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ECONOMIC EMPOWERMENT OUTCOMES OF WOMEN TRADERS PARTICIPATING IN CROSS-BORDER TRADE: EVIDENCE FROM THE NAMANGA ONE STOP BORDER POST, KENYA

[1*] **Njoroge Peninah Njeri**

[2**] **Lilian Chesikaw**

[3***] **Magdaline Gesare**

[1, 2, 3] Institute of Gender, Women and Development Studies, Egerton University, Kenya

Corresponding author email: npeninah83@gmail.com

Abstract: Women constitute the majority of small-scale traders operating at East Africa's border points, yet the extent to which trade-facilitation infrastructure translates into tangible economic gains for them remains under-examined. This study assessed the economic empowerment outcomes of women traders participating in cross-border trade at the Namanga One Stop Border Post (OSBP), Kajiado County, Kenya, focusing on income improvement, market access, investment and asset acquisition, and access to credit. A descriptive research design was adopted, with data collected from 206 women traders through a self-administered questionnaire and complemented by key informant interviews with Border Post officials. Descriptive statistics showed a moderately positive perception of economic empowerment (composite mean = 3.57, SD = 0.86), with market access rated most favourably (mean = 4.31) and income improvement, investment capacity, and access to credit rated more moderately (means of 3.32–3.33). Simple linear regression confirmed that economic empowerment has a positive and statistically significant effect on women traders' socio-economic and livelihood outcomes ($R = 0.229$, $R^2 = 0.052$, $F(1,204) = 11.255$, $p = 0.001$; $\beta = 0.272$, $p = 0.001$). Thematic analysis of key informant interviews corroborated the quantitative findings, with market expansion and financial constraints emerging as the most frequently cited dimensions of economic empowerment. The study concludes that the OSBP has been most effective in expanding market access for women traders but has had a more limited effect on income growth, asset accumulation, and financial inclusion. It recommends targeted interventions in affordable credit, savings, and asset-building schemes to help women traders convert market access gains into durable improvements in income and wealth.

Keywords: economic empowerment; women traders; cross-border trade; One Stop Border Post; Namanga; Kenya

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1. Introduction

1.1 Background

One Stop Border Posts (OSBPs) have been established in many parts of the world to reduce delays and simplify customs procedures for cross-border traders. Evidence from Asia and South America suggests that such infrastructure can shorten clearance times and lower transport costs, thereby improving the earning potential of small-scale traders, a majority of whom are women (Diener et al., 2024; Rowedder & Harris, 2022). In Africa, OSBPs such as Chirundu (Zambia–Zimbabwe), Malaba (Kenya–Uganda) and Namanga (Kenya–Tanzania) have similarly been credited with reducing waiting times and enabling women traders to move goods more quickly and reach a wider customer base (Chiukira, 2021; Gudhlanga et al., 2021; Ogutu, 2022).

Women make up a substantial share of informal cross-border traders in Sub-Saharan Africa and are central to household income generation in border communities (Nyaliech & Kurgat, 2023). Despite this, structural disadvantages, including limited collateral, low access to formal credit, and weak bargaining power, continue to constrain their ability to convert trading activity into durable economic gains (UNCTAD, 2020). At the Namanga OSBP specifically, women traders selling food, clothing, and household goods have reported improved market reach following the post's establishment, but the degree to which this has translated into higher incomes, greater investment capacity, and improved access to financial services has not been systematically assessed (Kahariri, 2018; Moraa & Nekesa, 2023).

1.2 Statement of the Problem

The Namanga OSBP was established to ease the movement of goods between Kenya and Tanzania, with an expectation that faster, more predictable border processes would strengthen the earning capacity of traders, including the many women who depend on the border economy for their livelihoods. However, women traders continue to report difficulty accessing credit and expanding their asset base, even where market access has improved. Existing literature on OSBPs in the region tends to describe general trade-facilitation benefits without disaggregating how specific dimensions of women's economic empowerment, income, market access, investment, and credit access, have each been affected. This gap limits the ability of policymakers and development partners to design targeted interventions that address the specific empowerment dimensions where women traders are lagging. This study addresses this gap by assessing the economic empowerment outcomes of women traders participating in cross-border trade at the Namanga OSBP.

