Cross-border Association Cooperative in application of ICT to manage their cooperative, availability for women trader associations and facilitation, as well as strengthening TIDOs.

### 3.5 Knowledge on Cross-Border Trading Procedures

The study established perceived knowledge levels of respondent cross-border traders on cross-border regulation and procedures. Findings (shown in Figure 10) revealed a relatively low proportion of respondents considered themselves very knowledge level on cross-border regulation demonstrating need for investment in awareness creation and sensitization on cross-border procedures and regulation among the respondents.

![Figure 9. Perceived level of knowledge on cross-border procedures and regulations](image-url)
Focused Group Discussions with women traders linked use of informal routes by some women traders with lack of awareness on the opportunities presented by the Simplified Trade regimes (STR) by EAC custom union. Use of informal routes and lack of information on their rights and procedures exposes the women traders to harassment, extortion and corruption.

In-depth interviews with cross-border Government agencies revealed that there were no prescribed approaches for disseminating information on updates and changes in border procedures calling for an organized approach in sharing information with traders. Programs targeting cross-border traders should work with cross-border Government officials for the EAC member countries to integrate sensitization on Simplified Trade Regime (STR) provisions, trader rights, customs procedures and exemptions and required documentations to women traders.

### 3.6 Participation in trader forums

The study established the extent of respondent participation in cross-border trader forums. Despite the role played by women cross-border traders on the economies of member countries, very little has been done in enhance their participation in improving trade processes. Clear mechanisms of involving them in decisions pertaining to their welfare as cross-border traders need to be put in place. In the first place, assuring participation in decisions making is crucial. The assessment sought traders’ perceptions on involvement by key Government agencies in decisions regarding cross-border trading. Close to 51% of respondents feel very much involved, 37% a bit involved while 13% feel that they are not involved at all in cross-border decisions. Perceived involvement in cross-border decisions was high among traders in Busia (70%) compared to traders at Namanga border (30%) as shown in Figure 11:

![Figure 10. Distribution by participation in cross-border forums](image)

35 Simplified Trade regime targets small-scale traders trading on eligible goods of value <2000 USD. The traders are given preferential treatment enabling them to clear their goods quickly and safely.
Considering the role played by women cross-border traders and being the major players in small-scale cross-border trading, enhanced involvement by EAC Government agencies in decision making would be crucial to ensure that their needs are considered and not left behind. Involving traders in decision making not only help in enhancing ownership of decisions made but also dissemination of decisions to other traders and aligning to EAC priority considerations of promoting women’s rights and gender equality.

3.7 Membership to trader organizations

In business, solid business networks and association play a critical role in increasing traders voice and influence on matters pertaining to access to resources, trade information and business networks. Findings from the study showed that only 44.7% of the respondents were members of a trading association or business groupings.

![Figure 11. Distribution by active membership in trader associations/groups](image)

Participation in trader association was more common in Busia border point than in Namanga. Some of the business groups or associations were; Busia Women Cross-Border Cooperative, Malaba Women Cross-border Traders Association, Busia Women Saving group and Sofia Charcoal Dealers Association at Busia cross-border point and Destiny, BIMA, LEMUKA traders, DUWATA women group, KIFWA and Namanga Twaweza Trading company in Namanga.

The trader association or business groups meetings brings traders together to share trading experiences, market opportunities, disseminate trade information, make savings and access cheap credit. Small trader associations can grow into enormous organizations able to lobby for their rights and inclusion in key decisions affecting them.

A good example is the Busia Women Cross-Border Traders Cooperative (BWCBTC). Initially a business group with an approximate membership of 50 members, BWCBTC was converted in 2019 into a cooperative society with over 1200 cross-border women traders making $5 weekly
savings. With their weekly savings, the cooperative presents an opportunity for financial growth and independence for women member traders in Busia. With this level of numbers, the association needs support to build systems, financial literacy and in the use of ICT in record keeping.

Strengthening such women trader association at cross-border points will go a long way in empowering women cross-border traders through increased capacity to network, pull together their resources and form strong platforms for saving and loaning a gateway to cheaper funding options for business expansion. There is need for training that focuses on forming, formalization and sustaining business associations.
4.0 Challenges and Recommendations

During our survey we sought to find out the unique challenges that face the cross-border traders in trading consequently impeding full realization of EAC integration. Specific questions sought precise feedback at respective border points on factors that impede use of ICT for trading and cross-border trading. This section presents the challenges and makes recommendation which if addressed could go a long way in deriving Cross-Border Trading benefits and enhancing integration.

4.1 Challenges in the use of ICT for trading

- Lack of knowledge on the use of ICT and digital opportunities for trading. While there is an increase in ownership of smart phones by respondents, there is ignorance/lack of awareness on the potential use of smartphones for trading.
- While traders could be willing to use ICT, lack of awareness on available digital platforms and ICT solutions to facilitate trade; when and how to access; and for what reason to access was largely portrayed and led to apathy in using ICT for trade. Traders lacked information and ability to use existing trade information platforms and digital systems by Government cross-border agencies.
- Respondents lamented high cost of communication and data tariffs; calling rates, data charges, roaming charges and variation in communication costs across the EAC member states was a major barrier to trade communication and accessing online platforms. For example, Outward Telegraphic Transfer (OTT) charges applicable at crossing borders was considered to make communication costs unaffordable by traders. Poor internet connectivity and network coverage beyond the cross-border points also made difficult for traders to access internets or online platforms using their phones.

