# Barriers Faced By Women-Owned Businesses: Perspectives of Women from East African Community<sup>1\*</sup>

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# **1.0 Introduction**

Equal access to economic opportunities by both women and men contributes to better development outcomes. Globally, women enterprises comprise about a third of all enterprises and contribute significantly to employment generation and development. The same is true for the Partner States of the East African Community (EAC) countries of Burundi, Kenya, Rwanda, Tanzania and Uganda e.g. in Kenya, Women account for about 56 percent of all entrepreneurs in the country. Most of the businesses in the EAC region remain largely informal, with lower earnings and no social security.

For a long time, gender inequality has remained a global development challenge, with gender equality being a development objective itself and also a means to achieve the equitable and sustainable development as well. The World Economic Forum (WEF, 2012) Gender Gap Index (GGI), which measures countries genderbased gaps in access to resources and opportunities shows that EAC countries have some catch up to do with respect to equal access to resources and opportunities for both women and men (Table 1). The gender gap shows the ratio of women to men and thus the larger the indicator score (given in percentage), the lower the gap between men and women in the specific indicator.

	Overall gender		Economic participation		Educational		Health and		Political	
	gap 2012 Rank/135 Score		and opportunity Rank/135 Score		attainment Rank/135 Score		survival Rank/135 Score		empowerment Rank/135 Score	
Burundi	24	0.73	3	0.83	117	0.86	100	0.969	30	0.27
Kenya	72	0.67	35	0.73	106	0.94	103	0.968	103	0.08
Rwanda*										
Tanzania	46	0.70	60	0.67	105	0.94	111	0.961	31	0.27
Uganda	28	0.73	37	0.72	112	0.91	1	0.979	28	0.28

#### Table 1: Gender GAP in East Africa Community Partner State countries

Source: World Economic Forum (2012)

\*Data for Rwanda is not available

<sup>&</sup>lt;sup>1\*</sup> This paper is based on the findings of a study commissioned by the East African Women in Business Platform (EAWiBP), of the East African Business Council (EABC) in 2012. Both EAWiBP and the EABC are dully acknowledged.

The four EAC Partner State countries have the lowest gender gap in educational attainment and in health and survival. The educational attainment index for instance shows the gap between women's and men's current access to education captured through ratios of women to men in primary-, secondary-and tertiary-level education) with Kenya and Tanzania having the lowest gap of 94 percent (meaning that on average for every 100 men accessing education in primary, secondary and tertiary level, the equivalent number of women is 94). The largest gap in all the EAC countries is in political empowerment, an index showing the ratio of women to men at: the highest level of political decision-making in minister-level positions; parliamentary positions; and in terms of years in executive office (prime minister or president) for the last 50 years (WEF, 2012). Clearly none of the EAC countries scores well on this (Uganda is the best with an index of 28 percent) indicating that the countries generally have less women representation in decision making positions. To sum it up, in EAC countries, women lag behind in terms of access to opportunities and resources.

Recent studies (World Bank, 2012) have emphasized the need for gender equality in the realization of the development objective. The UN Millennium Development goals recognize gender inequality not only as a development objective itself, but also as an important means in the achievement of all the other development objectives. There is a need for countries, including EAC Partner States to take public action to close remaining gender gaps in resource endowments (including educational and productive) and economic opportunities betwen women and men.

#### **1.1 Women participation in EAC Economies**

Gender disparity in wage employment in various economic sectors of EAC countries has been observed (Stevenson and Onge, 2005, A; B; and C), with most of the women working in non-wage family related subsistence activities. Fewer women participate in wage employment in formal and in informal sectors; and in agriculture and civil service as well e.g. women in wage employment in both public and private enterprises in Uganda account for about 25 percent (Stevenson and Onge, 2005 C). In Tanzania due their low levels of education, women are unable to find employment in the formal, private sector, and are the first to lose their jobs in retrenchment exercises (Stevenson and Onge, 2005 B).

