

DMT CONSULTANTS LTD
WOMEN TRADERS'
COOPERATIVES ACCELERATOR

May 2019, Kampala, Uganda

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Ltd.*

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1. Executive Summary

The following table intends to give a quick overview of your activities. Please also indicate the respective countries, e.g. "Total number of people reached: 1 K, 2 T, 1 U, 2 R, 1 B, 1 S".

Name of the Project	An EAC Women Cross Border Traders' Cooperative Society Accelerator (Final)
Name of the Organization	DMT Consultants Ltd.
Organization is active since	2004
Number of People in the Organization	3 Full time; 3 part time
Project Duration	5 months
Any other Stakeholders involved?	County Government of Busia, Kenya, Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO), Busia Women Cross Border Traders Cooperative Society Ltd., Uganda (BWCBTCS) and Tugunjoke Community Initiative (TCI), Elegu Women Cross Border Traders Association & Nimule Women Cross Border Traders Association, Kenya Revenue Authority, Uganda Revenue Authority and the Ministry of East African Community Affairs Kenya and Ministry of Trade, Busia Uganda.
EAC member states involved	Kenya, South Sudan, Tanzania and Uganda
Total Number of people reached	Training Workshops / Sessions: 49 K, 84 U Exchange Visits: 7 K, 10 SS, 10 T, 43 U (Total 133)
Benefit for people reached	
Number of events organized	20
Number of people participated in events	267 (total number of all participants in all events – workshops and exchange visits. Number includes women cross border traders, border agency representatives, local government representatives and project team)
Benefit for people participating in events	1. <u>Training Workshops / Sessions / Coaching</u>: Knowledge on: a) Cooperatives Formation, Governance, Operations & Sustainability b) Collective bargaining and trading c) Transaction Costs & Record Keeping 2. <u>Exchange Visits</u>: Knowledge on a) EAC

	Trading Rules & Regulations b) Peer Learning c) Potential Trading Partners.
<p>Number of beneficiaries (Number for each EAC Country) (Number of Youth) (Number of Women)</p>	<p>Beneficiaries = 133 (members of the 3 participating organizations that participated in the project, i.e. members of Busia Women Cross Border Traders Cooperatives (Kenya & Uganda) and members of TCI Owino. This number reflects people who participated in the training component – workshops and coaching sessions) Kenya: 49 women Uganda: 83 women, 1 man</p> <p>Note that 3 workshops on different topics were held in Busia, Kenya. The same workshops were held in Busia, Uganda. So each woman trader had the opportunity to attend 3 different workshops. Furthermore, 3 joint coaching sessions were held for the Executive Committees of Busia Kenya & Uganda as well as 3 joint coaching sessions for the Cluster Leaders of Busia Kenya & Uganda. 5 different workshops on cooperatives were held in Owino Market Kampala for TCI Owino and 1 coaching session for the TCI Owino Executive.</p>
<p>Concrete impact on beneficiaries</p>	<ol style="list-style-type: none"> 1. Strengthening of Busia Women Cross Border Traders Cooperatives (Kenya & Uganda), assessed through improved score on Cooperatives Scorecard. 2. Busia Women Cross Border Traders Cooperative Society Ltd., Uganda (BWCBTCS) held long overdue first Annual General Meeting (AGM), which cooperatives are mandated to hold 30 days after registration. 3. TCI Owino submitted cooperatives registration application. 4. TCI Owino motivated to obtain an office for the future cooperative. 5. Closing survey shows and overall strengthening of participants’ understanding of the role of cooperatives versus their understanding prior to the project. 6. Collective trading within product clusters led to the securing of contracts

	<p>to supply produce to restaurants / hotels (Busia, Kenya)</p> <p>7. Collective trading resulted in a documented improvement in pre-tax profits per transaction, for Busia product clusters committed to recording transaction costs. Pre-tax profits increased from UGX 1 or less for every UGX shilling spent as solo traders to UGX 10 – 140 for every shilling spent trading collectively.</p> <p>8. Identification of potential trade partners among the participating women traders - Busia Kenya, Busia Uganda, Owino Market Kampala, Elegu Uganda, Nimule South Sudan, Mutukula Uganda and Mutukula Tanzania.</p> <p>9. Establishment of buyer / seller relationships between women cross border traders in Uganda and Kenya.</p>
Number of paying customers	N/A
Frequency & amount of purchase	N/A
Number of jobs created	N/A
Sort of jobs & income	N/A
Further activities planned?	N/A
Financing secured for further operations?	No additional funding secured

2. Introduction and Background

The project will incubate an accelerator that will strengthen the capacity of nascent women trader cooperatives engaged in intra-EAC trade with a view to contributing to cooperative society sustainability and increasing participating women traders' economic gains from intra-EAC trade. The proposed accelerator for cooperatives is the first of its kind in the region.

Under the leadership of DMT Consultants Ltd., and within the framework of the accelerator, the **Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO)**, **Busia Women Cross Border Traders Cooperative Society Ltd., Uganda (BWCBTCS)** and **Tugunjuke Community Initiative (TCI)** in Owino Market, Kampala will collaborate to support and promote the profitable participation of their members in intra-EAC collective bargaining, purchases and sales for a minimal fee that will contribute towards association sustainability.

The associations / cooperatives will receive monthly trainings from the accelerator on how to effectively perform their cooperative collective bargaining, buying and selling functions. Skills and knowledge obtained during the trainings will be implemented in practice, as the associations offer well-researched regional collective bulk purchase opportunities, marketing and sales services to their members for a minimal fee. By project completion, each association / cooperative will be able to independently offer the named services to its members, while earning unprecedented fees, thus contributing to association sustainability.

With guidance from the accelerator, BCBWT SACCO will source well-priced items in Kenya for sale in Uganda, at the request of BWCBTCS and TCI. Similarly, TCI will source well-priced items in Uganda at the request of BCBWT SACCO and BWCBTCS. Participating women traders will earn increased earnings and could get as much as six times more than their current earnings per transaction. This will be due to the lower buying prices that the cooperative in the sourcing country will be able to obtain. Once proven successful, the services of the accelerator may be offered for a fee with a view to replicating the services offered to other woman cross border traders' associations, many of which are in the process of registering as cooperative societies or have just recently done so.

TCI will also receive training on cooperatives formation and operation from the accelerator. This will allow TCI to submit a cooperative society application form to the Uganda Ministry of Trade by month three of project implementation. BCBWT SACCO and BWCBTCS registered as cooperatives in the fourth quarter of 2017.

Given that all three cooperatives are / will be nascent organizations, DMT Consultants Ltd. (the applicant) will provide technical assistance through a cooperatives accelerator to build the operational capacity of the three cooperatives (see Appendix II for DMT Consultants capabilities). Technical support, coaching and skills transfer will be provided in relation to cooperatives formation, strengthening and the provision of services for a fee. Specific services relevant under this project are: supplier identification, price list maintenance, estimated cost and margin projections, contract negotiation / collective bargaining for the collective purchase, sale, transport and storage of bulk cooperative purchases. Training on leadership and governance as well as the provision of paid services to member-based organizations will also be included (see Appendix III for training modules list). One exciting project / model feature is the provision of a practical platform where all the skills and knowledge gained will be actively developed and practised.

The project includes opportunities for exchange visits to two other East African borders for the sharing and documentation of experiences among women cross border traders. It also includes a communication plan to raise the visibility of successes achieved. The project culminates in a regional workshop for shared learnings.

The idea was born during the implementation of the 2017 TradeMark East Africa / Uganda Women Entrepreneur Association Ltd. Women-in-Trade project, for which DMT Consultants provided technical assistance for project implementation. One of the project components was “Sensitization of Women Urban Traders on EAC Trade Procedures.” DMT Consultants developed simplified EAC trade procedure materials and sensitized 4,800 women traders and women entrepreneurs at 24 locations in Uganda. Two of the sensitization events were held in Kampala’s Owino Market. During those events, the women urban traders from Owino Market expressed a strong interest in engaging in cross border trade, with a view to diversifying their current activities. At the time, they had never even considered cross-

border trade as a means of making a living. Their two top reasons for seeking diversification were:

- 1) The **narrowing margins** on the products they sell in Kampala due to stiff competition within Owino Market.
- 2) The **difficult conditions** under which they operate as individual vendors. The average market vendor in Owino Market wakes up at 3:00 am every day in order to get to the market early enough to buy produce off the trucks that bring it in from the country side. She buys produce worth UGX 25,000 which she then does her best to sell during the course of the day. If she is lucky, she will make UGX 10,000 in profit. The next morning, the cycle continues. UGX 10,000 is just under US\$0.30 a day.

This led DMT to conduct some informal research with the chairpersons of the Malaba, (Kenya) and Busia (Kenya and Uganda) Women Cross Border Traders Associations. All three chairpersons were excited about the possibility of strengthening their nascent cooperatives by creating market linkages with the women urban traders in Owino Market, Uganda. The women cross border traders believed a linkage with the women urban traders in Owino Market would result in higher volume transactions at better purchase prices, with trade flowing in both directions i.e. from Kenya to Uganda and from Uganda to Kenya. The women cross border traders were hopeful that better purchase prices would improve their profit margins and gradually build a larger pool of financial resources, which in turn would increase their purchasing power and grow their businesses. They expressed concern however, about their lack of knowledge on how to run a cooperative successfully.

Subsequently, a two person team from TCI travelled to Busia for a face to face meeting with Mariam Babu, Chairperson BWCBTCS. Ms. Babu led them on a tour of the designated border crossing and the markets on both the Uganda and Kenya sides of the border. The project idea began to crystalize and take shape following the above events and subsequent meetings between the chairpersons of BCBWT SACCO and BWCBTCS, TCI and DMT Consultants.

During those meetings, it became apparent that i) there is a knowledge gap about the role of cooperatives among the women cross border traders who have formed cooperatives and

ii) there is a financial management gap among the women traders. For example, some of the items the women cross border traders are trading in yield low and even negative margins. Under this project, DMT Consultants aimed to equip the cooperatives to effectively run and deliver collective purchase and sale services to their members. The cooperatives were to learn how to evaluate opportunities that provide margins high enough to cover cooperative service fees and still provide the participating women traders better margins than they earn today.

3. Objectives of the Project

The project was designed to test a potential solution to increase intra-EAC trade while overcoming unprofitable trade. The initiative targeted women trader cooperatives as well as their member women traders' transaction activities. The key objectives were to:

1. Strengthen women urban and cross border trader cooperatives as sustainable institutions in the expediting environment of a cooperatives accelerator
2. Generate increased revenue for women traders and their cooperatives through intra-EAC trade by equipping them to trade profitably
3. Assess, monitor, track, evaluate and report project findings
4. Communicate project successes via traditional and social media.

4. Did you collaborate with any other organizations?

Please indicate all collaborations in the following format:

Partner A (EAC Country): Briefly describe collaboration

Partner B (EAC Country): Briefly describe collaboration

The Busia Women Cross-Border Traders' (BWCBT) Cooperative Uganda (Uganda): The project was designed in consultation with the Cooperative Chairperson. Cooperative members received training in a) cooperatives leadership, governance, operations and sustainability and b) the identification, arrangement and implementation of profitable jointly negotiated and conducted transactions as well as record-keeping. The cooperatives' volunteers received training in the recording of transaction costs and earned a stipend for their services. Cooperatives members also participated in border exchange visits and

received training on profitable trading in the East African Community, from Uganda Revenue Authority Customs officials.

The Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO), (Kenya): The project was designed in consultation with the Cooperative Chairperson. Cooperative members received training in a) cooperatives leadership, governance, operations and sustainability and b) the identification, arrangement and implementation of profitable jointly negotiated and conducted transactions as well as record-keeping. The cooperatives' volunteers received training in the recording of transaction costs and earned a stipend for their services. Cooperatives members also participated in border exchange visits and received training on profitable trading in the East African Community, from Uganda Revenue Authority Customs officials.

The Tugunjuke Community Initiative (TCI) in Owino Market, Kampala (Uganda): The project was designed in consultation with the TCI Chairperson. TCI members received training to help them better understand the cooperatives movement and to appreciate the value of forming a cooperative. TCI members attended five workshops to build their knowledge base and by the date of project completion had turned in their cooperatives registration application to the Ministry of Trade, under the guidance of the local District Commercial Officer. TCI members also participated in border exchange visits and received training on profitable trading in the East African Community, from Uganda Revenue Authority Customs officials.

