



**BASELINE SURVEY REPORT**

# **STORIES OF WOMEN IN CROSS BORDER TRADE IN KENYA AND TANZANIA**

**PERCEPTIONS ON THE IMPLEMENTATION OF EAC  
COMMON MARKET PROTOCOLS; A CASE OF WOMEN  
IN CROSS BORDER TRADE IN KENYA AND TANZANIA**

Prepared by  
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# GLOSSARY OF DEFINITIONS AND TERMINOLOGIES

## **Natural capital:**

This is the natural resource stock eg land, trees, water etc

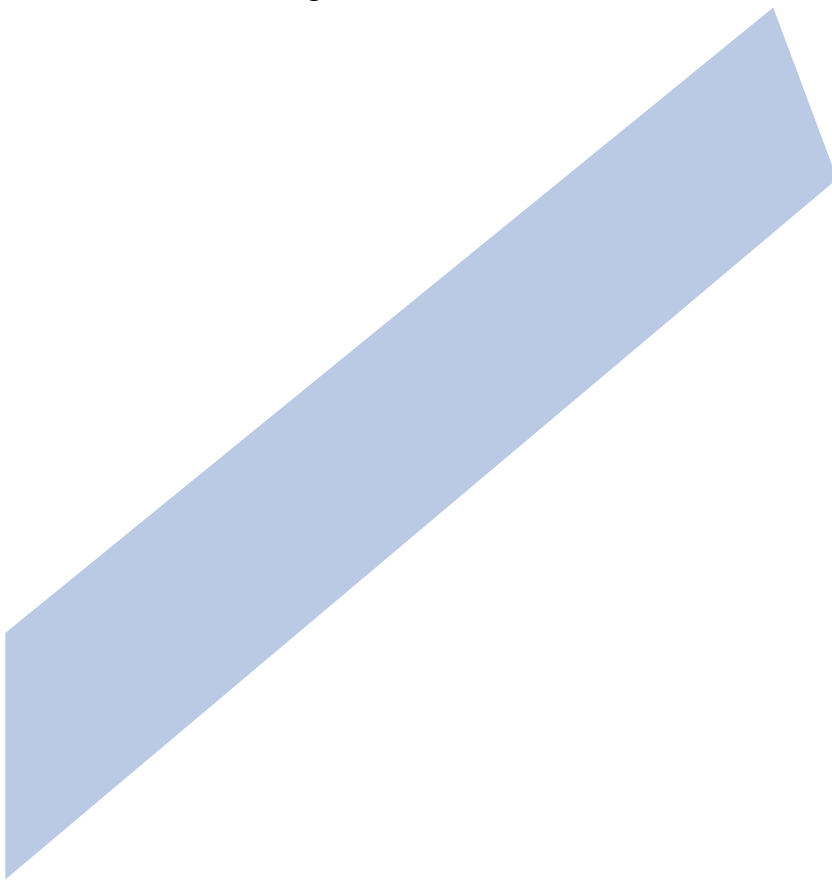
## **Social capital:**

These are the social resources upon which people draw in pursuit of their livelihood objectives. These are developed through networks; membership to formalized groups, and other relationships of trust, reciprocity and exchanges.

## **Tariff:**

Any customs duty on imports or exports (The East African Community Secretariat).

SPSS: Statistical Package for the Social Sciences.



# Acronyms

<b>BED</b>	Base for Education Dissemination
<b>CBT</b>	Cross Border Trade
<b>EAC</b>	East African Community
<b>EFD</b>	Electronic Fiscal device
<b>IDEA</b>	The Incubator for Integration and Development In East Africa
<b>KRA</b>	Kenya Revenue Authority
<b>KSHs</b>	Kenyan Shillings
<b>SME</b>	Small and Medium Enterprises
<b>TIN</b>	Tax payer Identification Number
<b>TRA</b>	Tanzania Revenue Authority
<b>TZS</b>	Tanzanian Shillings
<b>CBT</b>	Cross Border Trade



## Foreword

This report presented results of a baseline survey on the perception of women in cross border trade in Kenya and Tanzania through the border of Isebania and Sirari on the implementation of EAC common market protocol. The survey sought to understand the perceptions of women cross border traders on facilitation conditions on free movement of goods between two countries, facilitation factors on transition from informal to formal cross border trade, challenges women in cross border trade face and strategies to increase women engagement in formal cross border trade. With regard on perceptions of facilitation conditions on free movement of goods, the study sought to get an insight of women perceptions on the trade facilitation conditions, state of border infrastructures, cross border trade tariffs affordability, quality of service provided by border institution and agencies, state of corruption at the border, security of goods and services at the border and on access to finance for women in cross border trade as important tools in facilitation of free movement of goods. The study also sought to understand women in cross border trade perceptions on factors facilitating transition of start up and small scale traders from informal trade to formal trade. Important transitional factors perceived by women in cross border trade are capacity building, financial education on tariffs, law enforcement, penalties and fines on trading through informal routes, motivation and quality services at border posts, trade information availability and accessibility on border posts, affordable tariffs and taxes and easiness in payment system, improved security at the border and road networks, easiness in access to financing and trade documents. Moreover, perceptions on challenges women face during cross border trade was also gathered. Important challenges perceived were language spoken between Kenya and Tanzania where most Kenyan women cross border traders speak English language which is not commonly spoken by Tanzania women cross border traders, limited information on obtaining trade documents, fear of women cross border traders to ask trade information from government authorities, un equal treatment by government authorities in Kenya and Tanzania, time wasted waiting services from government officials in Kenya and Tanzania, difficult in accessing trade permits and certificates from relevant authorities in Kenya and Tanzania, traditions and beliefs in both countries of Kenya and Tanzania that a woman cannot engage in cross border trade, poor trade facilitation at border, poor help desk support at border, high tariffs and fees, difficulty to access finance, inadequate border infrastructures to support business such as storage facilities, frauds from officers at the border, unreliability of border business service providers, corruption from officers at border, delays in processing documents at border, males Chauvinism, sexual harassment, immigration requirements and presence of untruthful non-staff providing border services. And lastly, the study gathered perceptions of women in cross border trade on strategies to increase women engagement on formal cross border trade. Perceived strategies were; creation of awareness on formal cross border trade requirements and procedures, harmonisation of tariffs between member states, increased women understanding EAC financing & support mechanism,



# Foreword

improved customer service at border by government officials and service providers, enhanced border security, reduced bureaucracy, increased information provision and accessibility, formation of women cross border trade association/groups, eased tariff and customs information provision, increased inter-border meeting proper identification of the staff working along the border institutions and agency, porter to be registered under an association with identification, established and empowered joint border management committee, established and operating one stop border common market

In conducting the survey, BED consulted authorities in Mara region in Tanzania and Migori County in Kenya to obtain a permit/go ahead to engage with women cross border traders in respective areas. Interviews (guided by an interview guide) were recorded and later transcribed for the preparation of this document.

The Stories of women in cross border trade in Kenya and Tanzania is an IIDEA-led one-year project (October 2019 – September 2020) initiative which seeks to document and publicise the experiences and success stories of women in cross border trade in Mara region of Tanzania and Migori County in Kenya. The project is being implemented to bridge the current gap in documentation and publication of the experiences of women in cross border trade both on line and in print materials, to have evidence on the EAC women's engagement in the EAC cross border trade that can be used as example for motivating more women to join cross border business and improve their competitiveness in regional value-chains.

**Nicas Nibengo**  
**Managing Director BED**  
December 2019



# Acknowledgement

Base for Education Dissemination-BED owe the results of this survey to a number of individuals, Government official in Mara Region in Tanzania and Migori County in Kenya, Border Authorities, and Women Cross-border Traders from both Kenya and Tanzania for offering cooperation and giving their time to answer all questions, numerous and probing as they were.

BED are also grateful to all those who commented on the draft and committed themselves to make use of this report in their work.

Special mention should be made for Mr. Zaa Twalangeti and Masedwane Abel for facilitating the trainers of trainee (ToT) session in which enumerators were oriented to the EAC integration process and collectively developed the tool, ( questionnaire design), planning and assessment process, analysis of the data and to producing the preliminary report. Mr. Nicas Nibengo The BED Managing Director for conceptualizing the project and resource mobilizing, Petuely Astariko for planning the survey and the entire group of enumerators which include Prisca Serikali Luteja, Noela Cosmas, Magdalena Masota, Telesio Peter, Petuely Astariko, Imelda Michael, for tireless work of structuring the questionnaires and undertaking quality control and managing the survey.

