



United Nations Entity for Gender Equality
and the Empowerment of Women

Supporting Women Entrepreneurs in Cross Border Trade

November 03, 2017

Approximately 55million people – 51% women

66% of working age population lives in rural areas

62% of economically active population are farmers

32% Agriculture contribution to GDP

52% agricultural production done by women who produce 70% of the nation's food

6,083,839 households engaged in agriculture approximately half of which are female headed.

Average household size: Female 7.3; Male 3.5

Women own over 54% MSMEs (over 1.7million enterprises) – 99% had fewer than 5 employees

On average a woman SME owner makes 30% less than a man

Women have lower access to fixed assets for collateral

Women have lower access to public services, including extension services

Women have a higher burden on their time (on average spend 3 hours more a day on domestic and unpaid care work than men)

UNIFEM (now UN Women) in 2010 study - Cameroon, Liberia, Mali, Swaziland, Tanzania, Zimbabwe.

Key findings were:

- Women more likely than men to engage in informal cross border trade (ICBT)
- 69% industrial goods (textiles, secondhand clothes, sweets and beverages), 28% agriculture goods (coffee, tea, sisal etc)
- Small value
- Income used for household needs, school feeds and medical bills

UN Women Study 2012

Cross-border women traders

Age:

18-30 years 17%;

31-40 years 39%;

41-50 years 27%;

50+ years 16%

Level of Education:

None: 4%

Primary: 50%

Secondary: 25%

College: 19%

University: 2%

Almost 70% married

Type of business of women in ICBT (UN Women, 2012)

Item	Proportion (%)
Industrial Products Cloth, bags, drinks, Soap, cooking oil, medicines	69
Handcrafts, Batik Beads, baskets, mats, Tailoring/garments making	34
Processed Items nutritious foods and spices/fish	14
Cosmetics Organic and industrial	6
Agricultural raw Products-maize, Legumes, fruits, rice, vegetables, nuts and potatoes	17
Livestock Poultry, fish, milk, meat chicken and eggs	11
Others Services (Grocery, café, Retail shop, hair dressing, M-Pesa, gemstone)	22

High level of violence and other challenges faced by women in ICBT (based on responses from women and men) (2010 and 2012)

Type of Violence	Female respondents (%)	Male respondents (%)	Total
Imprisonment	40	48	43
Loss of goods to officials	81	86	83
Beatings	19	24	21
Rape against women	26	55	39
Forced to pay bribes	77	71	75
Ambush/robbery	30	43	36
Fights	11	26	18

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Interventions were planned and implemented in collaboration with:

- The Ministry of Industry and Trade – through gender focal point
- Small Industries Development Organization – Govt entity
- Tanzania Women Chambers of Commerce



Women Entrepreneurs

- Entrepreneurship skills and business development skills training
- Legal rights and responsibilities (business formalization, tax etc)
- Cross border trade requirements
- Over 5,000 women trained
- Engaging men – husbands and community leaders on women's economic rights

Government Officials

- Establishment of Gender Help Desks at borders to facilitate women entrepreneurs crossing including establishment of guidelines and their roll out
- Establishment Joint Border Committees for gender-responsive border management
- Training of officials on women's rights and trade exemptions
- Over 200 officials trained

UN Women supported the establishment of 11 platforms in 9 regions at the major border posts with EAC and SADC countries.

Platforms provided a safe space for women traders to:

- Networking
- Learning for experiences of others – common challenges
- Identifying opportunities
- Self-sustaining (contributions/fees)
- Platform to engage with government officials

Entrepreneurship strengthening resulted in social and economic empowerment of women especially in :

- Women owning assets such as houses and livestock;
- Deciding what to do with the money;
- Educate their children;
- Take care of family responsibilities (food, clothing building houses);
- Expanding their businesses.





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The way forward:

- Continue to build capacity of entrepreneurs and border officials on rights and responsibilities
- Support women entrepreneurs to grow businesses and access new markets, including access to packaging materials and finance
- Engage men to assist women to balance productive and reproductive roles
- Strengthen the role of umbrella organizations to support and advocate for women entrepreneurs



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Thank you