

Empowering women cross-border traders at the Rubavu Border in Rwanda.

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Abstract: Gender equality in the 21st century has brought much attention worldwide, mainly empowering women who have been disadvantaged for decades. Income-generating activities such as trade are one among many ways to attain this empowerment. Rwanda was not left behind in this fight and women were empowered in trade, leadership, and peacekeeping to name a few. Trade is one of the sectors that allow women to create jobs and generate income. Therefore, women's communities near border places are involved in trade that crosses borders. However, these women do not show economic improvement. The purpose of the study was to analyze the effect of cross-border trade on women's empowerment in Rwanda. This study used a quantitative approach and was done at the Rubavu border. Data were primarily collected by the use of a structured questionnaire distributed to a sample of 70 women cross-border traders. The researcher analyzed the results using descriptive statistics. The results show that cross-border trade affects women's empowerment. Responses from the sample size show that income from cross-border trade activities is 100 percent women traders' main source of revenue. However, more than half of the sample carry out their cross-border trade activities informally, and 90 percent of them have not received any type of support such as loans or training. The study recommends policymakers and developmental partners sensitize women to shift from the informal to the formal way of working. Hence to benefit opportunities designed for women cross-border traders.

Keywords: Cross-border trade, informal & formal cross-border trade, women empowerment, economic participation

Background

Trade has important economic significance as it creates mutual understanding and promotes human communication, this leads to friendship, peace, and mutual respect between countries (Woytinsky & Woytinsky, 1955). Nowadays trade has become easier with technology, if you need something, you can find it at the nearest mall or online. Thousands of years ago, it was not easy to get something you did not own (Whipps, 2008).

Trade has existed since and involves exchanging all types of goods between people. About 5,000 years ago, trade was necessary for human interaction because it brought cross-cultural contact to a new level. The first long-distance trade occurred between Mesopotamia and the Indus Valley in Pakistan around 3000 BC (Renfrew, 1969). At that time, long-distance trade was limited exclusively to luxury goods, textiles, and precious metals (Whipps, 2008). When transportation was difficult owing to poor infrastructure, particularly roads, the Nile was the first and largest trading network utilized to exchange goods (Seland, 2015). By 1,000 B.C., the domestication of camels facilitated overland trade routes, known as caravans, and linked India to the Mediterranean (Seland, 2015).

Women have been involved in the trade for decades and in different civilizations. In Mesopotamian civilization, women engaged in trade and other businesses normally reserved for men, such as owning property inherited from a deceased husband (Bansell, 2012). In Rome, women seem to have been as engaged in business and interested in speculation as men; money was their first concern as they invested, lent, borrowed, and worked on their property (Write, 2013). In Japan, women were involved in trade and held offices before the importation of Buddhism by the Chinese in Japan (Silva-Grondin, 2010). In Viking Age Europe, women were able to directly participate in trade and travel widely to colonize new lands and establish settlements (Sawyer, 1991). In the Ghanaian empire, international trade was conducted with the Arab empires of North Africa and European civilization (Evans, 2001). However, patriarchal beliefs forced women to engage in domestic activities that did not involve them in trade (Evans, 2001).

Cross-border trade is a crucial major component of business in Rwanda and an important approach for poverty alleviation with a strong gender impact (United Nations Conference on Trade and Development (UNCTAD), 2020). Cross-border trade facilitates the speed of integration between neighbors since communities interact easily with each other (Ministry of Trade and Industry (MINICOM), 2012). The western province where the Rubavu border is located is dominated by CBT done by women at 70 percent (Ministry of Trade and Industry (MINICOM), 2012). Between 70 percent and 80 percent of cross-border traders are women, hence 90 percent of them rely on CBT as their sole source of income (National Institute of Statistics of Rwanda (NISR), 2014). The third

integrated household living conditions survey identified 48.4 percent of the population in the western province of Rwanda as poor, the second highest rate in the country; many of them are women households (NISR,2011). Women trade in various types of goods and services with neighboring countries, and this trade supports livelihoods, creates jobs, especially for disadvantaged groups, furthermore alleviates poverty(MINICOM,2012).

