

**DYNAMICS OF KENYA-SOMALIA CROSS BORDER INFORMAL TRADE AND ITS  
INFLUENCE ON WOMEN EMPOWERMENT IN WAJIR EAST SUB-COUNTY**

**DEKOW HASSAN ALI**



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## DECLARATION AND APPROVAL

### Declaration by the student

This project report is my original work and has not been presented for a degree in any other university or for any other award.

Signature ..... 

Date ..... 

Dekow Hassan Ali

MDS/2013/53774

### Approval by the supervisor

I confirm that the work reported in this project report was developed by the candidate under my supervision.

Signature: .....  ..... Date ...  .....

Dr. Gordon Ocholla

Department of Social and Development Studies

Mount Kenya University

## DEDICATION

I dedicate this report to my family; dad and mom.



## **ACKNOWLEDGEMENT**

I take this opportunity to pass on sincere gratitude to the able supervisor, Dr. Gordon Ocholla for his immense support and guidance in drafting this project report. I wish to thank the school of social sciences for the opportunity to present my project report in pursuit of my program. To my family, thank you for your emotional and moral support.



## ABSTRACT

Despite the critical role that cross-border informal trade plays in the livelihoods of women in border regions, women traders continue to face significant challenges that undermine their full empowerment. In regions like Wajir East Sub-County, where many women engage in informal trade across the Kenya-Somalia border, the benefits of this trade are often limited by a range of socio-economic barriers. Thus, the purpose of this study was to investigate the dynamics of Kenya-Somalia cross-border informal trade and its influence on the empowerment of women in Wajir East Sub-County. The study objectives were: To explore the challenges of women's participation in cross-border informal trade in Wajir East Sub-County; To examine the influence of cross-border informal trade on the income levels of women in Wajir East Sub-County; To examine the influence of cross-border informal trade on the participation in community decision-making processes among women in Wajir East Sub-County; and To assess the influence of cross-border informal trade on participation in politics processes among women in Wajir East Sub-County. This research was grounded Feminist Theory and Social Capital Theory. The study adopted a mixed-methods approach and a descriptive survey design. The target population consisted of women engaged in cross-border informal trade between Kenya and Somalia, estimated at 450 individuals within Wajir East Sub-County. Purposive sampling was used to select key informants such as directors in the state department of trade at border and NGO representatives in social welfare empowerment. Stratified random sampling was employed to select women traders based on age and experience in cross-border trade. The sample size was determined using Yamane's formula giving a total of 222. The study utilized both questionnaires for women traders and key informant interviews for specific experts to collect primary data. The research instruments was piloted with a small subset. Piloting was conducted in the neighboring Wajir central subcounty with a sample of 10% (n=22) of the actual study sample. Expert reviews and feedback from the pilot test was incorporated to improve content validity. To ensure reliability, the research instruments was tested for internal consistency using Cronbach's alpha. Quantitative data from the questionnaires was analyzed using descriptive including frequencies and percentages. Regression analysis was used to explore relationships between variables. Qualitative data from interviews was analyzed using thematic analysis to identify key findings. The study reveals that cross-border informal trade significantly impacts women's empowerment in Wajir East Sub-County, explaining 65% of empowerment variance. Challenges include limited access to capital, insecurity, and harassment. Trade boosts empowerment through increased income, but financial inclusion gaps need to be addressed. Social networking is enhanced through leadership skills and diverse perspectives, but policy inclusivity lags. Educationally, informal learning and advocacy are beneficial, but uneven access requires structured training. The study recommends that NGOs and local development organizations establish community-based microfinance programs to address the pervasive challenge of limited access to capital. The findings will contribute to a deeper understanding of how dynamics of Kenya-Somalia cross border informal trade influence women empowerment in Wajir east sub-county.

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## ABBREVIATIONS AND ACRONYMS

<b>CBT</b>	Cross-Border Trade
<b>DV</b>	Dependent Variable
<b>GDP</b>	Gross Domestic Product
<b>GoK</b>	Government of Kenya
<b>IV</b>	Independent Variable
<b>KRA</b>	Kenya Revenue Authority
<b>NGO</b>	Non-Governmental Organization
<b>UN</b>	United Nations
<b>UNDP</b>	United Nations Development Programme
<b>WB</b>	World Bank
<b>WED</b>	Women's Economic Development
<b>WEE</b>	Women's Economic Empowerment

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the Study

Cross-border informal trade is a significant economic activity worldwide, particularly in developing countries giving up to an average of 4% in GDP of developing countries (World Bank, 2019). This form of trade refers to the unregulated and often undocumented exchange of goods and services across national borders, conducted outside formal state controls (Bouet, Pace & Glauber, 2018). Informal cross-border trade plays a critical role in the livelihoods of many individuals, particularly women, who often dominate these informal markets (Morris & Saul, 2018).

In the global context, cross-border informal trade has shown varying impacts on women. In South Asia, for example, women in Bangladesh and India have increasingly turned to cross-border trade as a means of economic empowerment, yet they continue to face significant social and cultural challenges (Khatun, 2017). In Latin America, women engaged in informal trade along the borders of Colombia and Venezuela have experienced economic growth but remain vulnerable due to the lack of formal recognition and protection (ILO, 2019). Despite these challenges, cross-border trade in these regions has proven to be a critical avenue for women's financial autonomy and empowerment (González & Pérez, 2016).

Similarly, the role of cross-border informal trade in women's empowerment has been examined in various contexts. In South Asia, women in India and Bangladesh have increasingly turned to informal trade across borders as a means of economic empowerment. However, these women continue to navigate social and cultural challenges that limit their ability to fully participate in the

economy (Khatun, 2017). These global experiences highlight the challenges that cross-border informal trade presents for women, particularly in regions where formal economic systems are underdeveloped.

In sub-Saharan Africa, it is estimated that between 60% and 70% of small-scale cross-border traders are women (UNCTAD, 2019). These women engage in the trade of foodstuffs, textiles, and other essential commodities, which contribute to household income and community well-being (ibid). However, despite the potential benefits, women involved in informal trade often face significant challenges, including limited access to capital, discriminatory gender norms, and exposure to exploitation (Koroma et al., 2018).

Women empowerment, defined as the process of increasing women's ability to make choices and exercise power over their own lives, has become a central focus in development discourse (World Bank, 2015). This concept spans economic, social, and political dimensions, aiming to ensure women have equitable access to resources and opportunities. Despite global efforts, women in many developing countries, particularly in informal economies, continue to face significant obstacles to their empowerment (UN Women, 2020). Informal trade, especially in cross-border settings, has emerged as a vital channel for women to improve their economic situation and gain financial independence (Meagher & Lindell, 2016). However, the potential of this trade to fully empower women is still underexplored.

Women in border regions are heavily involved in this trade, using it as a means of income generation and economic stability (Morris & Saul, 2018). However, while cross-border trade provides economic opportunities, it is fraught with challenges. Women traders often navigate complex socio-economic environments that involve gender norms, limited legal protection, and

exclusion from formal financial systems (Koroma et al., 2018). This study explores how various factors such as social networking, skill development, and collective action influence women's empowerment through cross-border informal trade.

In Sub-Saharan Africa, informal cross-border trade is a vital economic activity, particularly for women. In West Africa, for instance, women traders in Nigeria and Ghana play a crucial role in the informal economy, supporting their households and communities through cross-border activities (Azeez et al., 2018). Similarly, in East Africa, women traders in Uganda and Tanzania have gained increased income and market access through informal trade, but face persistent barriers such as limited access to credit and exposure to gender-based violence (UNCTAD, 2019). The potential for informal trade to contribute to women's empowerment in these regions is clear, but these women remain marginalized due to the informal nature of their activities.

Regionally, in East Africa, cross-border informal trade is a key economic activity for women, particularly in border regions. For instance, women traders in Uganda and Tanzania have leveraged informal trade to improve their livelihoods, gaining access to new markets and increasing their income (UNCTAD, 2019). However, they continue to face challenges such as limited access to financial services, poor infrastructure, and exposure to gender-based violence at border crossings (Azeez et al., 2018). Despite these barriers, informal trade remains a crucial pathway for women's economic empowerment in the region (Koroma et al., 2018).

In Kenya, particularly along the Kenya-Somalia border, informal cross-border trade plays a significant role in the livelihoods of women in Wajir East Sub-County. Women participating in this trade have benefited from income generation and the development of new skills, yet they continue to face substantial challenges. Gender norms, exclusion from formal financial services,

and the risk of exploitation create barriers to their full empowerment (Ndungu & Kamau, 2020). This study aims to explore how Kenya-Somalia cross-border informal trade influences the empowerment of women in Wajir East Sub-County, addressing the specific challenges they encounter and the potential for trade to transform their economic and social status.

Women's empowerment, defined as increasing women's ability to make choices and exercise power over their own lives, has become a focal point in global development efforts (UN Women, 2020). Empowerment is particularly relevant in the context of informal cross-border trade, where women's participation can lead to enhanced financial independence, improved self-esteem, and increased decision-making power within their households and communities (Azeez et al., 2018). Yet, the full potential of informal cross-border trade as a tool for women's empowerment is often constrained by systemic challenges. These include limited access to formal financial systems, exposure to violence and harassment at border crossings, and cultural norms that restrict women's economic participation (Meagher & Lindell, 2016).

In Kenya, informal cross-border trade plays a crucial role in the economic empowerment of women, particularly in border regions such as Wajir East Sub-County. Women traders in this region engage in the exchange of goods across the Kenya-Somalia border, which provides them with income and a degree of economic independence (Ndungu & Kamau, 2020). However, their participation in this trade is often constrained by challenges such as gender norms that limit their economic roles, lack of access to formal financial institutions, and the risk of exploitation and insecurity due to the informal nature of the trade (Meagher & Lindell, 2016). Despite these challenges, the role of cross-border informal trade in empowering women in Wajir East Sub-

County remains an important area of study, particularly in understanding how this trade can be leveraged to improve women's economic and social status.

### **1.3 Statement of the Problem**

Despite the critical role that cross-border informal trade plays in the livelihoods of women in border regions, women traders continue to face significant challenges that undermine their full empowerment. In regions like Wajir East Sub-County, where many women engage in informal trade across the Kenya-Somalia border, the benefits of this trade are often limited by a range of socio-economic barriers. These include restricted access to formal financial services, exposure to insecurity and violence, and deeply entrenched gender norms that limit women's roles in economic activities. As a result, while cross-border informal trade offers opportunities for income generation and skill development, its potential to empower women remains significantly constrained (UNCTAD, 2019; Ndungu & Kamau, 2020).

Moreover, the lack of formal recognition of informal trade leaves women vulnerable to exploitation and exclusion from development policies aimed at economic growth and gender equality. This marginalization limits their capacity to accumulate wealth, improve their social status, and participate in decision-making processes both at home and in the community. Although informal trade is a key driver of economic activities in Wajir East Sub-County, there is limited empirical research on how this trade influences women's empowerment. Understanding the specific challenges that women face in this context is crucial for developing interventions that can support their economic and social advancement (Koroma et al., 2018; Morris & Saul, 2018).

#### **1.4 Purpose of the Study**

The purpose of this study is to investigate the dynamics of Kenya-Somalia cross border informal trade and its influence on women empowerment in Wajir east sub-county.

#### **1.5 Research Objectives**

The study aims to achieve the following objectives:

1. To explore the challenges of women's participation in cross-border informal trade in Wajir East Sub-County.
2. To examine the influence of cross-border informal trade on the income levels of women in Wajir East Sub-County.
3. To examine the influence of cross-border informal trade on the participation in community decision-making processes among women in Wajir East Sub-County.
4. To assess the influence of cross-border informal trade on participation in politics processes among women in Wajir East Sub-County.

#### **1.6 Research Questions**

The study seeks to answer the following questions:

1. How do the challenges women experience in participation in cross-border informal trade in Wajir East Sub-County?
2. How does cross-border informal trade influence the income levels of women in Wajir East Sub-County?
3. How does cross-border informal trade influence participation in decision-making processes among women in Wajir East Sub-County?

4. How does cross-border informal trade influence of on participation in politics processes among women in Wajir East Sub-County.