Although the literacy and education level gap plays a role in the perpetuation of the gender gaps especially in relation to participation in economic sectors and decision making opportunities, only some portion of the later can be explained by gender differences including in education, work experience or job characteristics, with culture perhaphs having a bigger explanatory role. In Rwanda in 2006, female-headed households accounted for 60 percent of the poor and 40 percent of all registered entrepreneurs were female (AfDB, 2011). Likewise in Tanzania, women are paid comparatively lower wages because they are concentrated in the lowest paying jobs, such as domestic service including work in private houses (Stevenson and Onge, 2005, B). Same trend was observed for Uganda (Stevenson and Onge, 2005, C).

In all the former provinces of Kenya, 61 percent of the persons engaged in the wholesale and retail trade sector are women (KNBS, 2006). Enterprises in various sectors are largely informal (89.5 percent) and in wholesale/ retail trade in particular, over 91 percent of such enterprises are informal. Further, Government of Kenya (2011) states that 70 to 80 percent of persons engaged in petty and informal trading in the country are women.

UNWomen (2009) found that more women in EAC are likely to participate in informal business for employment and income generation than men and that most of the goods traded in informal cross border trade are industrial goods including textiles, second-hand clothes, sweets, juices, alcohol and other beverages, cooking oil, soaps, and plastic bags. Women were also found to be likely to trade in industrial goods rather than in agricultural goods. AfDB (2012) shows that the industrial goods traded in the intra – African ICBT are of low quality goods normally from Asia, contrabands, counterfeits and substandard and represent goods of values of between (US\$ 50-1000) and women are found to engage in trade in these products.

Women, through their solidarity groups and small enterprises throughout EAC region contribute to many unrecognized socioeconomic development activities, often with meager resources (See Box 1).

#### **1.3 Trade integration in EAC**

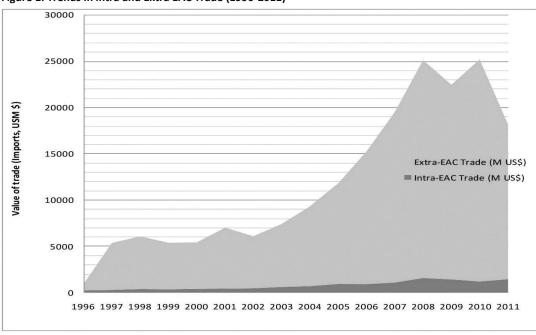
Trade integration is an important component of the East African Community (EAC) Partner States integration strategy. Progression of EAC region through a Customs Union into a Common Market has seen the region become a FTA with a Common External Tariff (CET) and provided for free movement of services and service suppliers in the region. Growth in intra - regional trade has been recorded, although still low (e.g. intra EAC imports account for about 9 percent of the total regional imports) compared to other Regional Trading Arrangements (RTAs) such as those in Asia. Figure 1 shows trends in intra EAC trade.

#### Box 1: Women resilience contributes to development Experience of Dorothée, Burundi

We are in women association group of Kinama commune in Bujumbura city, called TERIMBERE and formed in 1963. My name is Dorothée. I am the President of the association. Our association has been involved in peace keeping. The peace keeping mission helped many people of this region (Kinama), especially during the ethnic conflict between the Hutus and Tutsis.

In addition to peace keeping, our association is involved in making banana mats, milling of rice, keeping chicken and planting some bananas and maize, which we also sell to the community around. From the proceeds of our association, we support many orphaned children, some of whose parents used to be members of our association, but died during the war of 1993. Other children are street children. We have 73 orphans in total. These children have been allocated to live with families of the various association members, who feed and keep them. Using the association proceeds, we pay school fees and buy school uniform for these children. Sometimes we ask assistance for the children from donors such as UNICEF.

Two years ago, I was awarded by Oxfam an award because of the peace keeping, wellbeing, patience, volunteerism and my contribution in keeping orphans and assisting old and windowed women. Our president has also acknowledged the activities of our group as contributing to nation building. *Source: Field consultations, January 2013.* 





Source: COMTRADE, accessed through WITS

It has been observed (AfDB, 2012) that a significant proportion of intra-EAC trade is informal and unrecorded and industrial goods form the largest proportion of all products traded in EAC accounting for over 68 percent while agricultural and petroleum products account for over 25 and 6 percent of all products traded in the region, respectively.