5. Report of the Project Activities

*What has been implemented as per the work plan agreed? Report on the different activities implemented, dates, venue, objectives, and **number of participants, output and outcomes** as well as results plus pictures. Please number the activities accordingly.*

Objective 1: Strengthen women urban and cross border trader cooperatives as sustainable institutions in the expediting environment of a cooperatives accelerator

Objectives			Output	Activities	Indicators	Final Status	
1.1	Support the transition of one urban, community-based organization into a registered co-operative	1.1.1	Training to support cooperative formation	TCI ready to form a cooperative	Prepare Owino Tugunjuke Community Initiative for Registration as a Cooperative (see table below for training details)	TCI ready to submit application	TCI prepared application documents
		1.1.2	Training to support cooperative registration	Application submitted	Submit application for cooperative registration to Min. of Trade	# applications	TCI submitted application to Ministry of Trade, Department of Cooperatives
		1.2.1	monthly training events	Training conducted	Monthly Training - Owino Market Women - Association Members (1/2 day)	# Training Events	Completed. Due to complete lack of training on cooperatives, Leader & Member Workshops combined. 5 Workshops held as detailed below.
		1.2.1	monthly training events	Training conducted	Monthly Training / Coaching - Busia Women Cross Border Traders Cooperative Leaders / Staff (1 day)	# Training Events	Completed. 6 Leaders' Meetings held. See details in table below.
		1.2.1	monthly training events	Training conducted	Monthly Training / Coaching - Busia Women Cross Border Traders Cooperative Association Members / Staff (1 day)	# Training Events	Completed. 6 Workshops held. See details in table below.
		1.2.2	2 joint meetings held	Joint meetings held	Hold joint Owino / Busia Delegation Meetings (alternating locations between Busia, Kenya and Kampala, Uganda)	# joint meetings held	Completed. 3 Joint Meetings held with association leadership.

Training & Joint Meeting Details

Training Activity	Date	Location	Topic	Participants	# Participants
Cooperatives Training 1	December 5, 2018	Owino Market, Kampala	Introduction to Cooperatives I	Community Based Organization (CBO) Members	30
Cooperatives Training 2	December 12, 2018	Owino Market, Kampala	Introduction to Cooperatives II	Community Based Organization (CBO) Members	34
Cooperatives Training 3	February 6, 2019	Owino Market, Kampala	Introduction to Cooperatives III	Community Based Organization (CBO) Members	22
Cooperatives Training 4	February 8, 2019	Owino Market, Kampala	Cooperatives Governance	Community Based Organization (CBO) Members	28
Cooperatives Training 5	February 13, 2019	Owino Market, Kampala	Mobilizing Funds & Sustainability Financial documents for inclusion in cooperatives application	Community Based Organization (CBO) Members	30
Cooperatives Training 6	April 12, 2019	DMT Office, Kampala	1. Finalized requirements for registration. 2. Handed TCI Owino to District Commercial Officer for application submission.	Community Based Organization (CBO) Executive Committee	8

Training Activity	Date	Location	Topic	Participants	# Participants
Accelerator Training 1	November 20, 2018	Rand Hotel, Busia, Uganda	Introduction to Cooperatives	Cooperative Society Members, Busia Uganda	48
Accelerator Training 1	November 21, 2018	Rasta Pak Hotel Busia, Kenya	Introduction to Cooperatives	Cooperative Society Members, Busia Kenya	45
Accelerator Training 1	November 20, 2018 and November 21, 2018	Busia, Uganda (One Stop Border Post)	Holding an Annual General Meeting	Cooperative Society Leaders, Busia Kenya & Busia Uganda	10 (Uganda) 7 (Kenya)
Accelerator	December 4, 2018	La Palm Hotel, Busia,	Introduction to	Cooperative Society	49

Training Activity	Date	Location	Topic	Participants	# Participants
Training 2		Uganda	Cooperatives Con't Collective Bargaining vs. Working Individually	Members, Busia Uganda	
Accelerator Training 2	December 5, 2018	Rasta Pak Hotel, Busia, Kenya	Collective Bargaining vs. Working Individually	Cooperative Society Members, Busia Kenya	40
Accelerator Training 2	December 4, 2018	Busia, Uganda (One Stop Border Post)	Cooperative Leaders' Roles & Cooperatives Financial Management	Cooperative Society Leaders, Busia Kenya & Busia Uganda	12
Accelerator Training 2	December 5, 2018	Busia, Uganda (One Stop Border Post)	Intra-EAC Cooperatives Collaboration & Identification of Transaction Costs	Cluster Leaders, Busia Kenya & Busia Uganda	10
Accelerator Training 3	December 11, 2018	Rasta Pak Hotel, Busia, Kenya	Report Preparation, Records Management, Leadership Roles, Supplier Identification, Relationship Building & Cooperative Sustainability	Cooperative Society Members, Busia Kenya	49
Accelerator Training 3	December 12, 2018	La Palm Hotel, Busia, Uganda	Report Preparation, Records Management, Leadership Roles, Supplier Identification, Relationship Building & Cooperative Sustainability	Cooperative Society Members, Busia Uganda	50
Accelerator Training 3	December 11, 2018	Busia, Uganda (One Stop Border Post)	Transaction Cost Identification & Tracking (value-chain approach)	Cluster Leaders, Busia Kenya & Busia Uganda	20
Accelerator Training 3	December 12, 2018	Busia, Uganda (One Stop Border Post)	Cooperative Society Scorecard	Cooperative Society Leaders, Busia Kenya & Busia Uganda	15

Objective 2: Generate increased revenue for women traders and their cooperatives through intra-EAC trade by equipping the cooperatives in an accelerator

Objectives		Output	Activities	Indicators	Final Status		
2.1	Use newly gained skills to implement profitable collective bargaining / collective cross-border transactions	2.1.1	10 identified items on regularly updated price list	Up to date pricing list maintained	Scan and monitor markets for pricing information	# items on pricing list with current pricing	Markets scanned. Pricing List not created due to constantly fluctuating prices & traders' constant movement between product types.
		2.1.2	1 Transaction Plan completed	Transaction plan completed	Plan for the 1st cooperative cross-border transaction per cooperative. Identify items, sources, suppliers, pricing and estimate market response	# transaction plans developed	Plan not created. Participants did not reach that level of competency.
		2.1.1	6 additional cooperative transactions	Cooperative transactions conducted	Conduct at least six additional two-way and / or one-way cooperative transactions	# additional transactions conducted	20 transactions conducted.
		2.1.1	6 transaction reports Revenue target: per 12 tonne truck traded	Cooperative transactions recorded	Track and document results of all cross-border cooperative transactions. Results included in monthly reports to GIZ	# transactions tracked, documented & submitted to GIZUGX earned per cooperative bulk transaction	20 transactions reported. Majority show an increase in profits from collective trading vs. solo trading.
		2.1.2	1 pilot transaction conducted	Cooperative transaction completed	Conduct 1st two-way cooperative cross-border transaction per cooperative	# transactions conducted	20 transactions completed.
		2.1.2	1 pilot report generated	Results of cooperative transaction documented	Evaluate results of 1st two-way cross-border cooperative transaction	# pilot transaction reports generated	22 transaction reports completed.

Objectives				Output	Activities	Indicators	Final Status
2.2	Institute “fees-for-service” charged by the cooperatives for services rendered	2.2.1	100 cooperative members mobilized to participate per cooperative	Cooperative members mobilized and receive information on fees-for-service	Mobilize cooperative members. Prepare them to pay a fee-for-service	# mobilization events # members willing to pay fee-for-service	Project time too short to undertake membership mobilization events.
		2.2.2	2 field trips conducted	New supplier list	Conduct field trips / linkage meetings to identify new suppliers of selected products - Uganda	# field trips conducted	2 field trips conducted. See details below.

Exchange Visit Details

Exchange Visit	Date	Location	Topic	Participants	# Participants
Elegu / Nimule	March 21 – 23, 2019	One Stop Border Post Elegu, Elegu Border Market & Nimule Border Markets	EAC Trade Rules & Regulations Women Cross Border Traders Experience Sharing Shop / Market Visits	Cooperative Society Members, Busia Uganda	48
Mutukula	March 26 – 28, 2019	One Stop Border Post, Mutukula, Uganda & Mutukula, Uganda border shops & markets	EAC Trade Rules & Regulations Women Cross Border Traders’ Experience Sharing Mutukula Cross Border Traders Desk Banking Shop / Market Visits	Cooperative Society Members, Busia Kenya	45

Objective 3: Communicate project updates and successes using various communication tools in social and traditional media.

Objectives			Output	Activities	Indicators	Final Status	
3.1	Hold media-visible launch and close events	3.1.1	Project launch event held	Launch event held	Conduct project launch. Location - Busia (K)	# launch events	Completed. Project launch combined with equipment handover (Jan 11, 2019, Busia, Kenya); 38 participants. Event attended by Kenya Revenue Authority, Uganda Revenue Authority, Busia County Government, Uganda Ministry of Trade (Busia), Ministry of East African Community Affairs. Photographer hired.
		3.1.2	Regional closing workshop held	Regional workshop held	Hold regional workshop to share experiences with EAWiBP, EASSI and other WCBTAs	# regional workshops held	Cancelled with IIDEA permission.
3.2	Raise project visibility through traditional and social media	3.2.1	2 jingles developed and aired over a period of 2 months	Radio jingles recorded	Develop and broadcast radio jingle promoting cooperative association benefits on local radio stations - Kampala & Busia (K)	# jingles developed # jingle airtimes	Cancelled with IIDEA permission.
		3.2.2	6 podcasts recorded & aired	Podcasts recorded	Create six podcasts with women testimonials on the impact of trading through a cooperative	# podcasts recorded & aired	6 podcasts recorded. To be aired in May / June 2019.
		3.2.3	1 radio show aired per location (3 total)	Radio shows aired	Participate in local radio show	# times participated per location	Cancelled with IIDEA permission.

Objectives				Output	Activities	Indicators	Final Status
		3.2.4	Op/Ed published in 1 Uganda daily & on 4 partner websites	Op / Ed published	Publish Op/Ed in Uganda daily newspapers with recommendations based on project learnings and on partner websites e.g. EAWiBP	# Op / Eds published	Project Research Paper (Are we powering profitable trade?) submitted to TradeMark East Africa Research Symposium. Symposium originally intended for Mary 2019 postponed to September 2019.

Objective 4: Assess, monitor, track, evaluate and report project findings

Objectives				Output	Activities	Indicators	Final Status
4.1	Conduct Baseline Study	4.1.1	1 baseline report	1 Baseline Report completed	Conduct project baseline with representative number of respondents from each cooperative	# respondents to baseline study	Baseline completed. 140 individual profile surveys, 3 cooperatives profiles, 2 co-operatives scorecards and 11 key informants.
4.2	Conduct SWOT Analysis to inform capacity building plan - Owino & Busia	4.2.1	1 SWOT Analysis Report	TCI SWOT Analysis conducted	Conduct SWOT Analysis on Owino Tugunjuke Community Initiative & 2 Busia Cooperatives to identify specific capacity development needs	# SWOTs completed	3 SWOTs completed.
4.3	Conduct monthly reviews. Update capacity building plans.	4.3.1	5 final, updated monthly reviews	5 monthly reports submitted	Submit monthly reports to GIZ	# monthly reports reviewed, updated & submitted	2 monthly reports submitted (Nov / Dec 2018 & Jan 2019) & 1 interim report prior to learning only final report necessary.
4.4	Evaluate project performance	4.4.1	1 project-end follow-up SWOT & survey	Follow-up survey / SWOT completed	Conduct follow-up survey / SWOT with project baseline participants	Final Report submitted	Final Report submitted. 60 individual surveys and 6 completed cooperatives scorecards (April 2019)

6. Outreach of the project (in Numbers)

How many people have been reached by the project directly and indirectly? How many of them are youths? How many are women? You can use or adjust the following format.