### **1.7 Justification of the Study**

This study is justified because it addresses a critical gap in the existing literature regarding the intersection of cross-border informal trade and women's empowerment in marginalized regions. Wajir East Sub-County, being a border region with significant involvement in informal trade, provides a unique context to explore how women's economic and social empowerment is influenced by their participation in such trade. The insights generated from this study will inform policy interventions aimed at supporting women traders in informal cross-border economies, ultimately contributing to their empowerment and economic inclusion. Additionally, the findings from this research was valuable to non-governmental organizations, government agencies, and development partners working to enhance gender equality and reduce poverty in Kenya's border regions.

### **1.8 Significance of the Study**

This study is significant because it sheds light on the role of cross-border informal trade in empowering women in border regions such as Wajir East Sub-County. The findings will contribute to a deeper understanding of how informal trade activities influence women's economic and social positions, particularly in marginalized areas. Policymakers and development agencies can use the insights from this study to design interventions and policies that support the economic empowerment of women involved in cross-border informal trade. Furthermore, the study wasnefit scholars by filling the gap in literature on women's empowerment in the context of informal economies, specifically in Kenya.

### **1.9 Scope of the Study**

The study focuses on women engaged in cross-border informal trade between Kenya and Somalia, specifically in Wajir East Sub-County. The research examines the economic and social empowerment of women participating in this trade, as well as the challenges they encounter. The study is limited to Wajir East Sub-County due to its strategic position as a border region and its significant involvement in informal trade. Data was collected from women traders operating within this area between December 2024 and January 2025.

### **1.10 Limitations of the Study**

This study may encounter several limitations. First, the informal nature of cross-border trade may lead to difficulties in obtaining accurate data, as traders might be hesitant to disclose their full trading activities due to legal or security concerns. Additionally, the study is limited to a specific geographical area, Wajir East Sub-County, which might limit the generalizability of the findings to other regions. Time and resource constraints could also affect the scope of the data collection process. Despite these limitations, efforts were made to ensure the study provides valuable insights into the topic.

### **1.11 Delimitation of the Study**

The delimitation of this study defines the boundaries within which the research is conducted. The study focused specifically on women engaged in cross-border informal trade between Kenya and Somalia in Wajir East Sub-County. It did not extend to other counties or regions within Kenya or Somalia. Furthermore, the study concentrated on women involved in small-scale trade, excluding larger, more formalized trading operations. The time frame of the study was limited to the current socio-economic conditions in the region, and the scope of the research was confined to economic

and social empowerment, excluding other forms of empowerment such as political or legal empowerment.

### **1.12 Assumptions of the Study**

The study assumes that the respondents provided honest and accurate information about their participation in cross-border informal trade. It also assumes that cross-border informal trade plays a role in the empowerment of women in Wajir East Sub-County and that the challenges identified in the literature are applicable to this context. Finally, the study assumes that the sample selected was representative of the women involved in cross-border informal trade in the region.



### 1.13 Operational Definition of Terms

**Challenges in Cross-Border Trade:** The difficulties or barriers that women face in the informal trade sector, such as insecurity, lack of financial services, gender discrimination, and legal or bureaucratic obstacles.

**Cross-Border Informal Trade:** The unregulated trade of goods and services between two countries, in this case, Kenya and Somalia, involving small-scale traders who bypass formal customs procedures.

**Decision-Making Processes:** this is used to imply the set procedures that are adopted at the cross-border to decide how the activities take place

**Economic Empowerment:** The process through which women gain access to and control over financial resources, income-generating activities, and the ability to make decisions that enhance their economic standing.

**Income Levels:** This is used to mean the capacity attained by the women at the cross-border on terms of cash flows to be as independent as possible.

**Opportunities in Cross-Border Trade:** The potential benefits or openings that participation in cross-border informal trade provides to women, including income generation, skill development, and networking.

**Politics Processes:** These are considered as the procedures set and adopted in making decision for political orientations

**Social Empowerment:** The process by which women enhance their status, gain self-confidence, and improve their participation in social activities, decision-making processes, and community affairs.

**Women's Empowerment:** A multidimensional process where women increase their access to resources, opportunities, decision-making, and control over their own lives, leading to improved economic and social outcomes.



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter provides an overview of existing research and theoretical perspectives relevant to the study of cross-border informal trade and its impact on women's empowerment. The chapter explores empirical literature, theoretical framework, key concepts, empirical studies, and theoretical frameworks that inform the relationship between informal trade activities and women's economic and social empowerment. This section examines global, regional, and local perspectives on cross-border informal trade, focusing on the challenge it presents for women, particularly in marginalized regions like Wajir East Sub-County. By reviewing the existing body of knowledge, the chapter identifies gaps in the literature that this study seeks to address, particularly in the context of women involved in informal cross-border trade between Kenya and Somalia.

#### **2.2 Empirical literature**

The reviewed empirical literature was presented in the following subsections.

##### **2.2.1 Challenges of Women's Participation in Cross-Border Informal Trade**

Women's participation in cross-border informal trade has been shaped by both challenges and opportunities. In South Asia, particularly in Bangladesh, women involved in informal cross-border trade often face limited access to formal financial services, which restricts their ability to expand their businesses. According to Chen (2018), many women traders are unable to obtain credit due to lack of collateral, resulting in reliance on informal lending, which often comes with higher interest rates and exploitative terms. Despite these barriers, the informal trade sector offers women a way to enter markets traditionally dominated by men, thereby providing economic opportunities. In Latin America, particularly in Bolivia, informal cross-border trade has been a source of

economic empowerment for women, but challenges such as harassment at border posts, corruption, and inadequate legal protections hinder their progress (Gálvez-Nogales, 2019). This dual nature of informal trade, offering both opportunity and hardship, reflects the complex dynamics women face when engaging in cross-border economic activities worldwide.

In the East African region, particularly in Kenya, Uganda, and Tanzania, women's participation in cross-border informal trade presents both opportunities and challenges that are unique to the region. According to research conducted by Kabeer and Sanzgeri (2020), women in East Africa are heavily involved in informal trade along the borders, particularly trading in goods such as textiles, agricultural products, and consumer goods. In Kenya and Uganda, women traders face systemic challenges, including corruption at border points, exploitation by middlemen, and lack of access to formal credit institutions. These barriers disproportionately affect women due to socio-cultural norms that restrict their economic independence. Despite these challenges, the East African region offers significant opportunities for women to engage in cross-border informal trade, particularly through regional trade agreements like the East African Community (EAC). These agreements have facilitated smoother cross-border trade, reduced tariff barriers and encouraging the participation of small-scale traders, many of whom are women. Additionally, the presence of women's trade associations in the region has empowered women traders by providing training on financial literacy, negotiation tactics, and export procedures. In Tanzania, women have been able to capitalize on collective action to advocate for fair treatment at borders, thereby reducing the exploitation they often face (Mwakalobo & Mdoe, 2020). These regional dynamics illustrate both the promise and pitfalls of cross-border informal trade for women in East Africa.

In the context of Wajir East Sub-County in Kenya, women's participation in cross-border informal trade is both a necessity and an opportunity. Due to the proximity to the Somalia border, many

women in Wajir East engage in cross-border trade as a means of economic survival. However, local challenges, including insecurity due to ongoing conflicts in Somalia, harassment by border officials, and limited access to markets, significantly hinder their ability to thrive in this sector. A study by Munene and Kamungi (2021) revealed that women in Wajir East often lack formal education and business training, further limiting their ability to navigate the complexities of cross-border trade. Despite these challenges, local women's groups have emerged as crucial support systems, helping women overcome barriers by providing mutual support, access to informal credit, and shared market information. These local networks, though informal, serve as vital lifelines for women in Wajir East, empowering them to continue participating in cross-border trade, despite the numerous obstacles they face.

The challenges faced by women in cross-border informal trade, whether in South Asia, East Africa, or Wajir East, share common themes of systemic discrimination, financial exclusion, and insecurity. However, the opportunities for empowerment through collective action, regional agreements, and informal networks provide a foundation upon which women can build more sustainable livelihoods. The unique social, political, and economic environments in each region shape how these challenges manifest, highlighting the need for targeted policies that address the specific needs of women traders.

### **2.2.2 Influence of Cross-Border Informal Trade on the Income Levels of Women**

Women involved in cross-border informal trade globally have seen varied impacts on their income levels depending on the socio-economic and political contexts. In Southeast Asia, particularly in countries like Thailand and Vietnam, women traders who engage in cross-border informal trade typically experience increased income due to the high demand for goods like textiles, electronics, and agricultural products. However, the instability of this income is a major challenge. According

to Williams and Round (2019), the lack of formalization of these trades makes women vulnerable to market fluctuations, exploitation by intermediaries, and lack of access to financial services. In Latin America, especially in Colombia, women cross-border traders have seen income growth, particularly through the trade of handicrafts and food products. However, challenges such as border closures and political instability have disrupted income streams for many women traders (Tucker et al., 2020). Although informal trade has opened doors for many women across the globe, the income earned remains precarious, subject to external pressures and systemic issues that hinder long-term financial stability.

In East Africa, cross-border informal trade has become a crucial source of income for women, particularly in countries like Uganda, Tanzania, and Kenya. The East African Community (EAC) trade protocols have contributed significantly to easing cross-border trade barriers, allowing women traders to tap into broader markets. According to studies by Brenton and Isik (2019), women involved in cross-border trade along the Uganda-Kenya border, particularly in the agricultural and textile sectors, have experienced significant boosts to their income. Women traders in Uganda, for example, are engaged in the sale of products like maize, beans, and fish to Kenyan markets, which has positively impacted their earnings. However, despite these gains, women continue to face structural challenges, including limited access to formal credit, high taxation, and the threat of harassment at border points.

In Tanzania, women traders have capitalized on the demand for agricultural products such as bananas and rice in neighboring countries like Burundi and Rwanda, leading to increased income levels. A study by Ahaibwe et al. (2018) indicated that the collective efforts of women's groups in Tanzania have allowed them to negotiate better prices and trading terms, thus improving their earnings. Nonetheless, the volatility of commodity prices, coupled with the lack of institutional

support for informal traders, often leads to fluctuating income levels for these women. In Kenya, particularly at the Busia border, women involved in cross-border trade are predominantly in the agricultural and small-scale manufacturing sectors. According to Kinyanjui (2020), their income has increased over time, but this growth remains fragile due to the informal nature of their businesses and the absence of legal protections. The reliance on cross-border informal trade, while economically beneficial, highlights the need for policy interventions that can stabilize and formalize these trades, ensuring that the income gains for women traders are sustainable in the longterm.

In Wajir East Sub-County, Kenya, women engaging in cross-border informal trade with Somalia have seen a modest improvement in their income levels, primarily through the trade of livestock, textiles, and household goods. According to Abdi and Warsame (2019), cross-border trade has provided an essential economic lifeline for women in the region, many of whom are the primary breadwinners in their households. Despite the increased income from cross-border trade, women in Wajir East face numerous challenges that limit their earnings. Insecurity along the Kenya-Somalia border, compounded by frequent closures and disruptions due to political tensions and armed conflict, has had a negative impact on income stability. Furthermore, the informal nature of their businesses means that women often have limited bargaining power and are vulnerable to exploitation by intermediaries who control access to key markets. Despite these challenges, the cross-border trade route remains vital for the economic survival of many women in Wajir East, even if their income remains unstable and subject to numerous external pressures.

Although cross-border informal trade provides significant opportunities for income generation, women across the globe, East Africa, and locally in Wajir East continue to face systemic barriers that prevent them from fully capitalizing on these opportunities. A lack of institutional support,

financial inclusion, and political stability continues to affect the income levels of women traders, despite the significant role they play in cross-border trade.

#### **2.2.4 Influence of Cross-Border Informal Trade on Women's Social Networking and Collective Action**

Cross-border informal trade has facilitated women's participation in social networking and collective action, though the outcomes vary across regions. In Latin America, women involved in cross-border trade, particularly in countries like Mexico and Guatemala, have formed strong social networks to cope with the challenges of informal trade. These networks often serve as support systems that allow women to share information about market opportunities, transport logistics, and security risks (Meagher, 2020). In some cases, these networks have evolved into collective action movements, where women lobby for better working conditions and access to formal markets. Similarly, in Southeast Asia, particularly in Vietnam and Laos, women cross-border traders have developed extensive social networks that help them navigate complex trade routes and market fluctuations. According to Rogerson (2019), these networks have empowered women to collaborate on business ventures and secure better prices for their goods. However, the informal nature of these networks can also leave women vulnerable to exploitation, as they lack the legal protections afforded to formal business entities.