The Treaty establishing the EAC recognizes the importance of effective participation of women in trade and development activities of the Community and provides for facilitation of women towards the same (EAC, 1999). Businesses in the region contunue to face challenges including those related to non tariff barriers to trade. Such barriers have constrained growth and expansion of intra regional EAC trade, which has rather remained low.

The objective of this paper is to analyze the challenges affecting women owned businesses in the EAC Partner State countries of Burundi, Kenya, Rwanda, Tanzania and Uganda. The study contributes to the current debate and research on barriers affecting cross-border trade among the EAC countries in general and for women business persons in particular. Recommendations will inform policy discourse particularly with respect to enhancing the participation of women businesses in intra and extra EAC trade.

# 2.0 Legal, regulatory and policy frameworks and facilitation of women businesses

The EAC Treaty (EAC, 1999) acknowledges the role of women in contributing towards the process of socio-economic transformation, sustainable growth and socio-economic development. The need to mainstream gender in all EAC community endeavours and the enhancement of the role of women in cultural, social, political, economic and technological development is acknowledged. Good governance, including adherence to the principles of gender equality such as in regional parliamentary representation is considered a fundamental principles in the achievement of the objectives of the Community. More particularly, Partner States agree to take:

"such measures that shall promote the empowerment and effective integration and participation of women at all levels of socio-economic development especially in decision-making; abolish legislation and discourage customs that are discriminatory against women; promote effective education awareness programmes aimed at changing negative attitudes towards women; create or adopt technologies which will ensure the stability of employment and professional progress for women workers; and take such other measures that shall eliminate prejudices against women and promote the equality of the female gender with that of the male gender in every respect, through appropriate legislatives and other measures" (EAC, 1999).

Further the Treaty provides for participation of business women in policy formulation and implementation; promotion of special programmes for women in small, medium and large scale enterprises; elimination of all laws, regulations and practices that hinder women's access to financial assistance including credit; initiation of changes in educational and training strategies to enable women to improve their technical and industrial employment levels through the acquisition of transferable skills offered by various forms of vocational and on-the-job training schemes; and recognition and support of the national and regional associations of women in business established to promote the effective participation of women in the trade and development activities of the Community. It also urges the Partner States to collaborate with their national chambers of commerce and industry to establish lending institutions that shall primarily cater for the private sector especially the small-scale entrepreneurs, a positive provision for women entrepreneurs.

While the EAC Treaty has important provisions on women, including women in business, it is silent on the enforcement of the same and no clear guidelines on how to ensure the same at the regional and national levels. Besides the provisions of the Treaty, there is little evidence on the ground to prove that these provisions are being operationalized.

EAC Treaty provisions aside, trade and related policies including Customs Union Protocol (EAC, 2004), Common Market Protocol and the product technical standards and Sanitary and Phyto-Sanitary (SPS) requirements in the community are in effect gender neutral, with no special provisions for women. Generally, most of the EAC trade-related regulatory and legal framework documents are in English, bulky and use legal and technical trade jargon which present a challenge to less business women. With female adult literacy (aged 15 and above) ranging between 52 percent in Burundi to as high as 70 percent in Kenya, in comparison with men, who are better educated (EAC, 2011), women are disadvantaged in understanding and articulating the requirements of these regulatory and legal frameworks. Gender neutral policies and practices could also have different effects and outcomes on men and women, due to differences in the roles, responsibilities, rights and opportunities that society assigns to men and women. Differentiated outcome of trade policies could be observed because of existence of gender based inequalities in access to economic opportunities and production assets, as is the current case in EAC. Considering that women-owned SMEs in EAC are likely to be smaller than male owned businesses (McCormick, 2001), it follows that neutral policies are likely to impact more negatively on women owned businesses, since they are more time constrained to follow the necessary cross border procedures as they spend significant proportion of their time undertaking family related chores as compared to businesses men.

