UNTAPPED POTENTIAL BEHIND INTRA-AFRICAN TRADE:

Scoping Study on existing Interventions supporting Economic Empowerment of Women in Informal Cross-Border Trade in Rwanda

Assessment Report

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List of Acronyms and Abbreviations

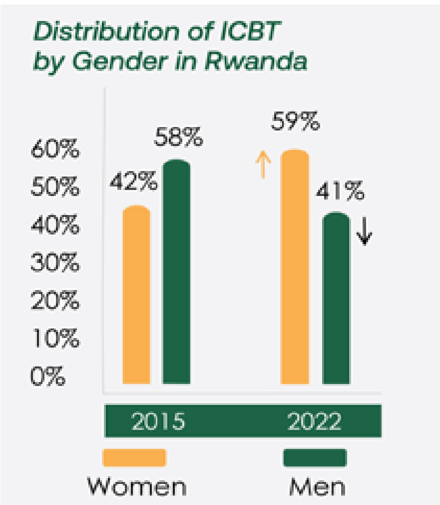
ADEPE	Action pour le Dévelopement du Peuple
AfCFTA	African Continental Free Trade Area
CBT	Cross-border trade
BNR	National Bank of Rwanda
COMESA	Common Market for Eastern and Southern Africa
DGIE	Directorare General of Immigration and Emigration
DRC	Democratic Republic of Congo
EAC	East African Community
ECD	Early Child Development Centers
ENABEL	Development Agency of the Belgium Federal Government
FGDs	Focus Group Discussions
FVA	Faith Victory Association
GBV	Gender Based Violence
JBCs	Joint Border Committees
ICBT	Informal Cross Border Trade
MIFOTRA	Ministry of Public Service and Labor
MIGEPROF	Ministry of Gender and Family promotion
MINICOM	Ministry of Trade and Industry
NCBTS	National Cross Border Trade Strategy
NST-1	National Transformation Strategy 1
NWC	National Women Council
OIM	International Organization for Migration
OSBP	OSBP One Stop Border Post
PSF	Private Sector Federation
RCA	Rwanda Cooperatives Agency
RRA	RRA Rwanda Revenue Authority
STR	Simplified Trade Regime
SSCBT	Small-scale Cross border Traders

TMA	Trade Mark Africa
TMEA	Trade Mark East Africa
UNDP	United National Development Programme
WICBT	Women in Cross Border Trade
SACCO	Saving and Credit cooperative Organization
BDF	Business Development Fund
ERF	Economic Recovery Fund
RICA	Rwanda Institute for Conservation Agriculture
RAB	Rwanda Agriculture Board
FDA	Food and Drug Administration
RNP	Rwanda National Police
PCT	Petits Commerçants Transfrontaliers
ACT	Association de Petits Commerçants Transfrontaliers
RTDA	Rwanda Transport and Development Agency

Executive Summary

This study aimed at building an evidence base of existing policies, strategies, interventions and stakeholders contributing to the economic empowerment of WICBT in Rwanda. The aim of the study was to assess how the existing interventions are contributing to the economic empowerment of WICBT in Rwanda. This study employed a mixed research methods. Besides review of the literature and secondary data analysis, both focus group discussion and key informant interviews were used to collect primary data. The findings reveal that the business of ICBT is gendered with women dominating the business of ICBT.

The WICBT increased from 42% in to 2015 to 59% in 2022, while ICBT for men reduced 58% in 2015 to 41% in 2022. Implying that, informal cross-border trade is increasingly becoming a woman driven business sector, mostly those with less educated, and with less/minimum capital, who finds ICBT as a safety net and lifeline for their families. Accordingly, 65% of CB traders are the main breadwinners of their families while 50% indicated that earnings from small-scale cross-border trade constitute 100% of their households' budget.



DRC is a major importer of Rwandan commodities for small-scale cross-border trade. Mainly manufactured commodities constituted the few exports from DRC to Rwanda agricultural commodities. The study finds that the business of ICBT is largely practiced on the cross-border posts between Rwanda and DRC than other borders. Nevertheless, WICBTs contribute largely to Rwanda's exports to the neighboring countries, though the condition under which the business of ICBT is conducted needs improvement.

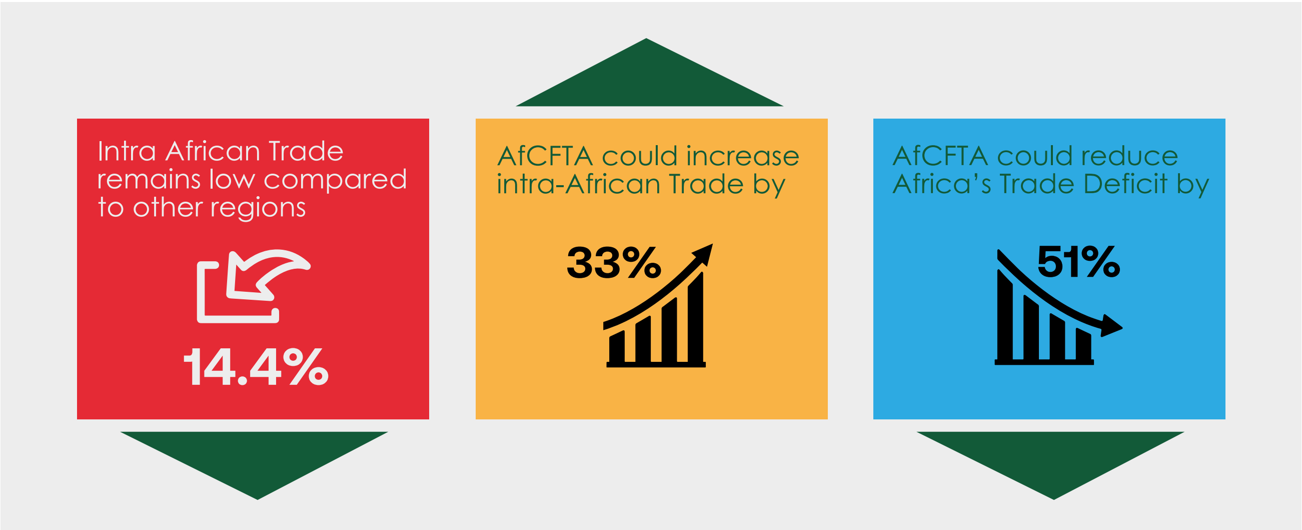
The study documents evidence of many actors involved in the ICBT, however, the majority implement same or duplicated interventions. Similar findings document case studies both at policy and project level respectively, as well as regulations that help to promote and improve formal cross-border trade in Rwanda and in the region. The study identified challenges still affecting WICBTs. These include but not limited to One Stop Border Posts (OSBPs) that are not established at important Border Posts, lack of access to the seed capital by WICBTs, simplified trade regime (STR) not fully implemented by all partner states, lack of appropriate infrastructure and equipment at some border posts, corruption and bribery not accounted for, insecurity and political instability in the region, ineffective implementation of regional trade agreements, to mention but a few.

Furthermore, the findings reveal a limited evidence about the socio-economic impact of these interventions, and how these interventions foster cross-border trade. The Ministry of Trade and Industry in collaborations with key relevant actors involved in cross border trade should employ rigorous evidence to design appropriate policies, programs and projects aimed at enhancing informal cross-border trade in region in order to respond to the needs of WICBT. Interventions should not only focus on capacity building and training but should also go beyond the traditional support and provide technical and financial support to women cooperatives in informal cross border trade including value addition, product certification, access to new markets, study tours, participation in international trade fairs, coaching and mentoring of these cooperatives to mention a few. Information on trade opportunities across borders should be availed to WICBTs in their local language for them to be acquainted with the information that will help them to fully take advantage of available opportunities and to comply with border procedures. This study concludes with a detailed discussion on the actionable recommendations to inform the future direction for actors involved in the sector of cross-border trade.

1.0 Introduction

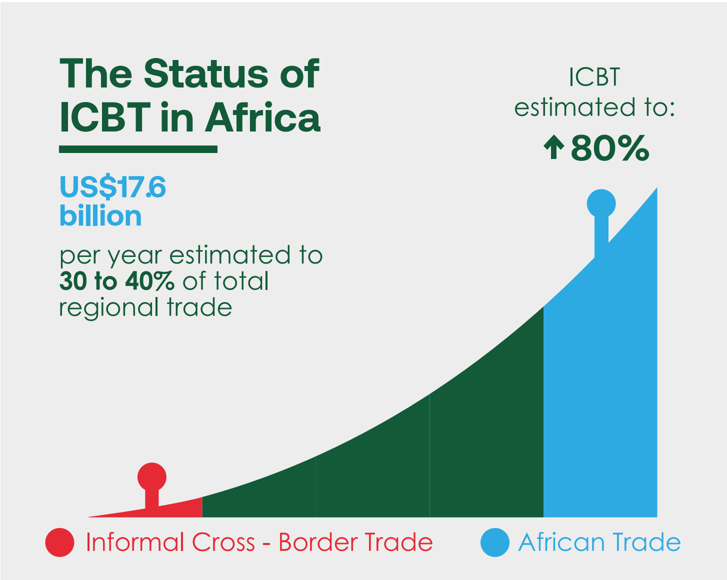
A large part of intra-African trade is small-scale (estimated to 80%), cross-border, and unrecorded and informal (Poorva Karkare, et.al, 2021). The policy relevance of informal cross-border trade (ICBT) is increasingly appreciated, especially given the prominent role played by women. However, there is a continued sparse of evidence on how existing interventions contribute to the economic empowerment of cross-border traders, mostly women, as well as on who is doing what and why. This study seeks to map out existing interventions and how they contribute to the economic empowerment of women in informal cross-border trade in Rwanda.

1.1. Background



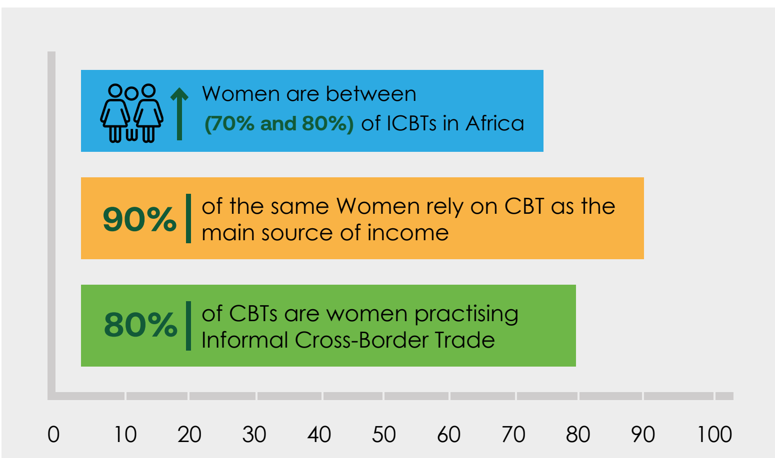
Through the established continental strategic framework of the AU Agenda 2063 and African Free Trade Area (AfCFTA), African governments are increasingly committed to trade liberalization and regional integration to drive overall economic development. This policy stance is built on understanding that intra-African trade has potential to lift incomes and increase welfare and enhance inclusive development in Africa. However, intra-regional trade within the region remains low relative compared to other regions. In 2023, intra Africa trade was low just at 14.4% of total African exports. UNCTAD forecasts show the AfCFTA could boost intra Africa trade by about 33% and cut the continent's trade deficit by 51%[1].

1 https://www.un.org/africarenewal/magazine/january-2023/africa%E2%80%99s-free-trade-track-more-efforts-needed accessed on 13th December 2023



The CBT can be either formal or informal. Informal cross-border trade is defined as trade in legitimately produced goods and services that escape the regulatory framework established by the government, thereby avoiding certain tax and regulatory burdens. We know from existing evidence that, ICBT is a major feature of African economic and social landscapes dating back to the colonial era. A large part of intra-African trade is small-scale, cross-border, unrecorded and informal. More so, we also know that informal trade plays an important role in the economic development of African countries. While it is difficult to precisely assess the magnitude of such trade due to a lack of consistent measurement tools and accurate data, evidence suggests that ICBT continues to play a large role in Africa, estimated to US$17.6 billion per year, i.e. 30 to 40% of total regional trade.