1.3 Objective and Research Question

The objective of this study was to assess the economic empowerment outcomes of women traders participating in cross-border trade at the Namanga One Stop Border Post. The study was guided by the question: What are the economic empowerment outcomes of women traders participating in cross-border trade at the Namanga One Stop Border Post, and how do these outcomes relate to their broader socio-economic and livelihood status?

1.4 Justification

Understanding the specific economic empowerment outcomes associated with OSBP operations provides evidence that can guide the East African Community, national governments, and development partners in designing interventions, such as targeted credit facilities and market-linkage programmes, that address the dimensions of women's empowerment that remain weakest. This focused evidence base is particularly relevant given the continued policy emphasis on using trade facilitation as a vehicle for women's economic inclusion in the region.

2. Literature Review

2.1 Economic Empowerment of Women in Cross-Border Trade

Globally, OSBPs have been associated with improved trading conditions for women. In Argentina and Chile, simplified border procedures have allowed small traders, many of them women, to sell more goods and earn higher incomes (Diener et al., 2024). Similar patterns have been documented at the Chirundu OSBP between Zambia and Zimbabwe, where reduced waiting times have enabled women to transport and sell goods faster (Chiukira, 2021; Gudhlanga et al., 2021). In Kenya, the Busia and Namanga OSBPs have allowed women traders to clear goods more efficiently and reach more buyers, with some traders reporting increased earnings as a result of faster movement of goods (Ogutu, 2022).

Women account for a large share of informal cross-border traders in the region; the United Nations (2010) estimated that 70% of informal cross-border traders in SADC countries are women, while Nyaliech and Kurgat (2023) found that women comprised roughly 60% of traders at the Busia and Isebania borders. Despite this numerical dominance, women traders remain more vulnerable to poverty than their male counterparts because of structural barriers that limit their ability to accumulate capital, acquire collateral, and formalise their businesses (UNCTAD, 2020). Limited access to capital is compounded by high interest rates and the informal, unregistered status of many women-owned trading businesses, pushing some traders toward moneylenders who charge even harsher terms (Nyaliech & Kurgat, 2023).

Nonetheless, simplified border procedures associated with OSBPs have been found to help some women shift from informal to more formal trading arrangements, improving their financial stability and legal protection (Okhale & Odularu, 2024). Sabri and Shaari (2024) similarly note that streamlined border management reduces the transaction costs that disproportionately burden small-scale women traders. Taken together, the literature suggests that OSBPs tend to deliver their clearest empowerment benefits through improved market access and reduced transaction time, with income growth, investment, and credit access lagging behind.

2.2 Theoretical Framework

This study draws on Liberal Feminist Theory, which holds that men and women should have equal access to economic opportunity, and that removing structural and legal barriers, such as unequal access to credit, markets, and business support, enables women to participate fully in economic life (Wollstonecraft, 1792; Friedan, 1963). Applied to the Namanga OSBP, this theory frames economic empowerment as a function of the extent to which the border post has equalised women traders' access to markets, finance, and business opportunity relative to their male counterparts (Busse & Spielmann, 2003).

The study is further informed by Intersectionality Feminist Theory (Crenshaw, 1989), which recognises that women traders' experiences of empowerment are shaped by overlapping factors, including education, socio-economic status, and access to finance, rather than by gender alone. This lens helps explain why

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economic empowerment outcomes are uneven across women traders: those with more education, capital, or established business networks report benefiting more from OSBP operations than newer or less-resourced traders.

2.3 Research Gap

Existing studies on OSBPs and women traders largely describe general trade-facilitation benefits without decomposing economic empowerment into its constituent dimensions of income, market access, investment, and credit access. Consequently, it remains unclear which dimensions of empowerment OSBPs most effectively advance, and which require complementary policy support. This study addresses this gap by disaggregating and empirically testing these dimensions at the Namanga OSBP.

3. Methodology

3.1 Research Design and Study Area

The study adopted a descriptive research design to capture a comprehensive account of women traders' economic empowerment outcomes within their natural business setting. The study was conducted at Namanga, a border town in Kajiado County situated on the Kenya–Tanzania border (approximately 2.5520° S, 36.9794° E), chosen because of its high concentration of women traders engaged in cross-border commerce and its status as a major East African Community trade corridor.