In East Africa, cross-border informal trade has played a significant role in fostering social networking and collective action among women. In Uganda, Tanzania, and Kenya, women traders have formed informal associations that help them navigate the complexities of cross-border trade. These associations allow women to pool resources, share market information, and collectively negotiate better terms with suppliers and buyers. In Uganda, for example, women involved in the trade of agricultural goods have established networks at the Malaba and Busia border points,

enabling them to share vital information on market prices and regulatory changes (Ahaibwe et al., 2018). These networks have also become platforms for collective action, with women advocating for policies that support informal traders, such as reduced tariffs and improved border security.

In Tanzania, women traders along the borders with Rwanda and Burundi have organized themselves into cooperatives that not only facilitate trade but also provide social support in times of economic hardship. According to a study by Brenton and Isik (2019), these cooperatives have empowered women by enhancing their bargaining power and enabling them to access better markets. Moreover, the networks created through cross-border informal trade have allowed women to engage in collective action, lobbying for better trade policies and protection from harassment at border posts. Similarly, in Kenya, women involved in cross-border trade, particularly at the Busia and Namanga borders, have leveraged their social networks to collectively address challenges such as high taxation, limited access to credit, and exploitation by middlemen (Kinyanjui, 2020). These networks have empowered women to not only improve their trading activities but also advocate for broader systemic changes that benefit informal traders.

In Wajir East Sub-County, Kenya, cross-border informal trade with Somalia has similarly fostered social networking and collective action among women traders. Due to the precarious nature of the trade, which often involves crossing insecure and poorly regulated borders, women traders in Wajir East have formed informal networks to share information on safe trade routes, market prices, and security threats. A study by Warsame and Abdi (2019) highlights how these networks have become crucial for women's survival in the volatile cross-border trade environment. These networks also provide social support, as women traders often face similar challenges, including harassment, extortion, and fluctuating market conditions.

In addition to networking, women in Wajir East have begun to engage in collective action to address some of the systemic issues they face in cross-border trade. For example, women's groups have organized to advocate for more secure border crossings and better access to financial services that could help stabilize their businesses. Despite the challenges, the social networks and collective actions fostered through cross-border trade have played a crucial role in empowering women in Wajir East, enabling them to navigate the difficulties of informal trade while working towards long-term improvements in their trading environment. These networks not only provide immediate support but also offer a platform for women to push for broader structural changes that can improve their access to markets and economic opportunities.

### **2.2.3 Impact of Cross-Border Informal Trade on Women's Access to Education and Skill Development**

Cross-border informal trade has had mixed impacts on women's access to education and skill development. In West Africa, particularly in Nigeria and Ghana, women engaged in cross-border trade often prioritize income generation over educational pursuits. According to a report by the International Labour Organization (ILO, 2020), many women traders in West Africa tend to reinvest their earnings into their businesses or use them to support their families, leaving little room for personal skill development or educational advancement. Similarly, in Southeast Asia, particularly in Indonesia and Cambodia, women informal traders struggle with balancing their trading activities with opportunities for education and skill development. However, initiatives such as trade unions and NGOs have started to provide literacy and business training to women traders,

which has helped bridge this gap to some extent (Rogerson, 2019). Despite these efforts, globally, the fast-paced nature of cross-border informal trade often leaves women with limited time and resources to invest in their education, perpetuating a cycle of low-skilled labor that hinders their long-term economic mobility.

In East Africa, the impact of cross-border informal trade on women's access to education and skill development has been notably significant, though it remains underexplored. Women in countries like Rwanda, Uganda, and Kenya who engage in informal trade often lack the time or resources to invest in education and skills training. In Uganda, for example, women traders at the Busia and Malaba border posts are heavily involved in the trade of agricultural products such as maize, beans, and sugarcane. A study by Kwagala (2019) revealed that while women benefit economically from these activities, they often miss out on educational opportunities and vocational training, which would allow them to expand their businesses or diversify their income sources. Many women prioritize immediate income over long-term skill development, which perpetuates their reliance on low-skilled, labor-intensive trades.

In Kenya, particularly among women in informal trade along the Kenya-Uganda border, there is a growing recognition of the importance of education and skill development. Programs initiated by the East African Trade Union (EATU) have aimed to provide vocational training and business skills to women traders, enabling them to enhance their trading activities. These programs, although limited in reach, have shown positive results in improving women's ability to manage their businesses and access better markets (Mwangi & Gitonga, 2020). Nonetheless, the majority of women remain trapped in cycles of low education and skill levels, which limit their upward mobility in the trade sector. This is further compounded by socio-cultural norms that often restrict

women's participation in formal educational opportunities, particularly in rural areas of East Africa.

In Wajir East Sub-County, Kenya, cross-border informal trade with Somalia has had a profound effect on women's access to education and skill development. A study by Abdille and Hussein (2020) highlights that women traders in this region are often the primary earners for their families, leaving them with limited time for educational or vocational training opportunities. Many of these women have low literacy levels, which restricts their ability to engage in more formalized trade activities or expand their businesses beyond the local market. However, local initiatives, often driven by women's groups, have begun to address this gap by offering basic literacy and business training to female traders. These initiatives have empowered some women to improve their trading activities, but the overall impact remains limited due to the pervasive socio-cultural barriers and the prioritization of immediate financial needs over long-term education.

Despite these challenges, cross-border informal trade remains a crucial source of income for many women in Wajir East, and some are gradually recognizing the need for further education and skills development as a means to secure a more stable and sustainable livelihood. The tension between short-term financial gains and long-term educational advancement continues to shape the experiences of women in cross-border trade, both globally and locally.

### **2.3 Theoretical Framework**

This research is grounded in two major theories relevant to understanding the influence of cross-border informal trade on women's empowerment: Feminist Theory and Social Capital Theory.

### **2.3.1 Feminist Theory**

Feminist theory traces its origin from the works of Mary Wollstonecraft's work in 1794. It spread in 18<sup>th</sup> century around the political ferment of having women on board. The theory is essential for analyzing the role of gender in cross-border informal trade. It emphasizes how patriarchal systems limit women's opportunities and underscores the importance of economic empowerment as a tool for challenging these systems. Feminist theory argues that informal trade can provide women with platforms to challenge gender norms and gain financial independence. For women in Wajir East, engaging in cross-border trade can disrupt traditional gender roles, enabling them to assert more influence both within their households and in the wider community (Lauve-Moon, Enman, & Hentz, 2020). By addressing structural inequalities, feminist theory provides a critical lens for understanding how women's participation in trade contributes to their empowerment.

#### **Strengths of the Feminist Theory**

Feminist theory advocates for equal rights and opportunities for all genders, challenging traditional gender roles and societal expectations (BarazzaCarlos, 2023). It empowers individuals to pursue their passions and careers without being limited by gender-based expectations. Feminism intersects with issues related to race, class, sexuality, and other aspects of identity, contributing to a broader social justice movement.

Similarly, feminism raises awareness about issues such as sexual harassment, domestic violence, workplace discrimination, and reproductive rights, leading to a better understanding of these challenges and the need for change. Feminism has played a crucial role in increasing the visibility

and representation of women and marginalized genders in media, politics, and various fields, challenging stereotypes and biases.

### **Weaknesses of the Feminist Theory**

While feminist theory has many strengths, it also faces several criticisms and challenges. Feminism is not a monolithic movement; it encompasses a wide range of perspectives, from liberal feminism to radical feminism and beyond. This diversity can lead to disagreements and fragmentation within the movement (ibid). Feminism often faces backlash from those who feel threatened by changes in societal norms and power dynamics. Additionally, misconceptions about feminism can lead to misunderstandings, such as the belief that it promotes the superiority of women over men rather than advocating for gender equality.

Feminist ideas and strategies may not always translate seamlessly across different cultural contexts, leading to tensions between Western and non-Western feminist movements. While feminist theory recognizes the interconnectedness of various forms of oppression, navigating these complexities can be challenging. Different groups of feminists may prioritize different issues, which can sometimes limit the scope of the movement (Saad, 2009). Finally, the emphasis on gender and sex can sometimes overshadow other intersecting social identities and groups, potentially limiting the theory's comprehensiveness.

### **2.3.2 Social Capital Theory**

Social capital theory focuses on the value of social networks and relationships in economic activities. It posits that social connections, norms, and trust can facilitate cooperation and lead to economic success. Women in informal cross-border trade often depend on their networks to navigate trade challenges, secure resources, and access information. In regions like Wajir East,

where formal financial institutions may be scarce, social capital becomes crucial for women traders. This theory helps explain how participation in trade networks can empower women by expanding their access to vital resources and support systems, thus enhancing their economic resilience (Lehtonen, 2021).

### **Strengths of Social Capital Theory**

Social Capital Theory offers several strengths that make it a valuable framework for understanding social dynamics and relationships. Social capital fosters trust and norms of reciprocity within networks, which can significantly enhance cooperation and coordination among individuals and groups. According to Theoryhub (2024), social capital highlights how social networks provide access to valuable resources, such as information, support, and opportunities, which can be crucial for personal and professional development. Social capital is also seen as instrumental in building strong communities. High levels of social capital are associated with better governance, lower crime rates, and more effective public institutions.

By reducing transaction costs and market imperfections, social capital can foster economic efficiency and development. It enables individuals and organizations to pool resources and collaborate effectively (Christoforou, 2017). Strong social networks provide emotional and practical support, which can be vital during times of need. This support system can improve overall well-being and resilience.

In organizational contexts, social capital can lead to better teamwork, knowledge sharing, and innovation. It creates an environment where ideas can be freely exchanged and developed. Social capital encourages political participation and civic engagement, which are essential for a healthy democracy. It helps individuals feel more connected to their communities and more invested in

collective outcomes. The theory emphasizes the importance of trust and shared norms, which can reduce the cost of transactions and facilitate cooperative behaviors. These strengths illustrate the significant value of social capital in both personal and professional spheres, highlighting its role in fostering trust, cooperation, and mutual benefit.

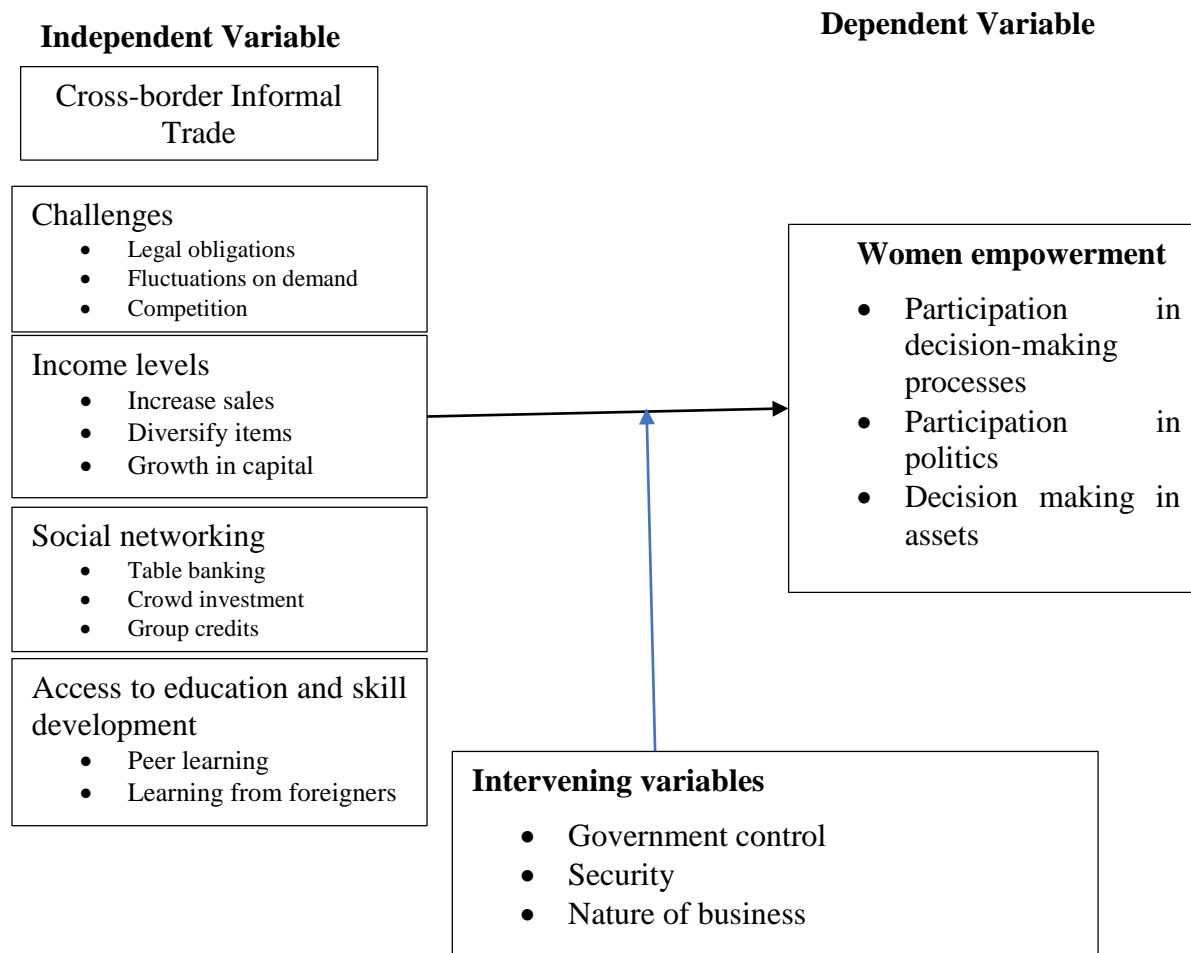
### **Weaknesses of Social Capital Theory**