For instance, in 2020, Afrexim bank (2020) projected informal cross border trade in Eastern Africa to be 80% of the value of formal trade. In the Great Lakes region, poor women with an average capital of 50 euros who, for the survival of their families, cross the border to sell their products or to buy goods and sell them on the other side of the border mainly carry out informal cross-border trade (Profemmes et al. 2020).



Similar existing evidence as certain that majority of women earn their income from informal cross-border trade, characterized by small-scale, "subsistence" trading activities. Because these small-scale transactions add up, they account for a significant share of regional trade in Sub-Saharan Africa, in the range of 30% to 40%. It is estimated that between 70% and 80% of African informal traders are women (UNCTAD, 2020), while 90% of these women traders rely on CBT as their sole source of income (UNDP, 2020). Although their commercial transactions fall outside the formal economy, they are widely permitted since they are a source of livelihood for families and contribute to the food security of the most fragile communities (UNCTAD, 2022).

This female-intensive sector has broad poverty and development implications. It constitutes a vital source of employment and livelihood for the poor, for low-income and low-skilled women, in border districts. Furthermore, if properly supported, it can generate significant rural non-farm income and become a catalyst for value chain creation and support in rural areas. This benefit, in turn, can lower rural unemployment and slow rural-urban migration, while empowering women. If these and other gender-specific constraints are effectively tackled, informal cross-border trade can turn into a vibrant micro-entrepreneurial reality with significant potential to help alleviate poverty, contribute to food security and empower women (UNCTAD, 2023).

In Rwanda, the majority of CBT is conducted with neighboring countries including Burundi, the Democratic Republic of Congo (DRC), Tanzania and Uganda. It mostly includes trade in agricultural produce, manufactured goods, and re-exports. According to International Alert, a large share of Rwanda's CBT (83%) is informal trade conducted by women traders (International Alert, 2015). Indeed, informal trade is trade which is not officially recorded, due to the small quantities traded or because formal regulatory and tax policies are not being applied correctly by border officials. It is important to note that informal trade is different to illegal trade (MINICOM, 2012). These goods and services may be traded by (1) informal (unregistered) traders operating entirely outside the formal economy and passing through unofficial routes, or by (2) formal (registered) traders who fully or partially evade trade-related regulations and duties. It is consistently argued that informal cross-border trade directly benefits the poor and can be a driver for the socio-economic empowerment of women in Africa.

Furthermore, in Rwanda, informal cross-border trade provides trading opportunities for many of the poorest and most marginalized members of society, particularly women, who are the most active traders along Rwanda's borders commonly known as Informal Cross Border traders (ICBTs). Exports under this form of trade include agricultural produce e.g., Maize, beans, sorghum, juice and animal products such as dairy products, as well as other products such as clothes etc. Given their proximity, cross-border markets are also Rwanda's largest formal export markets outside the traditional export sectors (coffee, tea, minerals).

The enhancement of Rwanda`s Cross - Border Trade (CBT) is critical in the overall quest to improve the national balance of trade. The country`s trade with the four immediate neighbors accounted for over 30% of the total exports. This is both the formal and informal trade. Therefore, the contribution of CBT to the export earnings is quite significant (MINICOM, 2020).

Formal and Informal Trade in Rwanda (2022)

Informal Cross-Border Trade

Imports **US$ 6.6 million**

Exports **US$ 130.6 million**

Formal Trade

Imports **US $3,585.3 million**

Exports **US$1,425 million**

Informal CBT accounts for a considerable proportion of Rwanda's regional trade, with imports estimated at US$ 6.6 million and exports at US$ 130.6 million in 2022. This is a very different trade balance compared to the formal sector, where Rwanda runs a trade deficit whereby imports are equivalent to US $3,585.3 million; while collected exports are equivalent to US$1,425 million in the year 2022 (NBR,2023).

The role of women in trade, and how trade impacts their socio-economic empowerment has been at the forefront of Rwanda`s development agenda over the last two decades. Formalizing ICBT has been a policy priority for the Government of Rwanda as it is enshrined in different national policies, programs and strategies. This involves formalizing the commercial activities of Women in Informal Cross Border Trade (WICBT) and strengthening the capacities of women in informal cross-border trade. The National Strategy for Transformation 1 (NST-1) and the sector strategy for the Ministry of Trade and Industry (MINICOM) put importance on strengthening the capacities of WICBT for gradual formalization of their informal businesses. The Ministry of Trade and Industry has put in place a "National Cross Border Trade Strategy 2012-2017, which was updated in 2020" an emphasize is put on promoting cross-border exports of goods from Rwanda to neighboring country markets. This strategy informed several interventions that seek to improve women's socio-economic welfare in ICBT. However, sparse is known about the impact of those policies, strategies, and interventions in terms of empowering women in cross-border trade. More so, less known about which interventions are contributing to the economic empowerment of WICBT, under which conditions? Almost limited studies to inform policy practitioners and other development actors about which interventions work and why for scale up, or not.

It is against the above background; this study aims to map out existing interventions and how they contribute to the economic empowerment of Women in Informal Cross-Border Trade in Rwanda and identify best practices and case studies supporting women in informal cross border trade.

1.2. Objective of the assignment

1.2.1. General Objectives

This study seeks to assess the existing policy framework, interventions, and associated actors that are contributing to the economic empowerment of WICBT in Rwanda.

1.2.2. Specific objectives

Specifically, the assessment sought to:

1. Assess Rwanda's policy framework for women in informal cross-border trade;
2. Scope and assess existing interventions from the government and other stakeholders aimed at economically empowering women in the informal cross-border trade;
3. Identify existing gaps and opportunities for the future design of evidence-based interventions for women in cross-border trade;
4. Determine potential interventions that are best fit for a future non-experimental design to empirically examine their impact on women in informal cross-border trade.

The study seeks to build an evidence base of potential interventions, policies, or interventions that will inform future evidence-based policies, programs and projects in informal cross-border trade in Rwanda. In line with this objective, a stock of past and present initiatives supporting women in ICBT was conducted. The overall thrust of the study is to generate empirical evidence to inform policy and stakeholders on potential interventions that empower the socio-economic welfare of WICBT in Rwanda.

1.3. Methodology and Approach

The following research techniques were used:

- Primary and Secondary Data
- Desk Review
- Data Analysis

The study of existing interventions to support Women in Informal Cross Border Trade and their economic empowerment in Rwanda used both qualitative and quantitative methods.

1.3.1 Primary and Secondary Data

This is an exploratory study aimed at building an evidence base of existing policies, strategies, interventions and stakeholders contributing to the economic empowerment of WICBT in Rwanda. Thus, the study employs mixed research methods. Besides a deep in-depth review of different relevant literature, both quantitative and qualitative approaches were employed to collect and analyze data from different primary and secondary data sources. Researchers collected both primary and secondary data on women in the informal cross-border trade. For primary data, Key Informant Interviews (KIIs) with key stakeholders involved in ICBT and WICBT were conducted. Accordingly, researchers selected participants of KIIs from key stakeholders based on the information they have on WICBT, how actively they are involved in the sector. These include but are not limited to the relevant Government Officials, Border officials, and officials from NGOs supporting WICBT, National and International Organizations that work on WICBT, private sector representatives, researchers and experts who work in the field of ICBT. Furthermore, primary data were collected from representatives of WICBT cooperatives from five cross-border points in the west, north and east bordering regions. The southern region was not considered, because for the last years there has been no cross-border transactions between Rwanda and Burundi.

The in-depth KIIs was supplemented by the wider Focus Group Discussion (FGD) with officials from the above-mentioned stakeholders and other interested and relevant participants. The FGDs discussion provided an open platform for participants to discuss existing policy and other existing interventions for WICBT, and the implementation of WICBT programs and issues in the WCBT. Every participant was encouraged to participate freely and stop when s/he needs.

1.3.2 Desk Review

The desk review involved extensive review of different secondary data on ICBT. Researchers reviewed the theoretical framework, existing studies, reports, policies, and strategies focusing on cross-border trade, particularly, WICBT in Africa and Rwanda in particular. Researchers reviewed several studies that have been implemented in the last few years by different stakeholders involved Informal cross-border. Furthermore, the study reviewed and analyzed stylized trends of data on ICBT in Rwanda. A synthesis of data on cross-border trade, and women in informal cross-border trade was conducted to depict the picture of the sector in Rwanda's economy. The review of secondary data was complemented by primary data, which involves qualitative data.

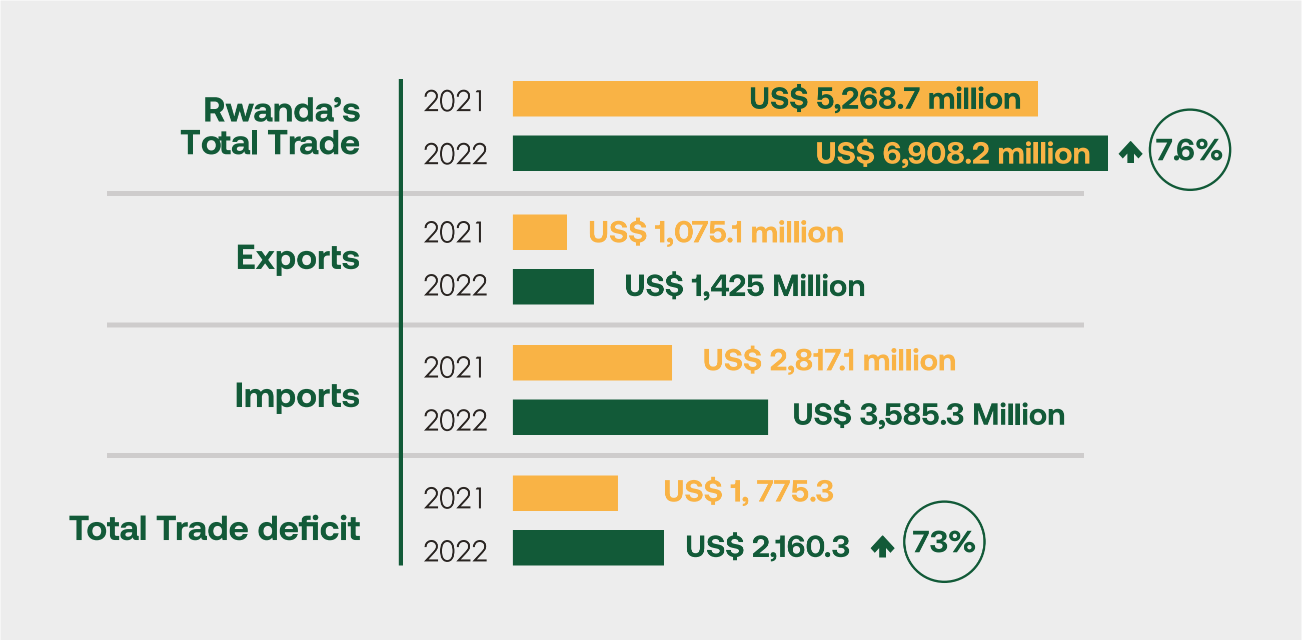
1.3.3. Data Analysis

Both quantitative and qualitative data were analyzed and interpreted in line with the objectives of the study. Triangulation of data was conducted to facilitate the analysis. Descriptive statistical analysis was employed to better understand trends of cross-border trade and informal cross-border, potential programs and issues affecting WICBT.

2.0 Findings

This section presents the findings of this study in line with the objectives of this study. It discusses stylized trends of data on cross-border trade, and ICBT in Rwanda, as well as the potential case studies on ICBT that are worthy exploring more empirically.

2.1 Situational Analysis of Rwanda External Trade



For the year 2022, Rwanda's total trade (imports and exports of merchandise and services) was US$ 6,908.2 million compared to US$ 5,268.7 million in the same period of 2021 with an increase of 7.6%. Merchandise exports accounted for US$ 1,425 Million in 2022 compared to exports of US$ 1,075.1 million in 2021. Merchandise imports increased from US$ 2,817.1 million in 2021 to US$ 3,585.3 Million. Rwanda runs a total trade deficit of US$ 2,160.3 million from US$ 1775.3 million in 2021 – an increase of 73% as illustrated in Figure 1 below.

