

Women in Informal Cross-border Trade: Empirical Evidence from Cameroon

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Abstract

What are the opportunities offered through informal cross-border trade-ICBT? What are the business and institutional constraints hindering the achievement of these opportunities? What are the coping mechanisms and do they differ with gender? These issues are addressed in this paper using the survey data covering three border sites in Cameroon e.g. Cameroon-Gabon-Equatorial Guinea, Cameroon-Chad-Nigeria, and Cameroon-Nigeria. A number of clear patterns emerge from the analysis. First, we find significant differences in the male-female socio-economic characteristics. Second, opportunities related to ICBT range from the strengthening of regional integration, involvement of women in the decision-making process within households, to the fulfilment of basic needs. Third, negative aspects of ICBT include violence-both physical and psychological and poor childrearing. We finally find gender differentials not only in the constraints faced, but in the coping strategies as well.

Keywords: Informal cross-border trade, Gender, Opportunities, Constraints, Coping strategies, Cameroon

1. Introduction

Informal cross-border trade has been ignored by African States while it remains a vital part of rural economic activity and invisible regional integration. Stand at any of Cameroon's border posts and watch who is crossing the border to neighboring states (Nigeria, Chad, Central Africa Republic, Congo, Gabon and Equatorial Guinea). Women with heads and arms laden, bicycles, trucks, buses and cars overloaded with goods. Many of these vehicles are carrying informal sector cross-border traders, people who are better described as small entrepreneurs involved in importing and exporting, or trading, across one or more of the borders in the West and Central Africa Region. They are carrying goods ranging from fruit and vegetables to mattresses, stereos, duvets and other household goods. Traveling into Cameroon, vehicles and hands are often empty-but not always.

This kind of cross-border trade is usually called informal as: it involves small entrepreneurs; traders do not access preferential tariff agreements; traders may buy, or more often sell, in informal sector markets; and traders do not always pass through formal import and export channels and may be involved in smuggling of part or all of their goods. The informal cross-border trade-ICBT has been ongoing for several years and is an important cash-earning activity. In a context of feminisation of poverty, (Note 1) the ICBT is often considered as offering a lot of employment and income opportunities to women traders (Jackson, 1996 and Cagatay & Ozler, 1995). Thus, the ICBT appears to play a vital role in alleviating poverty and promoting women economic empowerment (Chen & al., 2006).

Although still limited, increasing attention is being paid by policy makers to this sector. But, despite the prominence and seeming importance of these activities to regional trade, economic development, poverty alleviation, the organization of regional markets and regional integration it remains a significantly under-acknowledged and under-researched area of Cameroon, regional and international trade activity. The lack of attention paid by policy-makers to the activities of informal sector cross-border traders reflects, in part, the limited amount of information about their activities as well as who they are. However, some researches, suggest that informal sector

cross-border trade comprises a significant proportion of regional cross-border trade (Ackello-Oguto, 1996; Minde & Nakhumwa, 1997; Macamo, 1998). These studies suggest: volumes of trade are large; volumes of informal sector trade may exceed formal sector cross-border trade between certain countries; the trade bears a direct relationship to food security in these countries (positively and negatively depending on the circumstances); it comprises a significant part of small, micro and medium enterprise activity in countries; it may have a significant impact on formal and informal retail markets; and it plays a significant role in regional trade relationships.

Other studies in East and Southern Africa have focused on the traders themselves, their activities, and the role of trade in their lives and entrepreneurial development (Masheti, 2009; Brand & al., 1995; Muzvidziwa, 1998; Peberdy, 1999, 2000a, 2000b, 2000c and Peberdy & Rogerson, 2000). These studies emphasize the demographics of cross-border traders, and their activities. They suggest: that informal sector cross-border trade in the region is an important income earning opportunity for small entrepreneurs; women comprise a significant proportion of people active in this trade and the trade provides specific empowerment opportunities (and problems) for women; it contributes to the development of informal and formal sector retail markets; it provides employment opportunities to traders and their employees; for those with access to some capital it provides a significant opportunity for poverty alleviation.

Despite the importance of this issue, and the development of the ICBT in the aftermath of the 1980s economic crisis, the situation of women and men cross-border traders has received little empirical attention in the central Africa region. The objective of this paper is to identify the socio-economic factors that allow or not cross-border traders to take advantage of opportunities offered through ICBT activities. In particular, we try to shed light on the following three questions: (i) what are the characteristics of informal cross-border traders i.e. who are they and what commodities do they trade? (ii) what are the implications of ICBT in terms of opportunities offered and impact on children and family relationship among others?, and (iii) what are the business and institutional obstacles facing informal traders and how do they overcome these constraints?