Group 1: Total number of people reached (gender, age groups, EAC countries)

+ Please briefly describe your interaction between your project and this group

Group 1: 267 people participated in project activities. 243 women and 24 men. All above 20 years of age (Kenya, South Sudan, Tanzania and Uganda). Project activities included the following:

- Training on Cooperatives – value, registration, governance, leadership, operations and sustainability
- Training on collective trading – profitable, collective trading in clusters, creating cross-border buyer/seller relationships
- Training on profitable cross-border trade within the East African Community, in partnership with Uganda Revenue Authority
- Exchange Visits to Elegu / Nimule (Uganda / South Sudan) and Mutukula (Uganda/Tanzania Border). Sessions held at One Stop Border Post, Uganda side in both cases. Visits also included market visits.

Group 2: People actively participating in events & workshops (gender, age groups, EAC countries)

+ Please briefly describe your interaction between your project and this group

Group 2: Direct project participants: 132 women and 1 man above 20 years of age. Kenya 49 and Uganda 84. Description of interaction detailed below.

The Busia Women Cross-Border Traders' (BWCBT) Cooperative Uganda (Uganda): The project was designed in consultation with the Cooperative Chairperson. Cooperative members received training in a) cooperatives leadership, governance, operations and sustainability and b) the identification, arrangement and implementation of profitable jointly negotiated and conducted transactions as well as record-keeping. The cooperatives' volunteers received training in the recording of transaction costs and earned a stipend for their services. Cooperatives members also participated in border exchange visits and received training on profitable trading in the East African Community, from Uganda Revenue Authority Customs officials.

The Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO), (Kenya): The project was designed in consultation with the Cooperative Chairperson. Cooperative members received training in a) cooperatives leadership, governance, operations and sustainability and b) the identification, arrangement and implementation of profitable jointly negotiated and conducted transactions as well as record-keeping. The cooperatives' volunteers received training in the recording of transaction costs and earned a stipend for their services. Cooperatives members also participated in border exchange visits and received training on profitable trading in the East African Community, from Uganda Revenue Authority Customs officials.

The Tugunjuke Community Initiative (TCI) in Owino Market, Kampala (Uganda): The project was designed in consultation with the TCI Chairperson. TCI members received training to help them better understand the cooperatives movement and to appreciate the value of forming a cooperative. TCI members attended five workshops to build their knowledge base and by the date of project completion had turned in their cooperatives registration application to the Ministry of Trade, under the guidance of the local District Commercial Officer. TCI members also participated in border exchange visits and received training on profitable trading in the East African Community, from Uganda Revenue Authority Customs officials.

Group 3: People with substantial life improvements through your project (gender, age groups, EAC countries)

+ Please briefly describe your interaction between your project and this group

+ Please briefly quote a few of the most-affected persons on what your project means for them

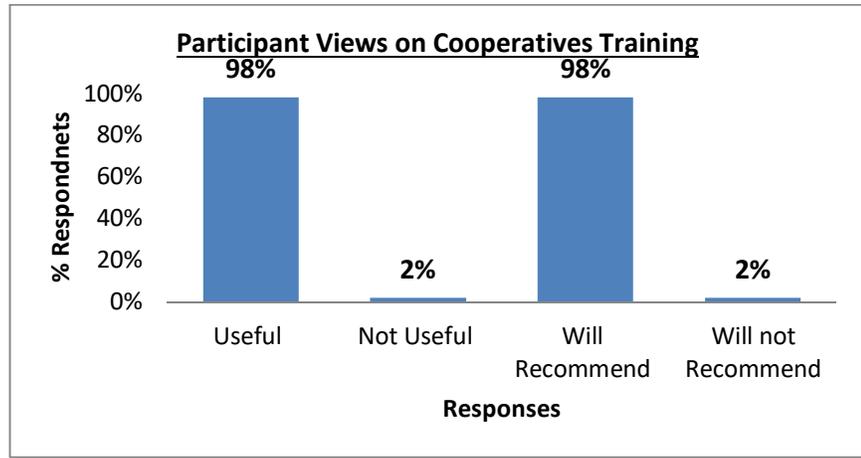
It is too early to tell what substantial life improvements occurred through the project.

However, increases in trading profit are reported above. Participants in Kenya also reported that they were able to win contracts to supply restaurants and hotels in Kenya. Profitable trading inevitably results in an improved standard of living; especially since women are believed to invest their increased earnings in the welfare of the family.

Participant Feedback obtained in the project end survey

Cooperatives Training

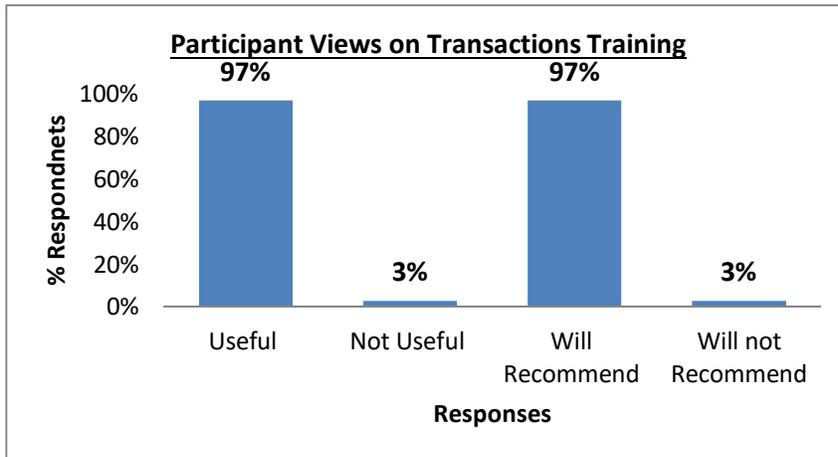
98% of respondents (59 people out of 60) found the training on cooperatives to be useful and would recommend it to others.



Post project respondent responses to questions that had been asked in the pre-project baseline survey showed a positive expansion in respondent views of cooperatives as follows:

1. Cooperatives Aspirations: Expanded from opening a bank, to include a well-networked commercial cooperative
2. Perceived Benefits: Expanded from borrowing money to include self-confidence, information and support for members
3. Member Obligations: Expanded from attending meetings to include participation in the cooperative, team work and the mobilization of new members
4. Personal Aspirations: Expanded from business expansion and diversification to include family wellbeing and the acquisition of personal assets such as cars and land, beyond originally only being interested in making more money.

Transactions Training



97% of respondents (39 people out of 40)¹ found the training on collective trading to be useful and would recommend it to others.

Exchange Visits

15 women traders (5 from each organization) participated in the exchange visit to Elegu / Nimule. 12 women traders (4 from each organization) participated in the exchange visit to Mutukula.

At both locations, the visits included a training session (attended by both the visiting and hosting women cross border traders' cooperatives / associations) on the East African Community Trading Rules and Regulations, delivered by Uganda Revenue Authority (URA). Other border agencies represented included the police and the Border Internal Security Organization. Local Council Representatives also participated. In addition to listening to remarks from all these officials, the women traders exchanged experiences and best practices, followed by visits to markets on both sides of each border.

100% of participants in the exchange visits found the exchange visits to be useful and would recommend participation to others. They greatly appreciated the learning opportunities as well as the opportunity to have as many taxes questions as they could up with responded to directly by URA officers.

¹ Note: 60 respondents participated in the survey however, only 40 of the 60 participated in collective trading training. TCI Owino did not participate in the collective trading training and was excluded from related questions.

Additionally, 80% of participants reported that they had identified potential new trading partners. Possible products to be traded in the future between Busia and Elegu as well as Busia and Mutukula include cereals, fruits, eggs and second hand clothes.

Participant Quotes

“We registered a cooperative but had no training on cooperatives. This project has made us do the right thing. It has also solved the issue of sub-standard products because the women are now trading with each other.” *Miriam Babu, Chair, Busia Women Cross-Border Traders’ (BWCBT) Cooperative Uganda*

“Thanks to working in cluster and pooling resources, we are sharing costs, risks and profits. From my profits I have built a small store for my maize.” *Margaret Baraza, Cluster Leader Cereals, Busia Women Cross-Border Traders’ (BWCBT) Cooperative Uganda*

“We are not good at keeping records. If I have money, I just buy stock. Now, I am keeping records and working with members in my cluster.” *Alice Sanyu, Cluster Leader Fruits, Busia Women Cross-Border Traders’ (BWCBT) Cooperative Uganda*

“We learned about transacting collectively. The women are cost sharing and trading together. We have new connections.” *Florence Otieno, Chair Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO)*

“The project helped me save time so I have more free time for other activities. We now use mobile phones to communicate with our cluster members so everyone knows when prices change in the market.” *Grace Maloba, Cluster Leader Groceries, Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO)*

“Now we know how to raise capital by selling cooperatives shares. We were not doing this before.” *Edna Mudibo, Secretary, Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO)*

Concluding Participant Thoughts

The post project survey included a section for comments /recommendation on what participants would like to see included in future programmes. Responses included:

1. Trainings on banking and computer skills
2. Expanding the project to include a larger number of cooperatives / association members
3. Finding a way to provide the training to women traders who reside in rural communities

Recommendations that reinforce the need to help women traders abandon the donor-dependence mind-set and replace it with a business mentality included:

1. Increase our transport reimbursement
2. Pay us a suitable allowance
3. Compensate us for losing customers while we are away.

The above also underscores the need for project implementation teams to clearly spell out project expectations and modalities at the beginning of each project. The project overview should be delivered to all participating members and not restricted to leadership teams. That way, everyone receives the same information and people can decide whether to participate or not, given project parameters.

7. Describe the Communication interventions

*What have you conducted? Describe the **output, outcomes and results achieved** with pictures, media clips, videos, links etc.*

Output	Outcomes	Results Achieved
Project Launch / Equipment Handover	Officiated by Kenya Revenue Authority & Uganda Revenue Authority resulting in relationship building between women traders and participating officials.	1. Joint project between Uganda Revenue Authority & Busia Women Traders, Uganda to reach out to women traders who do not currently belong to an association and therefore

Output	Outcomes	Results Achieved
		do not receive information on trading across borders. 2. Visibility of Busia Women Traders on radar of Ministry of Trade, Busia Office. District Commercial Officer subsequently supervised Busia Uganda's overdue first Annual General Meeting.
6 podcasts recorded ²	Too early to tell	Too early to tell
1 research paper submitted to a research symposium	Symposium postponed from May 2019 to September 2019	Too early to tell

8. Describe the M & E intervention implemented

Please *describe the output, outcomes as well as results attained* (include pics etc.)

Output	Outcomes	Results Achieved
Baseline and SWOT Analyses conducted	Clear assessment of participant capacity obtained	Adjusted training materials to participant level of knowledge on cooperatives and collective trading (transactions). Invited Uhuru Institute (cooperatives experts) to conduct basic cooperatives training as identified in the baseline. Saw an increase in cooperatives compliance with cooperatives rules and regulations as recorded in earlier sections (e.g. Busia Uganda AGM). TCI Owino submitted cooperatives application form

² Note: audio files too large to attach. A link to the podcasts will be forwarded when the podcasts are approved and published. The pre-published files have already been submitted to IIDEA/GIZ.

Output	Outcomes	Results Achieved
		and opened an officer.
Monthly updates prepared	Guided next steps for following months	Continued project adaptation to suit participant needs.
Project-end survey completed	Obtained input from participants regarding the project	Information obtained included in Narrative Report and used to inform project recommendations.