2.2. Formal Trade and Informal Cross-Border Trade

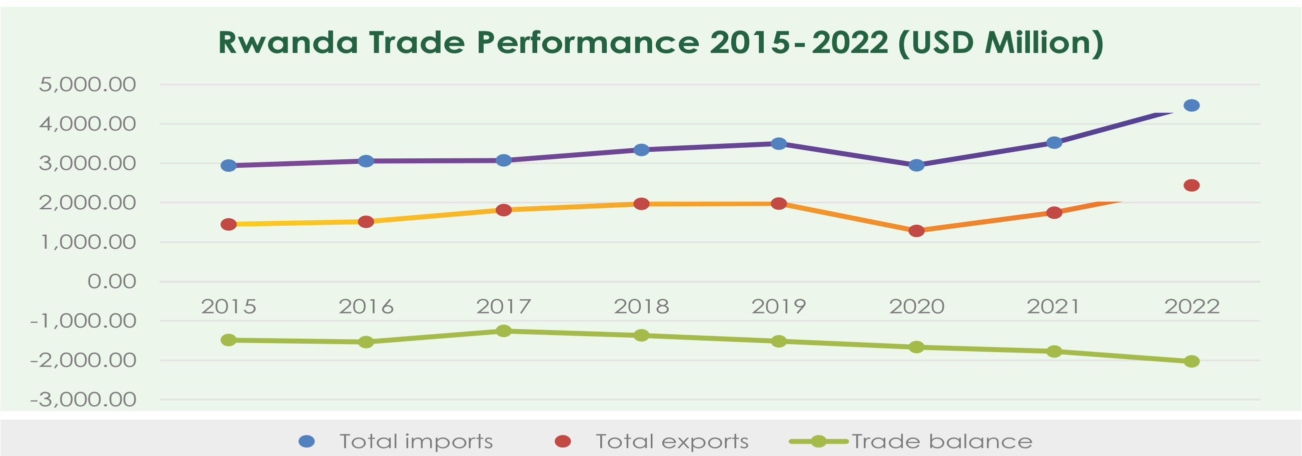
Table 1: Trends of Rwanda's External Trade from 2015 up to 2022

Rwanda Trade Performance 2011-2022 (USD Million)								
Imports/Exports	2015	2016	2017	2018	2019	2020	2021	2022
Goods imports	1,896.9	1,990.2	1,991.1	2,263.8	2,453.5	2,428.5	2,817.1	3,585.3
Services imports	1,020.1	1,035.5	1,056.2	1,057.2	1,032.5	519.8	700.8	877.7
Informal imports	21.7	30.6	23.3	20.3	11.8	2.5	4.1	6.6
Total imports	2,938.7	3,056.2	3,070.6	3,341.4	3,497.8	2,950.7	3,522.0	4,469.6
Formal goods exports	573.7	593.9	851.6	930.7	854.4	724.7	1,075.1	1,425.0
Services exports	767.0	790.0	863.4	913.6	1,015.0	521.4	579.0	882.9
Informal exports	108.3	132.7	98.4	125.3	108.9	36.6	92.5	130.6
Total exports	1,449.0	1,516.6	1,813.4	1,969.6	1,978.3	1,282.8	1,746.7	2,438.6
Trade balance	-1489.7	-1539.6	-1257.2	-1371.7	-1519.5	-1668.0	-1775.3	-2031.0
Export import coverage (%)	49.3	49.6	59.1	58.9	56.6	43.5	49.6	54.6

Source: *National Bank of Rwanda, November 2023*

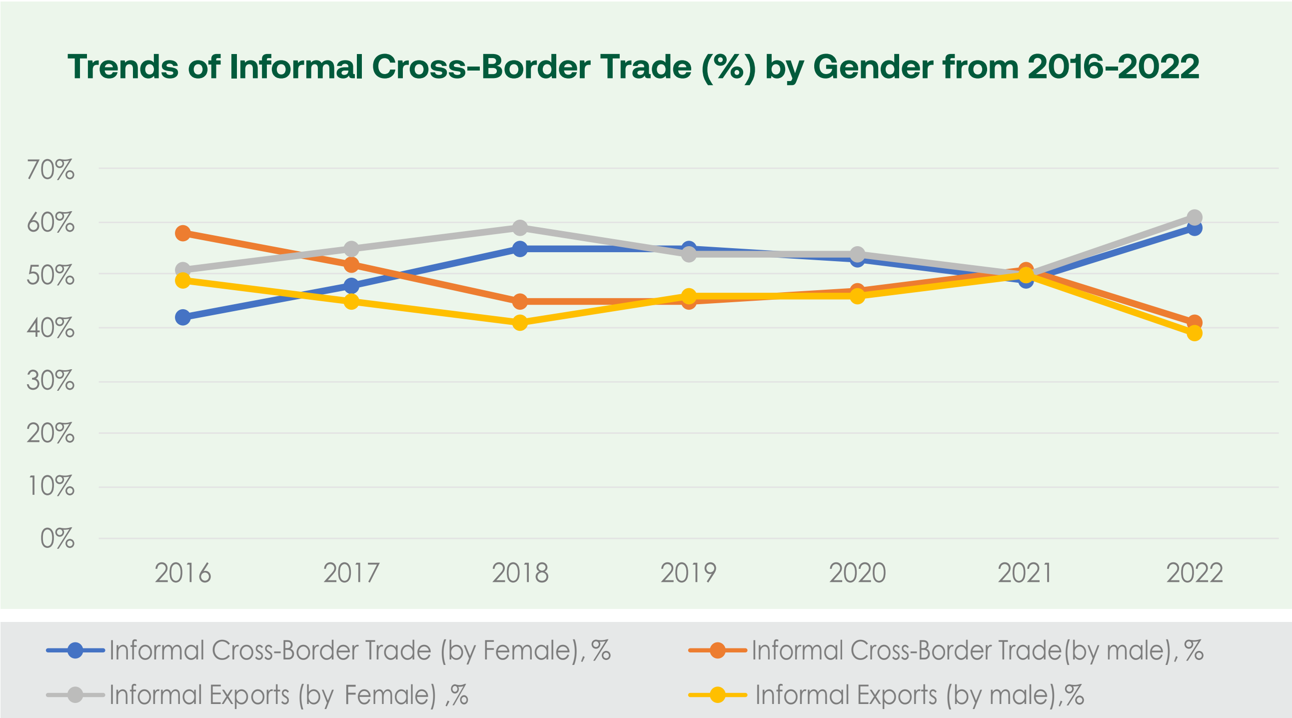
The Table 1 depicts the growth trend of trade in Rwanda, though the trade balance remains negative. Evidently, exports increased from $1,449 million in 2015 to $ 2,438.6 million in 2022 with an increase of 68.3%. However, the overall informal imports reduced from $21.7 million in 2015 to $ 6.6 million due to Covid -19 pandemic, while overall informal exports increased from $108.3 million in 2015 to $ 130.6 million in 2022.

Figure1: Rwanda's Trade Performance 2015-2022



Source: *Computed from NBR data, December 2023*

Figure 2: *Trends of Rwanda's ICBT Balance by Gender from 2016 up to 2022*



Source: *Computed from NBR, December 2023*

The overall informal exports have been steadily increasing despite the effects of Covid-19 pandemic, while imports have been gradually reducing in recent years. Accordingly, figure 2 indicates that informal exports by women increased from 51% in 2016 to 61% in 2022 while informal exports by men progressively decreased from 49% in 2016 to 39% in 2022. This shows that participation of women in informal CBT is continuously increasing, and men are gradually transiting into to formal cross border trade. Implying that, informal cross-border trade is increasingly becoming women- led sector.

2.3. Nature and Characteristics of Informal Cross-Border Trade in Rwanda

In Rwanda, informal cross-border trade contributes a significant share of exports in neighboring countries (Burundi, DRC, Tanzania, and Uganda). The DRC accounts for 82% of total Rwandan informal exports among the four Rwanda's neighboring countries from 2011- 2020, followed by Uganda (12%), Burundi (6%) and Tanzania (0.1%) less than 1%. However, Informal cross-border trade is dominated by agricultural commodities, particularly livestock, beef meat, flour, fresh or dried fish, sugar, and dried beans (Wolrd Bank, 2022) traded by women.

Table 2: Trends of Rwanda's ICB Exports by Exporting Country, USD million

Flow	Partner	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Exports	*Burundi*	*8.8*	*11.4*	*8.9*	*8.3*	*7.1*	*6.3*	*3.7*	*2.7*	*3.9*	*0.59*
	DRC	*49.8*	*80.3*	*89.2*	*80.4*	*82.2*	*69.9*	*68.7*	*106.2*	*96.8*	*23.8*
	Tanzania	*0.2*	*0.2*	*0.1*	*0.0*	*0.1*	*0.0*	*0.0*	*0.0*	*0.29*	*0.27*
	Uganda	*4.2*	*10.0*	*10.2*	*9.7*	*19.1*	*22.3*	*11.3*	*13.2*	*9.1*	*1.6*

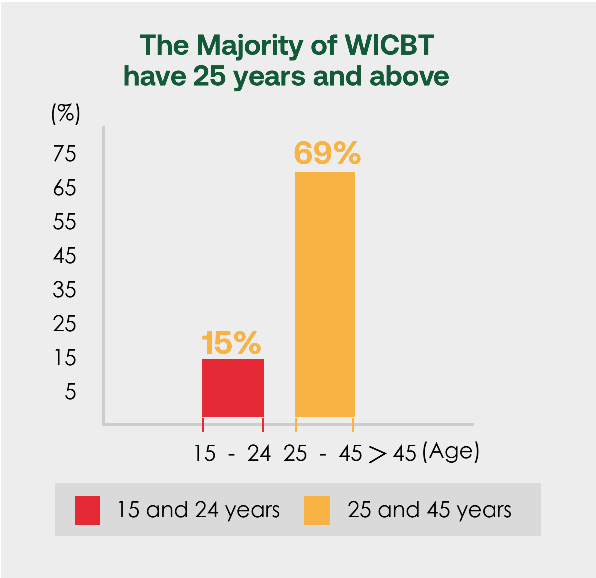
Source: MINICOM trade bulletin 2021

The Informal Cross Border Trade (ICBT) accounted for a considerable amount of Rwanda's regional trade. DRC was Rwanda's largest ICBT exports accounting US$106.2 million in 2018 and US$ 96.8 million in 2019 followed by Uganda with US$13.2 million in 2018 and US$ 9.1 million in 2019. Informal exports to DRC dropped dramatically to US$ 23.8 million in 2020 because of Covid-19 pandemic. Second, Enumerators who collect data on ICBT at the border points of DRC and Rwanda were unable to collect data on the usual due to the effects of COVID-19 restrictions. As a result, available national reliable data on ICBT concluded with the month of March 2020 and reopened at Rwanda-DRC borders and crossing points at the end November 2020. The major traded products included beef/meat including live cattle, maize flour, raw milk, cassava flour, dried beans and construction materials (MINICOM Trade Bulletin, June 2021).

2.4. Profile of Women in Informal Cross-Border Trade

- Age Bracket
- Education
- Dependence on CBT as the main source of Income
- Marital Status
- Most Traded Goods

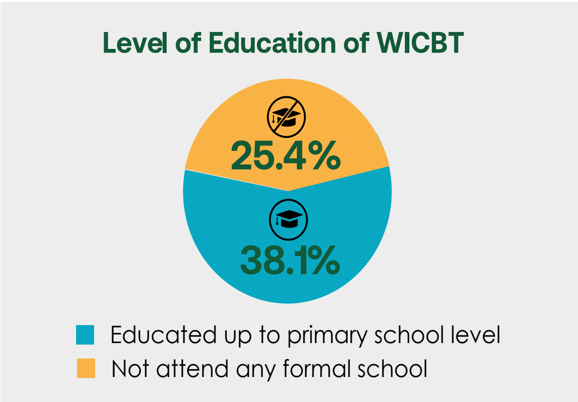
A) Age Bracket



The majority of WICBT are in active working age. Accordingly, 69% are in the age bracket of between 25 and 45 years, while 15% are in the age bracket of between 15 and 24 years (TMEA, 2015). The results from the study on Great Lakes Cross Border Trade, DRC –Rwanda by International Alert and TMEA of 2015 showed that 15% of WICBTs were aged between 15 and 24 years.