The paper finds significant difference in the male-female age, marital status, and educational achievement patterns. The patterns related to the type of organization revealed that the male and female informal traders were at different positions in the value chain. Coming to commodities traded in the different border sites, the evidence shows that male traders were more likely than female to deal in mining and forestry products and services, while women dealt mostly in agriculture products. The analysis also revealed that positive aspect of ICBT range from the strengthening of regional integration, women involvement in the decision-making process within the household, achievement of food security, to the fulfilment of basic needs (food, clothing, shelter, health, and education). Negative aspects of ICBT included violence - both physical and psychological within households, poor care and schooling of children, and exposure of children to risks. The paper finally found gender differentials in the constraints faced (multiple control posts, multiple and arbitrary taxation of goods, limited access to formal credits, poor infrastructure and lack of warehousing, visa restrictions, excessive harassment, etc.) and the strategies used to overcome these obstacles.

The paper has four sections that follow this introduction. Section 2 describes the methodology. Section 3 presents the coverage of the baseline survey. Section 4 provides the empirical results analysis. Section 5 offers a summary and policy implications of the findings.

2. Methodology

The present paper uses the baseline survey of women and men cross-border traders in the central Africa region commissioned by the United Nation Development Fund for Women-UNIFEM (2008) Office in Yaoundé. The study covers the following three border sites (i) the Cameroon-Gabon-Equatorial Guinea border, (ii) the Cameroon-Nigeria-Chad border, and (iii) the Cameroon-Nigeria border. These three border sites were mainly selected because of the relative importance of informal trade.

To allow gender analysis, both women and men traders were interviewed. These site-based surveys were supplemented by documentary research; individual in-depth interviews with key informants e.g. border officials and other government personnel, and focus groups. The questions consisted of closed and open-ended questions. The latter was to obtain concrete opinions about the various issues involved. The questionnaires covered several areas such as demography, level of education, socio-economic situation, decision-making process and access to resources and services, implications and effects of ICBT, constraints related to ICBT, and strategies used to overcome the constraints faced.

3. Coverage of the Baseline Survey

The quota sampling was used. (Note 2) Concerning the traders, the sample for the Cameroon-Gabon-Equatorial Guinea border site is close to 123 informants (10 men and 113 women). The sample for the Cameroon-Nigeria border site consists of 129 traders (57 men and 72 women) (Note 3), while the Cameroon-Chad-Nigeria border site has a sample of 143 respondents (22 men and 121 women). The total sample consists of 395 traders (89 men and

306 women). In each border site we also ensured that the sample includes traders who crossed the border as well as 'sedentary' traders i.e. those who do not cross the border but sell to foreigners near the border. Ten focus groups were interviewed at each border site. This makes a total of 30 focus groups for the three border sites.

4. Empirical Results

This section begins with a presentation of the characteristics of informal cross-border traders. An analysis of the ICBT implications then follows. The final point considers the constraints and coping strategies in the ICBT.

4.1 Characteristics of traders

The aim here consists in clarifying the question of who are the informal cross-border traders. In the interest of a more critical understanding of informal cross-border traders, we examine the following feature, age, marital status, level of education, form of organization, and the demography of traders.

4.1.1. Age

Figure 1 reports the age patterns of traders. The observation of this figure indicates the following patterns. First, nearly 8 percent of younger men i.e. aged 20-29 years participate in ICBT while a significant proportion (33 percent) of women aged 30-39 years was involved in ICBT. Second, 7 percent of men aged 30-39 years and 17.5 percent of women aged 40-49 years were involved in ICBT. Finally, 5 percent of men aged 40-49 years and 16.5 percent of women in the youngest groups (20-29 years) participate in ICBT. The difference in the male-female age patterns was mainly due to high risks in ICBT activities e.g. poor conditions of transport and accommodation, insecurity (ambushes and robbers), excessive administrative harassment, sexual harassment, among others at the different crossing points. Concerning the administrative harassment for instance, between Yaoundé (the political capital of Cameroon) and Kyé-Ossi (a locality situated at the Cameroon-Equatorial Guinea border), either a distance of nearly 300 miles, we found 26 check points consisting of 11 police control posts, 9 gendarmerie control posts, 4 custom control posts, and 2 forestry control posts. Between Yaoundé and Limbé (a town situated at the Cameroon-Nigeria border), either a distance of 350 miles, we noticed 31 control posts consisting of 13 police control posts, 12 gendarmerie control posts, 4 custom control posts, and 2 forestry control posts.

4.1.2. Marital status

Figure 2 reports the patterns for marital status by different marital regimes. One observes from figure 2 that the ICBT in Cameroon was dominated by men (11 percent) and women (32 percent) being in a monogamous marriage. Then, 6 percent of male traders were never married, while this was the case for only about 13 percent of female traders. Finally, 3 percent of men reported that they were co-habiting, while about one in ten (11 percent) of female traders were widowed, married polygamous or divorced.