Women struggled with inequality and were largely confined to low-paying and low-wage occupations throughout most of the 19th and 20th centuries (World Bank, 2017). The genocide of 1994 perpetrated against Tutsi changed many things, most notably gender roles in Rwanda (André, 2020). After the genocide, the Rwandan population of 5.5 to 6 million was dominated by women, who made up 60 to 70 percent of the total population, most of whom had never received an education or grown up expecting a career. Unfortunately, the genocide killed many men, and women found themselves as heads of families; hence began to participate in profit-making activities just to take care of their families (Warner, 2016).

Cross-border trade mostly takes place near borders, the majority of African small-scale traders are female, with 74% engaged in informal cross-border trade (UN Women, 2012). Over 80 percent of informal cross-border trade takes place in the Western Province of Rwanda, in districts bordering the Democratic Republic of Congo, generally Rubavu and Rusizi (NISR, 2011). Despite the government of Rwanda's initiatives to promote women in CBT, there are still challenges that impede this business. The types of goods traded and the volume of trade are strongly gendered because men in cross-border trade tend to trade in more capital-intensive goods, while women trade primarily in lower-volume primary products (Titeca & Kimanuka, 2012). The small quantities of goods, limited knowledge about CBT, and limited access to financial products such as loans, grants, and guarantees are some of the factors that push women to informality. This makes cross-border trade a mode of survival rather than an opportunity for growth and development for women traders. Moreover, the purpose of this study is to analyze the effect of cross-border trade on women's economic participation at the Rubavu border.

Literature Review and theoretical framework

The scientific visit of scholars' work in the field of trade transacted across borders which particularly involves women looked at the concept of cross-border trade. This concept has other concepts attached to it like formal and informal cross-border trade. The study looked at women's empowerment as an important concept since the foundational theory of the study views women in cross-border trade as one way amongst others to empower women. Women's empowerment was defined through economic participation. Apart from transactional or communicational and liberalist theories as the basis to explain women's empowerment through cross-border trade, the study explored the existing literature about the motion.

Cross-border trade is the flow of goods and services, and any trade transaction that crosses the borders of two or more countries, carried out by small and medium entrepreneurs (Meagher, 1997; Bwana, 2018). Small traders choose formal or informal channels depending on several factors such as the value of their shipment, the length of the queue at the border, and so on (Paul and Carmine, 2018). Formal cross-border trade includes registered traders (Lesser and Moisé-Leeman, 2009), whereas informal cross-border trade considers unregistered trade between border markets in legally produced goods and services, that escape the regulatory framework established by the government (NISR, 2019). Therefore, informal trade can occur through the evasion of customs duties and regulations (Golub, 2015).

Empowerment is the control over ideology, material things, and intellectual resources, which is a sign of power redistribution that opposes patriarchal ideology and male dominance (Batliwala,1994; Hunt and Samman, 2016; Domingo & O'Neil, 2014). It is a process that enables women to acquire capabilities related to skills, knowledge, and power needed to face challenges without being used by their counterparts; Thus, recognition of women's contribution and knowledge (Bhasin, 1992). Furthermore, economic participation in capturing women's empowerment refers to an individual's engagement in work and access to economic resources, to improve well-being. (Altman and Dillon, 2004).

Despite all the challenges, women in Rwanda are important players in economic and social development (African Development Bank(AfDB), 2008). An estimated 41% of businesses are run by women. Although men and women entrepreneurs face similar constraints in various areas, women face additional gender-based challenges in engaging in income-generating activities, such as a lack of access to reproductive resources (AfDB. 2008).

Inclusive development is not possible without the active contribution of women (Day-Hookoomsing, 2002), since empowering women results in the well-being of the entire family and community. Participating in microcredit programs helps women access financial and economic resources and this plays an important role in the household (Pitt et al., 2003). Furthermore, participation in microcredit programs helped improve women's well-being and reduce male bias (Mahmud, 2003).

Theoretical review

Liberal ideology opines that devolving power to women is one of the most important factors in advancing their capabilities, rights, and well-being; for it reduces poverty and increases economic growth, productivity, and efficiency (Golla et al., 2011). Liberal feminists see women's liberation as gender justice. Women should be liberated from oppressive gender roles that serve as an excuse or justification for giving them a lesser place or no place at all in various fields such as the market (Tong, 2009).