A more gender explicit trade policy provision is the EAC Customs Management Act, Article 155 (EAC, 2004). The EAC Simplified Trade Regime (STR) providing small scale cross-border traders (with a maximum trade value of US\$ 1,000) with use of a Simplified Certificate of Origin (SCOO), obtainable at Customs at crossborders is perhaps the most friendly policy to small scale traders including women in the region. The regime however has not eliminated VAT and excise duty (where necessary), and traders are required to meet the relevant products technical standards and SPS requirements, a requirements which present challenges to business women.

At the national level, EAC countries economic development policies and trade policy frameworks (such as Republic of Uganda, 2007 and Republic of Rwanda, 2010) acknowledge the importance of women in economic and trade development. However, the issue of women economic empowerment is given a passive mention and is rarely given a clear roadmap on how to ensure women entrepreneurs are protected against discrimination.

Notable is the establishment of Ministries dealing with Gender in various Partner State Countries (although such a Ministry has been abolished in Kenya in 2013). Each of the five EAC Partner State countries has developed a gender policy (Government of Kenya, 2003, and Republic of Uganda, 2007), but there is limited evidence of the policy implementation. There are officers in various Ministries dealing with implementation of development partner gender related programmes. EAC countries need to implement programmes enhancing gender empowerment.

Gender equality is provided for in each of the EAC Countries' Constitution (United Republic Of Tanzania, 1997; Republic of Rwanda, 2003; and; Government of Kenya, 2010). Cultural constrains continue to impede women's full integration into the commercial sector and formal trade sector does not offer equal opportunities to all, with women's businesses being concentrated in the informal sector (Government of Kenya, 2006). In Kenya for Example, women account for 70 to 80 percent of persons engaged in petty and informal trading in the country (Government of Kenya, 2011). Informal businesses are confronted with special challenges including accessing large loans from banks, which are critical for business expansion.

It is notable that in Kenya and Rwanda, governments are implementing programmes to improve business finance. In 2008, the Ministry of Gender and Children in Kenya established the Women Enterprise Fund (WEF), through which it lends money to specific MFIs for on-lending to solidarity groups who guarantee each member, therefore eliminating the 'collateral issue' for small scale business women. Identified MFIs lend to business women at an interest rate of 8 percent, which is far much less than the general average MFIs lending rate of 2.0-2.5 percent per month, an equivalent of 24 -30 percent per annum (*source: Interviews with WEF, Nairobi, January, 2013*).

Rwanda Guarantee Fund and Credit Fund, controlled through the Ministry of Gender and Family Promotion, aims at enhancing women access to business finance. The fund provides the banks and MFIs with a 50% loan guarantee on behalf of individual women and 70 percent guarantee to solidarity groups such as cooperatives or women groups. Loans have a ceiling for example, for individual projects, the ceiling is Rwf M 5 million (US\$ 7,900), while for women solidarity groups (women associations), the ceiling is Rwf M 10 (US\$ 15,800). The interest rate charged is 12% per annum and is much lower than the MFIs and banks market rate interest of 2 percent per month (*Source: interviews with Duterimbere bank, January 2013*).

The challenge with the two fund programmes is the limited size of the accessible funds (it is small for business expansion) and the requirement of continuing businesses for one to qualify for the loan.

# 3.0 Study methodology

This study used both quantitative and qualitative methods to study the barriers experienced by women owned businesses. Primary data was gathered through field consultations with women business owners in the five EAC Partner State countries. The purpose of consultations was to obtain information from stakeholders in each of the EAC Partner States countries on barriers faced by women-owned businesses in domestic and cross-border trade. Semi-structured questionnaires were used to gather the information. Emphasis was laid on issues of access to credit, as a key component for start-up and expansion of women businesses.

To select the informants in this study, we used purposeful and snowballing approach with an objective of interviewing with key stakeholders in the region, particularly the women business owners; national and regional associations, networks or apex bodies of business women including associations and groups of Women Informal Cross Border Traders (WICBTs); women chambers of commerce; women in agribusiness, women in trade in services associations; financial institutions (including banks) and intermediaries (other Micro Finance Institutions-MFIs); women self-help groups and cooperative association in various sectors. A total of 87 stakeholders in the five countries were interviewed, with 41 of them being women business owners.