4.2 Challenges in Cross-border trading

- Respondents highlighted lack of access to reliable trade information such as information on prizes, market opportunities and exchange rates as the main obstacle to their engagement in cross border trading. Also cited was lack of information on cross border trading regulation and procedures such as on the simplified trade regime resulting in use of unofficial border points.
- High taxation and tax variation across the EAC member states, currency exchange rate fluctuations affect prices of commodities across borders and profitability. Lack of clarity on how taxes tagged to specific products are derived/calculated
- Limited access to cheap capital to expand trade and infrastructural support at the border points was a key concern for traders. Traders mentioned lack of trading shades or storage warehouses shelter at the border points.
Other challenges include; competition from large scale traders leading to lack of market for commodities, harassment from county Government officials and police while trading at partner states, slow custom processes arising from system failures and poor connectivity, and tedious payment methods and delays in clearing products.

4.3 Recommendations to enhance ICT use for trading

ICT has significant positive contribution to enhance cross-border trading and hence regional integration and economic empowerment for cross-border communities. It is an important ingredient for an enabling environment for cross-border trading. To fully realize this potential, investment need to focus on addressing existing barriers that limit use of digital solutions for both traders and cross-border service providers.

Firstly, to change cross-border trader attitudes and perceptions on ICT for trade, there is need to sensitize them on benefits and use of ICT and other digital solutions for trading. This should be done in collaboration with government agencies to raise awareness on existing online platforms, websites and digital solutions traders can use to facilitate trading or by using avenues such as simplified information communication materials, information displays on strategic points at the borders, online platforms, and Trade Information Desks and trader associations/groups. ICT training could be integrated with basic business management skills to empower women traders with basic skills for trading.

Secondly, traders need reliable market/trade information to help them make important decisions on trading. Consequently, ICT solutions to disseminate information on markets, prizing, and exchange rates among other pertinent trade information needed by traders should be developed. Trade Hubs which serve as information web portals that represent a government-wide effort to provide online trade information could be created to provide information with trader needs in perspective. Information could range from procedural aspect such as commodity classification, clearance processes, valuation and the determination of landed cost to more complex information on regional and international networks of potential trade partners. To enhance data reliability, it is absolutely essential to have an arrangement in place to identify the agency responsible for the publication of trade information, define scope of their responsibilities and mechanisms to coordinate publication activities in order for traders and other interested parties to get coherent and contextualized information.

Thirdly, there is need to sensitize EAC member states to take action regarding the publication of information on government regulations and procedures affecting international trade. Governments ought to notify traders and other interested parties regarding public channels through which such information is accessible including the trade office desks. To support this process of managing publications and enquiry points in an efficient and sustainable manner it is prudent to make extensive use of information and communication technologies.

36 World Bank 2012, ICTs for regional trade and integration in Africa, cTransform Africa
Fourthly, to promote continuous learning and access to training on ICT use by traders, it would be prudent to establish and support ICT learning and information Centre of excellence for women traders at cross-border points. Short online trainings stationed at the learning centers could be piloted. Additionally, there is need to support application of ICT in managing women trader groups/associations to enhance effectiveness. For example, leaders of women trader association/groups could be provided with ICT infrastructure, trained and mentored on how they can use ICT to manage transactions, loaning or ease cross-trader communication.

Finally, to improve service delivery, there is need to hasten digitalization of services at border points and integration of digital systems among EAC member countries and develop digital solutions for small scale traders. Free Wifi within the OSBP could be considered to promote access to online services. Government agencies facilitating cross-border trade should ensure that traders are well sensitized/informed routinely on ICT developments and updates. Harmonized communication and data tariffs, removal of roaming charges across EAC member countries will eliminate barriers to trade communication and enhance integration. There is need to prioritize expansion of network and mobile money coverage along EAC trading routes to availability of services for traders.

4.4 Recommendations for enhancing CBT for women

For traders to derive maximum benefits from integration and effectively compete with other traders in the region and globally, Cross-border government officials should prioritize sensitization on cross border trade regulations, procedures and tools used for trading. Awareness on the simplified certificate of origin for small-scale traders, trader rights and responsibilities will discourage use of unofficial routes and minimize chances for harassment.

Harmonization of tax regime across EAC member countries will be important to address price fluctuations for similar commodities. For example, high VAT charges in Kenya and withholding tax in Uganda and single entry permit which lead to frequent payments for Tanzania was seen as a deterrent in trading which should be addressed. EAC member states should ensure that EAC protocol regulations are adhered to by enforcement institutions and decisions uniformity implemented across member countries.