4.1.3. Level of education

Women's education has a lot of externalities. For instance, a mother's schooling not only improves the quality of her children's intellectual achievement but also her own employment opportunities (Jackson, 1996). Also, investment in women's education increases skill sets, thus leading to better equipped women who can contribute to the economy (Schultz, 2002). Figure 3 shows the distribution of the educational achievement of women and men cross-border traders. There is a stark difference in the education levels of women and men in ICBT. Among the four levels of education identified, the patterns reveal that the female traders tended to be more educated than male traders. Indeed, 8 percent of men and 29 percent of women traders achieved the primary school education. About 7 percent of male traders had no education level. In contrast, 24 percent of female traders had completed secondary school education. In addition, 5 percent of men completed the secondary school level education, while 20 percent of women had no formal education. The relative high level of illiterate women traders reflects the fact that poor human capital of women increases the probability of participation in the informal sector. Finally, 3 percent of male traders and 5 percent of female traders had tertiary school education. This result contradicts the widely accepted view that ICBT is a refuge of illiterate young men and women. The previous gender gap in average years of schooling possibly indicates the difficulties in terms of access to formal jobs of more educated women, at least those with a secondary education level.

4.1.4. Type of organisation

Another defining feature, which characterises the informal traders is the form of organization. Figure 4 shows the distribution of male and female traders by what we referred to as position in the value chain, but is better referred to simply as category. The distinction was between (i) wholesalers, (ii) retailers, (iii) waged worker, and (iv) others. Among both women and men, the retailers far outnumbered wholesalers. The percentages of men and women wholesalers were respectively 6.5 percent and 21 percent. About 5 percent of male traders and 12 percent of female traders claimed to be in the 'other' category, while 2 percent of female traders reported being waged workers.

4.1.5. Demography of traders

The analysis here consists in describing the residence status and national origins of the women and men traders. The patterns in respect of residence at border post indicated that 71 percent of both male and female traders were resident of the border post. This strong participation of residents of different border sites in the ICBT corroborates the populist idea according to which ICBT is a reassertion of the ethnic solidarity of people sharing the same language and civilisation, and popular economic initiative which were repressed by the imposition of arbitrary colonial borders and elitist economic policies (Hugon, 1990). Coming to the citizenship, the survey results indicated that 84 percent of women and men informal cross-border traders were Cameroonian citizens, while 2 percent were from Guinea Equatorial, 2.3 percent were from Chad, 5 percent were from Gabon, 7 percent were from Nigeria, and 0.5 percent were from Mali.

4.2. Implications of ICBT

Before proceeding in the analysis of ICBT implications in terms of opportunities offered and impact on child and family relationship among others, it is important to present the types of goods traded by cross-border traders.

4.2.1. Commodities traded

The first block of Table 1 reports the types of goods and services traded by female and male traders at the three border sites under investigation. The patterns indicate that male traders (19 percent) were more likely than female traders (15 percent) to deal in products of mining and forestry, while women (42 percent) were more likely than men (32 percent) to deal in agriculture products. Men (6 percent) were also more likely than women (0.4 percent) to be engaged in trading services. The services concerned included money exchange, storage, various form of transport, and mobile phone.

4.2.2. Opportunities offered through ICBT

The opportunities offered through ICBT were related to regional integration, income and employment opportunities, and the changing role within the household i.e. women involvement in the decision-making process. By contributing to the exchange of regional produced goods, (Note 4) the ICBT contributes immensely to the process of regional integration, whose main purpose is to increase the Africa's visibility in the global market. Some authors e.g. Hettner (2000) and Hugon (2003) labelled this process as the new regionalism. In addition to moving a substantial volume of goods, the ICBT also involves considerable income opportunities. The figures in the second block of Table 1 show that across the three border sites, 43 percent of male traders reported that their spouse's engagement in formal employment was the main source of income, with a further 2.5 percent reporting their spouse's informal employment as the main source. Coming to female traders, about 47 percent reported that their spouse's engagement in formal employment was the main source of income for their family. However, 3 percent claimed that their spouse's engagement in informal employment constituted the main source of the household's income. As expected, large percentages of male (40 percent) and female (37 percent) traders reported the ICBT as the major source of income for their family. Small proportions of male (10 percent) and female (9 percent) traders indicated the farming activities as their family main source of earning money.

Traders were also asked why they engaged in cross-border trading. The figures in the third block of Table 1 reveal that earning income was the more often reason given by female traders than men. Roughly, both men and women reported employment as a reason. Sharing ideas was given as a reason more often by men than women traders. In addition to these reasons, it came out from discussions held with the different focus groups the following reasons for engaging in ICBT.