We are also very grateful to GIZ and EAC for providing the financial support to this project, and here we make special mention of Mrs. Joyce AbaloKimaro of GIZ who oversaw implementation of the BED IIDEA project implement of which this survey is part.

Whereas the technical and network support contributed towards production of this study finding by professional and stakeholders are ever acknowledged with thanks, the shortcomings, in the report, shall remain responsibility of BED.

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# Executive Summary

This report presents baseline study on perceptions of women in cross border trade on the implementation of the East African community (EAC) common market protocol. The perception survey was conducted in December 2019. The survey was conducted as a part of implementation of the IIDEA project being implemented by Base for Education Dissemination (BED). As per project objective, the survey was seeking to bring to light and to the attention of the two governments (Kenya and Tanzania), EAC and other EAC stakeholders on the perceptions of women in cross border trade along the border of Isebania (Kenya) and Sirari (Tanzania) on facilitation conditions on free movement of goods between two countries, facilitation factors on transition from informal to formal cross border trade, challenges women in cross border trade face and strategies to increase women engagement in formal cross border trade.

The study found that, over half of the population of women in cross border trade perceived positively on the implementation of EAC common market protocol or conversely less than half the population of women in cross border trade perceived negatively on the implementation of EAC common market protocol

Overall, women perceptions on the common market protocol suggests that a lot more need to be done to improve people's understanding of the provisions of the protocol and Partners States on the other hand needs to fasten the harmonization of rules and regulations governing trade and investment in order to facilitate smooth trading especially to women in cross border trade.

The study conducted a survey on factors contributing to the success of women in cross border trade, Women perceived that, most women succeeded out of their hardworking, persevering harsh and unfriendly environment and keep on trying alternative lines of business when things seemed to work against their original ideas. Very few consulted women had formal entrepreneurial skills when they started business. They all learned by doing/advise from friends or from their own mistakes which in many times were costly as they had effects on their hardly obtained capital.

The survey also noted that Women in cross border trade appreciate improved security (on transit, at the border and in the market places) which has led to reduced incidences of loss of goods hence capital due to theft.

Another enabling factor noted by women is the easing of obtaining business license which has made it easier for Women in cross border trade to formalize their businesses. The formalization on the other hand has opened the doors for women to access loans from mainstream financial institutions. Doing business legally has also helped women to spend less time to clear their goods at the border.

As regard to challenges encountered, Women in cross border trade mentioned high tariffs charged by authorities; lack of information on tax/tariffs payable for different goods; lack of information on the provisions of EAC common market protocol including how its implementation is supposed to influence and impact their businesses; difficult in accessing financial facilities (loans) to service their businesses; fear of border authorities which leads to failure to inquire for relevant information and clarification;



# Executive Summary

difficult in obtain permit and certificates of origin which hinders free movement of goods; multiple levies charged to traders while on transit or at market places; Long time spent on processing documents at the border; and unequal treatment of traders visiting other member states. Women in cross border trade perceptions of the EAC common market protocol.

The survey noted that the provisions of the protocol are not well known by most of the people despite the fact that the protocol has been in operational since 2010. Lack of understanding of the protocol provisions was manifested by consulted Women in cross border trade who likened the EAC common market protocol to a common market place where traders from both countries will be allowed to freely sale their products.

What needs to be done going forward

The document suggests the following actions to be considered for further creation of enabling environment for CBT:

- There is a need for stakeholder, GiZ, BED, the Government of Kenya and Tanzania, the EAC and other women cross-border facilitators to provide adequate information to women about the EAC trade policies, protocols, tariffs, regulations and processes;
- The border authorities need to be trained on customer care and gender dimensions of cross-border trade; and
- There is also a need for government and civil societies to improve corruption incidents reporting mechanism in a manner that will protect whistle blowers and Women in cross border trade.





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# 1.0 INTRODUCTION

## 1.1 About the East African Community Common Market Protocol

Since its inception in 1997, East African Community (EAC) member state have been striving to push the agenda of Regional Integration as provided in the EAC treaty. Common market which is the focus of this documentation is second milestone of the Regional Integration. The Common Market is the second Regional Integration milestone of the East African Community (EAC), which has been in force since 2010, in line with the provisions of the EAC Treaty. It follows the Customs Union, which became fully-fledged in January 2010. To accelerate economic growth and development, it means that the EAC Partner States maintain a liberal stance towards the four Freedoms of movement for all the factors of production and two Rights between themselves. These Freedoms and Rights include: Free Movement of Goods; Free Movement of Persons; Free Movement of Labour / Workers; Right of Establishment; Right of Residence; Free Movement of Services; and Free Movement of Capital. Underlying the EAC Common Market are operational principles of the Community, namely: Non-discrimination of nationals of other Partner States on grounds of nationality; Equal treatment to nationals of other Partner States; Ensure transparency in matters concerning the other Partner States; and Share information for the smooth implementation of the Protocol. Sectors under the common market are: Agriculture and Food Security; Culture; Customs; Education, Science and Technology; Energy, Environment and Natural Resources; Gender, Community Development and Civil Society; Health; Immigration and Labour; Industrialization and SME Development; Infrastructure; Investment Promotion and Private Sector Development; Peace and Security; Tourism and Wildlife Management; and Trade. It is due to potential impact that imbedded within the protocol to the lives of citizens of the EAC member states that Base for Education Dissemination (BED) through IIDEA supported project seek to bring to light perceptions of people specifically Women in cross border trade on how the provisions and implementation of the protocol has promoted and contributed to establishment and growth of their businesses with reference to Cross Border Trade (CBT).

## 1.2. Project goal and objective

The overall goal of the project is to heighten information regarding benefits of cross border trade for Women in cross border trade with reference to Isebania and Sirari borders in Kenya and Tanzania respectively.

**Specifically, the project seeks to attain the following three objectives:**

i. To gather and document information of women success stories in EAC cross border trade to enhance information and evidence-based documentation and dissemination of the successes of women in cross border trade;



# 1.0 INTRODUCTION

- ii. To produce information and public relations materials on women engagement in the regional cross border trade in Mara and Migori Regions of Tanzania and Kenya; and
- iii. To show case and publicise experiences and best practices of women engagement in the regional cross border trade in Mara region and Migori county of Tanzania and Kenya.

In order to attain the aforementioned objectives, BED consulted 130 small and medium scale Women in cross border trade operating their businesses along Kenya and Tanzania borders of Isebania and Sirari.

## 1.3 Study Methodology

This study is a mixture of quantitative and qualitative method. The simultaneously standard survey instruments, namely qualitative and quantitative methods were used to conduct the study. The survey used the Citizen's Report Card (CRC) which is a simple but powerful tool that solicits feedback through micro sample surveys on people perceptions. The instrument was administered to understand perceptions of women in cross border trade on free movement of goods and services between Tanzania and Kenya, state of border infrastructure, affordability of tariffs, satisfaction with services provided by border authorities, corruption at the border and security of good. The survey study also sought to get the perception of women on the access to finance, factors which are facilitative for them to transition from informal to formal cross-border traders, challenges which women cross-border traders face and what the women cross-border traders see as solution to the challenges. In essence study sought to get the respondent's perception regarding availability, reliability, adequacy, access, cost, quantity, quality responsiveness, challenges and probable solutions that the women cross-border traders (demands side) face, so as to enable the border authorities, service providers, government and EAC (supply-side) to identify strengths and weakness in their performance on service provision and facilitation of women cross-border traders engagement in the EAC cross-border trade. When using the interview guide, the individual response are aggregated in order to rate the overall group response of a particular question this gives a chance to people in this case women cross-border trade to score and rate the quality, quantity and adequacy of a particular element of cross-border service and facilitation of women cross-border traders. The survey also provides pointers to the level of knowledge, participation and challenges which women face as they undertake cross-border trade at the Isebania (Kenya) and Sirari (Tanzania) Border. This report is divided into four sections which are the background, justification, process of the study, results/findings and lessons and recommendations.

## 1.4 BED Overall Objective

The overall objective of BED to conduct this study is to present the general public perceptions of women in cross border trade on the implementation EAC Common Market Protocols; issues, options and strategies. The study was carried out along the border of Isebania in Kenya and Sirari in Tanzania.