9. Achievements during the project implementation period

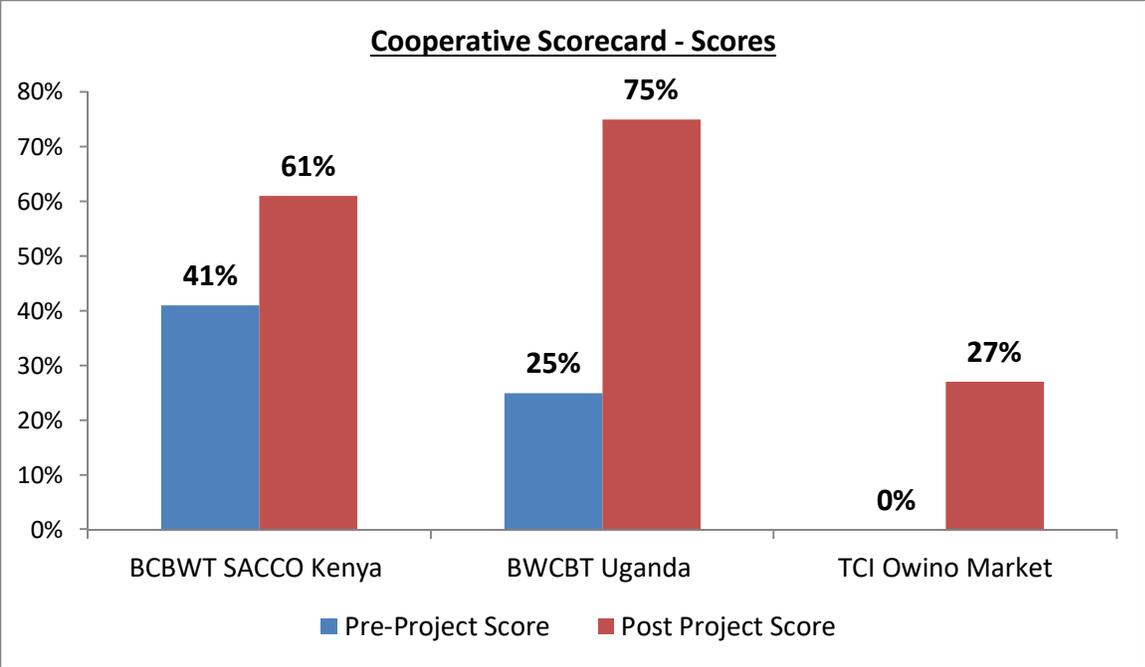
Outline and explain the *achievements* and showcase the success stories registered during the project time frame. See below the table for projects achievements registered during the project elaborated for specific activity.

9.1 Cooperatives Training Results

9.1.1 Increased compliance with cooperative administrative and statutory requirements:

The participating organizations all improved their cooperatives scorecard³ scores. The scorecard is a self-administered tool that assesses the degree to which a cooperative has implemented the mandatory administrative and statutory requirements and instruments, under cooperatives regulations. The improved scores seen in Busia Kenya and Busia Uganda are due to the implementation of requirements that the cooperatives learned about during the course of the project's cooperatives' training e.g. the requirement to hold an Annual General Meeting within 30 days of registration as a cooperative, the formation and appointment of various committees and the creation of mandatory documents of record. Busia Uganda finally addressed these long overdue gaps and thus improved their score from 25% to 75%.

³ The project team developed "The Cooperatives Scorecard" as a tool to assess compliance with cooperatives administration and statutory requirements



TCI Owino did not participate in the pre-project cooperatives scorecard self-assessment exercise owing to the nature of the association set-up. As a community-based initiative, founded to solve social problems, TCI Owino was a self-help organization that did not lack nearly all of the required cooperatives features. By the project completion date however, in light of TCI Owino’s preparation for registration as a cooperative, the organization scored 27%. TCI Owino also raised the share capital required for registration and very importantly, obtained an office of its own. The Project Team expects TCI Owino to raise its score over 60% following the Annual General Meeting they will hold within 30 days of registration as a cooperative.

9.1.2 Increased visibility with Government Ministries, Departments and Agencies in Uganda:

BWCBT Uganda: BWCBT already has a strong relationship with the Uganda Revenue Authority (URA) officers in the customs office, Busia Uganda. Indeed, the URA Commissioner of Customs issued a directive instructing all One Stop Border Posts in Uganda to provide office space to the women cross border traders. URA has further recently launched Women Trader’s Trade Facilitation Framework. All these activities serve to narrow the gap between customs and women traders.

By involving URA officers in project activities, the project contributed towards strengthening that relationship even further. Currently, the URA Gender Champion in Busia Uganda is undertaking community outreach projects to women traders in the communities surrounding the border in partnership with BWCBT.

After participating in one of the Cooperatives Leaders' training sessions held at the Busia Uganda One Stop Border Post, the District Commercial Officer (DCO), Busia District offered to oversee the further development and growth of BWCBT Uganda.

In March 2019, the DCO supervised the long overdue BWCBT Uganda Annual General Meeting. The meeting ushered in a substantive leadership team, the formation of required committees and the establishment of loan guidelines. The DCO will continue to monitor and guide BWCBT Uganda.

TCI Owino: The Kampala District Commercial Officer attended a project planning meeting with TCI Owino and committed to preparing TCI Owino for the final steps toward registration. By project completion, TCI Owino had completed all the necessary paperwork but required an additional workshop for the preparation of financial documents to be submitted as part of their cooperative registration application form. The Kampala DCO will coach TCI Owino through the process.

In addition to the above, following the participation of TCI Owino members in the peer exchange visit to Mutukula (which included a team of officers from Uganda Revenue Authority Headquarters), Uganda Revenue Authority has subsequently reached out to TCI Owino to provide training on both the tax registration process as well as tax compliance requirements for both individuals and cooperatives.

The two Uganda participating organizations are increasing in visibility. Visible organizations are identifiable, have a voice and are regularly consulted as influencers and opinion leaders.

BCBWT SACCO Kenya: The Kenya Ministry of East African Community Affairs office in the One Stop Border Post Kenya building offered to share office space with BCBWT SACCO until such time as the cooperative obtains and office of its own.

9.1.3 Increased share capital and savings: End of Project surveys indicate that TCI Owino members and BWCBT Uganda members are saving higher amounts with greater frequency. However, at the time of preparing this report, actual figures to confirm this information have not yet been obtained. Increased savings would signal increased member faith in a cooperative's ability to deliver its mandate and would also increase the pool of funds available to provide short-term loans to members.

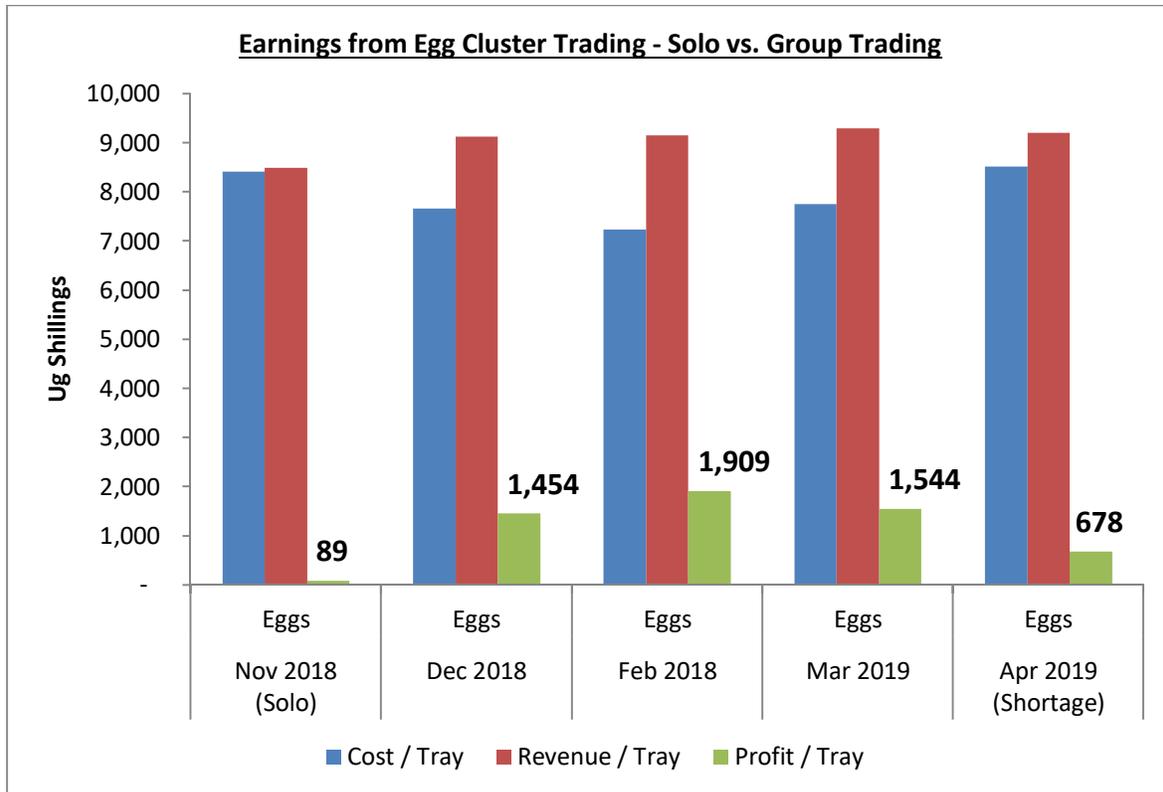
9.2 Transaction Training Results

Additional data points collected consistently over a longer period of time would inform a more accurate assessment of what is going on at the border. The data collected and reported over a period of five to six months however, shows enough of a change in earnings to merit reporting and the building of a case for a longer, well documented study.

9.2.1 Lowered costs and increased profitability: Of the eight participating clusters⁴, only three clusters all based in Uganda, submitted regular transaction tracking records. Kenya recorded 3 jointly executed transactions. Uganda recorded 11 (see Appendix 4). The Egg Cluster Uganda was the most consistent. This report therefore focuses on results from that cluster. Notably, both the BWCBT Uganda Chairperson and Office Volunteer belong to this cluster. The volunteer happens to a student pursuing a university degree which could account for the higher motivation to document results. Participating clusters reported an increase in pre-tax profits from collective trading versus individual / solo trading. See Figure II below which shows the results recorded on one transaction⁵ in each of the named months.

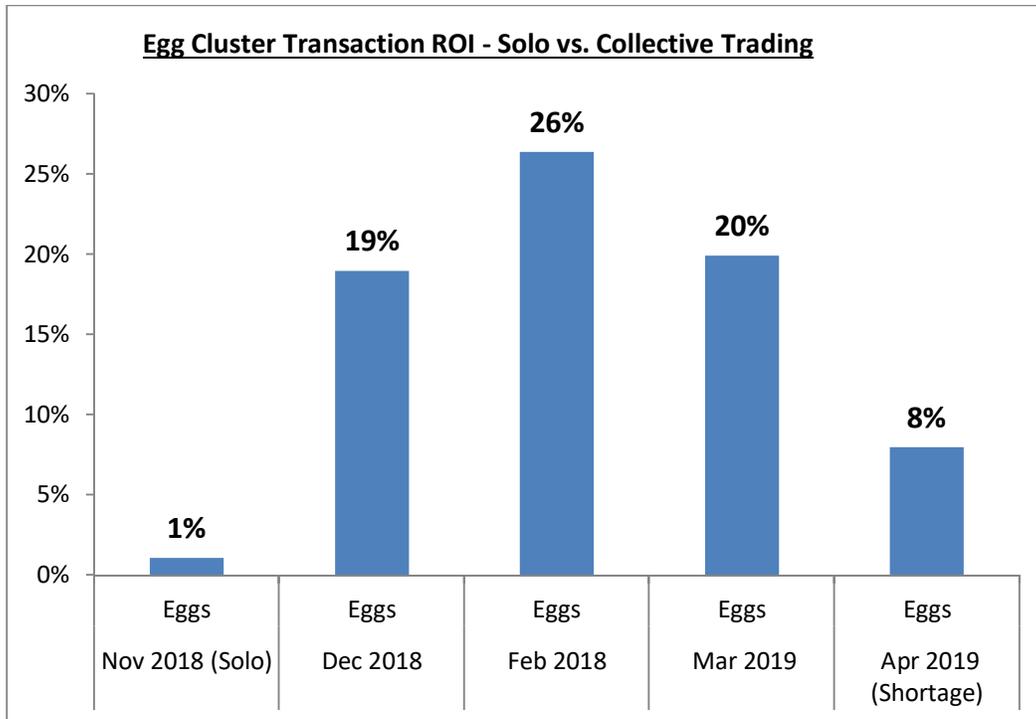
⁴ BWCBT Uganda Clusters: Cereals, Eggs, Fish, Fruits and Irish Potatoes. BCBWT SACCO Kenya Clusters: Cereals, Fish, Grocery and Clothing

⁵ Total Transaction Value by month (Uganda Shillings): Nov 2018: 2,523,167; Dec 2018: 16,875,500; Feb 2019:9,956,500
Mar 2019: 12,548,733; Apr 2019: 26,127,700



There was a marked increase in profits per tray from the individual / solo trader (November 2018) to the traders working collectively (December – April 2019). Profits rose from Uganda Shillings 89 per 30-egg tray to Uganda Shillings 1,909 at the highest and Uganda Shillings 678 at the lowest. This lower profit level is traceable to increased farm gate prices due to an April 2019 egg shortage. The Busia Uganda traders chose not to pass those costs on to their customers.