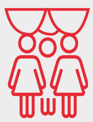
The results of the socio-economic characteristics from another study indicate that the highest number of women in CBT are between the age of 31 and 38 composing 28.57% of the total women informal cross border traders, implying that women engaged in informal trade are relatively young compared to the older age groups (National Women Council, 2022).

B) Education



The business of informal cross-border trade is practiced, in general by no or less skilled people, mostly women. Majority of whom were educated up to primary school level (38.1%); and 25.4% did not attend any formal school. Some of the women have emphasized that, they engage in ICBT because their education levels do not allow them to obtain formal jobs. Indeed, most of them did not manage to complete the higher level of education and some dropped out of school. Thus, the alternative being vying into informal cross border trade. The other reason advanced by respondents was that nearly all women are more engaged into unpaid care housework, which compels them to engage in informal cross border trade (National Women Council, 2022).

C) Dependence on ICBT as the main source of Income



65%

of **WICBT** are the main breadwinners of their families.

The same study finds that 65% of traders assert that, they are the main breadwinners of their families. 50% of the respondents stated that earnings from small-scale cross-border trade constitute 100% of their households' budget. 35% said that the trade accounted for more than 50% of their budget, while less than 15% considered the trade's contribution to their budget as being lower than 50%. (World Bank, 2022) find that 74% of the informal cross-border traders in the Great Lakes Region were poor and marginalized women. Indeed, around 90% of traders on both sides of the DRC-Rwanda border earn less than USD 50 per week.

D) Marital Status

Regarding marital status, 69% of WICBTs were married, 15% were single, 9% were widow, 3% divorced while 3% were separated (International Alert, 2015).

E) Most Traded Goods

DRC is a major importer of Rwandan commodities for small-scale cross-border trade. Mainly manufactured commodities constituted the few exports from DRC to Rwanda. The most traded goods (exports) from Rwanda to DRC include vegetables (carrots, onions, tomatoes, aubergines, leeks, cabbages, mushrooms, etc.), fruits (bananas, pineapples, avocadoes, mandarins, papayas, mangoes, oranges, strawberry, plums, etc.), leguminous plants (sorghum, manioc, potatoes, sweet potatoes, beans, peas, green bananas, etc.), fish (smoked, fresh, and other types of fishes), animal products (chickens, rabbits, goats, meats of cow, sheep, eggs), manufactured products (plastic products, maize and cassava flours, salt, condiments, rice, etc.), while the most imported products from DRC to Rwanda include leguminous plants (sorghum (seasonal), manioc, potatoes (seasonal), sweet potatoes, beans (seasonal), maize grains, etc.) And manufactured products (pagnes, second-hand clothes, handbags and shoes, Nido (powdered milk), wines, tomato paste, Omo (powdered soap), etc.)

The majority of men trade livestock (31.1%) and industrial commodities (20%) as compared to women trading the same commodities: 17% and 17.8% respectively. Only 20% of men trade agricultural commodities against 49.8% of women; 16% of men trade arts and crafts products, against 0.046% of women; and 11% of men trade fishery products, against 15% of women. More so, Female informal cross-border traders trade products with relatively lower market value than males (Titeca and Kimanuka, 2012). A greater percentage of males' trade livestock (31.1% versus 17% of females) and industrial commodities (20% versus 17.8%) than females do, while a greater percentage of females trade agricultural commodities (49.5% versus 20%) and fishery products (15% versus 11%) than males do (TMEA, 2015). Overall results show that informal cross-border trade is a gendered business, comparatively with more men than women trading in high-value commodities (livestock and industrial commodities).

3.0 Qualitative Findings

This section presents findings from qualitative data collected from different key informants (kiis) and the representatives of WICBT cooperatives operating on different border points of DRC, Ugandan and Tanzania. Data were triangulated for the analysis and interpretation.

3.1. Quatative Findings and Consultations

To assess existing interventions and their achievements, interviews were conducted to the representatives of WICBT working in cooperatives. The aim was to understand the nature of the women involved in cross border traders, existing interventions supporting WICBT, and other possible challenges they face. Thus, interviews were administered to 30 cross border cooperatives in Rubavu, Nyagatare, Kirehe, Burera and Rusizi districts. However, out 30 targeted respondents from 30 cooperatives, 26 women representatives were interviewed.

Interviews with cooperatives were conducted with the following objectives:

1. To identify different actors intervening and supporting women in ICBT
2. Understanding the success of the interventions provided by different actors
3. To assess if the identified interventions are gender sensitive and responding to women needs;
4. Assessing existing gaps and opportunities for effective evidence-based interventions for women informal cross border trade;

3.1.1 Interview with Women Cooperatives in Nyagatare District

Researchers interviewed representatives 8 CBT cooperatives (Terimbere Musheri, Girubuzima Matimba, eastgate cooperative, Ejo Heza Musheri, Standard cooperative Matimba, Twitezimbere Musheri, Icyerekezo Matimba na Ushono wangu) operating at borders of Nyagatare District. Most of these cooperatives conduct small scale trade of agriculture products, juice, milk products, and few do tailoring. In terms of funding and technical support, they indicated that they acquired funding and training from different actors such as MINICOM, BDF, Profemmes Twese Hamwe, Duterimbere and PASP have provided capacity building and financial assistance to improve their businesses, and study visits in Uganda. For instance, *cooperative Ijerezo Matimba was supported by Profemmes Twese Hamwe to conduct a field visit in Uganda to learn how to improve the manufacturing of juices and their packing*.

The majority of stakeholders provide capacity building in terms of training except MINICOM that constructed cross-border infrastructure and provided equipment such as warehouses for storing their goods and packaging machines. PASP provided grant to buy a machine to process and preserve milk. Most of respondents affirmed that their cooperatives received assistance in terms of capacity building while some received financial assistance to expand their business activities. However, it remains unknown whether these interventions improved the productive capacity of these local actors, if so, to what level?

Concerning the effectiveness of actor's interventions, majority of respondents indicated that before being trained, they were operating in isolation but joined cooperatives after the training. Through capacity building, cooperative members understood how cooperatives operate, how to manage cooperatives' finance including the use of working capital, understood their rights while undertaking their business activities, how to increase production, to handle households' expenses such as paying mutuelle de santé, school fees for their children, saving into Ejo Heza among others.

Regarding existing gaps/challenges, members of these cooperatives stated that the main gaps faced is the inadequate working capital, corruption when trading on Tanzanian side, paying for simplified certificate of origin that is meant to be free and paying taxes that are beyond their capacity as small traders.

Concerning challenges faced by them while trading on Tanzanian side, obtaining standards certification from Dar Es Salaam and it is very far from where they are sending goods near the borders. The other main challenge is lack of collateral to access finance. To solve the identified challenges, they suggested that government institutions should work with relevant institutions in Tanzania to solve the standards certification issue and other pressing challenges that are hindering them to trade with their counterparts in Tanzania.

3.1.2 Interview with Women Cooperatives in Rusizi District

Interviews were conducted with three cooperatives namely Tuzamurane III, Umugore arashoboye and Twitezimbere whereby they indicated different actors working with them such as MINICOM, International Alert, Profemmes Twese Hamwe and National Women Council.
Members of the above cooperatives were trained by the Ministry of Trade and Industry on basics in cross border trade, in entrepreneurship & business management to enhance CBT, self-management, efficiency and professionalism, tax compliance, conflict Management, gender awareness and responsiveness and Simplified Trade Regime (STR).

Box 1: What is a Simplified Trade Regime and its Application?

The Simplified Trade Regime is a mechanism launched in the COMESA and EAC to support small scale traders including ICBTs to trade with other countries in the EAC and COMESA regions. The STR simplifies trade procedures and reduces the costs of trading across borders. You can utilize this scheme only if you are trading with another EAC partner State or COMESA Member State. The STR measures were developed to formalize informal cross-border trade. This is done through reducing costs of formal trade procedures and easing official trade rules, such as customs document requirements and certificates of origin.

STR is applied if you meet these criteria, provided you are trading within EAC or COMESA:

1) You are exporting or importing goods whose total value is below 2,000$.
2) Your goods are in the STR Common List of eligible products. The list can be requested to customs officers if it is not displayed on a notice board at the border.
3) Your goods meet the agreed rules of origin.

As an ICBT, if your goods are not in the Common List of products eligible for STR treatment, you are not entitled to a get a Simplified Certificate of Origin which gives you the right to be exempted from paying customs duties and not to use clearing agents in the clearance process. You are only required to use a simplified declaration form and a simplified certificate of origin which are both provided at the border.

Majority of the members of these cooperatives sell foodstuffs, particularly eggs, fish, vegetables and fruits. The quantities involved are small and are typically carried on the head. Their Start-up capital is very small (less than $50) and is provided from the family. Members of these cooperatives wish to expand their business, but they cannot due to lack of access to finance. Household income of some of the members is dependent on their trading activities.

With regard to the effectiveness of interventions, representatives of cooperative confirmed that they received grants and loans at low interest rate through BDF/saccos, which enabled them to increase their working capital and improved livelihood of their families. Indeed, according to BDF annual report 2020 (BDF, 2020), BDF supported 6,497 projects through different products and services. It provided credit guarantees worth Rwf 3.4 billion to 976 projects. Similarly, Grants disbursements for the year were Rwf 6 billion for 3673 projects. SACCO Refinancing loans worth Rwf 6.7 million to 76 saccos were disbursed. The leasing facility was provided to 4 Cooperatives with a worth of RWF 53.8 million. While in the Agribusiness facility, BDF provided supported 7 businesses worth 58 million.

The same report indicates that in 2020, the number of projects for women who benefited from BDF products and services increased up to 9.5% compared to the year 2019, this mainly was due to new products that were launched in 2020 which were not there in 2019 such as Economic Recovery Fund (ERF) where 93 women applied and got ERF facility from BDF. BDF also has improved its marketing and awareness campaign especially through multiple meetings with women and Youth in collaboration with different stakeholders. However, there is no existing evidence how much BDF financed WICBT projects, either directly, or through SACCO re-financing.

3.1.3 Interview with Women Cooperatives in Rubavu District

Interview with Women Cooperative in Rubavu Districts were conducted with 7 cooperatives namely KODUIMU, KOABA, KOTUMWA, ABAKORA NUMURAVA NYAMWUMBA, KOPERATIVE KORANA UMURAVA WIKINISHA IGIHE, KIZANYA, KOPIMU. All these cooperatives indicated that they benefited training and capacity building from MINICOM, Pro-femmes Twese Hamwe, COMESA, RCA and BDF. Apart from training, Profemmes provided grants that contributed to raise their working capital. Accordingly, in terms of financing, three cooperatives (KODUIMU, KOABA, KOTUMWA) in Rubavu District received funding from BDF of 5 million per cooperative, out of 5 million 2.5 million were grants. However, it remains to know the socio-economic impact of this financing to the members of these cooperatives compared to their counterparts who did not receive funding, or the spillover impact of this funding to the local market.

Anecdotally, "*women cooperatives in Rubavu confirmed that after receiving grants, we formed cooperative that focuses on doing wholesale of different goods, hence increased our capacity to exports to DRC. More so, the grant helped us to buy the fledge for keeping our vegetables fresh, which is enabling us to sell in scale*".

These small-scale cross border traders are facing many challenges while trading on DRC side. These include among others, high taxes compared to their small working capital, insecurity on DRC side, harassment and corruption while trading in DRC.

To solve those challenges, women cooperatives suggested robust advocacy to extend border operating time and reduce cost of securing travel documents (permit de sejour, laisser passer).

3.1.4 Interview with Women Cooperatives in Kirehe District

Interviews in Kirehe were conducted with 7 cooperatives who indicated that they received capacity building and training from MINICOM /RCA, RDTA/IRON, Profemmes Twese Hamwe and BDF that provided loans.

Capacity building and training received assisted them to increase their knowledge specifically in the use of fertilizers in their agriculture activities. Through the training, they are now able to record all accounting operations on daily basis and are able to know if their businesses are getting profits or losses. The loans they secured from BDF helped them to buy other sewing machines for clothes and shoes and hence helped them to increase production.

Gaps identified include lack of enough working capital, corruption while trading in Tanzania, standards certificate obtained in Dar Es Salaam which is very far from where they are conducting businesses, paying for simplified certificate of origin which is supposed to be given freely and paying high taxes given their low working capital. The identified challenges are close to those of with cooperatives in Nyagatare.