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## 1.5 BED Specific objectives

Specifically, BED objectives are:

1. Enhanced BED and the general public awareness on the perceptions of women cross-border traders on implementation of EAC Common Market protocols.
2. Increased government, border authorities, and border service provider's consciousness about the facilitative and delimiting factors to women engagement in cross-border trade.
3. Enhanced collaboration and linkages among all actors on both the Tanzanian and Kenyan side who are charged with the responsibility of ensure effective and beneficially women cross-border traders' integration in the EAC trade regime.
4. Increased women's participation in the evaluation of the EAC Common Market and Customs Union Protocol's ability to transform informal women cross-border traders to formal traders
5. Increase availability of information and data on both success and failure stories of women who are engaged in cross-border trade at the Isebania/Sirari border
6. Evidence of Tanzanian and Kenya authorities' collaboration in facilitating women cross-border traders
7. Availability of women cross-border facilitating organizations and actual women cross-border traders who are tracking and evaluating the effectiveness EAC plans which are aimed at integrating women into the EAC formal trade regime.

## 1.6 Rationale of the survey

The survey was particularly important tried in actual terms to implement the demands of the EAC Gender Policy and Customs both of which seek to integrate and make women benefits from all aspect of the EAC Integration. The survey did in practical terms add the women voice to the EAC cross-border trade regime by making the actual women to say what their experiences are with the EAC cross-border trade regime. The survey also tested whether the opportunities which are envisaged by the EAC Customs Union and Common Market have been accrued to women cross-border traders and whether condition brought about by the two EAC protocol mentioned above have facilitated the transitioning of women cross-border trade for informal to formal trade

It is against the above background that BED with the support of GIZ undertook this survey which is expected to provide the government, EAC, border authorities and border service providers with the need of information/data, experiences, successes and challenges of women cross-border trade who undertake business at the Sirari/Isebania border.



## 2.0 STUDY METHODOLOGY

### 2.1 Study Population and Simple size

The study population was drawn from women in cross border trade along the border of Isebania in Migori County in Kenya and Sirari in Mara region in Tanzania. The survey covered a sample 106 women from both Kenya and Tanzania. The survey sought to establish the perception of women in cross border trade on the implementation of EAC Common Market protocols. The study involved administering of an interview guide formatted on the citizens score card basis to 106 women, 39 from Kenya border and 67 from Tanzania border. The interview guide aimed at collecting the women's perceptions facilitation conditions on free movement of goods between Kenya and Tanzania, Facilitation conditions for transition from informal trade to formal trade, challenges women in cross border trade face and strategies to enhance women engage in cross border trade. The interview guide was tailored on to get the qualitative aspects of women in cross border trade perceptions on free movement of goods and services between Kenya and Tanzania whereby variables of trade facilitation conditions, condition of border infrastructure, affordability of tariffs, satisfaction with services provided by border authorities, corruption at the border and security of goods were studied. The survey also sought to get the perception of women on the access to finance, factors which are facilitative for them to transition from informal to formal cross-border traders, challenges which women cross-border traders face and options the women cross-border traders see as solution to the challenges. The interview guide also aimed at capturing demography of women in cross-border trade; age, level of equity, duration in business, registration status of the business.

The questionnaire was designs to make ordinary women cross-border traders to have a say on effectiveness of the EAC common market (CM) and custom union (CU) protocol in fostering free movement of people and goods.

### 2.2 Overall Objective of the Study

The overall objective of the study is to find out perceptions of women in cross border trade on the implementation EAC Common Market Protocols

### 2.3 Specific objectives of the Study

Specific objectives of the study is to find out perceptions of women in cross border trade on;

- i. The facilitation conditions for enabling free movement of goods between Kenya and Tanzania,
- ii. The facilitation factors on transition from informal to formal cross border trade,
- iii. Challenges women in cross border trade face
- iv. Strategies to increase women engagement in formal cross border trade



# STUDY METHODOLOGY

## 2.3 Study methodology and team

BED used the citizen' score card interview guide. The questions were structures so as to gauge the perceptions of women in cross border trade on the implementation of East Africa Common Market protocols at the border of Isebania/ Sirari.

The enumerators who will play the role of trainers of trainee were selected based on their prior knowledge about the EAC process especially their interaction with the border authorities and agencies from both the Tanzanian and Kenyan.

The survey was so structured that, 10 enumerators collected data but the planning of the survey and design of the tools (questionnaires) was collectively done by the enumerators, trainers and BED staff. The resultant questionnaire was pre-tested among the women cross-border traders and also got view from the border authorities and local government official on both Kenya and Tanzania sides. This was so set as to ensure that the results of the survey are not only widely available for public use but also to get the acceptance of border authorities and local government on both side of the border of Isebania/Sirari as the true picture and state of play regarding perceptions of women in cross border on the implementation of EAC Common Market Protocols.

## 2.4 Study sample

In the selection of the women who were reached the study ensured that sample of the study target 106 women cross-border trader who undertake their trade at the Isebania/Sirari border. Interview was done by a random interview of women cross-border traders and this resulted into assortment of respondents who included informal cross-border traders and formal cross-border traders. The study also considered demographic characteristics of national, physical location, gender, age, registration status of the business, side of the business and number of years that the woman cross-border trade has been in business.

## 2.5 Data Collection tool

Only one set of interview guide was used contained 8 main questions and 70 sub-questions on free movement of goods and services between Tanzania and Kenya, border infrastructure, affordability of tariffs, satisfaction with services provided by border authorities, corruption at the border and security of good. BED questionnaire sought to get the perception of women on the access to finance, factors facilitate them for transition from informal to formal cross-border trade, and challenges face women in cross-border trade and what women see as solution in cross-border trade.



# STUDY METHODOLOGY

## 2.6 Identification

The identification of women was done based on the database provided by both the Tanzania and Kenya Revenues Authorities and the Tanzania women chamber of Commerce and the Kenya Chamber of Commerce and Industries.

## 2.7 Training

The training and orientation of enumerators took place from 3rd to 6th December 2019 at RMM Hotel in Sirari Tarime Mara Region Tanzania. 10 enumerators were trained. The training was delivered through a classroom/ lecture mechanism but was very participatory in that the enumerators shared their knowledge and experience on various aspects of the training. After this the enumerators collected data for 3 days.

## 2.8 Questionnaire piloting

Questionnaire piloting was undertaken during the training at Kenya (Isebania). The feedback was useful in rewarding and reframing the questions as well as increasing the number of pre-determined answer questions. The piloting also included comments from borders authorities, actual women cross-border traders and local government authorities from Migori County and Mara Region.

## 2.9 Data collection

The data collection was done by 10 enumerators, 5 from Tanzania and 5 from Kenya and involved the administration of the structured questionnaire to 106 women cross-border trade. The challenge was that the questionnaire was done in English and most women in cross-border trade from both sides are not conversant with English. Secondly the enumerators managed to fill-in 100 questionnaires.

## 2.10 Data entry

Data was entered at BED office by the enumerators with the supervision of the trainer and took only 2 days. The data was well captured and the entry was smooth.

## 2.11 Processing

Data was processed using SPSS by first carrying out data cleaning and conducting consistency checks. Frequency tables were produced for all variables.

The number of questionnaires which returned were fairly well filled-in therefore need only slight cleaning.



## 2.12 Data quality

The number of questionnaires which returned were fairly well filled-in therefore need only slight cleaning.

## 2.13 Limitations

1. The budget for the survey was only limited to 100 women despite the fact that a larger sample would have provide more information.
2. English posed a challenge to a number of women
3. Despite the explanation of survey aims and objectives, many women in cross-border trade were at first sceptical to give the name and detail due to fear that this might be a government survey to check their business practices.





## 3.0 PRESENTATION OF FINDING

### 3.1 Demographic characteristics of respondents

**Country of origin:** 36.2% of the respondents were from Kenya and 63.8% were from Tanzania. The majority of respondents were from Mara Region (65%), Migori county (34%) and Nakuru (1%). The business women came from (59.4%) Tarime District, (36.8%) Kuria West Sub-County, (1.9%) Musoma and (1.9%) Rorya. Age: (32.1)% were aged between 18 and 35 year, (45.3%) 36-45 years, (17.9%) 44-55 years and (4.7%) 56-65 years.