[A return of 15% on a capital investment is considered a good return.](#) In the Uganda Egg Cluster example in Figure III below, a solo egg trader earned 1 Uganda shilling in profit, for every shilling spent (November 2018). That figure improved dramatically in the collective trading situation. The pre-tax transaction Return on Investment (ROI) calculated as (total revenue – total costs) / total costs; increased to 19% (December 2018), 26% (February 2019), 20% (March 2019) and 8% (April 2019). As indicated above, April 2019 figures are lower owing to an egg shortage that resulted in a price increase that was not passed on to customers.



Lowered costs under the collective trading transactions resulted from lower purchase prices as well as lower transport and packaging costs.

Due to financial constraints, an individual egg trader operating individually does not order enough trays of eggs to fill an entire truck. In order to protect and separate a small egg consignment from other products in the hired vehicle, the trader is required to purchase a range of costly packaging materials. The cost break-down for an individual trader showed that they spent 9% of transaction costs on transport and packaging materials. In a collective purchasing scenario, transport costs account for just 2-3% of transaction costs. Transport and packaging costs are eliminated because the traders are able to fill a complete truck with their large bulk purchase of eggs. The need for costly packaging and protection materials is eliminated.

Taking into account potential price fluctuations driven by product scarcity or abundance, another source of cost savings for the Eggs Cluster was the switch from purchasing eggs from a middleman in Kampala, to purchasing directly from a farmer at farm gate.

Below is a summary of the results obtained from the 22 transactions reported.

8 Product Clusters submitted information on 20 transactions (solo & collective) conducted during the course of the project. The table includes two transactions conducted before the transactions training for comparison purposes.

Table I – Summary of Transactions Submitted

home country	market location	date	product	qty bought	sub unit	# sub units	# in group	Total Cost	Total Revenue	Profit	Cost / Unit	Revenue / Unit	Profit / Unit	Cost / sub-unit	Revenue / sub-unit	Profit / sub-unit	ROI (Net Profit / Costs)
Uganda	Owino, Uganda	Aug 2018	Irish Potatoes	80	kg	12,000	1	8,746,250	9,600,000	853,750	109,328	120,000	10,672	729	800	71	10%
Uganda	Busia, Uganda	Nov 2018	Irish Potatoes	160	kg	12,000	5	7,249,400	8,640,000	1,390,600	45,309	54,000	8,691	604	720	116	19%
Uganda	Owino, Uganda	Feb 2019	Irish Potatoes	80	kg	12,000	5	10,862,250	12,000,000	1,137,750	135,778	150,000	14,222	905	1,000	95	10%
Uganda	Busia, Uganda	Jan 2019	Oranges	50	kg	5,000	5	3,587,000	4,500,000	913,000	71,740	90,000	18,260	717	900	183	25%
Uganda	Busia, Uganda	Mar 2019	Oranges	40	kg	4,000	1	4,644,000	5,110,000	466,000	116,100	127,750	11,650	1,161	1,278	117	10%
Uganda	Busia, Uganda	Apr 2019	Water Melon	6	kg	6,000	4	3,534,000	4,200,000	666,000	589,000	700,000	111,000	589	700	111	19%
Uganda	Busia, Uganda	Mar 4 2019	Fresh Fish	1,500	fish	N/A	6	15,168,000	15,330,000	162,000	10,112	10,220	108	N/A	N/A	N/A	1%
Uganda	Busia, Uganda	Mar 18 2019	Fresh Fish	1,428	fish	N/A	6	15,212,000	15,636,600	424,600	10,653	10,950	297	N/A	N/A	N/A	3%
Uganda	Busia, Uganda	Nov 2018	Eggs	300	egg	9,000	1	2,523,167	2,550,000	26,833	8,411	8,500	89	280	283	3	1%
Uganda	Busia, Uganda	Dec 2018	Eggs	2,200	egg	66,000	5	16,875,500	20,075,000	3,199,500	7,671	9,125	1,454	256	304	48	19%

home country	market location	date	product	qty bought	sub unit	# sub units	# in group	Total Cost	Total Revenue	Profit	Cost / Unit	Revenue / Unit	Profit / Unit	Cost / sub-unit	Revenue / sub-unit	Profit / sub-unit	ROI (Net Profit / Costs)
Uganda	Busia, Uganda	Feb 2018	Eggs	1,375	egg	41,250	5	9,956,500	12,581,250	2,624,750	7,241	9,150	1,909	241	305	64	26%
Uganda	Busia, Uganda	Mar 10 2019	Eggs	1,618	egg	48,540	4	12,548,733	15,047,400	2,498,667	7,756	9,300	1,544	259	310	51	20%
Uganda	Busia, Uganda	Apr 22 2019	Eggs	3,066	egg	91,980	10	26,127,700	28,207,200	2,079,500	8,522	9,200	678	284	307	23	8%
Kenya	Ugunja, Kenya	Jan 2019	Maize (Cereals)	14	kg	1,080	1	1,090,220	2,797,200	1,706,980	80,757	207,200	126,443	1,009	2,590	1,581	157%
Kenya	Mumias, Kenya	Jan 2019	Maize (Cereals)	14	kg	1,080	4	1,082,554	2,597,400	1,514,846	77,325	185,529	108,203	1,002	2,405	1,403	140%
Kenya	Mundika, Kenya	Nov 2018	Sukuma-Wiki (Grocery)	1	kg	100	1	105,400	82,800	(22,600)	105,400	82,800	(22,600)	1,054	828	(226)	-21%
Kenya	Kasarani, Kenya	Jan 2019	Sukuma-Wiki (Grocery)	5	kg	500	5	410,000	450,000	40,000	82,000	90,000	8,000	820	900	80	10%
Kenya	Busia, Kenya	Apr 2019	Local Veg	1	kg	50	2	96,940	185,000	88,060	96,940	185,000	88,060	1,939	3,700	1,761	91%
Uganda	Busia, Uganda	Oct 2018	Maize (Cereals)	30	kg	3,000	1	1,885,000	2,300,000	415,000	62,833	76,667	13,833	628	767	138	22%
Uganda	Busia, Uganda	Nov 2018	Maize (Cereals)	200	kg	20,000	10	11,783,000	18,276,000	6,493,000	58,915	91,380	32,465	589	914	325	55%
Kenya	Siaya, Kenya	Jan 2019	Eggs	500	tray	15,000	1	4,976,500	5,180,000	203,500	9,953	10,360	407	332	345	14	4%
Kenya	Siaya, Kenya	Jan 2019	Eggs	500	tray	15,000	6	4,785,510	4,995,000	209,490	9,571	9,990	419	319	333	14	4%

9.2.2 Bulk purchasing – even small traders can participate: Collective purchasing enables traders with limited financial resources to participate in trading activities. A solo trader who cannot afford to travel to a distant location to purchase produce and is able to comfortably meet the shared transport costs incurred for a collective transaction. A trader with as little as Uganda Shillings 200,000 on hand is able to participate in a collective transaction alongside traders who contribute as much as Uganda Shillings 2 to 4 million. Some collective cluster transactions were valued at as high as Uganda Shillings 26 million. Each trader covers a transport amount directly proportional to their contribution to the purchase.

9.2 New Trading Relationships

Respondents in the End-of-Project survey state that they formed new trading relationships.

Verified new relationships (but not yet quantified) include:

1. Buyer/Seller relationships between the Grocery Cluster Kenya (buyer) and the Egg Cluster Uganda (seller). The Egg Cluster reports that they are not able to adequately meet the increased demand from Kenya.
2. Buyer/Seller relationships between food processors in the Grocery Cluster Kenya (buyer) and the Cereal Cluster Uganda (seller). Food processors in the Grocery Cluster Kenya now purchase millet, sesame seeds and groundnuts directly from sellers in the Cereal Cluster Uganda. The Cereal Cluster reports that the grain they purchase from their Ugandan women trader counterparts contains much fewer impurities than the grain from their previous suppliers.
3. The Grocery Cluster Kenya has identified new vegetable suppliers on the Uganda side of the border.
4. The Egg Cluster Uganda identified a farmer in Kawanda, Uganda who now provides them with eggs at a lower cost than the middleman they used to purchase eggs from in Ovino Market, Kampala.

5. The women cross border traders who visited Mutukula identified new trading partners. However, since the exchange visit was conducted towards project completion, there has not been time to conduct follow-up inquiries to quantify the level of trade between the new trading partners.

9.4 Benefit of a Tax Identification Number

Women traders with TINs are no longer at the mercy of unscrupulous clearing agents and other individuals seeking to exploit the taxation fears that plague operators in the informal sector. This is expounded upon further in Section 2.5.2 below. The economic contribution of individuals and organizations with Tax Identification Numbers (TINs) can be tracked. Furthermore, legally registered individuals and organizations are eligible to compete for large bids, supply to regional corporations and participate in a wider range of training programmes.

10. To what extent do the outcomes of the project match the objectives of the original proposal?

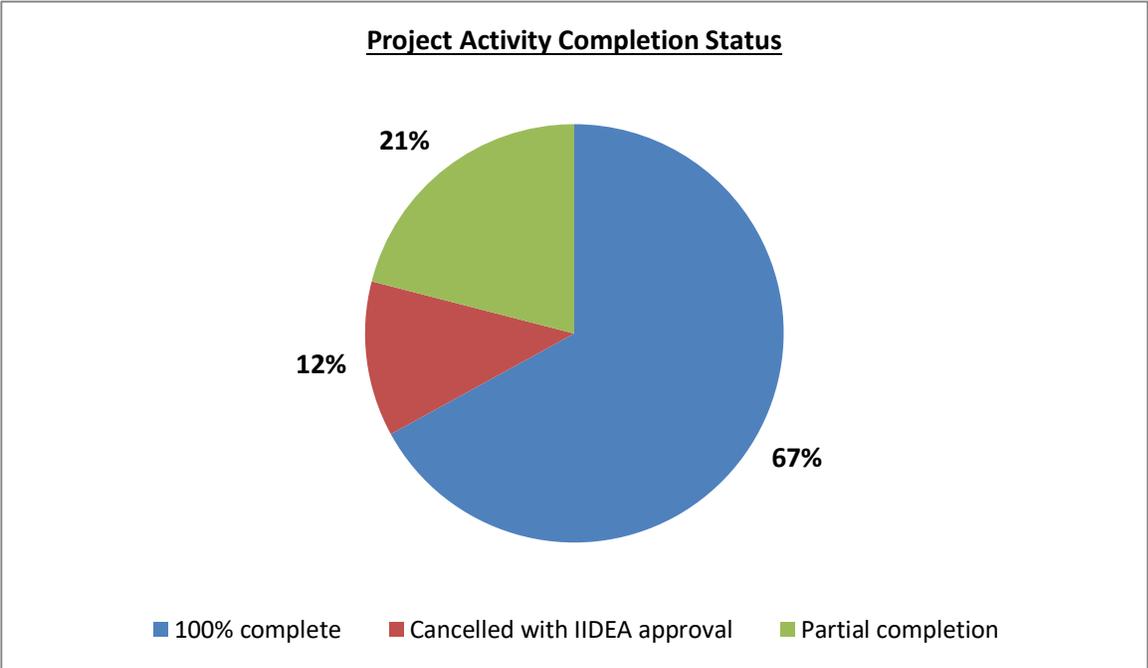
Please further indicate to what extent (in %) you fulfilled every single objective of the original proposal and briefly elaborate on that.