Firstly, the coexistence of different monetary regimes was considered as another main determinant of ICBT between Nigeria and Cameroon, which is a CFA (Communauté Financière Africaine) franc zone member country. In Nigeria, the competitive advantage achieved through multiple devaluations of the naira vis-à-vis the CFA franc boosted the ICBT. For instance, during the period 1986-1995, the effective real exchange rate of naira was divided by ten through the 99 percent devaluation of the naira. This further improved the price competitiveness of Nigerian products. The strong real depreciation of naira thus improved the competitiveness of Nigerian made products and led to intense informal trade with Cameroon. In sum, informal cross-border traders want to take advantage of price differences due to divergent economic policies in neighbouring countries.

Secondly, another important reason of engaging in ICBT was related to 'dutch disease' e.g. the oil production in countries such as Gabon, Equatorial Guinea, and Chad greatly improves the real income/purchasing power in these countries. Therefore, cross-border traders tried to take advantage of existing market niches abroad i.e. wider price differentials between Cameroon and her neighbouring countries. Igué (1985) found the same evidence in the context of the Nigeria-Benin and Nigeria-Niger borders, two of the more active informal trade zones in West Africa.

Thirdly, and in the CFA zone, the drop in income of most urban and rural households in the aftermath of the 1990s structural reforms led to the adoption of survival strategies such as shift in informal sector in general and in ICBT in particular.

Finally, in the Cameroon-Nigeria border site, in addition to the previous reasons, another important factor of engaging in ICBT was related to agricultural products complementarities. For instance, Nigerian male and female traders travel to Cameroon to sell fish return home with more agricultural products and forestry vegetables. This type of ICBT can be considered as a barter trade. Moreover, the direction and importance of this barter trade were very volatile since they are function of factors such as agricultural production deficits or surpluses.

Another opportunity offered through ICBT was the participation in the decision-making process within the household. The traders were asked whether s/he made the decision him/herself, or whether the decision was made by the spouse, both the trader and the spouse, or someone else. Table 2 reports the results. Of those who responded (73 men and 296 women), similar percentages (77 percent of male and 76 percent of female traders) said they made the decision themselves, 16 percent of men and 20 percent of women said that they decided together with their partner, and 1 percent and 3 percent of male and female respectively, claimed that their partners decide. In addition, 5 percent of male traders said that someone else decided. This probably reflects the relative large percentage of teenage male traders.

When asked what factors enabled unilateral decision-making, 89 men and 306 women responded (see the second block of Table 2). The figures reveal that the male and female responses were very similar. However, women were slightly more likely than men to give provision of capital as an answer.

It has become increasingly popular to represent the ICBT as a sphere of activity that open up economic opportunities (Igué & Soulé, 1992). The figures in the third block of Table 2 show that larger percentages of male and female traders reported spending some of the income from ICBT on food for the household. Reinvesting some of the income from ICBT business was higher for male than female traders. Both male and female traders were likely to spend some of the income on health care services, children school fees, and rent. Women were more likely than men to report spending on personal effects, while male traders were more likely than female to report building a house.

4.2.3. Impact of ICBT

Traders were also asked a range of questions in relation to children's involvement in ICBT. The results indicated that child labour was a persistent problem in the ICBT. Indeed, the figures in Table 3 suggest that women traders (39 percent) were noticeably more likely than men traders (18 percent) to say that their children were involved in ICBT. When prompted as to the advantages of children's involvement in ICBT, assisting the family was the most common advantage given by both male and female traders. Then, 25 percent of male and 22 percent of female traders gave supplementing the family income as advantage. The means of livelihood for children was given as an advantage more often by women (24 percent) than men (19 percent). Concerning the drawbacks of children's involvement in ICBT, both male and female traders were equally divided between concern about exposure to risks and schooling.

In the three border sites, men and women cross-border traders were also asked the following questions, (i) does ICBT have any impact on family relationships, (ii) who looks after the children when the trader was absent, and (iii) in what way does the ICBT affect the family relationships. The figures in table 4 suggest that the ICBT activities had considerable impact on the family relationships. For instance, when the trader was absent, 37 percent of women and 23 percent of men claimed that they themselves looked after the children. The female traders (39 percent) were more likely than male traders (20 percent) to say that a member of the family looked after the children when the trader was absent. The male respondents (35 percent) were more likely than female (16 percent) to claim that a housewife cared for children when the trader was absent. Smaller percentages of female traders (4 percent) and male traders (2 percent) declared that a neighbour looked after the children when the trader/spouse was absent.