**Education:** 4.75% of the respondents had not attended to school, 32.1% attended primary school level, 41.5% form four, 4.7% form six, 15.1% tertiary education, 0.9% first degree level and 0.9% post graduate level.

**Capital:** The women cross-border traders their capitals range into (39.6%) below USD 2000, (10.4%) USD 10001-20000, (9.4%) USD 20001-40000, (7.5%) USD 40001-60000, (4%) USD 60001-80,000 and (2.8%) USD 80,001-100,000.

**Type of business:** Half of respondents (50%) dealt in clothing and textiles, 16% in raw agricultural products, 8.5% in processes agricultural products, 10.4% in electronic goods, 6% stationary, 3.8% Human Drugs, 0.1% Building material, 3.0% vehicles and spare parts and 3.8% shoes.

**Business status:** 90.6% of the businesses were registered and 9.4% were not registered, 91.5% of the respondents had business licences and 8.5% their business had not licenced.

**Years in cross border trade:** The women had been in the business in a certain period as follows; (40.6%) five years and below, (34.0%) 6-10 years, (17.9) 11-15 years and (7.5%) 16-20 years

### 3.2 Perception on Free Movement of Goods between Kenya and Tanzania

#### 3.2.1 Perception on Cross border trade facilitation Conditions

**Processing Time:** 64.2% % of the respondents said that the time taken to process the documents at the border is adequate and 35.8% said it is not adequate.

**Information availability:** In regard to information on the procedures and guidelines; 59.4% the respondents said that it is available and 40.6% that it is not available.

**Information accessibility:** In regard to information on cross border procedure and guideline 57.8% said the information is readily accessible while 42.2% that it is not accessible

**Usefulness:** Regarding the helpfulness of the information the respondents provide by border authorities 58.5% said the information is not helpful and 41.5% that the information is helpful.

**Help Desk:** In regard to the existence of help-desks at the border 64.2%% of the respondents said that the desk is available and 35.8% that it is not available. The respondents also commented on the helpfulness of the service provider at these desks of which 63.2% said they are helpful and 36.8% that they are not helpful.



# PRESENTATION OF FINDING

## 3.2.2 Perceptions on state of Border infrastructure

**Connectivity:** 79.2% of the respondents said network systems for processing import and export documents at the border is available and 20.8% not available. 68.9% of the respondent said that the network is reliable and 31.1% not reliable. In regard to the supportiveness of the network 67% said that the network is supportive and 33% not supportive.

**Storage:** Regarding storage 87.7% of the respondents said storage facilities are available at the border and 12.3% not available. In regard to adequacy of the facilities 69.8% said they are adequate and 30.2% not adequate.

**Roads:** On the issue of roads 83% said that the road network is good and 17% the road network is not good.

**Haulage and freight services:** In regard to haulage and freight service, 68.9% said the service were reliable and 31.1% said the service was not reliable.

**Transportation:** In regard to the reliability of the transport 80.2% said it is reliable and 19.8 % not reliable.

**Service providers:** 72.6% of the respondents said that service providers, agencies and institutions at the border are adequate and 27.4% not adequate.

## 3.2.3 Perceptions on trade tariffs affordability

**Import duty affordability:** affordability of tariffs 58.5% said the import duty was affordable and 41.5% not affordable,

**Export duty affordability:** 60.4% that the export duty is affordable and 39.6% not affordable,

**Value added tax affordability:** 55.7% said the value add tax is affordable, 43.3% not affordable,

**Exercise duty affordability:** 54.7% said that the exercise duty is affordable and 45.3% not affordable,

**Service Fees affordability:** 57.5% said that the service fees are affordable and 42.5% service fees are not affordable.

## 3.2.4 Perception on satisfaction of service provided by border institutions and agencies

**Immigration services:** 64.2 % of the respondents said that the immigration services are satisfactory and 35.8 % not satisfactory.

**Customs and Revenue services:** 59.4% of the respondents said that the customs and revenue services are satisfactory and 40.6 % not satisfactory

**Health Authority services:** 76.4 % of the respondents said that Health Authority services are satisfactory and 23.6 % not satisfactory.



# PRESENTATION OF FINDING

**Food and Drug Authorities Services:** 76.4 % of the respondents said that the Food and Drug Authorities Services are satisfactory and 23.6 % not satisfactory.

**Bureau of Standards services:** 65.1% of the respondents said that Bureau of Standards services are satisfactory and 34.9%% not satisfactory.

**Security Authorities services:** 52.8% of the respondents said that the Security Authorities services are satisfactory and 47.2 % not satisfactory.

**Freight forwarder's services:** 67% of the respondents said that the Freight forwarder's services are satisfactory and 33 % not satisfactory

**Border Porter services:** 60.4% of the respondents said that the porter services are satisfactory and 39.6% not satisfactory.

## 3.2.5 Perception on state of Corruption at the border

**Unofficial taxes:** 50% of the respondents perceived that it is normal to pay unofficial taxes and 50 % perceived that it is not normal to pay unofficial taxes.

**Harassment:** 53.8% of the respondents responded that they face harassment at the border and 46.2 % they do not face harassment at the border.

**Sexual assault:** 37.7 % of the respondents said that they face sexual assault at the border and 62.3 % said that they not face sexual assault at the border.

**Unlawful confiscation of goods:** 57.5% of the respondents perceived that unlawful confiscation of good exists at the border and 42.5% perceived that unlawful confiscation of good does not exists at the border

**Unnecessary delays:** 67% said there are unnecessary delays at the border and 33% that there are no unnecessary delays at the border.

**Responsiveness of corruption authorities:** 71.7% said that corruption authorities are responsive to crime report and 28.3 % said that corruption authorities are not responsive to crime report.

**Service providers:** 51.9% said that border service providers are trusted and 48.1% said the border service providers are not trusted.



# PRESENTATION OF FINDING

## 3.2.7 Perceptions on access of finance

**Access from Formal institutions:** 61.3% perceived that it is easy to access loans from formal institutions like banks and 38.7% it is not easy to access loans from formal institution.

**Access from informal institutions:** 48.1% perceived that it is easy to access loans from informal institutions like Village Savings Loan Associations and 51.9% perceived that it is not easy to access loans from informal institution.

**Access from Government:** 50% said that it is easy to access loans from the government and 50 % said it is not easy to access loans from the government.

## 3.2.8 Perceptions on Facilitative factors to women transition from informal to formal cross border Trade

66% awareness, legal trade is more profitable than illegal trade, 12.3% awareness that tariff are not as high as earlier thought. 11.3% tight law enforcement by government authorities, 7.5% time saved by using formal trade routes and 2.8% easy access to loans which is accorded to formal cross-border traders.

## 3.3 Perceptions on challenges faced by women in cross border trade

54.7% said the challenge was language difference, 16% said inaccessibility of information, 5.7% fear of border authorities, 9.4% unequal treatment, 5.7% time spent on process documents and waiting for permits and certificates, 2.8% difficult in accessing permits and certificates, 0.9% traditional belief that women are not better place to undertake cross-border trade, 2.8% poor trade facilitation, 0.9 poor desk help at the borders and 0.9 high tariffs.

## 3.4 Perceptions on Strategies for increasing women engagement in formal EAC across border Trade

79.2% perceived that creation of awareness on formal cross border trade as a most important strategy in increasing women engagement in formal cross border trade, harmonization of tariff 6.6%, increased women understanding of EAC financial and supportive 4.7%, increase in border service provision 3.8%, enhanced border security 1.9%, reduce bureaucracy 0.9%, increase information provision 0.9%, mobilization of women into group/association 0.9% and eased tariff and customs information 0.9%

## Demographic details of the women cross-border traders

The respondents were mainly from Tanzania's Tarime District of Mara Region and nearly half of the women cross-border traders who trade across the Isebania and Sirari were aged between 36-45 years. Half of the women traders had reached form four and had a capital of between USD 2000 and USD



## 4.0 INTERPRETATION OF FINDINGS

10,000. The major type of business undertaken by women at the Sirari/Isebania border are textiles and clothing. Almost all the women reached by the survey have registered their business which is a requirement for understanding formal cross-border trade at the Isebania and Sirari border. Most of the women have been in business for nearly or less than five years meaning that they started business when both the EAC Custom Union and Common Market were in force there they form a good sample on which to test the helpfulness of the two protocols to women cross-border traders.