#### 4.0 Findings and discussion

#### 4.1 Profile of women owned businesses studied

Women business owners from all sectors including in food sector, trade, real estate, education, and other service sectors were interviewed. Most of the business women interviewed (24 percent) were of the SME category (with 6- 10 employees). Very small enterprises (less than 6 employees) accounted for 15 percent, while large enterprises (those employing over 30 employees) accounted for some 27 percent of the total businesses interviewed.

Majority (39 percent) of the businesses interviewed had been in operation for between 6 to 10 years. Businesses which had been in operation for less than 5 years were eight in number (or about 20 percent), businesses which had existed for between 15 and 20 years were 7 (or 17 percent) while those which had been in

existence for a period of over 15 years were 10 (accounting for 24 percent).

Majority of the respondents (16 out of 41, or 39 percent of the respondents) were of the age group 41-50. Age group 20-30 accounted for about 10 per cent, while age groups 31-40; 51-60; and above 60 accounted for 29, 20, and 2 per cent respectively.

Majority (28 of 41, or 68 percent) of the respondents had completed university education. Those who had completed secondary school education were 12 or 29 percent while only 1 respondent had completed primary level of education (or 2 percent).

#### 4.2 Sector profiles of women owned businesses

Our findings show that women in various EAC Partner State countries engage in virtually all types of businesses like the male folk. However, respondents observed clear sector segregation in businesses with most women engaging in retail trade (including petty trade and hawking of vegetables, fruits, second hand clothes and shoes), textile (tailoring), hair, art and crafts, small eateries and restaurants, beauty and spas. Although involved to some extent, there were fewer women in construction industry, real estate businesses and the manufacturing sector in general. Seemingly, most women were in services as opposed to manufacturing or industrial related enterprises. Our findings are in line with those of McCormick (2001), who observed significant gender segregation in relation to sector participation. Women entrepreneurs were found to be dominant in food processing, beer brewing, hairdressing, dressmaking, and retail of second-hand clothing, while men dominated in metalwork, carpentry, vehicle repair, shoe making, construction and transport (McCormick, 2001).

In comparison with similar male-owned businesses, respondents from women business association representatives observed that generally, women businesses are likely to be: smaller in size, have less access to credit, have a lower growth rate and a lower re-investment rate. Similar observations were made by Coleman (2002). Reasons as to why women businesses tend to be smaller were associated with barriers perceived by the respondents to be peculiar to women (*these are discussed below*).

# 4.3 Barriers affecting women owned business

What women specific aspects and behaviours hinder women from growing their businesses as opposed to men? And how serious are these challenges? We discussed these questions with a total of fifty (50) respondents. The respondents ranked the barriers in order of their severity (1 to 3: least to most severe). Figure 3 shows the identified responses and their severity as perceived by the respondents.

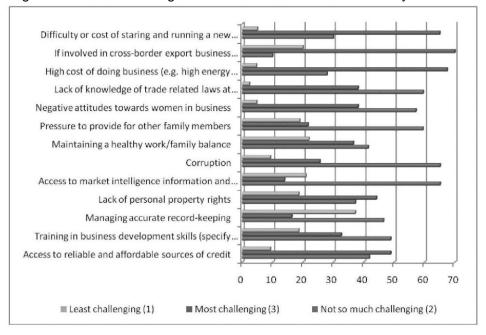


Figure 3: Barriers affecting women businesses and their severity

Source: Field interviews, January 2013

The barriers identified are discussed below:

#### • Balancing work and family life

This was the most common identified barrier (identified by 91% of the respondents). While the respondents contented that family chores were a noble task, they observed that such tasks limit time spent on businesses and therefore constrains business growth. It was rated to be of medium severity. Past studies (McCormick, 2001; Shaw, 2010) have identified balancing of work and family life by women business owners as an important challenge for the growth of women owned businesses in the EAC region. The issue of balancing work and family life does not only affect the time spent on businesses, but also affects the type of businesses women choose to engage in, with the respondents affirming that women would prefer to trade domestically rather than engage in cross-border trade which would keep them away from their family.