Coming to the ways in which ICBT impacts on the family relationships, negative responses were more common. Therefore, 55 percent of men and 44 percent of women who felt there was an impact said ICBT resulted in poor care for children, while 6 percent and 15 percent, respectively said ICBT led to violence-both physical and psychological. On the positive side, 21 percent of men traders and 33 percent of female traders said that informal trade resulted in a better standard of living for the family. In addition to previous impacts, positive aspects of ICBT also included food security, while negative aspects included government revenue losses because of the tendency of traders to evade export taxes and import duties.

4.3. Constraints and coping strategies in ICBT

4.3.1. Constraints faced in ICBT.

Regarding the male traders, the figures in Table 5 show that cross-border male traders faced four types of obstacles. In order of importance these are, (i) limited access to credit, which also constraints traders' ability to take advantage of market conditions and opportunities e.g. consumption smoothing as well as asset building, (ii) multiple control

posts, (iii) high transport costs and greater insecurity, and (iv) multiple and arbitrary taxation of goods. Coming to cross-border female traders, and relative to male traders the figures in Table 5 indicate that they mainly faced five types of problems. In terms of importance, they are, (i) multiple control posts, (ii) access to credit to initiate and even expand their business, high transport costs, insecurity and sexual harassment, (Note 5) (iii) poor accommodation and storage, (iv) multiple and arbitrary taxation of goods, and (v) high costs of communication. Regarding specifically the transport system, and whatever the border site, the traders also faced natural constraints i.e. heavy rainfalls added to poor roads resulted in very difficult transport systems. The costs of transport and then of goods became expensive. Therefore, the returns to investment are significantly reduced; the profit margins remain small leaving limited funds for reinvestment, and cross-border traders tend to remain poor.

Beyond the aforementioned constraints, the different ICBT stakeholders also cited the following obstacles:

- Whatever the commodity traded, the market is essentially not organized e.g. existence of different measurement units, hence contestation for clients and sometimes fights. Also, the channels of the distribution of goods were not organized, which resulted in market distortions.
- Lack of organization of female sellers relative to women buyers who are more organized. This resulted in the extreme variability and volatility of prices and then of income from ICBT.
- Unfair competition from males in some products such as fruit and vegetable. These men were sometimes producers and sellers and do not hesitate to break the price of products.
- Women traders specifically face challenges accessing opportunities due to market saturation. Indeed, an increase in women entering the ICBT often leads to a concomitant increase in informal traders, which increases competition, and can depress earnings as markets quickly become saturated.
- Given their limited access to formal credit, women and men traders turn to the informal financial intermediaries e.g. specialized moneylenders, trade-lenders, retailer-lenders, etc. However, the informal financial services tend to be fragmented; information on market prices and other pertinent matters is piecemeal; transactions are small; and interest rates are typically higher than those in the formal sector.
- Problem of exchange rate, namely between the CFA franc and the Nigerian currency, the naira, because of lack of formal exchange bureaus. Most traders reported going to informal/black market exchange where the premium was often high and volatile.
- Traders also reported the visa restrictions along the Cameroon-Gabon and Cameroon-Equatorial Guinea borders.

4.3.2. Coping mechanisms in ICBT

Table 6 reports the different strategies used by informal cross-border traders to overcome the challenges previously identified. The figures in this table indicate that 46 percent of male traders used corruption and 41 percent reported that they had no strategy to overcome obstacles faced. In addition, 7 percent of male traders joined or formed a group, while 5 percent took other action to overcome problems. Concerning the female traders, the figures in Table 6 reveal that larger percentages e.g. 36 percent and 35 percent respectively resorted to bribes or adopted no strategy to overcome the challenges. A small proportion of female traders acted collectively when facing problems. The patterns in Table 6 finally indicate that a considerable percentage of female traders (27 percent) took other strategies to overcome the challenges. From the various discussions held with the different focus groups, other strategies involved the following:

- Use of children with rickshaws to by-pass the different checkpoints (case of the South Cameroon border site).
- Travel in the night in order to mitigate the costs related to multiple control posts, administrative harassment, and corruption of custom officers (case of the South-West and far-North Cameroon border sites), and illegal activities such as prostitution.
- Resort to 'stuntmen' or underground/illegal motorcyclists to get round the obstacles at the different crossing points (case of the Far-North Cameroon border sites).

5. Conclusion

Using the United Nation Development Fund for Women – UNIFEM (2008) baseline survey on informal cross-border trade (ICBT) in three border sites in Cameroon, the main objective of the paper was to identify the socio-economic factors allowing or hindering the men and women cross-border traders to take advantage of opportunities offered through ICBT. Specifically, the paper aimed providing evidence on the characteristics of women and men cross-border traders, the opportunities offered through ICBT, and the constraints and coping strategies in ICBT.