### Processing of customs and immigration documents

The fact that more than half of the respondents said that the time taken to process customs and immigration documents is adequate shows that there is an improvement earlier surveys and deliberation in which women said that they had a lot of delays.

### Information of cross-border trade

While the majority said that information was available and the nearly half who said that the information was not adequate need to be considered. Especially that the deliberations during the launch and interviews with individual revealed that women have adequate information about the EAC trade policies, protocols, tariffs, regulations and processes. The survey also revealed that women found the little information provided by the border authorities to be helpful.

### Help-desk

While the women said the helpdesk exists for all traders at the border, the intimidating approach of the border service providers at the desk makes women fear to use the help-desks. It was also noted that women cross-border traders have experiences discrimination on both side of the border with the Tanzanian authorities providing preferential treatment to Tanzanian women and the Kenyan authorities providing preferential treatment to Kenyan women.

### Network connectivity

The women cross-border traders said that the internet connectivity system at the border is often operational and of good connectivity however the challenges noted by the women is that in most cases there is adequate staff to operate the systems as compared to the number of cross-border traders seeking the service especially processing customs documentaries

While the majority of women said that storage facilities are available and adequate at the border most women did not know the procedure which is taken to access these storage facilities.



# INTERPRETATION OF FINDINGS

## Storage facilities

While the majority of women said that storage facilities are available and adequate at the border most women did not know the procedure which is taken to access these storage facilities.

## Road network

The women said that the road network was generally good, but wanted the Kenyan Government to also improve the roads to reach the Tanzania standards.

## Haulage and freight

The women said that the Haulage and freight forwarding service are good and adequate, however most women said they use their own form of good forwarding and haulage (Lorries, pro-box and trucks).

## Tariff affordability

The fact that half of the women said that the tariffs are affordable and the other half said that the tariffs are not affordable and that interviews and deliberation during the survey and launch of the project revealed that women do not understand the tariff mechanisms at the border indicates that there is need for more information on the tariff mechanism—because they asked so many questions to the TRA and KRA official regarding the tariff such as exercise duties, import duties and export duties.

## Border service providers

The survey revealed that the most satisfactory service at the Sirari and Isebania border was that of the health authorities and was followed by the food and drug, immigration and the least was service by security officials. However the women also said that they fear border authorities.

## Corruption

The fact that the women said that they pay unofficial taxes shows that corruption is rife at the Sirari/Isebania border and this was exemplified by the women fearlessly in the deliberation with TRA and KRA authorities saying they give bribe for them to have their confiscated goods released. The women also said despite the physical harassment and sexual assault decreasing considerably there are still traces of harassment at the border. Regarding the responsiveness of border authorities the women said they are fairly responsive. The women also said that since bribes which are given to border authorities are solicited there is need for improved reporting mechanism.



# INTERPRETATION OF FINDINGS

## Access finance

The women said they have access to both private institutions and government loan facilities but decried the high interest rates on loans gotten from private sources for Tanzania they can be as high as 21%.

## Facilitative factors to women cross-border traders

- Awareness on border regulations, processes and guidelines
- The realization that legal trade is more profitable than illegal trade,
- Awareness that tariff are not as high as earlier thought
- Tight law enforcement by government authorities,
- Time saved by using formal trade routes and
- Easy access to loans which is accorded to forma cross-border traders.

## Challenges faced by women cross-border traders

In their own ranking the women mentioned the following as the challenge in the order of the intensity of the challenge:

- Language difference,
- lack of information,
- Hear of border authorities
- Unequal treatment,
- Time spent on process documents and waiting for permits and certificates,
- Difficult in accessing permits and certificates,
- Traditional belief that women are not better place to undertake cross-border trade,
- Poor trade facilitation
- Poor desk help at the borders
- High tariffs.

## Strategies for increasing women engagement in formal EAC across border Trade

*The strategies prioritised by the women were:*

- Creation of awareness on formal cross-border trade
- Harmonisation of tariffs
- Increase women understanding of the EAC women financing mechanisms
- Improved serve provision by border service providers by reducing bureaucracy
- Information provision to women on trends and wont in the EAC cross-border trade.
- Mobilization of women into groups and networks
- Easy EAC tariff and provision of information to women regarding the revenues and customs requirement at the Sirari/Isebania border



## 5.0 CONCLUSION AND RECOMENDATION

### 5.1 Conclusion

Conclusively, over half of the population of women in cross border trade perceived positively on the implementation of EAC common market protocol or conversely less than half the population of women in cross border trade perceived negatively on the implementation of EAC common market protocol. Overall, women perceptions on the common market protocol suggests that a lot more need to be done to improve people's understanding of the provisions of the protocol and Partners States on the other hand needs to fasten the harmonization of rules and regulations governing trade and investment in order to facilitate smooth trading especially to women in cross border trade.

### 5.2 Recommendations

- There is a need for stakeholder, GiZ, BED, the Government of Kenya and Tanzania, the EAC and other women cross-border facilitators to provide adequate information to women about the EAC trade policies, protocols, tariffs, regulations and processes;
- The border authorities need to be trained on customer care and gender dimensions of cross-border trade.
- There is also a need for government and civil societies to improve corruption incidents reporting mechanism in a manner that will protect whistle blowers and women in cross border trade.
- There is for special education about the requirements for EAC common market protocols
- here is a need for BED, the Government of Kenyan and Tanzanian, the EAC and other women cross-border facilitators to provide adequate information to women about the EAC trade policies, protocols, tariffs, regulations and processes.
- The border authorities need to be trained on customer care and gender dimensions of cross-border trade.
- Since the women did not knew the procedure which is taken to access these storage facilities there is need for the border authorities to educate the women on ways to access the storage facilities.
- There is need for the Kenyan Government to improve the roads to reach the Tanzania standard.
- There is need to improve reporting mechanism of corruption cases.





## Frequency Table

## 1. DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Table 1.1 Country of Residence of Respondents

Country	Frequency	Percent	Valid Percent	Comulative Percent
Kenya	39	36.8	36.8	36.8
Tanzania	67	63.2	63.2	100.0
Total	106	100.0	100.0	

Table 1.2 Region/County of Residence of Respondent

Region/County	Frequency	Percent	Valid Percent	Comulative Percent
Migori	36	34.0	34.0	34.0
Mara	69	65.1	65.1	99.1
Nakuru	1	.9	.9	100.0
Total	106	100.0	100.0	

Table 1.3 District/Sub county of residence of Respondent

Region/County	Frequency	Percent	Valid Percent	Comulative Percent
Tarime	64	60.4	60.4	60.4
Kuria West	38	35.8	35.8	96.2
Musoma	1	.9	.9	97.2



Rorya	1	1.9	1.9	99.1
Njoro	2	.9	.9	100.0
Total	106	100.0	100.0	

Table 1.4 Ward of Residence of Respondent

Ward	Frequency	Percent	Valid Percent	Comulative Percent
Sirari	33	31.1	31.1	31.1
Bomani	11	10.4	10.4	41.5
Nyamisangura	7	6.6	6.6	48.1
Binagi	1	.9	.9	49.1
Sabasaba	3	2.8	2.8	51.9
Turwa	1	.9	.9	52.8
Nkende	1	.9	.9	53.8
Nyarero	1	.9	.9	54.7
Itiryoy	1	.9	.9	55.7
Nchungu	2	1.9	1.9	57.5
Mlimani	1	.9	.9	58.5

Nyamaharaga	9	8.5	8.5	67.0
Bukira South	3	2.8	2.8	69.8
Makerero	1	.9	.9	70.8
Gokeharaka	1	.9	.9	71.7
Oyani	1	.9	.9	72.6
Njoro	1	.9	.9	73.6
Isebani	19	17.9	17.9	91.5
Komosoko	1	.9	.9	92.5
Kibatuka	1	.9	.9	93.4
Nyamlege	1	.9	.9	94.3
Mkoma	1	.9	.9	95.3
Nyakato	1	.9	.9	96.2
Nyamaseng'enga	1	.9	.9	97.2
Kehancha	2	1.9	1.9	99.1
Bukumburi	1	.9	.9	100.0
Total	106	100.0	100.0	