3.1.5 Interview with Women Cooperative in Burera District

The only actor who provided capacity building and training to Women cooperative in Burera was Profemmes Twese Hamwe. The training delivered by Pro-femmes helped them to work into cooperatives and improved their knowledge on their rights and obligations while trading across borders. They were specifically trained on taxation and how to use EBM. Working through cooperatives have increased their working capital and their livelihood has been improved because they are now able to pay school fees for their kids, paying mutuelle de sante, do savings etc.

Among identified gaps, they cited delayed payments from their clients in Uganda when the Rwanda and Uganda had political issues which negatively impacted movement of people across the borders. They had exported goods to their clients in Uganda but were not paid until now and this led them into business losses.

One biggest challenge is transport cost because border near them (Buhita) is still closed and they have to pass through Gatuna or Cyanika which are very far from their business location. The other challenge is that they do not have enough working capital to expand their businesses.

In sum, there seems to be the same stakeholders working on the cross-border trade sector, mostly informal cross-border trade. These include but not limited to MINICOM, Pro-Femmes Twese Hamwe, RCA, BDF, RDTA, International Alert, and TMEA. They seem to focus on the same interventions; capacity building/training, financing through micro loans and grants. However, the financing is still at minimum scale, and their socio-economic impact, as well as economic mobility is sparsely documented. In terms of persistence challenges, representatives of cooperatives affirmed challenges related to access to finance, corruption, mostly on the side of DRC and Tanzania, transport costs, ineffective simplified trade regime, and lack of enough working capital.

3.2 Institutional and Policy Frameworks Supporting WICBT

During the assessment, different existing policies and strategies both at national and regional level supporting WICBTs were identified and reviewed, they are summarized below.

1. Nation level

At national level, there are a number of policies, strategies and laws that have been put in place to directly or indirectly contribute to supporting the WICBTs against sexual and gender-based violence in Rwanda. These frameworks are gender sensitive and are being enforced in Rwanda to facilitate traders including WICBTs. These include among others:

2. National Constitution of 2003 as revised in 2015

National Constitution (article 15) emphasizes protection of each Rwandan citizen's rights. Men and women are equal before the law and they are entitled to equal protection of the law. Women have been given consideration by the government of Rwanda, as they have made a significant contribution to the development journey of the country. The Government of Rwanda recognizes the role of women in enabling the country to attain its economic development goals, which is why it is leading efforts in supporting their development. The constitution enshrines the principles of gender equality and women's rights and provides for the minimum 30% quota for women in all decision-making organs.

3. Rwanda Vision 2050

Rwanda recognizes the importance of her culture and values in providing a platform for sustained socioeconomic transformation and prosperity. This will involve sustaining shared positive values for 2050. These will be cultivated and sustained to provide the right impetus and framework for delivering the aspirations of this Vision including Equity (including gender), and Inclusiveness.

4. National Gender Policy 2010 as revised in 2021

Gender issues and protection were emphasized in this policy. One of its priority is to accelerate women's economic empowerment through ensuring equal access and control of productive resources and economic opportunities for women and men, girls and boys. The policy envisages to set the Rwandan society free from all forms of gender-based discrimination and create an environment where both men and women equally contribute to and benefit from the national development goals. In line the National Gender Policy, the GoR in collaboration with stakeholders constructed safe rooms for women conducting CBT and Early Child Development Centers at some borders (of Rubavu) respectively. As a result, consultations reveal that these interventions have enhanced the business of cross-border by women where these facilities are constructed.

Sector Gender Mainstreaming Strategies

In line with the aspirations of the National Gender Policy, different sectors including but not limited to Private Sector, Infrastructure, Agriculture, and Employment have developed gender mainstreaming strategies to guide their strategic interventions on the promotion of gender equality and empowerment of women.

5. Law N° 43/2013 OF 16/06/2013 Governing Land in Rwanda

The same as inheritance, Land reform in Rwanda supported women and men to have equal rights and enjoyment over their land properties. From this, both men and women have land titles registered on their names and this have facilitated especially women to access loans from financial institutions and engage in income generating activities. Further, the law guarantees 50% ownership for females that can serve as collateral for women to access loans in different commercial banks.

6. National Policy against Gender Based Violence 2011

The overall objective of the policy is to progressively eliminate gender-based violence through the development of a preventive, protective, supportive and transformative environment. The policy protects women in their families and helps women to conduct business without hindrances as GBV in all its forms is penalized.

7. Other important Government Policies and Strategies

National Decentralization Policy 2012, Strategic Plan for Agriculture Transformation 2018 - 2024 (PSTA IV), National Cross Border Trade Strategy (NCBTS) 2012 and revised in 2020, National Strategy for Transformation 1 (NST-1) underlines the importance of continuing awareness and fight against gender-based violence, as well as promotion women in cross-border trade.

8. At regional level

1. Implementation of EAC and COMESA Simplified Trade Regime (STR)

The important role played by small-scale cross-border traders to the economic and social development of Partner States has long been recognized by EAC Partner States and COMESA Member States. The STR is a major element of both EAC and COMESA initiatives for the facilitation of trade. The STR aims at facilitating small scale traders by exempting small consignments from the payment of Customs duties (but not other taxes like VAT and WHT), and adopting a simplified border clearance process. This saves small traders time and costs associated with the processes and formalities that are adhered to by large-scale traders. The regime is founded on four main pillars namely: (i) consignment value threshold of US$2,000; (ii) a common list of eligible products agreed by the 2 countries;(iii) simplified Customs declaration documentation; and (iv) simplified certificate of origin.

An estimated 33% of export consignments to neighboring countries are under US$2,000, which is the threshold for both the EAC and COMESA Simplified Trade Regime (STR) for small scale traders. The trade data statistics from MINICOM (2012-2019) and a COMESA report (2019) on the implementation of the simplified trade regime (STR) shows that while the range of global exports to any single country hardly exceeds 20 products, the agreed STR lists of commonly traded goods by Rwanda with the neighbors are: DRC (168); Uganda (134); Burundi (85) and Tanzania (56) (Draft National Cross Border Trade Strategy 2020).

2. East African Community Gender Policy

EAC Gender Policy places the elimination of Gender-Based Violence in all settings as a core goal for all governments and stakeholders as well as the economic empowerment of women in the region as a major pathway to development. In addition to this, article 5(e) of the EAC Treaty covers issues of mainstreaming gender into all EAC endeavors, while article 121 and 122 emphasize the role of women in socio-economic development in EAC Partner States.

3. African Continental Free Trade Area (AfCFTA)

The African Continental Free Trade Area (AfCFTA) in its preamble, the importance of gender equality for the development of international trade and economic cooperation has been highlighted. In addition to this, Article 3 (e) emphasizes the promotion of gender equality as one of the general objectives of the AfCFTA. The Assembly of the Heads of State and Government of the African Union committed to broaden inclusiveness in the operation of the AfCFTA through interventions that support young Africans, women, and Small and Medium Enterprises (SMEs) as well as integrating informal cross-border traders into the formal economy by implementing the simplified trade regime.

It is in this context that a protocol on women and youth is being negotiated by African Union Countries to address the specific constraints and barriers women face when trading on the continent. This protocol will create an environment that allows women to utilize the AfCFTA by accessing wider markets, improving their competitiveness, and participating in regional value chains (*AfCFTA website consulted on 12 November 2023*). However, the benefits under the Agreement for women and youth are not automatic, and there must be a better understanding of what is required at the national and regional levels to enhance economic opportunities for women (Making the AfCFTA work for women and Youth, UNDP 2020). The Government of Rwanda should make sure that Rwanda National AfCFTA Implementation Strategy, 2022 captures the appropriate programs that could scale up informal cross border traders including women in informal trade.

3.3. Actors intervening in the WICBT

In this section, the study maps out existing stock of stakeholders intervening in the ICBT in Rwanda. Data was generated from documentation review, KIIs and FGDs. Interviews with key informants as well as Focus Group Discussions (FGDs) revealed that there are different actors involved in supporting women in informal cross border trade and their interventions vary. They include but not limited to capacity building, technical assistance and advisory services, advocacy, provision of micro credits and small grants, access to information and markets, infrastructure building and so on as highlighted in the table below:

Table 3: Interventions by different Actors

S/N	Actors supporting WICBT	Specific Interventions
1	MINICOM	- Putting in place different policies and strategies to facilitate trade including cross border trade - Providing capacity building on EAC, COMESA, other CBT related laws and regional trade opportunities available to small scale cross border traders in collaboration with other Government institutions. - Coordinates other stakeholders working on CBT

S/N	Actors supporting WICBT	Specific Interventions
2	MIGEPROF	- National Revised Gender Equality: Women empowerment - Gender Based Violence Policy - Financial support to Women in Informal cross-border (Rubavu and Rusizi) mostly through the National Women's Council - Conduct policy advocacy for women, including WICBT - Worked with MINICOM and other stakeholders to set-up safe rooms for women conducting CBT. Indeed, the Government of Rwanda has established ISANGE One Stop Centers at District Hospitals to provide holistic response to address the Gender-Based Violence (GBV) and to complement the nation-wide efforts for GBV response and prevention
3	RCA	- Implements the Rwanda Cooperative Policy - Provides advisory, registration, and support to Women's Cooperatives - Provision of capacity building to cooperatives - Regulate Cooperative Movement
4	RRA	- Provision of capacity building on tax compliance - Trade facilitation in the use of STR - Training on customs laws and procedures
5	MIFOTRA	- Advisory support in implementation of the Labor law - Advisory services in Job creation
6	DGIE	- Trade Facilitation in assisting WICBTs to cross the border easily - Facilitates border crossing with administrative documents related to travel documents
7	PSF	- Advocacy support to address CBT issues encountered by wicbts. - Capacity building of WICBTs.
8	National Women Council (NWC)	- Promote women's economic empowerment and address gender-based violence, including WICBT

S/N	Actors supporting WICBT	Specific Interventions
9	PROFEMMES TWESE HAMWE	- Formalization of WICBTs' businesses (from informal to formal) by supporting them to form cooperatives and join them - Advocacy for financial support - Improve the socio-economic empowerment of women in cross-border trade, trade environment and regulations, formalization of cooperative business, enhancing GBV prevention and response and advocacy for women's rights; - Capacity building to improve business operations - Access to market (market linkage, trade fairs, study tours) and access to finance (linkage with MFI and banks), and grants. - Access to justice (legal aid). - Advocacy for women in CBT.
10	International Alert	- Capacity building specifically on gender to know their rights - Economic empowerment: ✓ Providing small loans through Reseau Interdiocesain de Microfinance (RIM) at interest rate below 2%. Loans ceiling is between 50,000 -200,000 Frw. - Business Plan competition on cooperative level whereby 3 Cooperatives on each site are given working capital between 4 - 6 million Frw; - Networking with different actors such as SMEs, Youth, Officials in organising some forums to discuss cross border trade issues. These include business for peace forums, youth forums, platforms of local authorities whereby women express their challenges faced in conducting their businesses on cross border trade;

S/N	Actors supporting WICBT	Specific Interventions
		- Capacity building on policies, strategies, customs laws and procedures in order to comply with CBT applicable laws and regulations; - Promote socio-economic empowerment for women and small-scale cross-border traders through transformed gender dynamics, increased access to economic resources, and improved knowledge, skills, networking, and influence; - Peace Building - Research and Advocacy on CBT issues
11	I-Peace	- Supporting Women in cross-border trade in areas of legal aid, and works closely with PRO-FEMMES TWESE HAMWE, a Rwanda women umbrella organization.
12	FVA (Faith Victory Association)	- Capacity building specifically promoting equality within the cross-border communities.
13	La Benevolencia (uses media)	- Social cohesion and peaceful cohabitation through media (media for dialogue).
14	Action pour le Déve-lopement du Peuple (ADEPE)	- ADEPE avails Early Child Development (ECD) centers at the borders and market based ecds - Quality of ECD services to children (0-6 years) trough Cross border ECDs and Markets based ECDs Approaches in Rwan-da. - ADEPE encourages Families to be aware of quality ECD ser-vices, and provide responsive care to young children
15	World Bank	- Support to the development of cross-border infrastructures at the border points (to provide the border posts)

S/N	Actors supporting WICBT	Specific Interventions
16	OIM	- Infrastructure development at the border points, capacity building and migration services. - Specifically, since 1st December 2018 IOM Rwanda has been implementing a European Union funded project entitled 'Secure Cross-border Social, Economic and Commercial Activities in the Great Lakes Region', which aimed at strengthening sub-regional economic integration and social cohesion of cross-border communities and at increasing cross-border trade. The comprehensive multi-year and multi-stakeholders regional action aimed at establishing a reliable Integrated Border Management (IBM) structure at the Rusizi (Rwanda)-Ruzizi II (DR Congo) border post.
17	Trademark Africa	- Infrastructure development: TMA funded the construction of two cross-border markets at Rubavu and Rusizi and has leveraged private sector investment. For instance, TMA supported the construction of a bonded warehouse in Rubavu. How do women benefit from the facilities? - These Cross-Border Markets directly benefits the WICBTs and can be a driver for regional peace and is key to regional trade integration. - They are also important avenue for poverty alleviation with a strong gender impact. - The markets and warehouses are meant to enhance the link between the supply and demand of goods to the neighboring markets. - TMA supported MINICOM to address a wide range of trade issues and has been at the forefront of Rwanda's CBT success. This included supporting the development of Rwanda's National Cross Border Trade Strategy (NCBTS) as well as the implementation of key components.