It would be important to promote trader access to cheap capital and credit facilities for women traders and product value addition and better women working conditions by providing infrastructural support such as trading space, construction of modern markets and storage warehouses. Strengthening women trader associations would help in better price bargain, expanded savings and access to cheap credit.

Finally, there is need to cultivate passion, commitment and innovation among women cross-border traders through mentorship. Simplified trainings on business management, entrepreneurship, booking keeping could be integrated with ICT or provided as stand-alone
trainings and traders supported to formalize their trade in order to seize opportunities available for formal businesses.

5.0 Conclusion

ICT plays a significant role in the social and economic development of the EAC. In the spirit of leaving no one behind, the EAC development strategy (2016/17 – 2020/21) highlights mainstreaming and promoting the rights of women, children, youth and persons with disability and older persons in all EAC policies and programs. Participation of women and youth in business, trade and investment has therefore been prioritized and emphasis put on ICT as an important input for Cross-border trading.

The study reveals opportunities for the full realization of ICT benefits in cross-border trading, both in trade facilitation and on its use by women and youth traders to enhance their effectiveness in trading. To realize maximum benefits from the opportunities presented by ICT for trade, there is need to invest in change of attitude of women and youth traders on embracing ICT for trading, training on application of ICT for trading and sensitization on cross-border procedures and regulations. This should go hand in hand with accelerated digitalization of cross-border trade facilitation systems. EAC Governments should provide support in encouraging more youth participation in cross-border trading and improving trading infrastructure at border points and towards ensuring facilitative environment for trade.

This report identified three areas in which ICT could have impact notably: improving efficiency, transparency and accountability with full automation at cross-border points; improving coordination between stakeholders along the supply chain; and improving information about business opportunities, making it easier for smaller traders to explore new markets through information sharing.

Investing in training, awareness on existing digital options, network and connectivity expansion and harmonization of communication tariffs could facilitate uptake of digital solutions by women in cross-border trade. By embracing ICT, reduction in trading costs, enhanced trade efficiencies and expanded market opportunities will be realized enabling EAC women traders to effectively compete with others in the region and around the globe. Empowerment should not only target women at the border points, but also from communities neighboring the border points of whom form part of the supply chain for border trade. Both should be targeted for sensitization on ICT for trade, business formalization and registration and business group formation. Future investigations could focus on enablers and barriers for youth participation in cross-border trading.
# Annexes

## Annex I: Key outcome indicators

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<tr>
<th>#</th>
<th>Indicator</th>
<th>Baseline status</th>
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<td>Busia</td>
<td>Namanga</td>
<td>Overall</td>
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<td>1</td>
<td>Percent cross-border trading as the main source of income</td>
<td>98%</td>
<td>86%</td>
<td>92%</td>
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<td>2</td>
<td>Percent of women traders using smartphones</td>
<td>41%</td>
<td>69%</td>
<td>55%</td>
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<td>3</td>
<td>Percent of traders ever used alternative ICT options (WhatsApp, internet, twitter or Facebook)</td>
<td>21%</td>
<td>56%</td>
<td>38%</td>
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<td>4</td>
<td>Proportion of respondent traders ever used online platform for trading purposes in the past 6 months</td>
<td>24%</td>
<td>44%</td>
<td>34%</td>
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<td>5</td>
<td>Proportion of respondent traders with skills on ICT for trade (trained on ICT)</td>
<td>13%</td>
<td>18%</td>
<td>16%</td>
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<td>6</td>
<td>Proportion of respondent trades who consider themselves very knowledgeable on ICT for trade</td>
<td>8%</td>
<td>14%</td>
<td>11%</td>
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<td>7</td>
<td>Proportion of respondent traders receiving trade related information in the past six months</td>
<td>84%</td>
<td>16%</td>
<td>51%</td>
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<tr>
<td>8</td>
<td>Proportion of respondents feeling very much involved in decisions related to cross-border trade processes</td>
<td>70%</td>
<td>30%</td>
<td>50%</td>
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<td>9</td>
<td>Made mobile money transactions over the past six months</td>
<td>97%</td>
<td>74%</td>
<td>85%</td>
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### Annex II: KII Contributors

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<th>Name</th>
<th>Organization</th>
<th>Cross-border point</th>
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<tr>
<td>Florence Atieno</td>
<td>Busia Women Cross Border Traders Association</td>
<td>Busia</td>
<td>Kenya</td>
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<tr>
<td>Ednah Mudibo</td>
<td>Gender Information Desk</td>
<td>Busia</td>
<td>Kenya</td>
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<tr>
<td>Elizabeth Emodo</td>
<td>Gender Information Desk</td>
<td>Busia</td>
<td>Kenya</td>
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<tr>
<td>Samuel Kimani</td>
<td>Kenya Plant Health Inspectorate</td>
<td>Busia</td>
<td>Kenya</td>
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<tr>
<td>Samson Lalia</td>
<td>Busia County Office of Trade</td>
<td>Busia</td>
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<td>Florence Orapa</td>
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<td>Jane Kacheing</td>
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<td>Ministry of Agriculture, Animal Industry and Fisheries</td>
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<td>Annette Auma</td>
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