Regarding the characteristics of traders, the analysis indicated that, within the middle age groups (20-39 years) women traders tend to be older than men. The patterns in respect of marital status revealed that relatively similar percentages of male and female traders were married. However, women were more likely than men to report being

in a polygamous marriage. Also, men were more likely than women to report co-habiting while women were more likely to be separated, divorced or widowed. Concerning the education achievement of traders, the analysis revealed that female traders tend to be more educated than male traders. The analysis of how informal traders were organized revealed that male and female retailers far outnumbered the wholesalers. The analysis of the demography of traders (residence status and national origins) revealed that most male and female traders were resident of the border post, while Cameroonian citizens dominated the ICBT, followed by Nigerians, Guinea Equatorial and Gabon citizens, and Malians.

The patterns of commodities traded in the three border sites showed that male traders were more likely than female to deal in mining and forestry products and in services, while women were more likely than men to deal in agriculture products. The analysis also revealed that ICBT had both positive and negative impacts, and also involved daunting challenges. Positive aspects included food security, regional integration, employment and income opportunities, and hence a better living standard for the family. Although large percentages of traders reported employment as a reason, earning income was the most common reason given for engaging in cross-border trade. In terms of achievements, the income from ICBT allowed more male and female traders to (i) buy food for the household, (ii) reinvest in the business, (iii) spend on health care services and school fees, (iv) pay rent or build a house, and (v) spend on personal effects. Another opportunity offered through ICBT was related to the change of role in the decision-making within the household. Indeed, a higher proportion of female than male traders reported taking decisions themselves. Conversely, male traders were more likely to indicate joint decision-making with their spouse in respect of all types of decisions. Negative aspects of ICBT included concern about the family relationships e.g. violence/conflict, concern about poor care for children, and concern about poor schooling and exposure to risks of children.

The problems frequently reported by traders were, (i) many checkpoints with their corollary of corruption, multiple and arbitrary taxation of goods, and sexual harassment, (ii) access to credit, (iii) high transport cost and insecurity (e.g. ambushes and robbers), (iv) high cost of communication, and (v) poor accommodation and storage. The overall analysis of how informal traders overcome the constraints they faced suggested the following coping mechanisms, (i) give bribe, (ii) act collectively when facing problem, and mainly female traders often adopted such a strategy, and (iii) others such as the use of children with rickshaws, use of stuntmen motorcyclists to by-pass the different crossing points, or even resort to prostitution. These results corroborate with those related on East and Southern Africa countries (Peberby, 2000a, 2000b, 2000c and Masheti, 2009).

The previous results have important implications in terms of economic, trade, and sectoral policies formulation for wealth creation and poverty alleviation.

- Economic policies aim at the creation of financial institutions specialized in the granting of micro credits specifically to men and women involved in ICBT would promote the financial empowerment of traders.
- Sectoral policies aim at improving transport and telecommunication infrastructure, eradicating administrative harassment (e.g. multiple checkpoints, corruption, multiple documents, among others) would considerably reduce informal traders' transaction costs, which then would allow traders to take advantage of opportunities offered through ICBT.
- Policies aim at combating insecurity on the border roads e.g. development of frequent and unexpected controls by the armed forces would not only minimize traders' revenue losses but are conducive to the improvement of cross-border trade flows, and then the strengthening of regional integration.
- Trade policies aiming at reducing the high custom duties, banning the multiple and arbitrary taxation of goods are conducive to the development of cross-border trade, and constitute also a source of improvement in traders' revenue.
- The construction of border markets with enough space and counter would allow a better organization of female traders, a strengthening of the security of goods and persons, and an improvement in the traders' turnover.
- The construction of warehouse and cold storage rooms at the different border markets would address the problem of poor storage of goods. This would improve the profit margins since the losses related to the decay of goods such as food, fruits and vegetable because of lack of cold storage room are greatly mitigated.
- The development of financial sector through the creation of formal exchange bureaus would reduce the costs the informal traders often incurred when they go to black market exchange.

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Notes

Note 1. The term 'feminisation of poverty suggests that [w]omen tend to be disproportionately represented among the poor ... the poorer the family the more likely it is to be headed by a women' (World Bank, 1989b). In fact, poverty is a more female issue than male issue. According to an estimate, of about 1.2 billion people in absolute poverty in the world, the majority are women.

Note 2. Indeed, the site-based samples were not randomly selected in the scientific sense. For a phenomenon such as cross-border trading where the 'universes' is not easily determined, it is difficult to think of a way in which one would get a truly scientific random sample.

Note 3. The small number of women traders here is mainly due to the transport system e.g. use of speed boats that most female traders found very risky.