S/N	Actors supporting WICBT	Specific Interventions
18	ENABEL	- Supports Women economic empowerment and decent work - Provision of Business Development Services for women and youth in Karongi, Rutsiro and Nyamasheke Districts.
19	UNWOMEN	- Supported MINICOM in the development of the NCBTS by ensuring a strong component on women involved in the sector. - Women economic empowerment and decent work through entrepreneurship trainings for WICBT aimed at building women's capacities and develop appropriate management skills in their cooperatives as well as training in cooperative policy and law, taxation and simplified trade protocols in the Great Lakes region.
20	Duterimbere (NGO and MFI)	- Capacity Building, Access to Finance, Access to Markets and Advocacy - 21 cooperatives have been funded under the cost sharing fund initiative with who? To encourage women cross border traders to engage in value addition and do product transformation to enable increased profits from their trade.

3.4 A Selection of Case Studies among Interventions Supporting WICBT

This section presents case studies in terms of policies, regulations and projects that have been designed to promote cross-border trade, as well as supporting informal cross-border trade in Rwanda.

3.4.1 One Stop Border Post (OSBP)

One Stop Border Post (OSBP) for efficient service and time saving. The Draft National Cross Border Trade Strategy, 2020 indicated that the achievements of the OSBPs include construction and operationalization of OSBPs at a number of crossing points including Rusumo (Tanzania border), Kagitumba (Uganda border), Nemba and Ruhuha (Burundi Borders), and Rubavu (DRC border). The OSBPs have tremendously helped to reduce the border clearance times by about 30% (TMEA 2017) and CBT costs for traders. They have also helped to foster bilateral and interagency cooperation at the borders.

Box 2: Kagitumba One Stop Border Post, a case study of usefulness of OSBPs

The concept of the one stop border post (OSBP) is that traffic crossing the border need only stop at one border post aimed to ease crossing and reduce unnecessary delays for seamless movement of goods and people across the border.

More specifically, the aim of One Stop Border Post joint processing is to reduce transit costs incurred in cross border movement by combining the activities of both country's border organizations and agencies at either a single common location or at a single location in each direction without increasing risk to public safety or revenue collection.

Construction of Kagitumba (Rwanda)-Mirama Hills (Uganda) one stop border post and its operationalisation was expected to decrease the time for goods to be transported between Kampala and Kigali and increase the volume of traffic using this route.

The baseline data for crossing the Kagitumba-Mirama Hills border post in 2012 before constructing the OSBP was 1 hour 47 minutes. In a time and traffic survey conducted in 2017, findings revealed that the time had reduced to 15 minutes (86% time saving) due to the OSBP. The construction of the OSBP as well as the road Ntungamo-Mirama Hills were both funded by trademark Africa.

Because of a deteriorating 37 km section of road leading to Mirama Hills, most traffic uses the longer, craggier route through Katuna. Recognising that a good road to Mirama Hills is crucial to the success of the OSBP, TMA undertook to rehabilitate the road, including the building of two bridges between the two borders, in addition to constructing one stop border posts.

It's not only trucks that benefit from the OSBP. Cross border traders, many of whom are women, conduct their businesses within the facility.

Few Institutions on Rwandan Border Posts

Rwanda Revenue Authority (RRA) has now replaced majority of Government institutions that were located at each border post to save time and reduce frustration from traders. These included RSB, Rwanda FDA, RICA, RAB, etc. This has enabled streamlining and efficiency of services at the border.

Compliance with Border Procedures

Women in cooperatives that have been trained on different trade opportunities including Simplified Trade Regime are now using official borders and are complying with border procedures and taxation requirements. In this regard, training and sensitization of all stakeholders should be continuous activities and sustained over the long term.

Graduation from Informal to Formal Trade

Some women cooperatives in Rusizi and Rubavu supported by National Women Council (NWC) and International Alert have graduated from informal to formal trade and their working capital has increased and improved their business operations. However, there is still lack of empirical evidence to depict how the latter interventions contributed to the graduation and formalization of WICBT cooperatives and SMEs.

A specific case study on how these women cooperatives which were supported from informal sector until they formalize their business and graduate from Government support through the National Women's Council is provided below:

Box 3: Supporting ICBTs to Formalize their Businesses through Access to Finance

The Government of Rwanda, through National Women's Council and other partners, has been supporting since 2019 smugglers in cross border trade to leave this type of illegal business known locally as coracora to form groups so that they can be supported. Those in coracora business in Rubavu and Rusizi were sensitized to form business groups based on the type of products traded. According to National Women's Council, they formed 87 groups with a total of 2,155 members belonging to these trader groups. The objective of coming together to form the group was highly encouraged by Government that wanted to assist them by building their capacity and providing financial support so as to make their business legal and less risky and allow them to grow, become registered cooperatives and hence graduate from informal to formal businesses.

Initially, during the 2019/2020 financial year named Phase I, the 87 groups of traders were given financial support of Frw 113,683,616 to support their Cross-Border Trade businesses. It was a shared budget where the Government injected Frw 69,000,000 and UN Women Frw 44,000,000 channelled through Pro-Femmes Twese Hamwe. The Government funds were channelled through Duterimbere microfinance after signing an mou with them. In addition to the financial support, they were trained in different areas which could help them to grow including CBT laws, financial management, cooperative management, etc. The occurrence and spread of COVID-19 did not facilitate some of the groups to grow their businesses as most of them struggled to survive the negative effects of the pandemic. As a result, 45 of the 87 groups registered as cooperatives and were given preliminary operational permits by Rwanda Cooperative Agency (RCA).

During Phase I, the Rwanda National Police (RNP), visited groups that were established in Rubavu and selected 6 among them who worked well and which were given additional Frw 40, 2000,000.

During 2021/2022 financial year called Phase II, the Government injected additional funds to support Phase II which mainly focuses on the newly established cooperatives which were given Frw 40,077,000 through again Duterimbere where the Cross-Border Traders had opened their accounts.

Again, for the 2022/2023 budget named Phase III, Government provided Frw 100,000,000 support to the same 45 beneficiary cooperatives. This financial assistance allowed 42 cooperatives to graduate. Not only have they formalized their business, but they have grown enough that they can now continue their CBT businesses on their own without dependence on Government support.

According to National Women's Council again, the Government will continue assisting those who were not able to register as cooperatives in Phase I and II and those cooperatives which did not graduate in Phase III so that they can all grow and graduate into independent self-sustained CBT businesses. This will be part of Phase IV which will be implemented in 2023/2024 financial year and which has a total budget of approximately Frw 55,000,000.

Construction of Cross Border Markets (CBM)

With support of different partners in CBT, the Government of Rwanda constructed Cross Border Markets (CBM) near busy border posts with high volumes of goods and movement of CBTs in the border posts of; Rusumo (Tanzania border), Kagitumba (Uganda border), Nemba and Ruhwa (Burundi Borders), and Rubavu (DRC border). Many trade facilities in the cross-border markets such as sheds with stands for fresh produce, cold rooms set up to store milk, meat and other perishable commodities, shops and stalls to display dry commodities with longer shelf-lives, storage warehouses and livestock yards have all made easier for traders to do business across the borders. Producers and traders come together, and buyers have information on where to buy their goods. Traders operating in the cbms comply with trade rules including paying taxes at district and Revenue Authority levels.

3.5 Gaps and Challenges affecting WICBT

This section discusses challenges faced by women informal cross border traders emanated from consultations with FGDs AND KIIs.

A Brief outline of Challenges affecting WICBT

- One Stop Border Posts (OSBPs) that are not established at Important Border Posts
- Lack of Access to Seed Capital by WICBTs
- Simplified Trade Regime (STR) not fully respected on the Borders of DRC and Burundi
- Requirement of Business pass on Tanzanian Side
- Lack of appropriate Infrastructure and Equipment
- Technical Skills in some Sectors
- Insecurity and Political Instability
- Corruption and Bribery
- Requirement of Permis de séjour (residence permit) by DRC
- Issues resulting from an established group of sellers/Buyers
- Language barriers for small scale cross border traders
- Expensive travel documents between Rwanda and DRC (for WICBTs), and Rwanda-Tanzania
- Insufficient Budget to implement Action Plans to support WICBT
- Ineffective Implementation of Trade Agreements

1. One Stop Border Posts (OSBPs) that are not established at Important Border Posts

One Stop Border Post (OSBP) that facilitate smooth border crossing are not established at all borders. OSBPs are only implemented at a number of border crossing points e.g. Rusumo, Kagitumba, Nemba, Rubavu and Ruhwa. According to TMA, osbps helped to reduce the border clearance For Example, OSBP on Tanzanian side is not working properly while political issues between Rwanda and DRC have affected the operation of their OSBP.

2. Lack of Access to Seed Capital by WICBTs: WICBT's working capital is very low and this has hindered them to increase their export capacity. Some WICBTs are not members of cooperatives or associations under which they could leverage on affiliation to negotiate with microfinances such as saccos for access to financing to increase their working capital. In addition to this, WICBTs do not access loans due to lack of collaterals/security guarantees. Besides, there is lack of trust and credibility by banks, mostly for women and youth led-businesses (considered as high-risk businesses) including cooperatives involved in cross border trade. The mistrust negatively affects access to financing by women and youth traders who need finances to expand their businesses and access CBT markets. Stakeholders need to devise mechanisms of improving corporate governance of WICBT organizations and cooperatives, and Micro and Financial institutions, and partners should design a special product for small cross border traders. This should work hand in hand with the promotion of financial literacy and working with banking institutions and saccos in order to promote access to finance for trading across-borders.

3. Simplified Trade Regime (STR) not fully respected on the Borders of DRC and Burundi

Respondents of the KIIs claimed persistent challenges in the enforcement of the STR at some border posts. On DRC side, EAC and COMESA threshold of $ 2000 is not respected and a value of $500 is applied[2] while some goods on the common list such as value added, manufactured products and other products are not accorded STR benefits according to WICBTs. Besides the latter, there is allegation from WICBTs that Office Burundais des Recettes (OBR) charges 15,000 Burundian francs ($5.26) to get the Simplified Certificate of Origin. According to the protocol, this is illegal as the certificate is supposed to be free of charge. More so, for instance, on the border of Tanzania cross border traders from Rwanda mentioned that, they are asked to provide STR certificate while it is not provided at the border, instead it comes from Dar- es salaam which is far and costly to the Rwandan cross-border traders, failure to provide the certificate, they are inclined to pay unofficial fees to allow their goods cross the border.

4. Requirement of Business pass on Tanzanian Side

Small cross border traders are requested to pay 100$ for business pass/business permit which is renewed every 3 months. This cost of business pass/permit is not only very expensive compared to the financial capacity of small-scale cross border traders but also unjustified since Rwanda and Tanzania are EAC partner states and signatories of the Common Market Protocol aimed at enhancing free movement of goods and people. In addition to this, customs officials on Tanzanian borders break seals and traders are requested to offload their goods for inspection to verify if goods loaded match with information on papers. This process of offloading and loading delay the clearance of goods and add costs to doing business for traders.