Table 1.5 Village/Street of Residence of Respondent

Village	Frequence	Percent	Valid Percent	Commulative Percent
Sokoni	33	31.1	31.1	31.1
Kimsi	1	.9	.9	32.1
Mawasiliano	2	1.9	1.9	34.0
Ronsoti	1	.9	.9	34.9
Bomani	4	3.8	3.8	38.7
Msati	2	1.9	1.9	40.6
Rebushule	1	.9	.9	41.5
Lomari	1	.9	.9	42.5
Uzunguni	1	.9	.9	43.4
Nyarusahi	1	.9	.9	44.3
Kanisani	3	2.8	2.8	47.2
Starehe	1	.9	.9	48.1
Sekemokore	1	.9	.9	49.1
Nyairoma	1	.9	.9	50.0
Getini	1	.9	.9	50.9
Bondeni	2	1.9	1.9	52.8
Nyamaharaga	26	24.5	24.5	77.4

Igena	1	.9	.9	78.3
Kehanja	2	1.9	1.9	80.2
Getontira	1	.9	.9	81.1
Kohego	1	.9	.9	82.1
Jewathi	1	.9	.9	83.0
Nyairoma	1	.9	.9	84.0
Baruti	2	1.9	1.9	85.8
Nyamisangula	2	1.9	1.9	87.7
Mpakani	1	.9	.9	88.7
Magereza	2	1.9	1.9	90.6
Nyamlege	1	.9	.9	91.5
Obwere	2	1.9	1.9	93.4
Msikitini	1	.9	.9	94.3
Nyalwana	1	.9	.9	95.3
Buliba	1	.9	.9	96.2
Kihutwa	2	1.9	1.9	98.1
Komosoko	1	.9	.9	99.1



# STATISTICAL REPORT OF THE SURVEY

Ikerege	1	.9	.9	100.0
Total	106	100.0	100.0	

**Table 1.6 Age of Respondent**

Age Category	Frequency	Percent	Valid Percent	Comulative Percent
18-35 Yrs	34	32.1	32.1	32.1
36-45 Yrs	48	45.3	45.3	77.4
46-55 Years	19	17.9	17.9	95.3
56-65 Yrs	5	4.7	4.7	100.0
Total	106	100.0	100.0	

**Table 1.7 Education background of respondent**

Education Qualification	Frequency	Percent	Valid Percent	Comulative Percent
Not attended Primary	5	4.7	4.7	4.7
Primary	34	32.1	32.1	36.8
Form Four	44	41.5	41.5	78.3



# STATISTICAL REPORT OF THE SURVEY

Form six	5	4.7	4.7	83.0
Tertiary	16	15.1	15.1	98.1
First Degree	1	.9	.9	99.1
Post Graduate	1	.9	.9	100.0
Diploma				
Total	106	100.0	100.0	

**Table 1.8 Religion of Respondent**

Religion	Frequency	Percent	Valid Percent	Comulative Percent
Islam	7	6.6	6.6	6.6
Christianity	98	92.5	92.5	99.1
Hinduism	1	.9	.9	100.0
Total	106	100.0	100.0	



# STATISTICAL REPORT OF THE SURVEY

### Table 1.9 Working Capital of Respondent

Working Capital	Frequency	Percent	Valid Percent	Comulative Percent
below 2000	26	24.5	24.5	24.5
2001-10000	42	39.6	39.6	64.2
10001-20000	11	10.4	10.4	74.5
20001-40000	10	9.4	9.4	84.0
400001-60000	8	7.5	7.5	91.5
60001-80000	4	3.8	3.8	95.3
80001-100000	2	1.9	1.9	97.2
Above 100000	3	2.8	2.8	100.0
Total	106	100.0	100.0	

### Table1.10 Type of business of Respondent

Types of Business	Frequency	Percent	Valid Percent	Comulative Percent
Raw Agricultural products	17	16.0	16.0	16.0
Processed agricultural products	9	8.5	8.5	24.5
Electronic Goods	11	10.4	10.4	34.9
Clothing and Textile	53	50.0	50.0	84.9





# STATISTICAL REPORT OF THE SURVEY

Stationery	6	5.7	5.7	90.6
Human Drugs	4	3.8	3.8	94.3
Building Materials	1	.9	.9	95.3
Vehicles and Spare parts	1	.9	.9	96.2
Shoes	4	3.8	3.8	100.0
Total	106	100.0	100.0	

**Table 1.11 Business Status**

Business Status	Frequency	Percent	Valid Percent	Comulative Percent
Registered	96	90.6	90.6	90.6
Not Registered	10	9.4	9.4	100.0
Total	106	100.0	100.0	

**Table 1.12 Business License**

License	Frequency	Percent	Valid Percent	Comulative Percent
Licensed	97	91.5	91.5	91.5



# STATISTICAL REPORT OF THE SURVEY

Not Licensed	9	8.5	8.5	100.0
Total	106	100.0	100.0	

**Table 1.13 Country Location of the business of respondent**

Country	Frequency	Percent	Valid Percent	Comulative Percent
Kenya	37	34.9	34.9	34.9
Tanzania	69	65.1	65.1	100.0
Total	106	100.0	100.0	

**Table 1.14 Region/County Location of the business of respondent**

Region/County	Frequency	Percent	Valid Percent	Comulative Percent
Migori	38	35.8	35.8	35.8
Mara	68	64.2	64.2	100.0
Total	106	100.0	100.0	



## STATISTICAL REPORT OF THE SURVEY

**Table 1.15 District/Sub county location of the business of respondent**

Region/County	Frequency	Percent	Valid Percent	Comulative Percent
Tarime	63	59.4	59.4	59.4
Kuria West	39	36.8	36.8	96.2
Musoma	2	1.9	1.9	98.1
Rorya	2	1.9	1.9	100.0
Total	106	100.0	100.0	

**Table 1.16 Years in cross border trade of Respondent**

Years in Cross Border Trade	Frequency	Percent	Valid Percent	Comulative Percent
5 Years and below	43	40.6	40.6	40.6
6-10 Years	36	34.0	34.0	74.5
11-15 Years	19	17.9	17.9	92.5
16-20 Years	8	7.5	7.5	100.0
Total	106	100.0	100.0	



## 2. PERCEPTION ON FREE MOVEMENT OF GOODS BETWEEN KENYA AND TANZANIA

## 2.1 Perception on cross border trade facilitation conditions

Table 2.1.1 Adequacy of Time taken to process Customs documents

Time Adequacy	Frequency	Percent	Valid Percent	Comulative Percent
Yes	68	64.2	64.2	64.2
No	38	35.8	35.8	100.0
Total	106	100.0	100.0	

Table 2.1.2 Availability of Information on cross border trade procedures and guidelines

Information Availability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	63	59.4	59.4	59.4
No	43	40.6	40.6	100.0
Total	106	100.0	100.0	

Table 2.1.3 Accessibility Information on cross border trade procedures and guideline



Information accessibility	Frequency	Percent	Valid Percent	Comulative Percent
Yes	61	57.5	57.5	57.5
No	45	42.5	42.5	100.0
Total	106	100.0	100.0	

**Table 2.1.4 Helpfulness of Information on cross border trade procedures and guide lines**

Information help	Frequency	Percent	Valid Percent	Comulative Percent
Yes	62	58.5	58.5	58.5
No	44	41.5	41.5	100.0
Total	106	100.0	100.0	

**Table 2.1.5 Availability of helpdesk to assist cross border traders**

Helpdesk Availability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	68	64.2	64.2	64.2
No	38	35.8	35.8	100.0
Total	106	100.0	100.0	

## 2.2 Perception on state of border infrastructure

Table 2.2.1 Helpfulness of Service providers along border

Service Providers help	Frequency	Percent	Valid Percent	Comulative Percent
Yes	67	63.2	63.2	63.2
No	39	36.8	36.8	100.0
Total	106	100.0	100.0	

Table 2.2.2 Availability of network system

Network Availability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	84	79.2	79.2	79.2
No	22	20.8	20.8	100.0
Total	106	100.0	100.0	

Table 2.2.3 Reliability of network system

Network Support	Frequency	Percent	Valid Percent	Comulative Percent
Yes	71	67.0	67.0	67.0
No	35	33.0	33.0	100.0
Total	106	100.0	100.0	



Table 2.2.5 Availability of Storage facilities

Storage Availability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	93	87.7	87.7	87.7
No	13	12.3	12.3	100.0
Total	106	100.0	100.0	