Theoretically, Karl Deutsch in transactionalism, states that increased interaction, communication, movement, and contact between people build feelings of trust and goodwill that make conflict unthinkable (Eilstrup-Sangiovanni, 2006). This theory is consistent with the study's concept of "cross-border trade," which primarily involves people who live near borders and includes not only the physical movement of goods but also of people who contribute to social and economic interaction. On the other hand,

Until now, studies in Rwanda on the consequences trading informally have on women when it comes to benefit government programs are rare. From the literature, cross-border trade is a source of income for small traders; however, women's businesses are not growing. Even though the government has put in place cross-border markets some traders still prefer informality. Traders do not have enough information on government initiatives designed for women in cross-border trade. This limits opportunities women would benefit from.

Methodology

This study was conducted in 2020 and focused on cross-border trade and women's empowerment in Rwanda at the Rubavu border. The target population for this study was women engaged in cross-border trade along the Rubavu border in the Western Province of Rwanda. A sample of 70 participants was selected. Quantitative data were collected using a structured questionnaire as the main data collection instrument. Secondary data were obtained by consulting official documents and reports, scientific articles, published books, and other research documents. The researcher used descriptive statistics to analyze the data.

Discussion of findings

Socio-demographic profile of respondents

This study was carried out at the border of Rubavu, the western province of Rwanda on the Democratic Republic of Congo side. Based on demographic information, the minimum age of participants (Women in Cross-Border Trade) is 18 years while the maximum is 59 years old. The mode age of the participants is 32 years old. Therefore, the majority of traders are still young, since 82.9 percent fall under 40 years old.

Table 1: Respondents by age grouped

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18 - 28 years	21	30.0	30.0	30.0
29 - 39 years	37	52.9	52.9	82.9
40 - 50 years	10	14.3	14.3	97.1
Above 50 years	2	2.9	2.9	100.0
Total	70	100.0	100.0	

Source: Primary Data, 2020

The findings in Table 1. are consistent with those of Brenton et al. (2011), that the majority of cross-border traders are young women who strive to participate economically in the well-being of their families. Additionally, many of these traders are married as Table 2. Below shows. The mode is 48, which means that 68.6 percent of women trading cross-border are married.

Table 2: Respondents by marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	9	12.9	12.9	12.9
Married	48	68.6	68.6	81.4
Widowed	2	2.9	2.9	84.3

Divorced	2	2.9	2.9	87.1
Separated	9	12.9	12.9	100.0
Total	70	100.0	100.0	

Source: Primary Data, 2020

Single women represent a small number of traders. Start-up capital may be easier for married women than for single ones. Sometimes it is difficult to obtain money to start a business. Second, with equal rights to land titles, married women in Rwanda can easily access financing from banks and microfinance, which is not the case for single women who may face obstacles in obtaining collateral from their parents. The next Table 3 explains the education level. Among a sample of 70 women traders, 40 percent possess a primary education level.

Table 3: Respondents by education level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid None	12	17.1	17.1	17.1
Primary	28	40.0	40.0	57.1
Ordinary level	12	17.1	17.1	74.3
Advanced level	18	25.7	25.7	100.0
Total	70	100.0	100.0	

Source: Primary Data, 2020

The level of education in Table 3 above, can explain among other things, why the majority of the sample engages in informal trade. This results in a low level of understanding of customs procedures or the rules and regulations that govern cross-border trade. Moreover, the ignorance of women in informal CBT toward government initiatives, etc. Additionally, from the sample size, we do not have participants who hold university degrees. In most cases, university graduates tend to seek employment in the public sector. This is not far from Andall's (2018) findings, which observed a predominant profile of cross-border traders as a relatively poor woman with low levels of education who trade low-value goods.

Table 4 below presents demographic information regarding sources of income. It shows that 100% of sample participants consider income from cross-border trade as their main source of income. This means that the mode of income source is 70 and all women are doing CBT as their main activity or job and see opportunities in CBT.

Table 4: Respondents by information on the source of income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Cross-border trading	70	100.0	100.0	100.0

Source: Primary Data, 2020

This confirms the NISR report (2014), which shows that 90 percent of women rely on CBT as their sole source of income (National Institute of Statistics of Rwanda, 2014).

In addition to the socio-demographic profile of the respondents, this study analyzes the type of CBT women are engaged in. Business registration statistics indicate that the majority of women traders at the Rubavu border operate informally, meaning their businesses are neither registered nor recorded in the system. This affects the support these traders receive from government or development partners. Moreover, Figures 1 and 2 below, show only 28.57 percent of women whose businesses are registered, only 5.71 percent accessed loans while 4.29 percent benefited from business training.