3.2 Target Population and Sampling

The target population comprised 514 women traders operating in Namanga across four business categories: general dealers, mobile street vendors, market traders, and service providers. Using Cochran's (1977) formula with a finite population correction, a sample of 220 women traders was determined and proportionately allocated across the four strata using stratified random sampling. Ten Border Post officials were purposively sampled for key informant interviews to provide institutional perspectives on economic outcomes for women traders.

3.3 Data Collection and Instrumentation

Data were collected using a self-administered questionnaire comprising closed- and open-ended items, and through key informant interviews guided by a checklist. Economic empowerment was operationalised through four indicators measured on a five-point Likert scale: monthly income improvement, access to new markets, investment and asset acquisition, and access to credit facilities. The instrument was pretested with 10 women traders at the Busia OSBP, and its content validity was reviewed by the research supervisors and key informants.

3.4 Data Analysis

Quantitative data were cleaned, coded, and analysed using SPSS version 32. Descriptive statistics (frequencies, percentages, means, and standard deviations) were used to summarise responses on economic empowerment indicators. Simple linear regression was used to test the effect of economic empowerment on women traders' socio-economic and livelihood outcomes, specified as:

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon \quad \text{(Eqn 1)}$$

where Y represents socio-economic and livelihood outcomes, X_1 represents economic empowerment outcomes of women traders, and ε is the error term. Qualitative data from key informant interviews were analysed thematically to complement and triangulate the quantitative findings.

3.5 Ethical Considerations

The study obtained the requisite research permits and observed principles of informed consent, voluntary participation, and confidentiality throughout data collection.

4. Results

4.1 Descriptive Statistics for Economic Empowerment Outcomes

Economic empowerment was assessed using four composite indicators: monthly income improvement, market access, investment and asset acquisition, and access to credit facilities. Table 1 presents the frequencies, percentages, means, and standard deviations for each indicator.

Table 1: Economic Empowerment Outcomes among Women Traders at Namanga OSBP.

Statement	SD (1) %	D (2) %	N (3) %	A (4) %	SA (5) %	Mean	SD
Monthly income improved	0.5%	15.5%	42.7%	33.5%	7.8%	3.33	0.87
Access to new markets	0.5%	3.9%	3.9%	47.6%	44.2%	4.31	0.81
Investment and asset acquisition	1.0%	11.7%	47.6%	33.5%	6.3%	3.32	0.86
Access to credit facilities	1.9%	11.7%	44.7%	34.5%	7.3%	3.33	0.90
Overall composite						**3.57**	**0.86**

A significant majority of respondents (91.8%) agreed or strongly agreed that the OSBP had improved their access to new markets, and this indicator recorded the highest mean (4.31), indicating a strong, near-consensus perception of improved market access. Perceptions were more moderate for income improvement (mean = 3.33), investment and asset acquisition (mean = 3.32), and access to credit (mean = 3.33), with responses for each of these indicators clustering around "neutral" to "agree." The overall composite mean of 3.57 indicates a generally positive but moderate perception of economic empowerment, driven substantially by gains in market access rather than uniform improvement across all four dimensions.

4.2 Inferential Results: Effect of Economic Empowerment on Socio-Economic Outcomes

A simple linear regression was conducted to test the effect of economic empowerment on women traders' socio-economic and livelihood outcomes. The model summary is presented in Table 2.

Table 2. Model Summary of Economic Empowerment on Socio-Economic Outcomes.

Model	R	R^2	Adjusted R^2	Std. Error
1	0.229	0.052	0.048	0.654

The coefficient of correlation ($R = 0.229$) indicates a positive relationship between economic empowerment and socio-economic outcomes among women traders, while $R^2 = 0.052$ indicates that economic empowerment accounts for approximately 5.2% of the variation in socio-economic and livelihood outcomes. The overall model was statistically significant, $F(1, 204) = 11.255$, $p = 0.001$, confirming that economic empowerment has a statistically significant effect on socio-economic and livelihood outcomes (Table 3).

Table 3. ANOVA of Economic Empowerment on Socio-Economic Outcomes.

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.815	1	4.815	11.255	0.001
Residual	87.267	204	0.428		
Total	92.081	205			

The regression coefficients (Table 4) show a positive, statistically significant unstandardised coefficient for economic empowerment ($B = 0.272$, $SE = 0.081$, $\beta = 0.229$, $t = 3.355$, $p = 0.001$), and a significant constant ($B = 3.043$, $p = 0.000$).