#### Low level of Education

Lack of sufficient education and training for women was identified as another impediment to women owned businesses growth and expansion. Lower levels of literacy and education levels have been found to be more prevalent among women than men in EAC region (WEF, 2012).

Lower education levels put EAC women entrepreneurs at a disadvantage compared to men. Illiteracy and lower levels of education affect women businesses in various ways:

- i. Those involved in cross-border trade have a challenge meeting the administrative procedures including filling in the regulatory documents, and complying with other cross-border procedures.
- ii. Those seeking financial credit from financial institutions which require business proposals have to incur extra costs of hiring consultants to prepare such documents for them.
- iii. Understanding the rules and regulations of the regional trade regime, which are presented in documents that are often complex, technical and in English, is also compromised.

The above factors add to costs of doing business for the affected women as the women have to engage services of a consultant to assist in the necessary processes.

Education curriculum that does not emphasize entrepreneurship skills (as is commonly the case in the EAC education system), does not make the situation better as it also decreases the chances for women to acquire the knowledge needed to excel in business.

#### Access to reliable and affordable sources of credit

This is another factor identified by business women as most challenging. Respondents identified the factors inhibiting credit availability to women as: lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and, lack of collateral security for finance. These factors have actually been recognized as barriers to the growth potential of businesses owned by women (ILO, 2008).

Most business women interviewed identified their sources of investment finance as Micro Finance Institutions (MFIs) and other informal credit sources including women and self-help groups, often providing small sizes of credit as compared to the loan sizes offered by commercial banks. Sometimes inappropriate credit levels (too small amounts), exclusion of certain sectors especially agri-business as it is perceived as high-risk sector, also limit women access to finance.

The respondents observed that larger businesses requiring large credit amounts beyond the microfinance credit size ceiling levels have their source of credit being commercial banks. Commercial banks require collateral or security which many women business owners may not have, locking out women entrepreneurs from accessing credit necessary for expansion and growth of their businesses.

#### Lack of business startup capital and innovative ideas

Lack of business startup capital was identified by many respondents as a very serious (most challenging) barrier for women businesses. Interviews with microfinance institutions revealed that most MFIs proving microfinance to businesses in each of the EAC countries had continuing business as one of credit extension requirements. Consequently, business women lack business startup capital, with startup capital (usually small amounts) being acquired from family or other relatives.

Developing a feasible business idea was also identified as a challenge affecting business startup. Respondents observed that limitations of business ideas contributed to women starting similar businesses, the result of this being increased competition.

# Low business confidence and self-esteem

This was the second most identified barrier affecting women owned businesses (64 % of the respondents). Respondents, both business women and MFIs observed that women tend to have low self confidence, and tend to be risk averse in business ventures. Such factors do not only affect business start-up decisions, but also affect sustainability of entrepreneurship. These factors were argued to be affecting businesses growth and access to investment finance. Low confidence and risk averse behaviour has been documented as a factor affecting women businesses in Tanzania (Stevenson and Onge, 2005 B). Capacity building in business skills is therefore critical to boost the business women confidence.

# • Discrimination

In addition to being identified as a barrier during in study, discrimination of women traders in EAC including in cross border trade has been observed in earlier studies (CCGD, 2006). CCGD (2006) observe that women involved in cross-border trade are forced to pay larger bribes than their male counterparts or provide sexual favors to get released when border officials detain the trader or confiscate her goods.

Small scale business women without business premises and selling their wares along the roads especially in Kenya and Rwanda observed being discriminated against by city council officials.

# Access to information on Trade and market intelligence

Inadequate awareness and access to information on trade and market intelligence on domestic and regional market is a challenge to women owned businesses as it leads to limited access to national and regional markets.