Objective	Extent to which Activities Completed	Evidence
1. Strengthen women urban and cross border trader cooperatives as sustainable institutions in the expediting environment of a cooperatives accelerator	<ul style="list-style-type: none"> 100% fulfilled. All activities completed. TCI Owino demonstrated responsiveness to training and submitted their cooperatives registration application. 	<ul style="list-style-type: none"> The two Busia-based cooperatives improved their performance on the Cooperatives Scorecard: Kenya from 41% to 61%. Uganda from 25% to 75% Busia Uganda held their long overdue AGM and formed committees. TCI Owino submitted their cooperative application and obtained an office.
2. Generate increased revenue for women traders and their	<p>Objective 100% fulfilled</p> <ul style="list-style-type: none"> 4 activities 100% completed. 4 activities partially completed. 	<p>Increased profits generated for participating women traders. Participating clusters reported an</p>

Objective	Extent to which Activities Completed	Evidence
<p>cooperatives through intra-EAC trade by equipping them to trade profitably</p>	<p>Price list not created due to constant price fluctuations which are difficult to track. A price list may not necessarily be of practical value to the cross border traders. Transaction plan discussed and implemented but not documented. Fees for service introduced only during training on sustainability but not at mobilization events. New & potential suppliers identified and even transacted with, however no official list was created.</p>	<p>increase in pre-tax profits from collective trading versus individual / solo trading. Depending on their product cluster, women cross border traders who previously earned Uganda Shilling 1 or less in pre-tax profits for every shilling spent as solo traders, reported increased pre-tax profits anywhere from Uganda Shillings 10 to as much as Uganda Shilling 140 for every shilling spent when trading collectively. Reduction in purchase prices from new suppliers documented.</p>
<p>3. Assess, monitor, track, evaluate and report project findings</p>	<p>Objective 100% fulfilled. 3 activities 100% fulfilled. 1 activity 60% fulfilled – 3 monthly reports and 1 status report submitted to GIZ.</p>	<p>Documented changes recorded between:</p> <ul style="list-style-type: none"> • Status of cooperatives at project start vs. project end (see above) • Profits earned before project (solo trading) and after (collective trading), see above • Amount of trade between Kenya and Uganda women cross border traders • Participant knowledge of cooperatives and collective trading.
<p>4. Communicate project successes via traditional and social media.</p>	<p>Objective partially fulfilled. 3 activities 100% fulfilled. 3 activities (radio jingles, radio talk show & closing event) cancelled with IIDEA Management approval.</p>	<ul style="list-style-type: none"> • 6 podcasts recorded and prepared for airing. • Research paper: “Are we driving profitable trade” prepared and submitted to TradeMark East Africa Research Symposium. Audience will include international development practitioners from all over the world.

Out of a total of 24 planned activities listed in the Work Plan, 16 activities were 100% complete. 5 activities were partially completed. 3 activities were cancelled with IIDEA approval (radio jingles, radio talk shows and the closing event) and 1 activity (preparation of a price list) was not implemented due to the constantly fluctuating prices.

The project team submitted a request for the cancellation of the above media events as well as early project termination following the conclusion of the field exchange visits during which participants demanded compensation for their time. IIDEA Management granted approval.



Adjustments made to the original training plan

The baseline survey and the initial training sessions confirmed that both the Busia Cooperatives had done very little to build their cooperatives beyond their registration with the Ministry of Trade. It also showed that TCI Owino would require much deeper training on cooperatives formation and registration than initially anticipated. Against this background, adjustments were made to the proposed training plan.

The two Busia Cooperatives would receive training on cooperatives governance and operations as well as the conducting of profitable trading transactions. TCI Owino would only receive training on cooperatives formation and registration.

11. Project's lasting impact and sustainability

OUTPUTS: Detail all Planned and actual activities carried out during the reporting period and the actual outputs. Explain any deviation between the planned and actual activities and propose follow-up actions.				
Description of activities planned for the reporting period	Output targets		Level of achievement (achieved/planned) in per cent	Explanation (s) / Performance / Remarks
	Planned	Achieved		
Prepare Owino Tugunjuke Community Initiative for Registration as a Cooperative (see table below for training details)	TCI ready to form cooperative	✓	100%	TCI prepared application documents
Submit application for cooperative registration to Min. of Trade	Application submitted	✓	100%	TCI submitted application to Ministry of Trade, Department of Cooperatives
Monthly Training - Owino Market Women - Association Members (1/2 day)	Training conducted	✓	100%	Completed. Due to complete lack of training on cooperatives, Leader & Member Workshops combined. 5 Workshops held as detailed in Section 5.
Monthly Training / Coaching - Busia Women Cross Border Traders Cooperative Leaders / Staff (1 day)	Training conducted	✓	100%	Completed. 6 Leaders' Meetings held. See details in Section 5.
Monthly Training / Coaching - Busia Women Cross Border Traders Cooperative Association Members / Staff (1 day)	Training conducted	✓	100%	Completed. 6 Workshops held. See details in Section 5.
Hold joint Owino / Busia Delegation Meetings	Joint Meetings held	✓	100%	Completed. 3 Joint Meetings held with association leadership.

OUTPUTS: Detail all Planned and actual activities carried out during the reporting period and the actual outputs. Explain any deviation between the planned and actual activities and propose follow-up actions.

Description of activities planned for the reporting period	Output targets		Level of achievement (achieved/planned) in per cent	Explanation (s) / Performance / Remarks
	Planned	Achieved		
(alternating locations between Busia, Kenya and Kampala, Uganda)				
Scan and monitor markets for pricing information	Up to date price list maintained	-	20%	Markets scanned. Pricing List not created due to constantly fluctuating prices & traders' constant movement between product types.
Plan for the 1st cooperative cross-border transaction per cooperative. Identify items, sources, suppliers, pricing and estimate market response	Transaction plan completed	-	40%	Plan not created. However, participants met, discussed and conducted 20 collective transactions.
Conduct at least six additional two-way and / or one-way cooperative transactions	Cooperative transactions conducted	✓	100%+	20 transactions conducted.
Track and document results of all cross-border cooperative transactions. Results included in monthly reports to GIZ	Cooperative transactions recorded	✓	100%+	20 transactions reported. Majority show an increase in profits from collective trading vs. solo trading.
Conduct 1st two-way cooperative cross-border transaction per cooperative	Cooperative transaction completed	✓	100%	20 transactions completed during project time frame.
Evaluate results of 1st two-way cross-border	Results of cooperative transaction	✓	100%	22 transaction reports submitted and analyzed.

OUTPUTS: Detail all Planned and actual activities carried out during the reporting period and the actual outputs. Explain any deviation between the planned and actual activities and propose follow-up actions.

Description of activities planned for the reporting period	Output targets		Level of achievement (achieved/planned) in per cent	Explanation (s) / Performance / Remarks
	Planned	Achieved		
cooperative transaction	documented			
Mobilize cooperative members. Prepare them to pay a fee-for-service	Cooperative members mobilized and receive information on fees-for-service	-	30%	Project time too short to undertake membership mobilization events. Fees-for-service suggested during training on cooperative sustainability.
Conduct field trips / linkage meetings to identify new suppliers of selected products - Uganda	New supplier list	✓	80%	2 field trips conducted – Elegu / Nimule & Mutukula. Details in Section 5. Participants identified new & potential partners and began transacting with new partners.
Conduct project launch. Location - Busia (K)	Launch event held	✓	100%	Completed. Project launch combined with equipment handover (Jan 11, 2019, Busia, Kenya); 38 participants. Event attended by Kenya Revenue Authority, Uganda Revenue Authority, Busia County Government, Uganda Ministry of Trade (Busia), Ministry of East African Community Affairs. Photographer hired.
Hold regional workshop to share experiences with EAWiBP, EASSI and other WCBTAs	Regional closing workshop held	-	0%	Cancelled with IIDEA permission.
Develop and broadcast radio jingle promoting cooperative association benefits on local radio stations - Kampala & Busia (K)	Radio jingles recorded	-	0%	Cancelled with IIDEA permission.

OUTPUTS: Detail all Planned and actual activities carried out during the reporting period and the actual outputs. Explain any deviation between the planned and actual activities and propose follow-up actions.

Description of activities planned for the reporting period	Output targets		Level of achievement (achieved/planned) in per cent	Explanation (s) / Performance / Remarks
	Planned	Achieved		
Create six podcasts with women testimonials on the impact of trading through a cooperative	Podcasts recorded	✓	100%	6 podcasts recorded. To be aired in May / June 2019.
Participate in local radio show	Radio shows aired	✓	0%	Cancelled with IIDEA permission.
Publish Op/Ed in Uganda daily newspapers with recommendations based on project learnings and on partner websites e.g. EAWiBP	Op Ed published	✓	100%	Project Research Paper (Are we powering profitable trade?) submitted to TradeMark East Africa Research Symposium. Symposium originally intended for May 2019 postponed to September 2019.
Conduct project baseline with representative number of respondents from each cooperative	1 Baseline Report	✓	100%	Baseline completed. 140 individual profile surveys, 3 cooperatives profiles, 2 cooperatives scorecards and 11 key informants.
Conduct SWOT Analysis on Owino Tugunjoke Community Initiative & 2 Busia Cooperatives to identify specific capacity development needs	SWOT Analyses	✓	100%	3 SWOTs completed.
Submit monthly reports to GIZ	5 updated monthly reviews	✓	70%	2 monthly reports submitted (Nov / Dec 2018 & Jan 2019) & 1 interim report prior to learning only final report necessary.

OUTPUTS: Detail all Planned and actual activities carried out during the reporting period and the actual outputs. Explain any deviation between the planned and actual activities and propose follow-up actions.				
Description of activities planned for the reporting period	Output targets		Level of achievement (achieved/planned) in per cent	Explanation (s) / Performance / Remarks
	Planned	Achieved		
Conduct follow-up survey / SWOT with project baseline participants	Project-end SWOT & Survey	✓	100%	Final Report submitted. 60 individual surveys and 6 completed cooperatives scorecards (April 2019)

12. Describe the Lesson Learnt during the Implementation of the Project

The project team gained several insights about the lives of women traders and the operation of their cooperatives / associations.

12.1 The Woman Trader’s Terrain is Complex and Variable

Women traders operate in a complex and fluid environment. Providers of interventions will need to think through the manner in which the variables listed below – and others like them - could influence women trader participation, intervention implementation or results.

12.1.1 Seasonality: The majority of the women traders who participated in this project trade in primary produce. Produce however, is seasonal. Seasonality affects product availability and product pricing. During a product’s peak season, abundant supply drives down pricing. In the low season when products are short in supply, prices are driven up. In a bid to keep putting food on their tables, the women traders who trade in seasonal products, trade in a variety of different items. Within a four month period for instance, members of the Busia Uganda Fruits cluster traded in oranges, water melons and cabbage. A member of the Busia Kenya Vegetables cluster traded in green vegetables, eggs and eco-friendly grocery bags. When asked why she

did not stick to one product, her response was “I follow the money.” Tracking one’s performance with such a diverse range of products can be a challenge, especially if one is not committed to good record-keeping.

12.1.2 Border Agency Behaviour: Just when the women cross border traders become accustomed to working with one set of border agency officers (especially customs, immigration and police), a new set of officers is brought in. The women cross border traders strongly recommend that all new border agency officers undergo an orientation session on EAC trading regulations, especially the simplified trading regime. Furthermore, all new border agency officers should be introduced to the women cross border traders’ associations and quickly establish a relationship with them. This, the women traders believe, will go a long way in ensuring that women cross border traders cross the border with ease irrespective of the duration of time of service of any border agency officer.

12.1.3 Fluctuating Exchange Rate: This is outside anyone’s control. However, it does affect trader operations. Between August 2018 and April 2019 for instance, the Kenya:Uganda Shilling exchange rate oscillated between 32.50 and 37.50. Obtaining accurate exchange rate information is a challenge. Furthermore, the demand for Uganda currency is low. Everyone is willing to trade in Kenya shillings however Uganda shillings are only good on the Uganda side of the border.

The fluctuating exchange rate is difficult to keep track of and has an adverse effect on the traders who do not always grasp the related implications.

In March 2019, an oranges trader found herself in a situation where a customer in Kenya wanted to purchase 40 sacks of oranges which were in limited supply in Uganda. The orange trader’s supplier in Eastern Uganda offered a 100 kg sack at either Kenya Shillings 3,000 or Uganda Shillings 100,000. Without considering exchange rates, the oranges trader agreed to purchase the oranges in Kenya Shillings because she would be selling the oranges to a Kenyan customer. The Kenya:Uganda Shilling exchange rate on that day was 1:36. The oranges trader therefore purchased each sack of oranges at the equivalent of Uganda Shillings 108,000. She

paid an extra Uganda Shillings 8,000 per bag or a total of Uganda Shillings 320,000 that she would not have paid had she taken the time to run the numbers before selecting her purchase currency.