Note 4. The volume of official intra-African trade stands at only 6percent of estimated total trade for the region (World Bank, 1989a). The unofficial intra-African trade comprised as much as 30-50 percent of export crop production in a range of African countries, as well as millions of dollars annually in food crops, minerals, and consumer goods (MacGaffey, 1987 & Penouil, 1990).

Note 5. Generally at the different crossing points, men do the body search for any hidden goods. In addition to complains related to excessive harassment, the women traders also complained of embarrassment and discomfort. They rather preferred any inspection to be done by women custom officers at the border posts.

Table 1. Goods and services traded, source of income for household, and reason for engaging in ICBT (Authors' construction using UNIFEM (2008) baseline survey data.)

Commodities and services traded				
Good and service	Male	Percentage	Female	Percentage
Mining and forestry	16	4.34	42	11.38
Agriculture products	27	7.32	119	32.25
Industrial goods	36	9.76	123	33.33
Services	5	1.36	1	0.27
Total	84	22.76	285	77.24
Traders by major sources of income for family				
Source of income	Male	Percentage	Female	Percentage
ICBT	63	8.5	226	29.5
Spouse formal employment	69	9.00	281	36.68
Spouse informal employment	4	0.52	17	2.22
Farming	16	2.1	54	8.9
Other	8	1.04	26	3.39
Total	162	21.15	604	78.85

Table 1 cont...

Reasons for engaging in ICBT				
Reason	Male	Percentage	Female	Percentage
Income	51	12.91	192	48.61
Employment	29	7.34	98	24.81
Share ideas	7	1.77	12	3.04
Other	2	0.51	4	1.01
Total	89	22.53	306	77.47

Table 2. Decision-making within the household, factors enabling participation in decision-making, and use of income from ICBT (Authors' construction using UNIFEM (2008) baseline survey data.)

Person responsible for decision on income from ICBT				
Decision maker	Male	Percentage	Female	Percentage
Myself	56	15.18	225	60.98
My spouse	1	0.27	10	2.71
Myself in accordance with my spouse	12	3.25	60	16.26
Other	4	1.08	1	0.27
Total	73	19.78	296	80.22
Factors enabling participation in decision-making on income from ICBT				
Factors	Male	Percentage	Female	Percentage
Household headship	40	10.13	135	34.18
Provision of capital for ICBT	22	5.57	84	21.27
Custodian of ICBT information	17	4.3	51	12.91
Entrepreneurial skills	8	2.03	20	5.06
Other	2	0.51	14	3.54
Total	89	22.53	306	77.47

Table 2 cont...

Traders by use of income from ICBT				
Use	Male	Percentage	Female	Percentage
Reinvest in ICBT	16	4.01	53	13.42
Food for household	18	4.56	62	15.7
Personal effects	9	2.28	36	9.11
Rent	12	3.04	42	10.63
Children school fees	14	3.54	49	12.41
Health care services	15	3.8	54	13.67
Build a house	4	0.25	7	1.77
Other	1	1.69	3	0.76
Total	89	22.53	306	77.47

Table 3. Children involvement in ICBT (Authors' construction using UNIFEM (2008) baseline survey data.)

Children participation in ICBT				
	Male	Percentage	Female	Percentage
Yes	11	3.44	102	31.88
No	50	15.63	157	49.06
Total	61	19.06	259	80.94
Advantages of children participation in ICBT				
Advantage	Male	Percentage	Female	Percentage
Help parents	9	5.52	79	48.47
Supplement family income	4	2.45	32	19.63
Means of livelihood for children	3	1.84	36	22.09
Total	16	9.82	147	90.18
Drawbacks of children participation in ICBT				
Drawback	Male	Percentage	Female	Percentage
Exposure to risk	3	4.00	35	46.67
Negative impact on schooling	3	4.00	34	45.33
Total	6	8.00	69	92.00

Table 4. ICBT and family relationships (Authors' construction using UNIFEM (2008) baseline survey data.)