Table 4. Regression Coefficients of Economic Empowerment on Socio-Economic Outcomes. Dependent variable: Socio-Economic and Livelihood Outcomes.

Model	B	Std. Error	Beta	t	Sig.
(Constant)	3.043	0.293	—	10.383	0.000
Economic Empowerment	0.272	0.081	0.229	3.355	0.001

The resulting regression equation is:

$Y = 3.043 + 0.272X_1 + \varepsilon$ …………………………………….. (Eqn 2) where Y is socio-economic and livelihood outcomes and X_1 is economic empowerment. This confirms that as women traders' economic empowerment improves, their broader socio-economic and livelihood outcomes improve correspondingly.

4.3 Qualitative Findings

Key informant interviews with Border Post officials reinforced the quantitative findings. One official observed that traders with greater financial capacity were better positioned to meet documentation requirements and clearance costs, noting: "Financially stable traders tend to operate more consistently and are better able to handle the costs associated with cross-border trade, which contributes to improved outcomes over time."

Thematic analysis of the interview data identified market expansion and financial constraints as the most frequently cited dimensions of economic empowerment, each raised by 7 of the 10 informants. Compliance capacity, the ability of economically empowered traders to meet documentation and clearance requirements, was cited by 6 informants, while trade efficiency gains were the least emphasised theme, cited by 5 informants. This pattern is consistent with the quantitative results: while the OSBP has clearly expanded market access, financial constraints continue to limit women traders' ability to fully capitalise on this access through increased income, investment, and credit.

5. Discussion

The finding that economic empowerment has a positive and statistically significant effect on socio-economic and livelihood outcomes ($\beta = 0.272$, $p = 0.001$) is consistent with the broader literature on OSBPs and trade facilitation. Studies of the Chirundu, Malaba, and Busia border posts similarly report that reduced delays and transport costs allow women traders to move and sell goods more efficiently, improving their earnings (Chiukira, 2021; Gudhlanga et al., 2021; Ogutu, 2022). The particularly strong result for market access in this study (mean = 4.31) echoes findings that trade-facilitation infrastructure most directly and immediately benefits traders by widening their customer base and reducing the transaction costs of reaching buyers across the border.

However, the more moderate outcomes recorded for income growth, investment, and credit access align with evidence that structural barriers, limited collateral, high interest rates, and the informal status of many women-run businesses, continue to constrain women traders' ability to convert improved market access into durable financial gains (Nyaliech & Kurgat, 2023; UNCTAD, 2020). This is consistent with Liberal Feminist Theory's emphasis on the need to remove structural and institutional barriers, beyond simply facilitating market entry, for women to achieve full economic parity (Busse & Spielmann, 2003). It also reflects the Intersectionality Feminist Theory's premise that empowerment outcomes are shaped by traders' differing access to capital, education, and business networks, rather than by market access alone (Crenshaw, 1989).

The relatively modest proportion of variance explained by economic empowerment alone ($R^2 = 0.052$) further suggests that while economic empowerment is a significant and positive driver of socio-economic outcomes, it operates alongside other factors, such as operational challenges and access to training, that jointly shape women traders' overall welfare. This underscores that market-access gains from OSBP operations, while real, are necessary but not sufficient for full economic empowerment.

6. Conclusion and Recommendations

This study concludes that the Namanga OSBP has had a positive and statistically significant effect on the economic empowerment of women traders, with the clearest gains realised in market access. Income growth, investment and asset acquisition, and access to credit have improved more modestly, indicating that trade-facilitation infrastructure alone is insufficient to fully empower women traders economically. Based on these findings, the study recommends:

i. Expanding access to affordable, collateral-light credit and savings products tailored to small-scale women traders, to help convert market-access gains into income growth and asset accumulation.

ii. Supporting market-linkage and business-formalisation programmes that help women traders retain and reinvest the gains from improved market access.

iii. Integrating financial literacy and business-management support alongside trade-facilitation infrastructure, so that income, investment, and credit outcomes catch up with market-access gains.

Conducting further research to identify the specific structural and institutional barriers limiting income growth and credit access among women traders at the Namanga OSBP.

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