Table 2.2.6 Adequacy of Storage facilities

Storage adequacy	Frequency	Percent	Valid Percent	Comulative Percent
Yes	74	69.8	69.8	69.8
No	32	30.2	30.2	100.0
Total	106	100.0	100.0	

Table 2.2.7 Goodness of road network service

Road Network Suitability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	88	83.0	83.0	83.0
No	18	17.0	17.0	100.0
Total	106	100.0	100.0	



Table 2.2. 8 Reliability of bus transport service

Bus Transport Reliability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	85	80.2	80.2	80.2
No	21	19.8	19.8	100.0
Total	106	100.0	100.0	

Table 2.2.9 Reliability of haulage and freight transport service

Haulage and freight Reliability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	73	68.9	68.9	68.9
No	33	31.1	31.1	100.0
Total	106	100.0	100.0	

Table 2.2.10 Reliability of service provided by border institutions and agencies

Border Institutions Reliability Agency	Frequency	Percent	Valid Percent	Comulative Percent
Yes	77	72.6	72.6	72.6
Valid No	29	27.4	27.4	100.0
Total	106	100.0	100.0	



## 2.3 PERCEPTION ON AFFORDABILITY OF CROSS BORDER TRADE TARIFFS

Table 2.3.1 Affordability of Import duty

Import duty Affordability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	62	58.5	58.5	58.5
No	44	41.5	41.5	100.0
Total	106	100.0	100.0	

Table 2.3.2 Affordability of Export duty

Export Import Duty	Frequency	Percent	Valid Percent	Comulative Percent
Yes	64	60.4	60.4	60.4
Valid No	42	39.6	39.6	100.0
Total	106	100.0	100.0	

Table 2.3.3 Affordability of excise duty

Excise duty Affordability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	58	54.7	54.7	54.7
Valid No	48	45.3	45.3	100.0
Total	106	100.0	100.0	

**Table 2.3.4 Affordability of value added tax**

Value added tax Affordability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	59	55.7	55.7	55.7
Valid No	47	44.3	44.3	100.0
Total	106	100.0	100.0	

**Table 2.3.5 Affordability of services fee charged by Institutions and agencies at border**

Value added tax Affordability	Frequency	Percent	Valid Percent	Comulative Percent
Yes	61	57.5	55.7	57.5
No	45	42.5	44.3	100.0
Total	106	100.0	100.0	

## 2.4 PERCEPTION ON SATISFACTION OF SERVICE PROVIDED BY BORDER INSITU TIONS AND AGENCIES

**Table 2.4.1 Satisfactory Services provided by immigration authorities**

Immigration Services Satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	68	64.2	64.2	64.2
No	38	35.8	35.8	100.0
Total	106	100.0	100.0	

**Table 2.4.2 Satisfactory Services provided by custom and revenue authorities**

Custom and Revenue Authority Services Satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	63	59.4	59.4	59.4
No	43	40.6	40.6	100.0
Total	106	100.0	100.0	



**Table 2.4.3 Satisfactory Services provided by health authorities**

Health Authority Services Satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	81	76.4	76.4	76.4
No	25	23.6	23.6	100.0
Total	106	100.0	100.0	

**Table 2.4.5 Satisfactory Services provided by food and drug authorities**

Food and drug Satisfaction Services	Frequency	Percent	Valid Percent	Comulative Percent
Yes	81	76.4	76.4	76.4
No	25	23.6	23.6	100.0
Total	106	100.0	100.0	

**Table 2.4.6 Satisfactory Services provided by bureau of standards authorities**

Bureau of standard authorities service satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	69	65.1	65.1	65.1
No	37	34.9	34.9	100.0
Total	106	100.0	100.0	



Table 2.4.7 Satisfactory Services provided by security authorities

Security Services Satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	56	52.8	52.8	52.8
No	50	47.2	47.2	100.0
Total	106	100.0	100.0	

Table 2.4.8 Satisfactory Services provided by freight and forwarder agencies

Freight forwarder Agencies services Satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	71	67.0	67.0	67.0
No	35	33.0	33.0	100.0
Total	106	100.0	100.0	

2.4.9 Satisfactory Services provided by border porters

Border Porters Service Satisfaction	Frequency	Percent	Valid Percent	Comulative Percent
Yes	64	60.4	60.4	60.4
No	42	39.6	39.6	100.0
Total	106	100.0	100.0	

## 2.5 PERCEPTION ON CORRUPTION

Table 2.5.1 It is normal to pay non official taxes and duties to obtain

Payment of Non official taxes for service	Frequency	Percent	Valid Percent	Comulative Percent
Yes	53	50.0	50.0	50.0
No	53	50.0	50.0	100.0
Total	106	100.0	100.0	

Table 2.5.2 Existence of Physical harassment along the border

Existence of Physical harassment	Frequency	Percent	Valid Percent	Comulative Percent
Yes	57	53.8	53.8	53.8
No	49	46.2	46.2	100.0
Total	106	100.0	100.0	

Table 2.5.3 Existence of Sexual assault along the border

Existence of Sexual Assault	Frequency	Percent	Valid Percent	Comulative Percent
Yes	40	37.7	37.7	37.7
No	66	62.3	62.3	100.0
Total	106	100.0	100.0	

Table 2.5.4 Existence of Unlawful confiscation of goods at the

Existence of Unlawful confiscation of goods	Frequency	Percent	Valid Percent	Comulative Percent
Yes	61	57.5	57.5	57.5
No	45	42.5	42.5	100.0
Total	106	100.0	100.0	

Table 2.5.6 Existence of Unnecessary withholding of goods at the

Existence of unnecessary withholding of goods	Frequency	Percent	Valid Percent	Comulative Percent
Yes	72	67.9	67.9	67.9
No	34	32.1	32.1	100.0
Total	106	100.0	100.0	

Table 2.5.7 There is unnecessary delays in providing service at this

Existence of unnecessary delays	Frequency	Percent	Valid Percent	Comulative Percent
Yes	71	67.0	67.0	67.0
No	35	33.0	33.0	100.0
Total	106	100.0	100.0	

Table 2.6.8 The anti-corruption authorities are responsive to crime

Anti-corruption authorities responsiveness	Frequency	Percent	Valid Percent	Comulative Percent
Yes	76	71.7	71.7	71.7
No	30	28.3	28.3	100.0
Total	106	100.0	100.0	





## 2.7 PERCEPTION ON SECURITY OF GOODS AND SERVICES

Table 2.7.1 Safety measures for the good are offered

Safety Measures offering	Frequency	Percent	Valid Percent	Comulative Percent
Yes	72	67.9	67.9	67.9
No	34	32.1	32.1	100.0
Total	106	100.0	100.0	

Table 2.7.2 Trustiness security System

Security system trustworthy	Frequency	Percent	Valid Percent	Comulative Percent
Yes	58	54.7	54.7	54.7
No	48	45.3	45.3	100.0
Total	106	100.0	100.0	

Table 2.7.3 Trustworthiness of Border Service Provider

Border Service trustworthy	Frequency	Percent	Valid Percent	Comulative Percent
Yes	55	51.9	51.9	51.9
No	51	48.1	48.1	100.0
Total	106	100.0	100.0	

## 2.8 PERCEPTIONS ON ACCESS TO FINANCE

Table 2.8.1 It is easy to access loan from formal financial institutions

Loan Accessibility from Formal Financial Institutions	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	65	61.3	61.3	61.3
No	41	38.7	38.7	100.0
Total	106	100.0	100.0	

Table 2.8.2 It is easy to access loan from informal financial institutions

Loan accessibility from informal financial institutions	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	51	48.1	48.1	48.1
No	55	51.9	51.9	100.0
Total	106	100.0	100.0	

Table 2.8.3 It is easy to access loan from government

Loan accessibility from informal financial institutions	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	53	50.0	50.0	50.0
No	53	50.0	50.0	100.0
Total	106	100.0	100.0	