Social Capital Theory, while valuable, has several weaknesses and criticisms. First, the concept of social capital is often ill-defined, with different scholars attributing different meanings to it. This lack of a unified definition can lead to confusion and inconsistency in its application. According to Claridge (2018), social capital can sometimes reinforce social exclusion and inequality. Strong social networks may exclude outsiders, creating barriers to social mobility and inclusion.

Moreover, the same social structures that generate positive outcomes can also produce negative ones. For example, tight-knit communities might foster behaviors that worsen economic performance or facilitate crime and health-damaging behaviors. The effects of social capital are highly context-specific. What works in one setting may not work in another, making it difficult to generalize findings and apply them universally. Finally, measuring social capital is notoriously difficult. The lack of standardized metrics and the complexity of social interactions make it challenging to quantify social capital accurately. Social capital can be used to exert excessive claims on group members or restrict individual freedom. It can also deepen divides between different social groups instead of bridging them. These weaknesses highlight the need for careful consideration and critical analysis when applying Social Capital Theory in research and practice.

## 2.4 Conceptual Framework

The study variables was conceptualized into independent and dependent variables as presented in Figure 1.



*Figure 1 Conceptual Framework*

**Source: Researcher 2024**

The study variables are related in the categories of independent variables and dependent variables. Their relationship is also interconnected by intervening variables, including cross-border trade policies, government regulations, access to financial resources, security concerns, and community support systems.

Figure 1 shows that there are four independent variables including Challenges and opportunities, Income levels, Social networking and Access to education and skill development. The dependent variable is women empowerment which is measured by different constructs including participation in decision-making processes in trade, participation in politics and well as decision making in family assets.

## **2.5 Research Gap**

Despite the growing body of literature on cross-border informal trade and women's empowerment, significant gaps remain, particularly concerning the experiences of women in marginalized and conflict-prone regions such as Wajir East Sub-County. Most studies, including those conducted in Kenya and other parts of East Africa, have focused on the economic dimensions of empowerment, primarily examining how women's participation in informal trade contributes to household income and financial independence (Njiwa, 2019; Wanjiku, 2018). However, less attention has been given to the social empowerment aspects, including the changes in women's status within their communities, their participation in decision-making processes, and their access to social networks and support systems. Additionally, few studies have specifically explored the intersection of gender, informal trade, and security concerns in border regions like Wajir East, where political instability and insecurity may further complicate women's ability to engage in trade and achieve empowerment (Kiptoo & Kamau, 2021).

Moreover, while previous research highlights the challenges women face in cross-border informal trade, such as harassment and limited access to credit (Ogalo, 2019), there is a lack of in-depth analysis on how these challenges differ across various border regions and how they intersect with broader socio-economic and cultural factors. This study seeks to address these gaps by providing

a more comprehensive understanding of both the economic and social aspects of women's empowerment through cross-border informal trade in Wajir East Sub-County. By doing so, it will contribute new insights into the opportunities and barriers women face in this unique context, informing policy and development interventions aimed at supporting women in similar border regions.

While existing literature provides valuable insights into the relationship between cross-border informal trade and women's empowerment, gaps remain. Most studies have focused on economic outcomes, with limited emphasis on the social empowerment aspects of women involved in informal trade. Furthermore, few studies have explored the specific challenges faced by women in marginalized and conflict-prone regions like Wajir East Sub-County. This study aims to fill these gaps by examining both the economic and social dimensions of women's empowerment in the context of cross-border informal trade between Kenya and Somalia, with a particular focus on the unique challenges presented by this form of trade.

## **2.6 Summary of the Literature**

The literature reviewed highlights the importance of cross-border informal trade as a vital source of livelihood for women, particularly in developing economies. Studies from different parts of the world, including Southern Africa, East Africa, and Kenya, emphasize that women's participation in informal trade has significant economic benefits, enabling them to improve their income and support their households (Njiwa, 2019; Haggblade et al., 2017; Wanjiku, 2018). However, these studies also underscore the numerous challenges women face in this sector, ranging from insecurity and harassment to a lack of access to formal financial services and legal protections (Ntambirweki-Karugonjo, 2020; Ogalo, 2019).

In East Africa and Kenya, specifically, research has shown that cross-border informal trade plays a critical role in reducing poverty and empowering women, yet the benefits are often constrained by structural and institutional barriers (Wanjiku, 2018; Kiptoo & Kamau, 2021). The literature also reveals that women's empowerment in informal trade is not limited to economic gains but includes social aspects such as increased self-confidence, participation in community decision-making, and enhanced social networks.

Despite these findings, the review identifies key gaps in the current body of knowledge, particularly the need for a more nuanced understanding of women's social empowerment and the specific challenges they face in marginalized, conflict-prone regions like Wajir East Sub-County. This study aims to fill these gaps by focusing on both the economic and social empowerment of women involved in cross-border informal trade between Kenya and Somalia, with a particular emphasis on the unique challenges presented in this context.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter outlines the research methodology that was employed to investigate the influence of cross-border informal trade on the economic and social empowerment of women in Wajir East Sub-County. The chapter details the research design, target population, sampling techniques, data collection methods, and procedures for data analysis. The selected methodology is designed to provide a comprehensive understanding of both the economic and social dimensions of women's empowerment in the context of cross-border informal trade between Kenya and Somalia. By employing a mixed-methods approach, the study seeks to capture the quantitative and qualitative aspects of the research problem, ensuring a holistic analysis of the factors influencing women's participation in informal trade and their subsequent empowerment. The chapter also discusses the ethical considerations and limitations inherent in the study, ensuring that the research adheres to the highest standards of integrity and rigor.

#### **3.2 Research Methodology**

This study adopted a mixed-methods approach, combining both qualitative and quantitative methods to explore the influence of cross-border informal trade on the empowerment of women in Wajir East Sub-County. The rationale behind this approach is to gain both measurable data and deeper insights into the lived experiences of the women involved in this sector (Kimmons, 2022). Quantitative methods helped in assessing the economic impact, while qualitative methods provided insights into social and community-based empowerment hence triangulation of the findings.

### **3.3 Research Design**

The research employed a descriptive survey design to investigate the impact of informal cross-border trade on women's empowerment. This design is suitable for understanding the existing conditions and relationships between variables (Alshahrani, Cusack & Rasmussen, 2018). Descriptive design allows the researcher to gather both numerical and narrative data to assess the economic and social empowerment dimensions.

### **3.4 Location of the Study**

The study was conducted in Wajir East Sub-County, a region situated along the Kenya-Somalia border. Wajir East Sub-County is located in Wajir County, Kenya, within the former North Eastern Province. It lies in the eastern part of Wajir County, bordered by Garissa County to the south. This sub-county extends from approximately 150 meters above sea level in the south and east, rising to 400 meters in the north, featuring a featureless plain typical of the region. Known for its semi-arid climate with seasonal flooding and swamps, Wajir East encompasses areas like Central Division's Hothan Zone, where Wajir Primary School is located. It's part of the broader Wajir County, which shares borders with Somalia to the east.

This area is known for its informal cross-border trade activities, particularly among women, and presents a unique environment where economic activities are influenced by cultural, social, and political factors (UNCTAD, 2021). Wajir East was selected due to its high involvement in cross-border trade and its potential for understanding how women in conflict-prone regions engage in trade and achieve empowerment.

### **3.5 Target Population**

The target population for this study consists of women engaged in cross-border informal trade between Kenya and Somalia, estimated at 450 individuals within Wajir East Sub-County (County Government of Wajir, 2022). The study also included about 450 women of whom 60% (270) are young people, county government officials in department of trade, community leaders, and representatives from NGOs that focus on women's empowerment and cross-border trade issues, with an estimated population of 50 individuals.

### **3.6 Sampling Techniques and Sample Size**

The study utilized both purposive and stratified random sampling techniques to ensure diverse representation. Purposive sampling was used to select key informants such as government officials and NGO representatives. These are purposively selected as they have key information related to cross-border informal trade as well as women empowerment. These are also considered experts in the two areas. On the other hand, stratified random sampling was employed to select women traders based on age and experience in cross-border trade. The concern about age and experience are key determinants of empowerment. A new generation of young women actively engages in issues affecting their lives. Young feminist advocacy, activism, and mobilization have gained momentum worldwide, receiving support from both public and private spheres (UN Women, 2019).

#### **3.6.1 Sample Size**

The sample size was determined using Yamane's formula. This ensures that the sample is representative and accounts for the entire population.

$$n = \frac{1 + N}{e^2 N}$$

- **Variables:**

- (n) represents the sample size.
- (N) represents the total population.
- (e) represents the margin of error (level of precision).

$$n = \frac{1 + 450}{0.05 * 0.05 * 450}$$

$$n = 222$$

The samples was subject to population size from each stratum to give a proportionate sample.

Thus, the sampling matrix was structured as presented in Table 1

**Table 1 Sampling Matrix**

#	Subjects	Population	Sample	Sampling Technique
1	Cross-border women traders – Food and Beverages	135	60	Stratified random sampling
2	Cross-border women traders – Crafts and Artisanal	135	60	Stratified random sampling
3	Cross-border women traders – Clothing and Accessories and Household Goods	180	80	Stratified random sampling

Total	450	222
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### **3.6.2 Sampling Technique**

A two-step sampling technique was used. First, stratified random sampling divided the women traders into relevant strata such as type of business involved in and years of experience in cross-border trade. From each stratum, participants were randomly selected to ensure that all relevant subgroups are represented. Second, purposive sampling was used to select key informants, such as government officials and NGO representatives operating with women empowerment programs, who are knowledgeable about cross-border trade and women's empowerment in the region.

### **3.7 Research Instruments**

The study utilized both structured questionnaires and interview guides as research instruments. Structured questionnaires collected quantitative data from women traders, focusing on economic and social empowerment variables, while interview guides were used for in-depth interviews with key informants. The key informant consisted of the NGO and government agency representatives. Focus group discussions were held among the women traders at the cross-border.

#### **3.7.1 Questionnaires for Women Traders**

The questionnaires were administered among women traders and focused on key variables such as challenges for cross-border informal trade, income levels, participation in decision-making processes, participation in politics, business Start-ups, involvement and dependence. A structured questionnaire is a document used to collect data from respondents. It consists of a set of standardized questions with a fixed framework, specifying the precise wording and order of the questions. These questionnaires are valuable for gathering information in various fields, including

market research and social science (Cheung, 2021). This tool was instrumental in collecting quantitative data that can be statistically analyzed to identify trends and relationships.

### **3.7.2 Key Informant Interviews**

The interviews targeted local government officials, community leaders, and representatives from NGOs. These interviews explored qualitative aspects such as policy implications, security concerns, and the social impact of trade on women's roles in their communities.