12.1.4 Pricing Strategies: Owing to the perishable nature of goods traded, women cross border traders often find themselves in the role of price-taker, simply accepting whatever price will clear their stock of perishable items. In situations where they are able to dictate price however, women cross border traders use pricing strategies that may not necessarily take all their costs into consideration. One of the approaches we learned of was “I just double my purchase price.” That purchase price however, does not take other transaction costs into account including transport costs, market dues, accommodation and meals if applicable. This underscores the importance of ensuring that both costing and pricing are being done correctly.

12.1.5 Limited Record-Keeping: Getting the project participants to keep records and track the costs incurred with each transaction was a challenge. The majority of traders are not accustomed to keeping records and assume that as long as they have cash-at-hand, they are doing well. They would not be able to state whether or not that cash-at-hand actually includes a profit because they do not keep a detailed record of all costs incurred. Indeed, some of the information submitted to the project team during the project design process showed that several trading transactions were actually being conducted at a loss. However, in the words of one of the project participants: “If I have money, I buy stock!” Record-keeping must be emphasized.

12.1.6 Hard-Wired Beliefs: Hard-wired beliefs are difficult to overcome. The project team had however, began to chip away at some of them. Several of the women cross border traders do not have Tax Identification Numbers (TINs). When importing goods into Uganda for instance, in spite of repeated invitations from URA to simply approach the URA offices with their goods, women traders who do not have TIN prefer to use “agents” to clear their products for them. These “agents” charge the women trader fees that are not itemized or receipted, under the broad label “taxes.” Through the project, some women traders have realized that any taxes domestic taxes they might have to pay on their imported goods of East African origin will be

lower than the fees they currently pay to “agents”. Promises to register for TINs were made. It remains to be seen whether these promises will be kept.

12.1.7 Family Providers: 45% of project participants are single mothers or widows and thus, the sole provider in the family. Additionally, 100% of project participants have children and dependents. Women traders are therefore perpetually torn between using the money their businesses earn to meet numerous family demands and re-investing in the business. The challenge to separate personal funds from business funds will remain until record keeping becomes more of widely practiced discipline.

Solutions to support women cross border traders must be integrated and designed to address several inter-connected challenges.

12.2 Low Institutional Capacity

The institutional capacity of the participating cooperatives turned out to be much lower than reported during project planning meetings with participating chairpersons.

It was clear from the team’s interaction with the cooperatives as well as TCI Owino that very little if any, training had been made available on the purpose, functions, structure, governance or operation of a cooperative. The women cross border traders’ associations had formed cooperatives at the encouragement of EASSI in 2017. However, they were unclear on how to advance beyond registration. The cooperatives have literally been feeling their way forward led by their Chairpersons’ instincts.

BCBWT SACCO (K) states that they held an AGM (which is a statutory requirement within 30 days of registration) however, no documentation was provided to support this claim. BWCBTCS (U) on the other hand, was not aware of this requirement. TCI Owino members appeared to have no knowledge of cooperatives and how they operate whatsoever.

Project Team Response

The project team adjusted their proposed training curriculum in order to provide participants with the basic / threshold knowledge they require in order to operate a cooperative

successfully. Joint cooperative leadership training sessions (Busia Kenya and Busia Uganda) focused on the roles and functions of committees in the successful operation of a cooperative and the conduct of an AGM. The project team included the Uganda District Commercial Officer (DCO) in one of its cooperative leaders' training meetings and strongly encouraged BWCBTCS (U) to work closely with the DCO going forward. Similarly, BCBWT SACCO (K) was advised to collaborate with the Busia Kenya Cooperatives Officer.

Given that TCI Owino was formed as a social community and not a business organization, the project team realized early on that TCI would require focused attention – and more that the project six month time frame – to transform member thinking to a growth and profit-oriented mindset. Time spent with TCI Owino was therefore devoted to cooperatives formation, operations and sustainability. The project team would observe and continually evaluate member progress in understanding and appreciating the member commitment required to form a successful cooperative.

12.3 Weak Team Integration and Cohesion

The Cooperatives as well as TCI Owino showed evidence of divisions. At the core, the divisions stem from a lack of understanding of the cooperatives principle of “equality”. Different members of each of the cooperatives and TCI feel “special” for a variety of reasons and would like to receive special treatment – leadership roles, size of financial contribution, political affiliation, information asymmetry, number of years as a member of the association that later became a cooperative: all these are sources of inequality and division that prevent members of the different associations from working well together.

The divisions and absence of systems also result in mistrust. Rather than pool resources and send one person to purchase produce, all five members of the fruit cluster incur travel costs to whichever location has been identified for the purchase of produce.

Project Team Response

The project team therefore worked to elaborate the cooperatives values with a special focus on equality and one person, one vote during the training. The creation and implementation of

cooperatives structures and an understanding of how they frame a supportive, collaborative and thriving society will contribute towards the leveling of the playing field and lead towards the elimination of the existing divisions. Throughout the training, emphasis was placed on group exercises and the need to work collectively for collective success. Emphasis was also placed on the value of cooperation within and across clusters, within and across cooperatives, within and across borders.

12.4 Limited Awareness of Good Business Practices

This prevents participating members from spotting opportunities to reduce costs or increase profitability. During the group exercises conducted on the cost of a transaction within each cluster, participants were amazed when they identified cost drivers they had previously viewed as simply a “cost of doing business.”

For example, participants in the fish cluster pay a flat monthly fee of US\$ 675 for the use of a truck to transport fish from the lake to the market, irrespective of the number of trips the truck makes. Whether the cluster uses the vehicle three times a month or 20 times a month, the monthly fee is US\$ 675. This presents an excellent negotiating opportunity for a large group of fish traders.

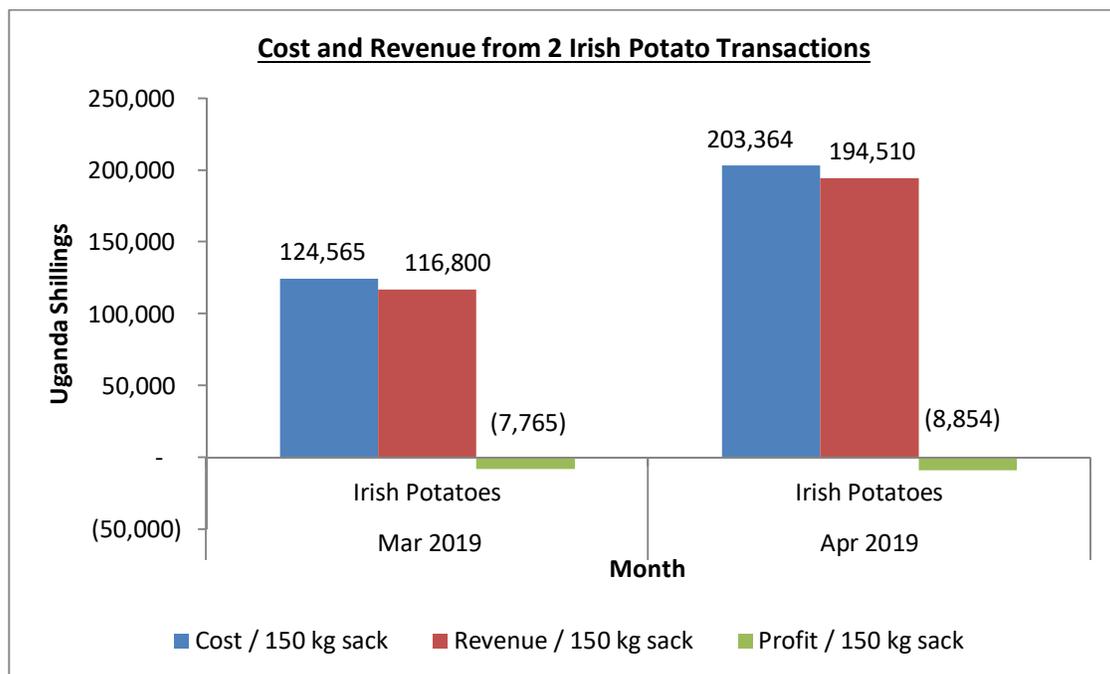
A sheer lack of awareness of how to track all their costs and think of ways of lowering them was making their trade in fish more expensive than it needed to be. Other areas of future capacity building, outside the life of this project include costing, pricing and records management.

Project Team Response

The project team conducted cluster leader practical training on cost identification and tracking within each cluster. Subsequently, the team developed a cost tracking form to be completed by the clusters each time a transaction was conducted. The tracking form was adopted and used by the clusters to varying degrees, with the Egg Cluster Uganda using it the most.

12.4.1 Calculating profitability with less than the full picture

Participants were generally of the mindset that if they had money in their pockets, they were most certainly making money and needed to use it to buy stock for resale. This, coupled with the belief that if they were able to charge more for a product than they paid to purchase it, they were making money provides cause for one to stop and question how profitable the participants' businesses really are. Figure V below shows two transactions submitted by the Irish Potato Cluster, Uganda.

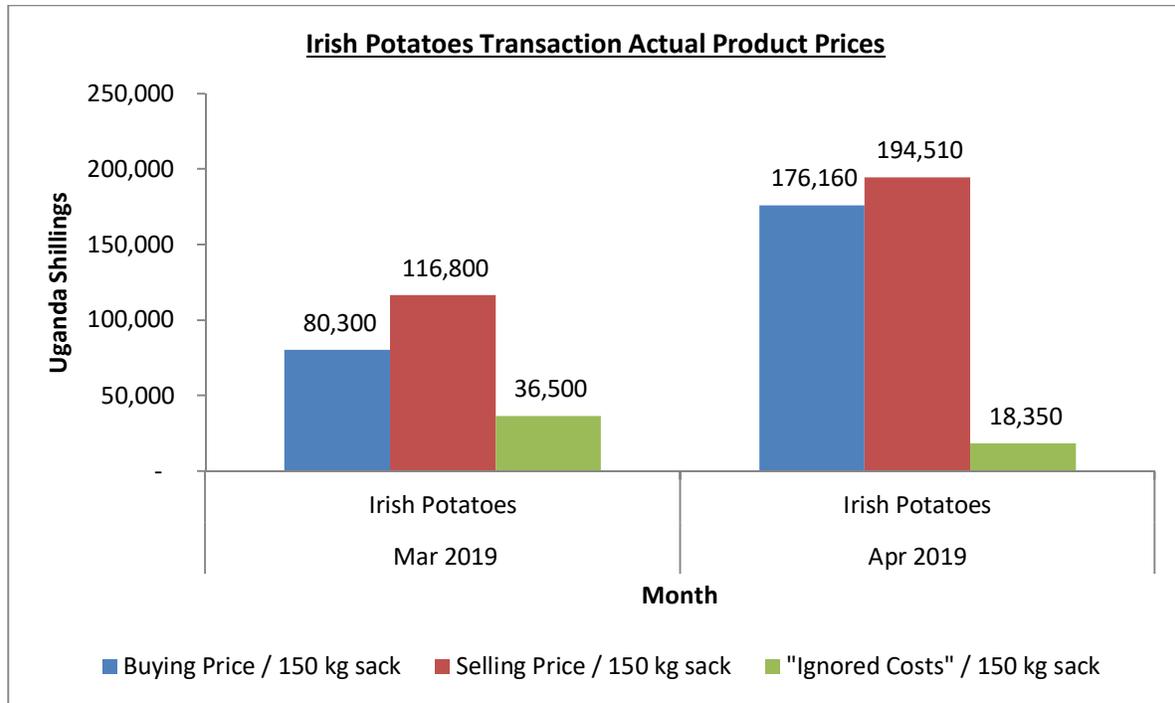


(Difference in prices from March to April is due to product availability)

Both transactions were for the purchase and sale of 80 units of 150 kg sacks of potatoes each. The records show that total costs exceeded total revenue from sales. However, the cluster members insisted they had made a profit.

This position can be traced to the need to develop an appreciation for the value of tracking costs as a factor in decision making. Although the cluster members submitted the above records that were used to calculate total costs and earnings for the above transactions, they insisted they had made a profit because the selling price obtained was higher than their actual

product purchase price (Figure VI). Costs ignored in adopting that position include: transport, meals, accommodation, municipal market dues and packaging materials. Efforts must be made to strengthen the appreciation for the link between records and decision-making.