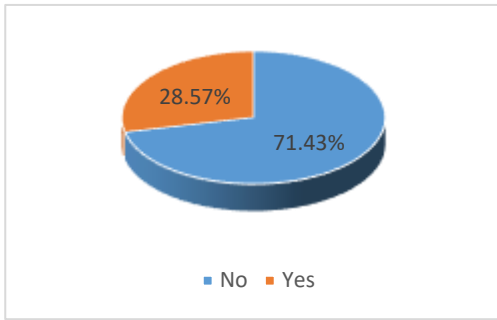


Figure 1: Business registration information.

Source: Primary Data, 2020

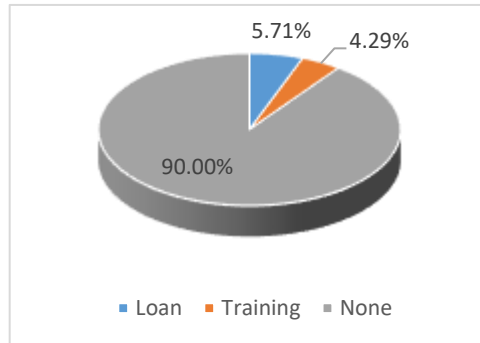


Figure 2: Type of support in terms of loans and training

Source: Primary Data, 2020

Percentages in Figure 1 above, in orange are statistics of registered businesses whereas the blue shows no-registered. Thus, 71.43% of women from the sample size, informally run cross-border trade. Hence CBT businesses are not registered. This is not far from the findings of UN Women of 2012 showing that 74% of women were engaged in informal cross-border trade (UN Women, 2012,). In addition to that, Figure 2 above, evaluates the support women have received from the government, financial institutions, or other development partners such as loans and training. In grey, 90 percent of women from the sample size have not received any support in terms of loans or training.

Trading in small quantities of goods, mainly food, is one of the reasons that can push women into informal trade. Another cause, as mentioned above, is the low level of understanding of border rules. No compliance with rules and regulations causes sanctions such as penalties and confiscation of goods, which affects businesses in one way or another. Therefore, favor informal trade to avoid taxes, sanctions, etc. In addition, the efforts of the government, public agencies, and development partners to mobilize these women towards a transition to formal trade.

Figures 3&4 below explain the type of business women are likely to trade in, and the monthly profit they make from this business. Table 3 in yellow, Statistics shows that 67.14 percent of women from the sample size trade in foods such as vegetables, fruits, etc. whereas in Table 4. in Navy- blue only 7.14 percent can make a monthly profit of more than 200,000 Rwandan Francs, approximately \$150.