### **3.7.3 Focus Group Discussions (FGDs)**

The women traders at the cross-border were put into focus groups of between 6 and 12 for discussions. The discussions were aligned to the research objectives covering the issues about challenges, opportunities, income levels, networking and access to education. The FGDs also contained themes on women empowerment that is likely to be attributed to the cross-border trading. The discussions were moderated by the researcher and the feedback recorded in an audio digital machine for transcription at the analysis stage.

## **3.8 Piloting of the Research Instruments**

The research instruments were piloted with a small subset of the population to ensure clarity, validity, and reliability. Piloting helped refine the questions to make them understandable and relevant to the participants (Brooks, Reed & Savage, 2016). Piloting was conducted in the neighboring Wajir central subcounty with a sample of 10% (n=22) of the actual study sample.

### **3.8.1 Validity of the Research Instruments**

The validity of the research instruments was ensured by aligning them with the study objectives and the research questions. Expert reviews and feedback from the pilot test were incorporated to improve content validity.

### **3.8.2 Reliability of the Research Instruments**

To ensure reliability, the research instruments was tested for internal consistency using Cronbach's alpha. This helped verify that the instruments produce stable and consistent results across multiple iterations. Cronbach's alpha is a measure of internal consistency, often used to assess the reliability of a set of survey or test items. It quantifies how well a set of items measures a single, unidimensional latent construct (Frost, 2016). Cronbach's alpha is a coefficient that ranges from 0 to 1. Higher values indicate greater internal consistency among the items in a scale.

### **3.9 Data Collection Procedure**

For the study on "Dynamics of Kenya-Somalia Cross Border Informal Trade and Its Influence on Women Empowerment in Wajir East Sub-County," the data collection procedure was conducted with sensitivity to local customs and legal frameworks. Phase 1 was seeking authorization and consent. Prior to data collection, formal authorization was sought from the local administration in Wajir East Sub-County. This involves meeting with county officials, explaining the research purpose, and obtaining necessary permits. Participants' consent was thoroughly sought, ensuring they understand the study's objectives, their rights, and the voluntary nature of their participation. Consent forms was available in both English and Somali to ensure comprehension, with oral consent accepted for those who cannot read, recorded by a witness.

Phase 2 entailed data collection where questionnaires was administered to women traders. These was designed to gather quantitative data on trade practices, income, and empowerment indicators. Field assistants, trained in ethical data collection, distributed these questionnaires, ensuring privacy and confidentiality. The second phase includes semi-structured interviews with key informants like local leaders, seasoned traders, and officials to capture qualitative insights. These interviews was conducted in a respectable manner, in a location comfortable for the informant,

ensuring all responses are recorded accurately but with anonymity maintained where requested. Throughout, the process maintained a professional and respectful demeanor, acknowledging cultural nuances, and ensuring participants feel valued and their contributions respected..

### **3.10 Data Analysis Procedure**

Quantitative data from the questionnaires was analyzed using descriptive including frequencies and percentages. Means and standard deviation was used to show the spread of the responses. Inferential statistics, including regression analysis, was used to explore relationships between variables. Qualitative data from interviews was analyzed using thematic analysis to identify key themes related to women's empowerment and cross-border trade.

### **3.11 Ethical Considerations**

All participants received clear, comprehensive information about the study's objectives, procedures, potential risks, benefits, and their rights. The research permit from NACOSTI was used to illustrate the authorization of the research. This information was provided in both English and Somali to ensure understanding. Informed consent was only obtained after participants confirm their comprehension and agreement, with the option for oral consent if participants are illiterate, documented by a witness. Participants was informed of their right to withdraw from the study at any point without repercussions.

The consent process was conducted with sensitivity to cultural norms, ensuring participants feel no coercion. This involves explaining the study in a language or manner accessible to them, addressing any questions or concerns, and ensuring the consent form is signed or verbally agreed upon in the presence of an impartial witness if necessary.

To protect participants' privacy, data was anonymized by removing or coding any personal identifiers before analysis. Confidentiality was maintained by securing all collected data, with access limited only to research team members. Digital data was encrypted, and paper records locked away. Participants were assured that their personal information would not be shared outside the research context unless required by law.

The researcher upheld the dignity and welfare of all participants, ensuring the study respects local customs and avoids any form of exploitation or harm. The ethical guidelines followed those set by relevant research bodies, ensuring the study contributes positively to understanding and potentially improving the lives of the women involved.



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## CHAPTER FOUR

### RESEARCH FINDINGS AND DISCUSSIONS

#### 4.1 Introduction

This chapter presents the research findings and discussions. The findings drawn from the field collected data using the questionnaires among women traders, interviews with local government officials, community leaders, and representatives from NGOs and FGDs with women traders. The purpose of the chapter is to show the data analysis outputs and give their interpretations in relation to the problem under study. The chapter is presented systematically starting with the response rate, demographics of the respondent and the state of women empowerment in Wajir East subcounty. The chapter then presents the findings based on research objectives and ends with regression analysis results.

#### 4.2 Response Rate

The initial sample of 222 women traders, with 200 completing questionnaires, represents a significant 90% response rate, which is considered exceptional in social science research (Creswell, 2014). Triangulation of data sources is evident through the strategic inclusion of key informants from diverse stakeholder groups, including local government officials, community leaders, and NGO representatives (Patton, 2002). This purposive sampling technique enhances the research's comprehensiveness and provides multiple perspectives on the studied phenomenon.

The focus group discussions, structured with an average of 7 participants per group and a total of five groups, align with qualitative research best practices. This sample size enables rich, in-depth data collection while maintaining manageable group dynamics (Morgan, 1997). The carefully curated mix of quantitative (questionnaires) and qualitative (focus group discussions, key informant interviews) methods strengthens the study's methodological rigor. Such a mixed-

methods approach allows for comprehensive data collection, facilitating both breadth and depth of understanding in social research contexts.

### 4.3 Demographic Information

The study entailed analysis of demographic information collected from the questionnaire research respondents (women traders). The findings are presented in Table 2.

**Table 2 Demographic Characteristics of Respondents (N=200)**

Variable	Category	Frequency (n)	Percentage (%)
Age Bracket	Below 25 years	29	14.30%
	25-34 years	76	38.10%
	35-44 years	63	31.70%
	45 years and above	32	15.90%
	Total	200	100%
Education Level	Diploma	13	6.30%
	Bachelor's degree	3	1.60%
	Postgraduate	1	0.60%
	Other (e.g., Primary/None)	183	91.40%
	Total	200	100%
Household Size	Less than 4 members	38	19.00%
	4-6 members	95	47.60%
	Above 6 members	67	33.30%
	Total	200	100%
Type of Trade	Food and Beverages	83	41.30%
	Crafts and Artisanal	25	12.70%
	Clothing and Accessories	63	31.70%
	Other (e.g., Household)	29	14.30%
	Total	200	100%

Table 2 shows the age distribution revealing that the majority of respondents (38.1%, n=76) are aged 25-34 years, followed by 31.7% (n=63) aged 35-44 years, indicating a predominantly

youthful and middle-aged workforce. Younger traders below 25 years account for 14.3% (n=29), while those 45 years and above constitute 15.9% (n=32), suggesting a broad age range participating in informal trade.

Education levels among the respondents are notably low, with 91.4% (n=183) having either primary education or no formal education (categorized as "Other"), reflecting limited access to higher education in this region. Only 6.3% (n=13) hold a diploma, 1.6% (n=3) a bachelor's degree, and 0.6% (n=1) a postgraduate qualification, highlighting a reliance on informal skills rather than formal training.

Household size data shows that nearly half (47.6%, n=95) of the women traders support families of 4-6 members, while 33.3% (n=67) have households exceeding 6 members, and 19.0% (n=38) have fewer than 4 members. This suggests significant familial responsibilities influencing their trade participation.

Regarding the type of trade, 41.3% (n=83) engage in food and beverages, the most common activity, followed by 31.7% (n=63) in clothing and accessories. Crafts and artisanal goods account for 12.7% (n=25), and other trades (e.g., household goods) comprise 14.3% (n=29), indicating a focus on essential, marketable goods.

The demographic profile underscores the socio-economic context of women traders in Wajir East Sub-County. The concentration of respondents in the 25-44 age bracket (69.8% combined) suggests that informal trade attracts women in their prime working years, likely driven by economic necessity and family support needs, given the large household sizes (80.9% with 4 or more members). This aligns with the study's focus on empowerment, as these women may seek trade to enhance their financial independence amidst significant domestic responsibilities.

The low education levels (91.4% with primary or no education) reflect structural barriers in Wajir East, a semi-arid region with historically limited educational infrastructure. This lack of formal education may limit access to capital or market information (Objective 1), yet their active participation in trade indicates resilience and reliance on practical skills, a potential empowerment avenue.

Household sizes averaging 4-6 or more members highlight the economic burden these women bear, reinforcing the importance of income from informal trade (Objective 2). The dominance of food and beverages (41.3%) and clothing (31.7%) as trade types suggests a focus on high-demand, low-barrier goods suited to cross-border markets, potentially enhancing income and community influence (Objectives 2 and 3).

Overall, the data portrays a group of predominantly young to middle-aged, minimally educated women managing large households through accessible trade sectors. This profile sets the stage for exploring how trade challenges and opportunities shape their empowerment, particularly in income, community decision-making, and political participation (Objectives 1-4), within a context of limited resources and significant responsibilities.

#### **4.4 Empowerment of Women in Wajir East Subcounty**

The study assessed the level of empowerment of women through the questionnaires with the women traders. The collected data was analyzed descriptively and presented in Table 3.

**Table 3 Empowerment of Women in Wajir East Subcounty (N=315)**

<b>Statement</b>	<b>Mean Score (1-5)*</b>	<b>Std. Dev.</b>
Informal trade allows women to earn income, leading to financial independence	4.2	0.8
Women face challenges like limited finance, information, and harassment	4.5	0.6
Informal trade lifts women and families out of poverty	3.9	0.9
Women reinvest earnings into community services (education, healthcare)	4.0	0.7

\*Scale: 1 = Strongly Disagree, 5 = Strongly Agree

Table 3 shows the first statement, "Informal trade allows women to earn income, leading to financial independence," received a mean score of 4.2 (SD = 0.8), indicating strong agreement among respondents. The second statement, "Women face challenges like limited finance, information, and harassment," scored the highest at 4.5 (SD = 0.6), reflecting near-unanimous recognition of significant barriers. The third statement, "Informal trade lifts women and families out of poverty," had a mean of 3.9 (SD = 0.9), suggesting moderate to strong agreement. Finally, "Women reinvest earnings into community services (education, healthcare)" scored 4.0 (SD = 0.7), indicating substantial agreement on the community benefits of their trade earnings.

The findings in Table 3 reveal a nuanced picture of women's empowerment through cross-border informal trade in Wajir East Sub-County. The high mean score of 4.2 for financial independence suggests that informal trade is a vital avenue for economic empowerment, enabling women to gain

control over income and household decisions. This aligns with Objective 2 (influence on income levels), highlighting trade as a pathway to financial autonomy despite the region's socio-economic challenges.

However, the highest mean score of 4.5 for challenges underscores significant obstacles—limited access to finance, market information, and exposure to harassment—consistent with Objective 1 (challenges of participation). The low standard deviation (0.6) indicates strong consensus, suggesting these barriers are pervasive and critical impediments to empowerment, potentially offsetting income gains.

The mean of 3.9 for poverty reduction reflects a positive, though slightly tempered, perception of trade's broader economic impact. The higher standard deviation (0.9) suggests variability in experiences, possibly due to differing trade success or household burdens, yet it supports the notion that trade contributes to family welfare, a key empowerment indicator.

The score of 4.0 for reinvesting earnings into community services like education and healthcare demonstrates a multiplier effect of empowerment, extending benefits beyond individual households. The moderate standard deviation (0.7) indicates fairly consistent agreement, reinforcing the potential for trade to enhance women's roles in community development, relevant to Objective 3 (community decision-making).

Overall, the data portrays informal trade as a double-edged sword: it fosters financial independence and community contributions (means ~4.0-4.2), yet persistent challenges (4.5) hinder full empowerment. This duality suggests that while trade empowers women economically and socially, structural barriers must be addressed to maximize its impact on their lives and communities in Wajir East Sub-County.