12.4.2 “Benefits” of Avoiding Tax Registration

It has long been believed that avoiding tax registration allows one to make higher profits. The preferred solution is to hire the services of someone with a Tax Identification Number (TIN), to clear goods through customs. Unfortunately, these “clearing agents” view this as an opportunity to take advantage of the women traders who approach them. The clearing agents present un-itemized bills to the women traders, which they happily clear, no questions asked. The Irish Potatoes Cluster in Uganda was surprised to learn that their “agent” was charging them fees they did not need to pay. In an August 2018 transaction, a solo Irish Potatoes trader purchased US\$ 1,760 worth of Irish Potatoes in Kenya, a value that is below the US\$ 2,000 threshold for the Simplified Trade Regime. At the Uganda border, the trader paid her “agent” US\$ 123 to “clear customs.” Under the EAC Common Market Protocol, goods produced in the EAC do not attract import duties when being imported into another EAC Partner State. Were URA at their discretion, to levy withholding taxes on this trader’s consignment, the amount

would not exceed 6%, in this case US\$ 106. The Cluster Leader has since gone on to obtain a TIN which will make her comfortable enough to meet customs officers face-to-face in the URA customs office.

12.4.3 Record keeping still an uphill task

Throughout the project, participants expressed surprise and promised to keep track of earnings and expenses whenever workshop discussions showed that they were not making as much money from their trading activities as they thought they were. End-of-Project surveys also showed that respondents had gained an appreciation for the value of keeping records. However, the low transaction tracking compliance rate among the clusters indicates that more still needs to be done to effect a permanent change in record-keeping behaviour.

12.4.4 Seeming Fixation on Short-term Handouts over Long Term Business Growth

It was concerning to receive a number of requests for “capital” during the course of project implementation. Casual conversations with participants also revealed that a number of participants expected to receive “capital” in exchange for participating in the project. Furthermore, the Uganda-based participants generally harbour the hope that “someone” be it government or a development donor, will provide their cooperatives / associations with “capital” at some future date, so they can grow their businesses. Project staff made efforts to move participants away from these fast-held beliefs. Regardless, participants expected to be paid for participation and even demanded payment for their time upon their return from an all-expenses paid three day peer-exchange visit.

This behaviour appears to be a manifestation of the widespread fixation on short-term cash (irrespective of how little the amount) over potential future gains. It is a direct result of the development agency distribution of cash payments to workshop participants and may also be attributed to project framing by cooperative / association leadership. Both practices are driven by a desire to raise the number of participants. Unfortunately, the practices water down the quality of participants who end up participating for the immediate monetary rewards and not necessarily the actual long term merits of any given programme.

13. What are some of the Challenges encountered during the Project Implementation

Please list the biggest challenge on top and sort the others in descending order.

Describe problems / obstacles that were encountered during the reporting period and what was done to overcome them.

1a. Obstacle: Irrespective of their knowledge of the Simplified Trade Regime developed to make it easier for cross border traders with consignments under \$2,000 to cross intra-East African Borders, women cross border traders who do not have Tax Identification Numbers (TIN) feel uncomfortable approaching customs directly. Instead they prefer to have their goods cleared through “brokers” or “agents” who charge the women fees that they call “taxes.” The “taxes” are not itemized and are actually a screen behind which these brokers / agents extort money from women cross border traders. This increases their costs and lowers their profits.

1b. Solution: The project team encouraged the women cross border traders to obtain TINs, which would help them feel more comfortable approaching customs where goods produced in East Africa are zero-rated for import duties. At the time of writing this report, the Uganda Irish Potatoes Cluster Leader had applied for a TIN.

The project also involved Kenya Revenue Authority and Uganda Revenue Authority in activities wherever possible to increase the interaction between Customs Officers and the women cross border traders. The increased interaction and thus warmer relationship between the two parties will help women cross border traders feel comfortable approaching customs.

2a. Obstacle: Foreign Exchange Fluctuation. This is outside anyone’s control. However, it does affect trader operations. The most that can currently be done is to ensure that traders have easy access to information on exchange rates in real time. Between August 2018 and April 2019 for instance, the Kenya:Uganda Shilling exchange rate oscillated between 32.50 and 37.50. Obtaining accurate exchange rate information is a challenge. Furthermore, the demand for Uganda currency is low. Everyone is willing to trade in Kenya shillings however Uganda shillings are only good on the Uganda side of the border. The fluctuating exchange rate is difficult to keep track of and has an adverse effect on the traders who do not always grasp the related implications.

2b. Solution: During the coaching sessions for Cluster Leaders on trading collectively, the project team showed Cluster Leaders how to include converted exchange rates at the prevailing rate in their calculations prior to committing to a transaction. The project team is not sure however, that the

Cluster Leaders will continue the practice after the project ends.

3a. Obstacle: In spite of all efforts to put an end to the use of illegal “panya” routes, the practice still continues because women cross border traders mistakenly believe they will end up paying less in informal, unreceipted fees paid to “agents” who smuggle their goods across border versus what will be paid to customs.

3b. Solution: The project team endeavored to encourage the project participants to use the legally designated border crossings. During the project Opening Events, Customs officers from Uganda Revenue Authority and Kenya Revenue Authority appealed to the women traders to use the legal crossings. During the Elegu/Nimule and Mutukula field exchange visits, Uganda Revenue Authority officers held town hall meetings where women cross border traders freely asked whatever tax questions they had on their minds and received responses directly from Customs Officers.

4a. Obstacle: During the Mutukula Field Visit the Chair, Mutukula Women Cross Border Traders’ Cooperative Uganda arranged for the Learning Exchange Session to take place in a hotel on the Tanzania side of No-Man’s Land at the border. Soon after the session began, in spite of pleas from Uganda border agencies in attendance, a Tanzania border official shut down the session which had already begun in a shocking display of the low esteem with which that particular border official holds the notion of regional cooperation / integration.

4b. Solution: The only solution available at the time was to move the 60 participants (including the Tanzanian official’s peers / counterparts from Uganda) to move from the Tanzania side of No-Man’s Land to the Uganda One Stop Border Post. More needs to be done to educate Tanzania border officials on regional cooperation / integration.

5a. Obstacle: Requirement to fit a 6 month project into a 4 month time-frame which included the December/January shut-down period.

5b. Solution: Prioritized and compressed the training sessions. Resulted in fewer workshops than originally planned / budgeted for.

6a: Obstacle: Low institutional capacity and weak business management knowledge.

6b. Solution: Adjusted training plan and content to build institutional capacity and address record-

keeping skills gap. Provided cooperatives volunteers a monthly stipend to motivate their participation in the collection of transaction data. Uganda responded by actively submitting data. Kenya did not.

7a: Obstacle: Weak Team Integration and Cohesion

7b: Solution: Focus on cooperatives as a means of leveling the playing field. Plenty of group work so people could get to know each other better and build trust.

8a. Apparent fixation on short term versus long term gains, evidenced by insistence on being paid to participate in workshops and later, following the Elegu / Nimule field trip.

8b. Solution: For workshops we obtained IIDEA approval to convert funds for refreshments into transport allowances. In hindsight we should not have done this. Instead, we should have maintained the principle that people should not be paid to participate in workshops. Following the first field visit and the subsequent demand for compensation, the Chairpersons were offered a choice between dropping some women from the upcoming Mutukula trip in order to use the funds to compensate the travelers versus keeping the number of women scheduled to travel the same, and not providing compensation. The Chairs chose compensation. This resulted in the project team's request to conclude the project and thus eliminate the possibility of any additional demands to be paid for participation. The project team strongly recommends that in the future, participants should be asked to sign an agreement indicating that they understand they will not be compensated for participation.

14. What are the Recommendations for the Integration Process from the Project?

The following were the recommendations from the implementation and consideration for the project;

1. Allocate resources towards assessing the quality of trade conducted by the participant group, irrespective of the nature of the intervention. It is important to invest resources in the systematic collection of quantitative data. Profitable trade translates into increased disposable income, wealth creation and improved standards of living for those engaged in trade.
2. Design interventions for women cross border traders that address gaps that will affect project success and the sustainability of results e.g. leadership development, corporate governance, team dynamics, business skills management (including financial

management) and the value of short term sacrifice in order to obtain long term gains. Interventions should be integrated and should address the interconnected challenges affecting a named target group in their particular environment. Challenges never occur in a vacuum. Projects should therefore be designed to address inter-connected needs.

- 3. Collaborate with local Ministries, Departments and Agencies (MDA) during project implementation so as to keep them abreast of project activities. This will raise participant visibility, give them a voice and ensure their inclusion in MDA programmes.

15. Next Quarter Work Plan and Budget as per the agreement – Not Applicable

Planned Activities	Objectives	Output	Budget Line (extract from the agreed budget)	Responsible

16. Conclusion and Way Forward

Post project participant feedback confirms that participants considered the project to be a success. A total of 60 women traders (20 from each participating organization) participated in the post project survey. 100% of all respondents agreed that they would participate if the project was implemented again.

1. The next phase of this project should focus on equipping the cooperatives and the women cross border traders to independently drive their success. An emphasis should be placed on record-keeping for decision making and mindset change in the various areas identified. Furthermore, support must be provided for a functioning secretariat that will provide technical support to the cooperative and the women cross border traders for at least three years, when the cooperatives should be able to finance the management of their cooperatives on their own.
2. Always conduct an on-the-ground capacity / needs assessment prior to the design of every project. The assessment should be informed by more than just the leadership of the target group. Sometimes the true project needs are not immediately obvious or maybe inadvertently misrepresented by target group leadership. Therefore allow enough room for project adaptability within project design in order for adjustments to be made when new information is discovered on the ground.
3. Refrain from linking project participation to the payment of a participation fee, under whatever name it may be called. Payment for participation reinforces a short-term versus long term thinking among participants, encourages dependence versus the pursuit of profitable business growth and attracts participants who may not actually be interested in project results. Feel comfortable to go as far as requiring signed agreements from all participants, indicating that they understand they will not be reimbursed for spent participating in a project that is designed to strengthen their business performance.

17. Pictures

Please include some pictures of different activities from your project with a brief description.



Cooperatives Accelerator Workshop 2 – Busia, Kenya. December 5, 2018



Cooperatives Accelerator Workshop 2 – Busia, Kenya. December 5, 2018



Cooperatives Accelerator Workshop 2 – Busia, Kenya. December 5, 2018



Cooperatives Accelerator Workshop 3 – Busia, Uganda. December 12, 2018



Cooperatives Accelerator Workshop 3 - Uganda Eggs Cluster Leader presents their ideas on



Members of the Busia Uganda Eggs Cluster offload eggs and carry them to the store they have constructed, for sale to waiting customers



Women cross border traders from (BCBWT SACCO), Busia, Kenya receiving eggs Purchased from their counterparts in the Egg Cluster, BWCBT Uganda Busia, Uganda



Busia Women Cross Border Trader Leaders, Government Representatives and Project Team



Simon Esunget URA, hands over the GIZ funded computer to Busia Women Cross-Border Traders' (BWCBT) Cooperative Uganda



Anthony Namboka, KRA hands over the GIZ-purchased computer to Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya



URA Senior Officials responding to participant questions during the visit to the Elegu / Nimule One Stop Border Post



Women Traders from Busia Kenya, Busia Uganda and Owino Market Kampala meet their counterparts from Elegu Uganda and Nimule South Sudan, hosted by Uganda Revenue Authority at the Elegu One Stop Border Post



Project participants travelled from Busia Kenya, Busia Uganda and Owino Market Kampala, to visit women cross border traders in Elegu, Uganda and share experiences.



Participants visiting the Nimule Market during the exchange visit to Elegu / Nimule



Border Agency Officials attending the Learning Exchange Session during the Mutukula Field Visit



Women Cross Border Trader introductions during the Mutukula Field Visit



Women Cross Border Trader Learning Exchange Session during the Mutukula Field Visit



Uganda Revenue Authority (URA) Officers responding to participant questions on taxes during the Mutukula Field Visit



A future cross border trader, perhaps – Mutukula Field Visit