5. Lack of appropriate Infrastructure and Equipment

Lack of appropriate infrastructure, for instance, ECDs, hygiene and sanitation for women, etc at some border points as well as health facilities at the border posts. These facilities should be mandatory by law/policies to be set-up at the border. Furthermore, inadequate infrastructure and equipment

2 https://www.topafricanews.com/2019/05/27/rwanda-dr-congo-to-review-tax-regime-on-cross-border-trade/?pr=207675&lang=fr accessed on 15th December 2023

include but not limited to warehouses and cold chains (cold rooms, refrigerated vehicles for export of vegetables, milk and meat, etc) at the borders.

However, despite the challenges, some appropriate interventions have been set-up at some borders. Accordingly, we documented how ADEPE, in partnership with other CBT stakeholders, constructed ECDs for women in CBT as it is concisely described in the case study below.

Box 4: The Early Childhood Development Centre of Rubavu Cross-Border Market, an appropriate infrastructure for business mothers involved in Cross Border Trade between Rwanda and DRC

Before COVID-19 when the border community of Rubavu used "Jetons", a border pass to cross to DRC for business, their main border point known as Poids Lourd was believed to handle between 45,000 and 50,000 users per day, 90% of which were reportedly women. Indeed, the 2022 Rwanda's Economic Updates finds that, 74% of the cross-border traders are women involved in informal business. Most of these women who have little children could be obliged to leave their children behind because they could not afford to pay for their travel documents and are not sure of their security at the other side. Indeed, mothers leave their children at the border connecting Rwanda to the Democratic Republic of Congo and cross over for business and work and this was one of major issues being faced by Rubavu district.

To address this issue, the Government of Rwanda took it as a policy priority which needed an urgent intervention. In this regard, in 2019 the Government through partnership with a local NGO ADEPE established Rubavu cross border Early Childhood Centre (ECD) which is located near the border between Rwanda and the DRC in Rubavu District. The ECD helps women run their businesses (of CBT) uninterruptedly, and enabled women to find a safer place to leave their children. The Centre receives children at 7am. They are cleaned up, given breakfast, taught various games to wake up their brains, given lunch and even tell each other stories. The children are picked up by their parents at 5.00pm. This intervention does not only promote WICBT, but also improve early child development for the kids of the same women.

6. Technical Skills in some Sectors

There is lack of essential skills such as business management, leadership, financial literacy and management skills, etc. These gaps negatively affect the growth of cross border trade businesses most importantly,women in the informal cross-border trade and the youth. They also inhibit them from accessing other services, like financing from financial institutions (GIZ, 2022).

7. Insecurity and Political Instability

There have been security concerns (political instability in neighboring countries) that restricted movement of small-scale cross border traders especially from Rwanda to DRC. Other issues such as harassment and discrimination by border officials have been also mentioned during FGDs and KIIs. Other security concerns cited during interviews include Gender Based Violence (GBV) and products confiscation and extorsion.

Due to the insecurity reasons, borders between Rwanda and DRC close at 3.00pm. This is a serious issue for some traders who have CBT as their own source of income and survival.

8. Corruption and Bribery

The systemic corruption encountered at some border posts is a result of institutional deficiency and is foreseen as one of the major impediments to CBT. This includes but not limited to unofficial payments not provided by the law and with no receipts being charged by multiple agencies at the border posts, as well as unwritten regulations that keep changing over time in DRC. Anecdotally, "*the corruption and bribery in Rusizi border post is due to bad mindset that is self-centered than people centered*" a key informant in Rusizi.

9. Requirement of Permis de séjour (residence permit) by DRC

Rwandans wishing to carry out business activities or small-scale trade in DRC are now forced to pay US$ 40 annually (Permis de séjour) to cross the Congolese border. This new taxation is perceived on the Rwandan side as unfair and suffocating. The cost is added on other cost to obtain other travel documents such as Laisser-passer (US$ 10 in Rwanda) and passport which have replaced the "Jeton" used before COVID-19. All these charges together have become a burden to smooth border crossing by small scale cross border traders who can't afford them. According to some traders, this has led to migration of some traders to DRC so that they continue trading products they used to export to DRC without having to comply every time with border crossing requirements.

10. Issues resulting from an established group of sellers/Buyers

The system is commonly referred to as "Groupage". Though it has addressed many cross-border trade issues related to movement of across borders goods during COVID-19, it presents some challenges i.e.

WICBTs are no longer able to negotiate prices and this resulted in unfair prices, delays in payments or not getting paid at all, and this led to conflicts between WICBTs. In addition to unfair prices, the use of bulking system resulted in increase of transportation cost due to the use of trucks and also led to the payment of taxes at borders which was not there before the outbreak of COVID-19. Currently, Congolese do no cross the border in mass as it used to be before COVID-19.

This is also partly due to the cost of removal of "Jeton" of exit and instead a requirement to have laissez-passer or passport to be able to cross the border. However, though this new method of selling brought some challenges, there are some other positive contribution about the platforms which were established to operationalize the group selling especially through their advocacy work as detailed in the box below:

Box 5: How platforms addressed CBT issues between small scale cross border traders of Rwanda and DRC through effective dialogue and advocacy

Cross Border Traders' platforms were established in April 2020 when borders were closed due to COVID-19 in order to help traders to sell their products in grouping as it was prohibited to individual traders to cross the border points between Rwanda and DRC during the pandemic. In Rwanda small scale cross border traders are gathered in Petits Commerçants Transfrontaliers (PCT) while in DRC it is under a platform called Association de Petits Commerçants Transfrontaliers (ACT).

During COVID-19, platforms have served as channels for exercising small-scale cross-border trade in a context where the closure of borders made individual crossings impossible. Sscbts were grouped under business clusters (Filières) depending on the products they sell. In Rwanda, traders were grouped into the following 12 clusters: Vegetables and fruits; tubers (Irish potatoes, sweet potatoes, cassava, etc); small livestock; milk; cereals; meat; water; varieties of products; transport; fish; sales at MAGERWA (bonded warehouse) and plastics

Clusters are made up of cooperatives, associations and private companies who sell similar products.

The exclusive framework used by these cross-border traders during COVID has rushed individual traders especially sscbts to seek for membership in the platforms.

In survey carried out by International Alert in May 20223 revealed that 80% of respondents belonged to either a platform or a cooperative.

However, the new way of conducting cross border business led to many challenges between traders and even those that derived from implementation of COVID-19 measures including the quality and quantity of good due to the fact that buyers had no opportunity to go and ascertain the quality of products before they cross the border, conflicts about the price of products, conflicts related to debt/money recovery, late delivery of goods ect. COVID-19 also generated other challenges such as high COVID-19 test fee and introduction of a permis de séjour imposed to Rwandan traders transacting with DRC.

PCT and ACT worked in close collaboration and addressed some CBT issues. For instance, PCT through ACT was able to recover some debts owed by Congolese traders to Rwandans. Also, the two platforms were able to advocate for the reduction of COVID-19 testing fee in Rwanda from Frw 50,000 to Frw 5,000. Further, the permis de séjour (residence permit) was extended from three months to one year.

Thus, the establishment of platforms helped WICBTs to continue selling their products during COVID-19 pandemic, but also to address some CBT issues that resulted from COVID-19. Platforms are perceived as a resilience mechanism to COVID-19 in relation to CBT.

SSCBTS consider the established platforms as a good mechanism which plays a big role to reduce CBT issues and consolidate social cohesion between border communities and neighbouring countries.

Source: Primary Data from Petits Commerçants Transfrontaliers from Rubavu District

11. Language barriers for small scale cross border traders

CBT Rules and Regulations are not written and translated in local languages. This has led to lack of knowledge of CBT regulations among cross0border traders, mostly WICBT.

3 *International Alert, "Intersection of economic impact and regional cooperation on peace and security: A Peace and Conflict analysis of COVID-19 impact on Cross Border Trade between Rwanda and DRC", May 2022*

12. Expensive travel documents between Rwanda and DRC (for WICBTs), and Rwanda-Tanzania

Border communities used to cross the borders between Rwanda and DRC by means of jetons. However, since Covid-19 jetons are no longer used. Traders near borders are requested to use passports or Laisser Passer, which are expensive given their little working capital. This requirement for use of travel official documents pushed some small-scale cross border traders to use the informal routes like crossing Rusizi river as reported by WICBTs from Rusizi district. On the side of Tanzania, Rwandan small cross border traders are requested to pay 100$ for business permit which is renewed every 3 months, which is more expensive in relation to the capacities of ICBTs, and more importantly, when Rwanda and Tanzania are EAC partner states and signatories of the Common Market Protocol aimed at enhancing free movement of goods and people.

13. Insufficient Budget to implement Action Plans to support WICBT

Most of action plans aiming to support women in informal cross border trade are not fully implemented due to lack or limited budget, mostly Government institutions. There is a need to increase the budget line to support women in informal cross border trade who are also playing a big role to improve Rwanda's trade balance. The funding supporting WICBT from NGOs are not sustainable, and largely focus on capacity building, with limited focus on structural issues of infrastructure, policy and political economy.

14. Ineffective Implementation of Trade Agreements

The implementation of regional and bilateral agreements in area of trade and regional integration signed between Rwanda and neighboring countries some are ineffective. Rwanda has signed several trade agreements with African countries in COMESA, EAC and African Union. Besides regional these trade agreements, bilateral cross border trade agreements were signed with DRC, Uganda and Tanzania, but some are yet to be fully implemented. In 2021, DRC joined the EAC and this constitutes an opportunity for Rwanda to enhance and facilitate trade with DRC in the framework of EAC framework, however, some challenges remain and affect CBT between the two countries.

4.0. Conclusion

This study aimed at building an evidence base of existing policies, strategies, interventions and stakeholders contributing to the economic empowerment of WICBT in Rwanda. The study seeks to assess how the existing interventions are contributing to the economic empowerment of WICBT in Rwanda. The assessment employed mixed research methods. The study finds that the business of ICBT is gendered with women dominating the business of ICBT. The WICBT increased from 42% in to 2015 to 59% in 2022, while ICBT for men reduced 58% in 2015 to 41% in 2022. Implying that, informal cross-border trade is increasingly becoming women driven business, mostly the less educated, and those with less/minimum capital who finds ICBT as a safety net and lifeline for their facilities. The study finds that the business of ICBT is largely practiced on the cross-border posts between Rwanda and DRC than other borders. Nevertheless, WICBTs contribute largely to Rwanda's exports to neighboring countries, though the condition under the business of ICBT needs improvement.

The study documents many actors involved in the ICBT, however, the majority implement same or duplicated interventions. The findings document case studies both at policy and project level respectively, as well as regulations that help to promote and improve formal cross-border trade in Rwanda and in the region. The study identified challenges still affecting WICBTs. These include but not limited to One Stop Border Posts (OSBPs) that are not established at Important Border Posts, lack of access to the seed capital by WICBTs, simplified trade regime (STR) not fully implemented across by partner states, lack of appropriate infrastructure and equipment at the border posts, corruption and bribery not accounted for, insecurity and political instability in the region, ineffective implementation of regional trade agreements, to mention but a few.

The findings reveal limited evidence about the socio-economic impact of these interventions, and how these interventions foster cross-border trade. The Ministry of Trade and Industry in collaborations with key relevant actors should employ evidence to design appropriate policies, programs and projects aimed at enhancing informal cross-border trade in region. Interventions should not only focus on capacity building and training but should also go beyond the traditional support and provide technical and financial support to women cooperatives in informal cross border trade including value addition, product certification, access to new markets, study tours, participation in international trade fairs, coaching and mentoring of these cooperatives to mention a few. Information on trade opportunities across borders should be availed to WICBTs in their local language for them to be acquainted with the information that will help them to fully take advantage of available opportunities and to comply with border procedures. However, more capacity building interventions, access to finance and market are still equally important for WICBT. This study concludes by discussing actionable recommendations as future direction of actors involved in the sector of cross-border trade.