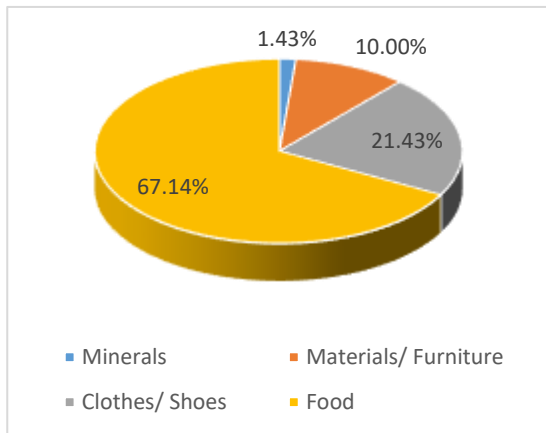


Figure 3: Types of business

Source: primary data, 2020

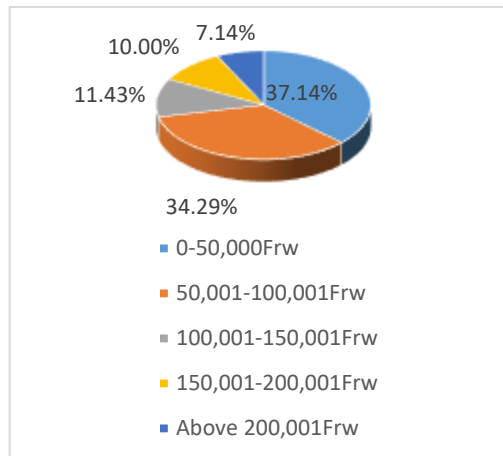


Figure 4: Monthly profit

Source: Primary Data, 2020

Lacking enough capital and dealing in small quantities of goods can explain why monthly profit is small to sustain and extend businesses. This explains also why women traders do not show economic improvement though CBT is their core source of income. Only 1.43 percent and 10 percent respectively trade in capital-intensive goods such as minerals and furniture. All the highlighted factors make cross-border trade a mode of survival for women traders. But, from a five-point Likert scale below, women have participated in different activities of the economy. Those activities range from creating jobs, supporting relatives, tax payments, health insurance, sending kids to school, buying assets, and working with financial institutions just to name a few.

Table 5: Economic participation

Statements on Cross-border trade and women's economic Participation of women in Rwanda	Response rate								Total			
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree			
	n	%	n	%	n	%	n	%	N	%		
1. I created my source of employment	1	1.4	1	1.4			15	21.	53	75.	70	10
2. I support my partner on daily expenses	1	1.4	1	1.4	8	7	30	42.	20	28.	70	10
3. I'm able to pay the school fees of children in public or private school	1	1.4	2	2.9	1	7	52	74.	4	5.7	70	10
4. My family belongs to health insurance scheme			2	2.9			58	82.	10	14.	70	10
5. I have extended my Cross-Border Trade business			16	9	3	7	14	20	1	1.4	70	10

6. I have bought an asset(Land, House , Vehicle)	8	11.	54.	18	25.	5	7.2	70	10
		4	38	3	1	1.4	7		0
7. I constructed my own house	6	8.6	51.	1.4	22	31.	5	7.2	70
			36	4	1	4			0
8. I pay all taxes applicable to my business	1	1.4		1	24.	47	67.	3	4.3
			2	2.9	7	3	1		0
9. I own a bank account	3				55	78.	6	8.6	70
		4.3	6	8.6		5			0
10. I'm able to support my relatives			2		65	92.	3	4.3	70
				2.9		8			0
11. CBT has helped me to overcome poverty	1	1.4		2.9	58	82.	9	12.	70
				2		9	8		0

Source: Primary data, 2020

Despite the small profit that women receive per month, CBT has improved women's economic participation. The results in Table 5 above show us that CBT is the source of employment for women traders living at the Rubavu border. 75.7 percent of the sample size strongly agreed with this. In addition, percentages show that 74.3 percent of women traders managed to pay school fees for their children, 82.9 paid health insurance, and 78.5 percent owned bank accounts. CBT is a way to fight poverty among women as 82.9 percent agreed while 12.8 percent strongly agreed, these findings confirm to findings that CBT alleviates poverty at borders (MINICOM,2012, UNCTAD,2020). However, less than 25% have extended their business, whereas only 32.9 percent managed to buy an asset such as land, or house. Shifting from informality to a formal way of working would be a sustainable way women should adopt to grow their businesses.

Conclusion and Recommendation

Cross-border trade plays a major role in poverty alleviation, especially for women living at the borders. This trade provides income and contributes to food security and job creation. The results show that CBT is a source of income for women who trade at the Rubavu border. From the sample size, 100 percent responded that CBT is their main source of revenue. Therefore, cross-border trade has affected women's economic participation at the Rubavu border. Scholarly voices have shown that women are well-represented in the cross-border trade. However, this trade is not improving women economically as wished, since the profit gain is still small. One of the reasons is informality which prevents women traders from benefiting programs of the Rwandan government targeting women in cross-border trade.

Women in informality should not be left behind. Hence, this study gives recommendations to the government and women traders. First, the government should mobilize women traders to register their businesses. To achieve this, the reasons why some of them prefer informal trade should be addressed. This will facilitate women to access different opportunities such as grants, loans, and training designed for women in cross-border trade. Such opportunities will strengthen women's business skills and give them the means to grow. Training on rules and regulations that govern CBT will change women traders' mindset, hence transitioning from informality to a formal way of working.

To benefit from government programs aiming at empowering women in trade, women traders should register their businesses. In addition, women traders should learn to work with financial institutions to access loans, guarantees, and grants through the Business Development Fund and other development partners. This will increase women traders' capital, and monthly profit; thus improving and growing their businesses.

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