### 3. PERCEPTION ON FACTORS FACILITATING TRANSITION FROM INFORMAL TO

#### FORMAL CROSS BORDER TRADE

**Table 3.1 Perception on the first most important factor which facilitate women from informal to formal trade**

	Frequency	Percent	Valid Percent	Comulative Percent
Awareness that trading legally is more profitable than smuggling	70	66.0	66.0	66.0
Awareness that tariffs are not expensive as thought	13	12.3	12.3	78.3
Tight law enforcement from government officials	12	11.3	11.3	89.6
Time Saved on doing business through formal route	8	7.5	7.5	97.2
Easy Accessing loan	3	2.8	2.8	100.0
Total	106	100.0	100.0	

**Table 3.2 Perception on the second most important factor which facilitate women from informal to formal trade**

	Frequency	Percent	Valid Percent	Comulative Percent
Awareness that trading legally is more profitable than smuggling	70	66.0	66.0	66.0

Tight law enforcement from government officials	20	18.9	18.9	33.0
Time Saved on doing business through fromal route	16	15.1	15.1	48.1
Trading through formal route reduces risk of losing goods and capital	25	23.6	23.6	71.7
Easy Accessing loan	18	17.0	17.0	88.7
Motivation from successful trader	11	10.4	10.4	99.1
Availability of information on formal trade facilitation	1	.9	.9	100.0
Total	106	100.0	100.0	

**Table 3.3 Perception on the most third important factor which facilitate women moving informal to formal trade**

	Frequency	Percent	Valid Percent	Comulative Percent
Tight law enforcement from government officials	2	1.9	1.9	1.9

Time Saved on doing business through formal route	3	2.8	2.8	4.7
Trading through formal route reduces risk of losing goods and capital	10	9.4	9.4	14.2
Easy Accessing loan	15	14.2	14.2	28.3
Motivation from successful trader	43	40.6	40.6	68.9
Availability of information on formal trade facilitation	17	16.0	16.0	84.9
Improved security at the border	16	15.1	15.1	100.0
Total	106	100.0	100.0	



#### 4.0 PERCEPTION ON KEY CHALLENGES WOMEN FACE DOING CROSS BORDER BUSINESS

**Table 4.1 Perception on the first key challenges women face doing a cross border business**

	Frequency	Percent	Valid Per- cent	Comulative Percent
Language spoken between Kenya and Tanzania	58	54.7	54.7	54.7
Limited information on obtaining trade documents	17	16.0	16.0	70.8
Fear to ask trade information from government authorities	6	5.7	5.7	76.4
Un equal treatment by government authorities in Kenya and Tanzania	10	9.4	9.4	85.8
Time wasted waiting serices from government authorities in Kenya and Tanzania	6	5.7	5.7	91.5
Difficulty in accessing trade permits and certificates from relevant authorities in Kenya and Tanzania	3	2.8	2.8	94.3
Traditional and beliefs that women can't engage in cross border trade	1	.9	.9	95.3
Poor trade facilitation at border	3	2.8	2.8	98.1
Poor help desk support at border	1	.9	.9	99.1
High tariffs	1	.9	.9	100.0
Total	106	100.0	100.0	

Table 4.2 Perception on the second key challenges women face doing a cross border business

	Frequency	Percent	Valid Percent	Comulative Percent
Limited information on obtaining trade documents	4	3.8	3.8	3.8
Fear to ask trade information from government authorities	9	8.5	8.5	12.3
Un equal treatment by government authorities in Kenya and Tanzania	23	21.7	21.7	34.0
Time wasted waiting services from government authorities in Kenya and Tanzania	21	19.8	19.8	53.8
Difficulty in accessing trade permits and certificates from relevant authorities in Kenya and Tanzania	6	5.7	5.7	59.4
Traditional and beliefs that women can't engage in cross border trade	3	2.8	2.8	62.3
Poor trade facilitation at border	6	5.7	5.7	67.9
Poor help desk support at border	6	5.7	5.7	73.6
High tariffs	8	7.5	7.5	81.1
Difficulty to access finance	8	7.5	7.5	88.7
Inadequate border infrastructures	1	.9	.9	89.6
Unreliability of border business service providers	2	1.9	1.9	91.5

Corruption from officers at border	7	6.6	6.6	98.1
Delays in processing documents at border	1	.9	.9	99.1
Sexual harassment	1	.9	.9	100.0
Total	106	100.0	100.0	

**Table 4.3 Perception on the third key challenges women face doing a cross border business**

	Frequency	Percent	Valid Percent	Comulative Percent
Fear to ask trade information from government authorities	2	1.9	1.9	1.9
Un equal treatment by government authorities in Kenya and Tanzania	4	3.8	3.8	5.7
Time wasted waiting services from government authorities in Kenya and Tanzania	13	12.3	12.3	17.9
Difficulty in accessing trade permits and certificates from relevant authorities in Kenya and Tanzania	4	3.8	3.8	21.7



Traditional and beliefs that women can't engage in cross border trade	1	.9	.9	22.6
Poor trade facilitation at border	3	2.8	2.8	25.5
Poor help desk support at border	10	9.4	9.4	34.9
High tariffs	9	8.5	8.5	43.4
Difficulty to access finance	13	12.3	12.3	55.7
Inadequate border infrastructures	1	.9	.9	56.6
Unreliability of border business service providers	1	.9	.9	57.5
Corruption from officers at border	20	18.9	18.9	76.4
Delays in processing documents at border	7	6.6	6.6	83.0
Male chauvinism	1	.9	.9	84.0
Sexual harassment	6	5.7	5.7	89.6
Immigration requirement	8	7.5	7.5	97.2
Presence of untruthful non staff providing border services	2	1.9	1.9	99.1
Poor security	1	.9	.9	100.0
Total	106	100.0	100.0	

## 5.0 PERCEPTION ON STRATEGIES WOMEN CONSIDER MOST IMPORTANT TO ENGAGE IN FORMAL CROSS BORDER TRADE

**Table 5.1 Perception on the first strategies women consider most important increase engagement in formal cross border trade**

	Frequency	Percent	Valid Percent	Comulative Percent
Creation of awareness on formal cross border trade	84	79.2	79.2	79.2
Harmonization of tariffs	7	6.6	6.6	85.8
Increased women understanding of EAC financing and support mechanism	5	4.7	4.7	90.6
Increase in border service provision	4	3.8	3.8	94.3
Enhanced border security	2	1.9	1.9	96.2
Reduced bureaucracy	1	.9	.9	97.2
Increased information provision	1	.9	.9	98.1
Mobilization of women into associations/ groups	1	.9	.9	99.1
Eased tariff and customs information	1	.9	.9	100.0
Total	106	100.0	100.0	

**Table 5.2 Perception on the second strategies women consider most important to increase engagement in formal cross border trade**



	Frequency	Percent	Valid Per- cent	Comulative Percent
Creation of awareness on formal cross border trade	2	1.9	1.9	1.9
Harmonisation of tariffs	17	16.0	16.0	17.9
Increased women understanding of EAC financing and support mechanism	24	22.6	22.6	40.6
Increase in border service provision	14	13.2	13.2	53.8
Enhanced border security	14	13.2	13.2	67.0
Enhanced border security	5	4.7	4.7	71.7
Reduced bureaucracy	7	6.6	6.6	78.3
Increased information provision	11	10.4	10.4	88.7
Mobilization of women into associations/ groups	3	2.8	2.8	91.5
Eased tariff and customs information increased inter border meeting	5	4.7	4.7	96.2
Proper identification of the staff working along border institution and agency	3	2.8	2.8	99.1
Porter to be registered under an association with identification	1	.9	.9	100.0
Total	106	100.0	100.0	



**Table 5.3 Perception on the third keystrategies women consider most important to increase women engagement in formal cross border trade**

	Frequency	Percent	Valid Percent	Comulative Percent
Increased women understanding of EAC financing and support mechanism	1	.9	.9	.9
Increase in border service provision	3	2.8	2.8	3.8
Enhanced border security	6	5.7	5.7	9.4
Reduced bureaucracy	12	11.3	11.3	20.8
Increased information provision	9	8.5	8.5	29.2
Mobilization of women into associations/ groups	19	17.9	17.9	47.2
Eased tariff and customs information	6	5.7	5.7	52.8
increased inter border meeting	19	17.9	17.9	70.8
Proper identification of the staff working along border institution and agency	9	8.5	8.5	79.2
Porter to be registered under an association with identification	10	9.4	9.4	88.7
Establish and empower joint border management committee	9	8.5	8.5	97.2
Establish one stop border common market	3	2.8	2.8	100.0
Total	106	100.0	100.0	