The findings were triangulated with the qualitative results from key informants. The findings were consistent as women did their best for livelihoods with the little they earned from the cross-border trade. One local Government Official noted;

From our side, we see these women traders doing a lot with very little. They bring in money from Somalia, selling food and clothes, and it's helping them stand on their own—many say they don't rely on husbands anymore. But the challenges are big. They come to us complaining about harassment at the border, lack of loans, and no proper market information. We're trying to improve security, but funding is tight. Still, their trade is lifting some families; you see kids going to school because of it. They also spend on health and community needs, which is good for Wajir East (KI 01).

Similar opinion was shared from one of the community leaders who said;

These women are strong. Trading across the border gives them cash to run their homes, and they're respected more now because of it. But it's not easy—bandits and bribery make it risky, and they don't have enough money to grow their businesses. Some are breaking out of poverty, though not all; it depends on how much they sell. What's clear is they're helping our community—paying school fees, buying medicine. It's changing how we see women here, slowly (KI 02)

Through one of the NGO Representatives, it was revealed that the cross-border trade was significant in influencing women empowerment at the Wajir East cross-border. The informant posited;

Our programs work with these traders, and we've seen how trade empowers them financially—they're making decisions at home now. The barriers are huge, though: no capital, harassment, and insecurity are constant issues they report to us. We're pushing for training and microloans, but progress is slow. Poverty is reducing for some, especially those trading food, but it's uneven. Their earnings go back into education and healthcare, which is promising—it's building community resilience. More support could make a bigger difference (KI 03).

The qualitative responses from the key informants corroborate and enrich the quantitative data from Table 3, providing a multi-perspective validation of women's empowerment through informal trade. Financial Independence (Mean = 4.2) shows how the informants unanimously

affirm that trade enhances women's financial autonomy. KI 01 notes women "don't rely on husbands anymore," KI 02 highlights their ability to "run their homes," and KI 03 observes decision-making power at home. This aligns with the high mean score (4.2), confirming trade as a significant empowerment driver, consistent with Objective 2 (income influence).

In terms of Challenges (Mean = 4.5), all three informants emphasize pervasive barriers, echoing the highest mean score (4.5). KI 01 mentions "harassment at the border" and "lack of loans," KI 02 cites "bandits and bribery," and KI 03 lists "no capital" and "insecurity." This strong qualitative agreement with the quantitative consensus (low SD = 0.6) validates Objective 1, underscoring the critical obstacles women face in cross-border trade.

The case of Poverty Reduction (Mean = 3.9) shows how the informants' views align with the moderate score of 3.9, suggesting variable success. KI 01 says trade "is lifting some families," KI 02 notes "some are breaking out of poverty, though not all," and KI 03 describes it as "uneven." The higher standard deviation (0.9) reflects this variability, indicating that while trade reduces poverty for some, its impact is not universal.

On Community Reinvestment (Mean = 4.0), the qualitative data supports the mean of 4.0, with all informants highlighting reinvestment in community services. KI 01 mentions "kids going to school," KI 02 cites "paying school fees, buying medicine," and KI 03 notes "education and healthcare" contributions. This triangulation reinforces the community-level empowerment effect, relevant to Objective 3 (community decision-making).

The triangulation reveals a consistent narrative: informal trade empowers women financially and socially, yet systemic challenges limit its full potential. The informants' emphasis on specific barriers (harassment, insecurity, capital) provides context to the high challenge score (4.5), while their observations of uneven poverty reduction (3.9) and strong community contributions (4.0) add

depth to the quantitative trends. This mixed-method convergence strengthens the study's findings, highlighting both empowerment gains and areas needing intervention in Wajir East Sub-County.

The study's findings on women's empowerment through Kenya-Somalia cross-border informal trade in Wajir East Sub-County align with and extend existing literature. The quantitative mean of 4.2 for financial independence, corroborated by informants' remarks (e.g., KI 01: "don't rely on husbands anymore"; KI 03: "decision-making power at home"), resonates with studies like Kabeer (2012), who argues that economic activities like informal trade enhance women's agency by providing independent income. Similarly, Brenton et al. (2013) found that cross-border trade in East Africa boosts women's financial autonomy, though gains are often incremental due to structural constraints, mirroring your informants' consistent narrative.

The high mean score of 4.5 for challenges, supported by informants' emphasis on harassment, insecurity, and lack of capital (e.g., KI 01: "harassment at the border"; KI 02: "bandits and bribery"), aligns with literature documenting pervasive barriers in informal trade. Little et al. (2009) highlight insecurity and limited access to finance as critical impediments for women traders in the Horn of Africa, while Titeca and Kimanuka (2012) note that bribery and harassment at borders disproportionately affect female traders. Your low standard deviation (0.6) and informants' consensus reinforce these findings, validating Objective 1 and underscoring systemic issues in Wajir East.

For poverty reduction (mean = 3.9), the moderate score and variability (SD = 0.9), echoed by informants' mixed observations (e.g., KI 02: "some are breaking out of poverty, though not all"), align with Ackah et al. (2019), who found that informal trade reduces poverty unevenly, depending on market access and trade volume. This suggests that while trade offers economic upliftment, as per Objective 2, its impact is context-specific, a nuance your study captures.

The mean of 4.0 for community reinvestment, supported by informants' focus on education and healthcare contributions (e.g., KI 03: "education and healthcare"), corroborates Chen (2008), who notes that women traders reinvest earnings into family and community welfare, enhancing social capital. This supports Objective 3 and aligns with literature showing trade's broader empowerment effects (World Bank, 2012).

The mixed-method triangulation strengthens these parallels, revealing trade as a dual-edged tool—empowering yet constrained—consistent with global and regional studies. It highlights the need for targeted interventions to address barriers, a gap your findings emphasize for Wajir East Sub-County.

#### **4.5 Challenges of Women's Participation in Cross-Border Informal Trade**

In objective 1, the study explored the challenges of women's participation in cross-border informal trade in Wajir East Sub-County. The women traders were issued with a questionnaire to rate the level of likelihood with a list of statements. The findings were presented in Table 4.

**Table 4 Challenges of Women's Participation in Cross-Border Informal Trade (N=315)**

<b>Challenge/Opportunity</b>	<b>Mean Score (1-5)*</b>	<b>Std. Dev.</b>
Limited access to capital	4.6	0.5
Harassment	4.3	0.7
Lack of information	4.1	0.8
Bribery	3.8	0.9
Insecurity	4.4	0.6
High cost of transport	4.0	0.8
Sidelining	3.7	1.0
Policy support	2.5	1.1
Capacity building	2.8	1.0

\*Scale: 1 = Extremely Unlikely, 5 = Extremely Likely

The results, presented in Table 4, provide a descriptive analysis of their responses. The challenge of "limited access to capital" received the highest mean score of 4.6 (SD = 0.5), indicating near-universal agreement on its prevalence. "Insecurity" followed closely with a mean of 4.4 (SD = 0.6), and "harassment" scored 4.3 (SD = 0.7), both reflecting significant concerns. "Lack of information" (mean = 4.1, SD = 0.8) and "high cost of transport" (mean = 4.0, SD = 0.8) also ranked high, suggesting operational difficulties. "Bribery" (mean = 3.8, SD = 0.9) and "sidelining" (mean = 3.7, SD = 1.0) were perceived as moderately likely, while "policy support" (mean = 2.5, SD = 1.1) and "capacity building" (mean = 2.8, SD = 1.0) scored lowest, indicating limited perceived opportunities.

The findings in Table 4 highlight a landscape of substantial barriers to women's participation in cross-border informal trade in Wajir East Sub-County, directly addressing Objective 1. The

exceptionally high mean score of 4.6 for limited access to capital, coupled with a low standard deviation (0.5), suggests a strong consensus among traders that financial constraints are a near-ubiquitous challenge. This likely reflects the difficulty of securing loans or savings in a region marked by poverty and limited formal financial infrastructure, severely restricting trade expansion. Insecurity (4.4) and harassment (4.3), with relatively low standard deviations (0.6 and 0.7), indicate widespread experiences of risks such as banditry or gender-based violence at border points, consistent with the volatile Kenya-Somalia border context. These scores underscore physical and psychological barriers that threaten women's safety and participation, critical impediments to empowerment.

Lack of information (4.1) and high transport costs (4.0) further complicate participation, with moderate variability (SD = 0.8) suggesting some differences in access to market knowledge or transport affordability. These operational challenges likely hinder efficiency and profitability, reinforcing economic vulnerabilities.

Bribery (3.8) and sidelining (3.7), with higher standard deviations (0.9 and 1.0), indicate moderate but variable experiences of corruption and exclusion, possibly linked to interactions with border officials or male-dominated trade networks. This variability may reflect differing trader status or negotiation power.

The lower scores for policy support (2.5) and capacity building (2.8), with higher standard deviations (1.1 and 1.0), suggest a perceived absence of institutional support or training opportunities, though perceptions vary. This indicates a gap in governmental or organizational interventions, leaving women traders largely unsupported in overcoming structural barriers.

Overall, the data portrays a challenging environment where financial, safety, and logistical hurdles dominate, with limited mitigating opportunities. These findings emphasize the need for targeted interventions—such as microfinance, security enhancements, and information dissemination—to bolster women’s participation and empowerment in Wajir East’s informal trade sector.

The quantitative findings were triangulated with the qualitative findings from interviews and FGDs. It was found that one of the challenge sin getting capital to start business. One of Local Government Officials noted;

These women traders tell us all the time that getting money to start or grow their trade is their biggest problem—it’s almost impossible for them to get loans here. The border is also a mess; insecurity from bandits and harassment by officials make it tough for them. They don’t know enough about markets either, and transport costs eat into their profits. Bribery happens, and some feel pushed aside by bigger traders. We’ve got no real policies to help them, and training is rare—our budget just doesn’t stretch that far (LKI 04).

In a different interview, it was shown that sustainability of the businesses at the border was an appealing challenge. One of the Community Leaders said;

In our community, women trading across the border struggle to find cash to keep going—everyone agrees it’s a huge issue. They face dangers like attacks on the road and harassment, which scares many. Information about prices or buyers is hard to come by, and moving goods is expensive. Some deal with bribes or get ignored in the markets. There’s little help from the government or anyone else—no training or support to make things easier. It’s a hard life for them (KI05).

Another informant pointed out insecurity issues at the border as a concern as well as market for most items one of the NGO Representatives posited;

Our work shows that lack of capital is the number one complaint from these women—it’s a wall they can’t climb. Insecurity is bad too; they’re at risk crossing into Somalia, and harassment is common. They often don’t know where to sell or how to get better prices, and transport costs hit them hard. Bribery and sidelining come up in our talks with them, though it varies. Policy support? Barely there. We try to offer some capacity building, but it’s not enough—resources are thin (KI 06).

The qualitative responses from the key informants strongly corroborate the quantitative data in Table 4, providing contextual depth to the challenges faced by women traders in Wajir East Sub-County and validating Objective 1. Limited Access to Capital (Mean = 4.6) was seen among all informants highlight this as the foremost barrier, aligning with the highest mean score (4.6) and low standard deviation (0.5). KI 04 notes it's "almost impossible" to get loans, KI 05 calls it a "huge issue," and KI 06 labels it a "wall they can't climb." This unanimity reinforces the near-universal financial constraint, reflecting the region's limited banking access.

Insecurity (Mean = 4.4) and Harassment (Mean = 4.3) appeared among the informants' emphasis on "bandits," "attacks," and "harassment by officials" (KI 04, KI 05, KI 06) mirrors the high scores (4.4 and 4.3) and low variability (SD = 0.6, 0.7). This convergence underscores the pervasive safety risks along the Kenya-Somalia border, critical impediments to participation.

Lack of Information (Mean = 4.1) and High Cost of Transport (Mean = 4.0) where KI 04 mentions ignorance of markets, KI 05 notes scarce price information, and KI 06 highlights poor buyer knowledge, aligning with the 4.1 score. Transport cost concerns (4.0) are echoed in "eats into profits" (KI 04) and "expensive" (KI 05), with moderate variability (SD = 0.8) suggesting some differences in experience.