#### Inadequate awareness on EAC trade regimes

Although East African Community is a Customs Union with free intra-regional trade, some small scale cross-border women traders still use illegal routes to move goods across borders. During the field consultations undertaken in the course of this study, some cross border women trader respondents stated that they did this to avoid taxes and also because they did not have the required documents. There was also little knowledge of the EAC Simplified Trade Regime, which is much friendlier to small scale traders.

#### Lack of property rights

Most respondents argued that family property including land; house and car were in the name of their husband and could not therefore be used by the wife as guarantee to get loans or credits from banks. Majority of respondents identified lack of property rights as a very serious constraint to women businesses. The existing financial products providing SMEs credits through solidarity groups as collateral provided by banks and MFIs have contributed to addressing access to credit without collateral requirement.

# High cost of doing business

This was identified as a very serious constraint to business. Specific costs identified as contributing to high cost of doing business were business premises rent, taxes and electricity, with business premises rent being the most common identified high cost item. Small businesses also identified lack of business premises as a constraint, leading to their operating in open air or at home.

In a related study, McCormick (2001) shows that in Kenya women and men operate from different locations with men being twice as likely as women to be located in trading centres, commercial districts or roadside locations while women are most twice as likely to operate from home.

# Negative attitudes towards women in business

With respect to negative attitudes towards women in business as a challenges, most business women observed that the attitude is mainly influenced by the type (or sector) of business one engages in, for instance, women in bar or liquor businesses were not well received. Such attitudes contribute to stereotyping of women businesses. Most of the respondents however observed that there has been a shift towards recognition and respect of women in business.

# Other barriers affecting women businesses

Other challenges identified by business women as not so severe include: pressure to provide for extended family, corruption, credit procedures, and lack of customer care, high taxes, maintaining steady customer base, getting and maintaining reliable staff, lack of planning and business discipline, product branding and security. Most of these barriers have also been observed as constraining businesses in EAC (CCGD, 2006; and Brenton, et al. 2011).

# 5.0 Conclusions and recommendations

At both regional and national level, Key legal and policy documents acknowledge and provide for equal participation of women and men in social and economic development. Trade policies however remain gender neutral and there are limited roadmaps, resource commitments and implementation efforts towards facilitating women participation in intra-EAC trade. Women continue to face specific challenges that constraint business start up, and business growth and development. Such barriers include: balancing family and business, limitations of investment and business related confidence, women risks averse behaviour, culture, limitations on aggressiveness, stigma associated with certain businesses, illitracy and low education level, poor or limited business development and management skills, discrimination, harassment by adminstration and the general more conservativeness behaviour of women. Less knowledge by business women of laws, regulations and requirements related to cross border trade, including the EAC trade regime also constraint women businesses.

EAC countries development and trade policies need to go beyond acknowledging the importance of women in the achievement of the development objectives. Real facilitation of women owned businesses in EAC integration process should take a more pro-active role for an improved participation of women intra- and extra regional trade. More specifically, EAC needs to commit resources towards women participation facilitation activities including: sensitization on EAC trade regime; implementation of capacity building programmes such as creating platforms for sharing markets information, training on entrepreneurship skills; mentoring; networking; business incubator services and provision of affordable financial credit.

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# **ENDNOTES**

- 1. It is important to acknowledge that the hunger strike and stripping naked of Mothers of Political Prisoners received significant moral and material support from women leaders in civil society, many of whom kept vigil with them at Freedom Corner; others joined them in the hunger strike and later stayed with them at the basement of All Saints Cathedral.
- This event was well covered by both local and international media, during of the one week duration of the boycott, from April 30<sup>th</sup> 2009, when the strike started. See also Lyn Ossomme, "Feminism and Elections in Kenya: Obstacles and Strategies" in, HBF, *The Power to participate: Building Feminist Political Influence in Africa*, <u>Perspectives</u>, No. 2, 2011, pp. 24--25
- 3. See for example, Nzomo, M. "*Numbers and Beyond: Women and Political Leadership In Kenya*" Paper presented at the HBF Gender Forum, Nairobi Safari Club, 31st May 2012