4.1 Actionable Recommendations

This section summarizes the actionable recommendations by suggesting the future direction of different interventions while taking into consideration the stake of evidence in designing and evaluating policies, programs and projects aimed at promoting the socio-economic welfare WICBT. Accordingly, Recommendations emphasize the imperatives of streamlining policy framework at national and regional level respectively, while paying attention to the implementation, stakeholder coordination, M&E and Learning, financing, cross-border political economy, capacity building, policy research, to mention but a few.

4.1.1 Policy Frameworks

A Brief outline of Policy Frameworks suggested:

- Revive Operations of Joint Border Committees.
- Use Diplomatic Channels to resolve existing trade issues.
- Put in place Policy Instruments for Small-Scale Traders.
- Develop a Great Lakes Strategy on Gender and Cross-Border Trade.

This study finds most policies, rules and instruments are in place, however, most emphasize for enforcement, compliance and capacity building and awareness raising about different regulations and taxes by WICBT, and other stakeholders at the borders (from both sides). For instance, all EAC member states are signatories to the Common Market Protocol, however, this study finds that some members of EAC (Tanzania and DRC) do not comply with the protocol aimed at enhancing free movement of goods and people. This is strongly associated and coupled with the inactive operations of the bilateral fora such as Joint Border Committees. Therefore, the Ministry of Trade and Industry together with other partners needs to consider implementing the following specific and actionable recommendations:

4.1.1.1. Revive Operations of Joint Border Committees. In collaboration with key stakeholders and neighboring countries, MINICOM needs to revive and operationalize Joint Border Committees where they are inactive in order to solve outstanding trade issues faced by WICBTs while trading across borders. In doing so, the forum needs to put in place mechanism, or a joint framework for monitoring the implementation of the resolutions of the committee, which could be monitored, reported and overseen at EAC level at strategic level;

4.1.1.2. Use Diplomatic Channels to resolve existing trade issues. It is worth noting that, one country cannot solve cross border trade issues unilaterally and any interventions proposed will need the joint efforts from both sides to be implemented. MINICOM should consider exploring high-level diplomatic channels with DRC and Tanzania to address all identified bilateral trade issues especially suspension of all bilateral agreements including re-use of jeton and reopening of the border posts at least 12 hours per day, and respect of EAC protocols and STR regulations at the border of Tanzania to facilitate WICBT from Rwanda;

4.1.1.3. Put in place Policy Instruments for Small-Scale Traders. As depicted from the study, majority of Rwanda's traders are small-scale traders. Hence, their business needs to be regulated for compliance and facilitated to gradually formalize. Therefore, MINICOM needs to consider putting in place specific ministerial instructions for small-scale traders, establish and gazette strategic crossing border points for the small-scale cross border traders in order to facilitate them to reduce the trading costs incurred due to the long distance travelled to reach main borders;

4.1.1.4. Develop a Great Lakes Strategy on Gender and Cross-Border Trade. Women in trade is an indispensable force behind promotion of trade liberalization in the region and strong actors in the realization of the AfCFTA agenda. In fact, it is estimated that between 70% and 80% of African informal traders are women (UNCTAD, 2020), 90% of these women traders rely on CBT as their sole source of income (UNDP, 2020). The Ministry of Trade and Industry in collaboration with the Ministry of Gender and other stakeholders need to develop and implement a Great Lakes Strategy on Gender and Cross-Border Trade to address challenges faced by women involved in cross-border trade including women in informal cross-border trade. The strategy could contribute to promotion of an institutional environment that is conducive for trade, equality between women and men within the region, and support women-led businesses in the context of AfCFTA.

4.1.2 Harness and Scale-up Cross-Border Infrastructures

We know that cross-border infrastructures play instrumental role in promoting and enhancing cross-border trade, as a result positively affect the socio-economic welfare of small-scale traders, however, though the GoR and other partners have put in place some border infrastructures, the scale is still low compared to the existing cross-border points. Therefore, the GoR in collaboration with other partners need to consider improving cross-border infrastructures; ensure that all the necessary requirements are accessible and inclusive to cater the needs of cross-border traders including women, children, and persons with disabilities who conducts informal cross-border trade. Thus, the following infrastructures need to be put in place and scaled-up:

Establish OSBPs at Major Borders to Reduce Time and Costs. Given the importance of OSBP, MINICOM should work with Rwanda Transport and Development Agency (RTDA) and with neighbouring countries to establish OSBPs at important border posts with high traffic movement to facilitate trade between the two countries.

Construction of cross Border Markets (infrastructure) at Major Border Posts. Cross border markets bring together traders from either sides of the border and contribute to increase of export volumes, income and tax revenues, as well as people-to-people interaction. Constructing cross border markets at major borders will increase business opportunities to women in informal cross border trade. In addition, other complimentary and enhassement services need to be established within cross-border markets such as financial services and financial & entrepreneurial advisory services, tax administrative & compliance services, ECDs and Women health services;

4.1.3 Capacity Building and Awareness Raising.

The study finds entrenched and evolving capacity gaps affecting WICBT, largely attributed to their level of education, ineffective capacity building approaches which do not lead to sustainable and capability improvement of WICBT, and formalization of their businesses. The findings suggest a holistic approach to capacity building that will ensure gradual, sustainable and formalization of small-scale informal traders, with a specific evidence-based framework that allows to depict results and outcomes over time. Thus, the findings suggest the following specific and actionable interventions:

4.1.3.1.Establish Trade Association for WICBT and be capacitated. Establish Trade Association for WICBT and capacitate the members of the association to advocate themselves. Through Women trade association, more advocacy trainings to WICBT and their representatives need to be conducted. Accordingly, the association needs to collaborate with other stakeholders (PSF, RCA, RDB and other stakeholders) to conduct advocacy campaign with financial institutions to design special, appropriate and tailored financial products for WICBTs in order for them to access suitable financing that can help them to increase their working capital. In addition, the same trade association needs to be strengthened to advocate for removal of all NTBs related to CBT through bilateral policy dialogue.

4.1.3.2.Training and rising awareness for Compliance. Failure WICBT to comply with cross-border rules which affects their businesses, but also victimizes WICBT in some incidences by enabling border officials to benefit from women traders' ignorance of trade rules and paves the possibilities of engaging in rent-seeking. In this context, more specific trainings on cross-border rules and how to apply them is imperative. MINICOM and other stakeholders need to devise and conduct capacity building interventions aimed at building a partnership-type relationship between border officials and small-traders. To avoid the views of policing function to perceive border officials and small-scale traders as facilitators in a larger effort to expand cross-border trade for the benefit of the broader economy. These efforts might include joint capacity building, leadership initiatives and new incentives, coupled with increased oversight.

4.1.3.3.Strengthen the capacities of WICBT to detect and fight against GBV. Though the findings do not point to an incidence of GBV on the Rwandan cross-border posts, across the borders with

Rwanda, however, the incidences of GBV and corruption were noted. This is consistent with previous studies. Given the latter, small-scale traders training on SGBV, harassment, and corruption need to be conducted targeting WICBT. There is a need to raise awareness to small-scale cross-border traders about the potential drawbacks of unofficial border crossing, their rights and obligations; (2) set-up claim/complaint mechanisms at no cost for small-scale cross-border traders that would ensure anonymity of the claimants and increase the returns to using voice; (3) introduce the use of trader's voice mechanisms and train WICBT on the use of these mechanisms, and (4) train WICBT on how and where to report GBV and corruption incidences.

4.1.4 Facilitate Access to Capital and Digitalization.

The findings reveal consistent challenge of access to finance by small-scale traders in the region. This is also coupled with the issue of digitalization, both in services offered to small-scale traders and digital illiteracy among WICBT. Besides advocacy for appropriate and customized financial products for WICBT;

4.1.4.1 A Pilot Credit facility that is based on research is needed to assess the economic viability and relevance of existing financial schemes to the business of ICBT and might it might be worth piloting credit facilities for small-scale women traders, including women cooperative micro-credit lending schemes and pooled lending schemes complemented by appropriate business advisory services and strengthening of WICBT cooperative governance.

4.1.4.2 Map out existing Micro-Credit Schemes to determine which scheme that fits to the context and realities of WICBT and propose the appropriate financing facilities for small-scale women traders. It is worth knowing existing credit schemes that are effectively working, why and under what conditions.

4.1.4.3 Promote Digital Literacy and introduce Digital-Based Solutions targeting women-led ICB Businesses. Digitalization increase efficiency, service delivery and access to digital financing. However, WICBT experience a digital divide in this era of digital revolution. Stakeholders need to implement interventions aimed at increasing the digital literacy of WICBT- as the main enabler of digital finance. They need to design and support digital-based solutions aimed at supporting small-scale traders to access finance and markets across borders. These technologies should be in line with the technical capacities of ICBTs.

4.1.4.4 Introduce and promote Cross-border Fintech, paperless trading, and Mobile Money integration and Interoperability. ICBTs are among the users of mobile money, however, interoperability between mobile networks and integration across border services are still limited. MINICOM, BNR and other regional stakeholders have an opportunity (through existing regional frameworks) to design and implement programs aimed at accelerating the digitalization of finance for ICBTs and ICBT transactions.

4.1.5 Stakeholder Coordination, Monitoring and Evaluation.

It is worth noting the imperative of enhancing stakeholder coordination and effective monitoring and evaluation of different programs and projects in the field of ICBT. The Ministry of Trade and Industry needs to enhance coordination of all actors involved in informal cross border trade to avoid duplication of interventions on the same beneficiaries, ensure accountability and maintain the policy focus of promoting formal CBT. In doing so, the ministry should consider taking an opportunity establishing an effective Monitoring and Evaluation framework for all actors involved in cross border trade to ensure that their programs and projects are achieving intended goals and making a positive and sustainable impact. Be in position to track and report the business growth for WICBTs, as well as lessons learnt during implementation.

4.1.6 Promote Evidence-Based and Impact Evaluation in the WICBT Interventions.

The role of evidence and rigorous impact evaluation in policies, programs and projects for WICBT and ICBT in general has been limited. Nevertheless, evidence enable policy makers and stakeholders to know why the program/policy has worked, or not, lessons learnt, accountability, cost effectiveness, and to inform the next intervention. Findings indicate that the most existing interventions have largely focused on measuring and reporting the inputs and immediate outputs, rather than assessing whether interventions have achieved their intended goals of improving outcomes among the WICBT beneficiaries. Therefore, future programs, or the existing programs and policies need to consider employing the design of evidence-based interventions and evaluation of these programs. Stakeholders should consider employing evidence-based evaluation to policies, programs and projects to ascertain whether the same programs are achieving goals of improving socio-economic outcomes of WICBT and promoting formal trade within the region. It is worth considering employing impact evaluation in the following policies and programs:

4.1.6.1 Capacity Building interventions. Programs and projects that have been implemented by stakeholders focusing on training in entrepreneurship, access to finance, finance reporting, Gender Based violence and harassment, tax regulations, business advisory services, to mention but a few;

4.1.6.2 The Early Child Development Centres (ECDCs). The GoR in collaboration with local partners constructed ECDCs as an appropriate infrastructure for business mothers involved in Cross Border Trade between Rwanda and DRC. It might be worth employing impact evaluation techniques to ascertain the socio-economic outcomes of such project on WICBT, specifically those who have benefited from the project, as well as draw lessons learnt from the project.

4.1.6.3 The Simplified Trade Regime (STR). The Simplified Trade Regime is a mechanism launched in the COMESA and EAC to support small scale traders including ICBTs to trade with other countries in the EAC and COMESA regions. The STR simplifies trade procedures and reduces the costs of trading across borders. You can utilize this scheme only if you are trading with another EAC partner State or COMESA Member State. To determine the impact of this policy, it is worth employing an evaluation of the implementation of this region policy instrument to ascertain how it is facilitating CBT, mostly ICBT.

4.1.6.4 The Micro-Credits offered to the WICBTs by different local partners, complimented by the business advisory services and training in financial management and reporting offered by the local partners and micro financial institutions.

4.1.6.5 A Pilot Project to train border officials and small-scale women traders on rights and obligations. But with different training cohorts of border officials and small-scale traders. The training could focus on corruption, SGBV, rights and obligations and tariffs. The selection of training participants could follow the methodology of impact evaluation. This would serve to determine whether awareness and training in these areas increase the transparency and predictability of taxes and fees applied at the border, as well as the rules and regulations governing trade. More so, the training should deepen our knowledge and understanding of reliable methods to increase awareness, safe and transparency.

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