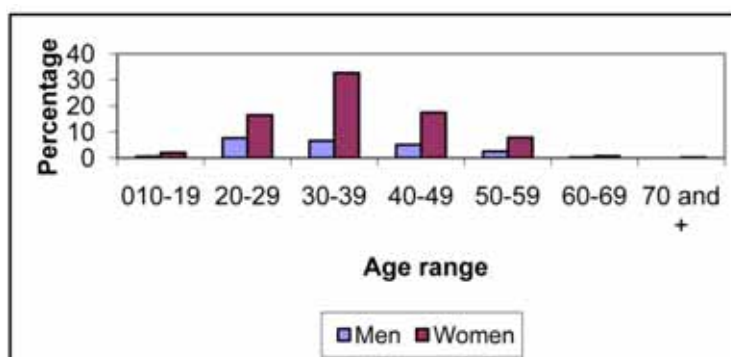
Does ICBT impact the family relationships				
	Male	Percentage	Female	Percentage
Yes	41	11.68	155	44.16
No	37	10.54	118	33.62
Total	78	22.22	273	77.78
Who cares for children when trader/spouse is absent				
Carer	Male	Percentage	Female	Percentage
Self	14	4.52	93	30.00
Member of family	12	3.87	97	31.29
Housewife	21	6.77	41	13.23
Neighbour	1	0.32	10	3.23
Other	12	3.87	9	2.9
Total	60	19.35	250	80.65
Ways in which ICBT affects the family relationships				
Ways	Male	Percentage	Female	Percentage
Poor care for children	18	11.76	53	34.64
Violence/conflict	2	1.31	18	11.76
Improvement in living standard and strengthening of family ties	7	4.58	39	25.49
Other	6	3.92	10	6.54
Total	33	21.57	120	78.43

Table 5. Problems faced by informal cross-border traders (Authors' construction using UNIFEM (2008) baseline survey data.)

Problem	Male	Percentage	Female	Percentage
Access to credit	28	7.1	57	14.39
Multiple control posts	26	6.6	60	15.15
High cost of transport, insecurity and harassment	16	4.1	57	14.39
Multiple and arbitrary taxation of goods	14	3.5	44	11.11
High cost of communication	3	0.8	37	9.34
Poor accommodation and storage	2	0.5	51	12.88
Total	89	22.47	306	77.27

Table 6. Strategies used to overcome challenges in ICBT (Authors' construction using UNIFEM (2008) baseline survey data.)

Strategy	Male	Percentage	Female	Percentage
Giving bribe	25	6.94	110	30.56
No strategy/resign oneself	22	6.11	106	29.44
Join group/form group	4	1.11	9	2.5
Other	3	0.83	81	22.5
Total	54	15.00	306	85.00

Figure 1. Frequency distribution of women and men in ICBT by age groups
Authors' construction using UNIFEM (2008) baseline survey data.

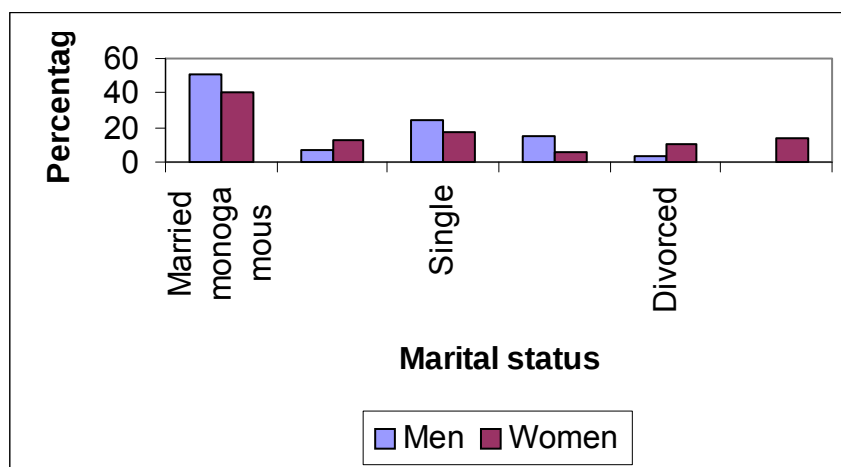


Figure 2. Frequency distribution of women and men in ICBT by marital status
Authors' construction using UNIFEM (2008) baseline survey data.

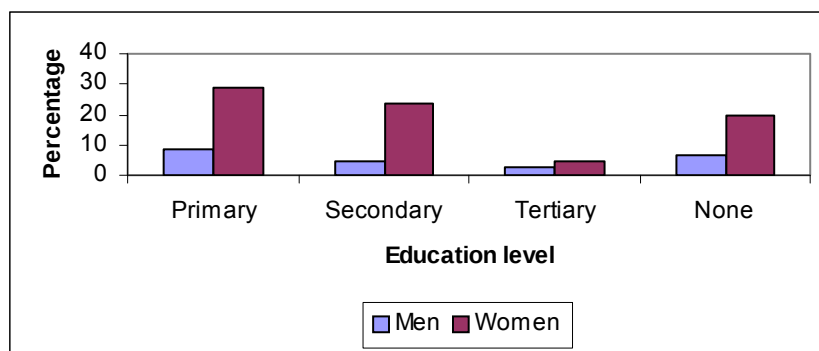


Figure 3. Frequency distribution of women and men in ICBT by level of education
Authors' construction using UNIFEM (2008) baseline survey data.



Figure 4. Frequency distribution of women and men in ICBT by category
Authors' construction using UNIFEM (2008) baseline survey data.