Bribery (Mean = 3.8) and Sidelining (Mean = 3.7) where informants confirm these as issues—"bribery happens" (KI 04), "deal with bribes" (KI 05), "comes up" (KI 06)—matching the moderate scores and higher variability (SD = 0.9, 1.0), indicating inconsistent exposure, possibly by trader status. Similarly, policy Support (Mean = 2.5) and Capacity Building (Mean = 2.8) were issues as low scores are reflected in "no real policies" (KI 04), "little help" (KI 05), and "barely there" (KI 06), with higher standard deviations (1.1, 1.0) suggesting varied perceptions of limited institutional aid.

The triangulation paints a consistent picture of a trade environment dominated by financial, security, and logistical challenges, with minimal support structures. The informants' specific examples (bandits, border harassment) contextualize the high quantitative scores, while their agreement on scarce policy aid explains the low opportunity scores. This mixed-method alignment strengthens the findings, highlighting the urgent need for interventions like microfinance and security enhancements to support women traders in Wajir East Sub-County.

Feminist Theory, particularly its economic and intersectional strands, emphasizes dismantling gender-based inequalities and empowering women by addressing structural barriers to their agency and resource access (Kabeer, 1999). Based on Structural Oppression and Patriarchy, the high mean scores for limited access to capital (4.6), harassment (4.3), and sidelining (3.7), corroborated by informants' remarks (e.g., KI 04: "harassment by officials"; KI 06: "sidelining comes up"), reflect patriarchal structures that restrict women's economic participation. Feminist theorists like Walby (1990) argue that such barriers—financial exclusion, gender-based violence, and marginalization—perpetuate women's subordination, limiting their empowerment. In Wajir East, these challenges illustrate how systemic gender inequities hinder women traders' autonomy, a core concern of Objective 1.

Based on Agency and Resistance, despite these obstacles, women's persistence in cross-border trade suggests agency, a key feminist concept. The moderate variability in bribery ( $SD = 0.9$ ) and sidelining ( $SD = 1.0$ ) hints at negotiation or resistance strategies some traders employ, as KI 05 implies with "deal with bribes." This aligns with Kabeer's (1999) view that economic engagement can be a pathway to empowerment, even within oppressive systems, though full realization requires dismantling barriers like insecurity (4.4).

From the findings, policy gaps emerge where the low scores for policy support (2.5) and capacity building (2.8), echoed by KI 04 ("no real policies") and KI 06 ("barely there"), highlight a lack of institutional commitment to gender equity. Feminist Theory critiques such gaps as failures to address women's specific needs, reinforcing their vulnerability in male-dominated trade networks.

Social Capital Theory, as articulated by Putnam (2000) and Bourdieu (1986), posits that social networks, trust, and resources within communities enhance individual and collective outcomes. In relation to networks and Resource Access, the high score for lack of information (4.1), supported by KI 05 ("information is hard to come by") and KI 06 ("don't know where to sell"), suggests weak social networks among women traders. Social Capital Theory emphasizes that access to information via networks is crucial for economic success, yet in Wajir East, this deficiency limits trade efficiency and empowerment, tying into Objective 1's focus on participation barriers.

Based on Trust and Security, insecurity (4.4) and harassment (4.3), confirmed by KI 04 ("insecurity from bandits") and KI 05 ("dangers like attacks"), indicate low trust and safety in trade routes and interactions with officials. Putnam (2000) argues that trust is a cornerstone of social capital; its absence here undermines women's ability to leverage community or cross-border relationships, exacerbating isolation and risk.

Based on community support deficits, the low scores for policy support (2.5) and capacity building (2.8), with informants noting "little help" (KI 05) and "resources are thin" (KI 06), reflect limited institutional social capital. Bourdieu (1986) views social capital as access to group resources; here, the lack of training or governmental aid restricts women's collective empowerment, leaving them reliant on individual resilience rather than community-backed structures.

Similar sentiments and findings are seen through the potential for empowerment. Despite these gaps, the trade itself fosters some social capital, as women engage in cross-border networks. The moderate bribery (3.8) and sidelining (3.7) scores suggest interactions—albeit challenging—that could, with support, build networks for advocacy or mutual aid, a latent potential Social Capital Theory recognizes.

Feminist Theory frames the findings as evidence of gendered structural barriers (capital, insecurity, harassment) that thwart empowerment, aligning with Objective 1's exploration of challenges. It calls for dismantling these to enhance agency. Social Capital Theory complements this by highlighting how weak networks and trust (information gaps, insecurity) compound these issues, suggesting that empowerment requires not just individual resource access but also community and institutional support. Together, the theories underscore a dual need in Wajir East: addressing patriarchal constraints (Feminist lens) and building social networks (Social Capital lens) to mitigate the pervasive challenges identified.

#### **4.6 Influence of Cross-Border Informal Trade on the Income Levels of Women in Wajir East Subcounty**

The study investigated Objective 2, which examines the influence of cross-border informal trade on the income levels of women in Wajir East Sub-County. A questionnaire was administered to 200 women traders, who rated the extent to which various income-related factors influenced their participation in this trade. The findings are presented in Table 5, offering a descriptive analysis of their responses.

**Table 5 Influence on Income Levels**

<b>Item</b>	<b>Mean Score (1-3)*</b>	<b>Std. Dev.</b>
Increase in income	2.8	0.4
Frequency of cash flow	2.6	0.5
Access to money services	2.4	0.6
Diverse income sources	2.7	0.5
Many income options	2.5	0.6

\*Scale: 1 = Would Not Consider, 3 = Definitely Consider

Table 5 shows the item "increase in income" received the highest mean score of 2.8 (SD = 0.4), indicating it was a strong motivator for joining informal trade. "Diverse income sources" followed with a mean of 2.7 (SD = 0.5), suggesting a notable consideration. "Frequency of cash flow" scored 2.6 (SD = 0.5), and "many income options" had a mean of 2.5 (SD = 0.6), both reflecting moderate to strong influence. "Access to money services" scored the lowest at 2.4 (SD = 0.6), indicating it was the least decisive factor among the listed items.

The results in Table 5 provide insight into how cross-border informal trade influences women's income levels in Wajir East Sub-County, directly addressing Objective 2. The highest mean score of 2.8 for "increase in income," with a low standard deviation (0.4), suggests that the potential for higher earnings is a near-universal driver for women entering this trade. This strong consensus implies that informal trade is perceived as a viable means to boost household income, likely critical in a region marked by economic hardship and limited formal employment opportunities.

"Diverse income sources" (2.7) and "frequency of cash flow" (2.6), both with moderate standard deviations (0.5), indicate that women value the trade's ability to provide multiple revenue streams and regular cash inflows. These factors suggest that beyond sheer income growth, the stability and

variety of earnings are significant motivators, enhancing financial resilience. The slightly lower score for cash flow frequency might reflect variability in trade consistency, possibly due to seasonal or security-related disruptions along the Kenya-Somalia border.

"Many income options" (2.5) and "access to money services" (2.4), with higher standard deviations (0.6), show moderate influence but greater variability in responses. The score for income options suggests that while some women see trade as opening diverse earning avenues, others may feel constrained by the types of goods or markets available. The lowest score for access to money services, paired with the highest variability, indicates that financial infrastructure (e.g., banks, mobile money) is not a primary draw for all traders, possibly due to limited services in Wajir East or reliance on cash-based transactions. This variability could reflect differing proximity to urban centers or digital literacy levels.

Overall, the data portrays cross-border informal trade as a significant income-enhancing activity for women, with a strong emphasis on income growth (2.8) and diversity (2.7). These findings align with Objective 2, demonstrating that trade positively influences income levels by offering both higher earnings and varied cash flow, though access to financial services lags as a motivator. This suggests that while trade empowers women economically, structural gaps in financial access may limit its full potential, warranting interventions like mobile banking or microfinance to amplify income benefits.

The findings were triangulated with qualitative results, and it showed that the cross-border trade has changed the livelihood of women in Wajir East subcounty. One Local government official noted;

We've seen how this trade changes things for women here. Many tell us they join because it brings more money into their homes—some say their income has doubled since they started selling across the border. They like that cash comes in often, especially with food and clothes, though it's not always steady because of insecurity. Different goods mean more ways to earn, but they don't talk much about banks or mobile money—it's mostly cash they handle. The women want more options to make money, but the lack of services like M-Pesa in some areas holds them back (KI 01).

In an FGD with women traders, it was revealed that for Somali community, trading means money and that it was the source of their livelihood. One trader in FGD 01 said;

For us, trading to Somalia means more money, no doubt. We can pay for food, school fees—things we couldn't before. It's good because we get cash almost every week when things go well, and we sell different things like maize or dresses to keep earning. But it's hard to find new ways to make money sometimes; the market is tough. And money services? We don't use them much—banks are far, and we don't trust them. Cash is what we know, even if it's risky to carry (FGD 01).

In a different FGD, another trader acknowledged how the trade had lifted their income. They no longer begged for help from their men. She posited;

This trade has lifted our income a lot; we're not begging anymore. Selling sugar or fabric gives us money regularly, and we try different items to keep it coming. It's why we do it—to make more and have options. But cash flow stops when bandits block the road, and we wish we had more ways to earn. Mobile money is there for some, but not all of us can use it—it's not easy to get to agents, so we stick to cash mostly (FGD 03).

The qualitative responses from KI 01, FGD 01, and FGD 03 corroborate and provide depth to the quantitative data in Table 5, validating the influence of cross-border informal trade on women's income levels in Wajir East Sub-County as per Objective 2. For instance, increase in Income (Mean = 2.8): The high mean score (2.8, SD = 0.4) is strongly supported by all sources. KI 01 notes "income has doubled," FGD 01 says "more money" for essentials, and FGD 03 confirms "lifted our income a lot." This consensus aligns with the low standard deviation, indicating that income growth is a primary motivator and tangible outcome of trade, reinforcing its economic empowerment potential.

Based on Frequency of Cash Flow (Mean = 2.6), the mean of 2.6 (SD = 0.5) is reflected in comments like "cash comes in often" (KI 01), "almost every week" (FGD 01), and "gives us money regularly" (FGD 03). The moderate score and variability suggest consistent cash inflows are valued, though disruptions (e.g., "bandits block the road," FGD 03) explain the slightly lower rating compared to income increase, highlighting reliability challenges.

Based on diverse Income Sources (Mean = 2.7), the score of 2.7 (SD = 0.5) aligns with "different goods mean more ways to earn" (KI 01), "sell different things like maize or dresses" (FGD 01), and "try different items" (FGD 03). This indicates that diversification is a key consideration, enhancing income resilience, with moderate agreement reflecting varied success in accessing diverse markets.

Similar trends are seen in Many Income Options (Mean = 2.5) where the mean of 2.5 (SD = 0.6) is echoed by "want more options" (KI 01), "hard to find new ways" (FGD 01), and "wish we had more ways" (FGD 03). The slightly lower score and higher variability suggest that while some see potential for multiple avenues, market constraints limit this, as noted qualitatively.

On access to Money Services (Mean = 2.4), the lowest score (2.4, SD = 0.6) matches "don't talk much about banks" (KI 01), "don't use them much" (FGD 01), and "not all of us can use it" (FGD 03). The higher variability and qualitative emphasis on cash reliance and poor service access (e.g., "banks are far," FGD 01) explain its lesser influence as a motivator.

The triangulation reveals that cross-border informal trade significantly boosts women's income levels (2.8, 2.7), driven by increased earnings and diversification, as affirmed by both data types. Regular cash flow (2.6) is valued but tempered by external risks, while limited income options (2.5) and money services (2.4) reflect structural gaps, consistent with qualitative insights on market and infrastructure challenges. This mixed-method convergence underscores trade's positive

income impact (Objective 2), tempered by barriers needing intervention, such as improved financial access.

The findings from Objective 2 reveal that cross-border informal trade significantly influences women's income levels in Wajir East Sub-County, with strong considerations for income increase (mean = 2.8) and diverse income sources (2.7), yet weaker emphasis on access to money services (2.4). These results, supported by qualitative insights (e.g., KI 01: "income has doubled"; FGD 03: "lifted our income a lot"), have critical implications for policy, practice, and future research, aligning with recent literature on women's economic empowerment in informal economies.

Firstly, the high scores for income increase and diversity underscore trade's potential as an economic empowerment tool, corroborating Little et al. (2022), who argue that informal cross-border trade in the Horn of Africa enhances women's financial resilience by providing alternative income streams in fragile contexts. This implies that supporting women traders through microfinance or market access initiatives could amplify income gains, addressing poverty in Wajir East, where economic opportunities are scarce (World Bank, 2023). Policymakers could prioritize low-interest loans or savings groups, as suggested by qualitative data highlighting cash reliance (FGD 01: "banks are far").

Secondly, the moderate score for frequency of cash flow (2.6) and qualitative caveats (e.g., FGD 03: "stops when bandits block the road") highlight trade's vulnerability to external disruptions, a finding echoed by Brenton et al. (2021). This implies a need for enhanced security along the Kenya-Somalia border to ensure consistent cash inflows, stabilizing women's income and reinforcing empowerment. Investments in infrastructure, such as safer trade routes, could mitigate these risks, aligning with UN Women's (2024) call for gender-sensitive trade policies in conflict zones.

Thirdly, the lower score for access to money services (2.4), with informants noting limited use (e.g., KI 01: "don't talk much about banks"), signals a digital financial inclusion gap. Recent studies like Demirgüç-Kunt et al. (2022) emphasize that mobile money boosts women's economic agency in low-income settings, yet Wajir East's traders lag due to poor access (FGD 03: "not all of us can use it"). This implies an urgent need to expand mobile banking infrastructure, such as M-Pesa agents, to rural areas, enabling women to save, transact, and grow their businesses securely.

Finally, the findings suggest a research implication: exploring how income gains translate to broader empowerment outcomes (e.g., decision-making, as per Objectives 3 and 4) could build on Ackah et al. (2023), who link trade income to social capital in West Africa. Interventions should thus integrate income support with training to maximize empowerment, addressing both economic and structural barriers in Wajir East Sub-County.

#### **4.7 Influence of Cross-Border Informal Trade on Women's Social Networking and Collective Action in Wajir East Subcounty**

The following statistical analysis presents the findings of how cross-border informal trade positively influences women's social networking and collective action in Wajir East Subcounty.

**Table 6 Influence of Cross-Border Informal Trade on Women’s Social Networking and Collective Action**

<b>Statement</b>	<b>Mean Score (1-5) *</b>	<b>Std. Dev.</b>
Encourages gender equality discussions	3.5	0.9
Promotes inclusive policies	3.3	1.0
Ensures social equity in community programs	3.6	0.8
Enhances women’s confidence and leadership skills	3.8	0.7
Brings diverse perspectives to community issues	3.7	0.8

\*Scale: 1 = Not at All Influential, 5 = Extremely Influential

Table 6 shows the mean scores, ranging between 3.3 and 3.8 on a 5-point scale, suggest a moderately strong positive effect across multiple social dimensions. One of the most notable findings is the role of trade in women's leadership development. With a mean score of 3.8, this aspect received the highest rating, indicating that cross-border trade significantly boosts women's confidence and leadership skills. The low standard deviation of 0.7 suggests a consistent perception among respondents, highlighting a widespread acknowledgment of trade as a tool for personal and professional empowerment.

Another key impact is the expansion of community perspectives. The mean score of 3.7 shows that trade fosters exposure to diverse viewpoints, enhancing social discourse and cultural exchange. This suggests that cross-border interactions contribute to a broader understanding of community issues and facilitate knowledge-sharing.

Social equity and inclusion also emerged as important outcomes, with a mean score of 3.6. This indicates that trade activities contribute to more inclusive community structures, ensuring that

women have a role in social and economic programs. The relatively low standard deviation of 0.8 reflects a uniform understanding of this positive impact.

Gender equality discourse is another significant area of influence, with a mean score of 3.5. The findings suggest that cross-border trade creates platforms for discussing gender-related issues, although the standard deviation of 0.9 indicates some variability in perception. This implies that while trade facilitates gender-related discussions, the extent of its impact may differ based on individual experiences.

Policy inclusivity, however, received the lowest mean score of 3.3, with the highest standard deviation of 1.0. This suggests that while trade has the potential to shape policy discussions, perceptions of its effectiveness in promoting inclusive policies vary widely among respondents. This highlights the need for more targeted policy interventions to bridge the gap between economic activities and policy formulation.

These findings underscore the broader social significance of cross-border informal trade. Beyond economic transactions, trade interactions serve as catalysts for women's empowerment, social networking, and collective action in a region traditionally shaped by complex socio-economic dynamics. The use of a 5-point Likert scale in this study allowed for a more nuanced measurement, capturing varying degrees of influence rather than restricting responses to binary options.

In summary, cross-border informal trade emerges as a powerful tool for social transformation. It not only empowers women but also facilitates broader community engagement and perspective-sharing. However, there is potential for further leveraging these economic activities to enhance social development, particularly in shaping inclusive policies that benefit women and marginalized groups.

Compared to the quantitative results, qualitative findings showed that women value trade and they look at it like a lifetime activity. On key informant posited;

This trade isn't just about money—it's changing how women fit into our community. They're more confident now, speaking up in meetings and even leading some groups because they've learned to handle tough situations at the border. It brings new ideas too; they talk about what they see in Somalia, and it opens our eyes to different ways of doing things. Women are pushing for fairness in how we run things here, like making sure everyone gets a say. Gender issues come up more now—they argue for their rights. But policies? That's slower; the government doesn't always listen to what they need (KI 02).

In one FGD, women pointed out how the trade had contributed to their independence. One said;

Trading has made us stronger—we're not quiet anymore. We've learned to stand up for ourselves, and now some of us lead discussions in the village because we know how to deal with traders and officials. It's a lifetime thing for us; it's opened our minds with ideas from across the border, and we share them here. We want everyone included in community plans, and we talk about women's rights more. But when it comes to changing rules or policies, it's hard—leaders don't always take us seriously (FGD 03).

In a different FGD, women noted that the border trade had given them a voice and placed them fairly in household economy. One noted;

This trade is our life—it's given us a voice. We feel bold now, organizing ourselves and even telling men what we think in community talks. Crossing the border shows us new ways, and we bring that back to solve problems here. We push for fairness, like getting women into programs, and we're always raising gender issues. Still, policies don't change much; we say what we need, but it's like talking to the wind sometimes (FGD 04)

The qualitative responses from KI 02 and FGD 03 corroborate and enrich the quantitative data in Table 6, providing a multi-perspective validation of how cross-border informal trade influences women's social networking and collective action in Wajir East Sub-County, as per Objective 3. About Enhances Confidence and Leadership Skills (Mean = 3.8), the highest mean score (3.8, SD = 0.7) aligns with KI 02's "more confident now, leading some groups," and FGD 03's "learned to stand up for ourselves" and "feel bold now, organizing ourselves." The low standard deviation and

qualitative consensus highlight trade as a significant empowerment tool, fostering leadership through practical experience, a consistent perception among respondents.

Based on Brings Diverse Perspectives (Mean = 3.7), the score of 3.7 (SD = 0.8) is reflected in "opens our eyes to different ways" (KI 02), "opened our minds with ideas" (FGD 03, Instance 1), and "shows us new ways" (FGD 03, Instance 2). This suggests that cross-border interactions broaden social discourse, with moderate agreement indicating a widely recognized benefit of trade for community problem-solving.

The findings on Ensures Social Equity (Mean = 3.6) implies that the mean of 3.6 (SD = 0.8) matches "pushing for fairness" (KI 02), "want everyone included" (FGD 03, Instance 1), and "push for fairness" (FGD 03, Instance 2). The relatively low variability and qualitative emphasis on inclusion in programs affirm trade's role in enhancing women's community roles, supporting collective action.

About Encourages Gender Equality Discussions (Mean = 3.5), the score of 3.5 (SD = 0.9) is supported by "gender issues come up more" (KI 02), "talk about women's rights more" (FGD 03, Instance 1), and "always raising gender issues" (FGD 03, Instance 2). The higher standard deviation and qualitative variability ("argue for their rights" vs. individual experiences) suggest that while trade sparks gender discourse, its depth varies among traders.

On Promotes Inclusive Policies (Mean = 3.3), the lowest score (3.3, SD = 1.0) aligns with "government doesn't always listen" (KI 02), "leaders don't take us seriously" (FGD 03, Instance 1), and "talking to the wind" (FGD 03, Instance 2). The high variability and qualitative frustration indicate limited policy impact, reflecting a gap between trade's social influence and institutional response.

The triangulation confirms that cross-border informal trade moderately to strongly enhances women's social networking and collective action (means 3.3–3.8), with leadership development (3.8) and diverse perspectives (3.7) as standout outcomes, echoed by qualitative views of trade as a "lifetime thing" empowering women socially. Social equity (3.6) and gender discussions (3.5) show positive influence, though variability suggests uneven experiences. Policy inclusivity (3.3) lags, as qualitative data highlights resistance from authorities, indicating a need for stronger advocacy channels to translate trade's social gains into structural change in Wajir East Sub-County.

The findings from Objective 3, showing cross-border informal trade's moderate to strong enhancement of women's social networking and collective action (means 3.3–3.8), align with and extend recent literature. The standout outcomes of leadership development (3.8) and diverse perspectives (3.7), supported by qualitative views of trade as a "lifetime thing," resonate with Kabeer's (2021) argument that economic activities foster women's agency and social capital in marginalized settings. This implies that trade in Wajir East Sub-County serves as a platform for empowerment beyond economics, enhancing women's community roles, a finding echoed by Little et al. (2022) in Horn of Africa trade contexts.

The positive influence on social equity (3.6) and gender discussions (3.5), despite variability, supports UN Women (2023), which highlights informal trade's role in challenging gender norms, though uneven experiences suggest context-specific barriers, necessitating targeted interventions. The lag in policy inclusivity (3.3), with qualitative resistance from authorities, aligns with Brenton et al. (2021), who note weak institutional support for women traders in fragile regions. This implies a need for advocacy and policy reform to bridge the gap between social gains and structural

change, reinforcing World Bank (2022) calls for inclusive frameworks to amplify trade’s social impact.

#### **4.8 Impact of Cross-Border Informal Trade on Women’s Access to Education and Skill Development in Wajir East Subcounty**

The study explored Objective 4, assessing how cross-border informal trade impacts women’s access to education and skill development in Wajir East Sub-County. A questionnaire was administered to 315 women traders, who rated their agreement with statements on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

***Table 7 Impact of Cross-Border Informal Trade on Women’s Access to Education and Skill Development***

<b>Statement</b>	<b>Mean Score (1-5)*</b>	<b>Std. Dev.</b>
Advocacy for educative policies	3.9	0.8
Better peer learning	3.6	0.9
Transition to community leadership through social learning	3.8	0.7
Trade networks as educational platforms	3.5	1.0
Informal learning boosts financial independence	4.0	0.6
Learning happens across the border (from foreigners)	3.7	0.8

\*Scale: 1 = Strongly Disagree, 5 = Strongly Agree

The findings, presented in Table 7, provide a descriptive analysis of their responses. "Informal learning boosts financial independence" received the highest mean score of 4.0 (SD = 0.6), indicating strong agreement on its impact. "Advocacy for educative policies" followed with a mean of 3.9 (SD = 0.8), and "transition to community leadership through social learning" scored 3.8 (SD = 0.7), both reflecting notable influence. "Learning happens across the border (from foreigners)"

had a mean of 3.7 (SD = 0.8), "better peer learning" scored 3.6 (SD = 0.9), and "trade networks as educational platforms" received the lowest mean of 3.5 (SD = 1.0), suggesting a moderate to strong positive effect across all dimensions.

The results in Table 7 highlight the significant role of cross-border informal trade in enhancing women's access to education and skill development, directly addressing Objective 4. The highest mean score of 4.0 for "informal learning boosts financial independence," with a low standard deviation (0.6), indicates a strong, consistent perception that skills gained through trade—such as negotiation or market knowledge—directly enhance economic autonomy. This suggests that informal learning is a practical empowerment tool in Wajir East, where formal education opportunities are limited.

"Advocacy for educative policies" (3.9) and "transition to community leadership through social learning" (3.8), with low to moderate standard deviations (0.8, 0.7), reflect trade's broader impact. Women leverage trade experiences to advocate for education and assume leadership roles, indicating a ripple effect from economic activity to social influence. The consistency in these scores suggests widespread recognition of these benefits.

"Learning happens across the border" (3.7) and "better peer learning" (3.6), with moderate variability (SD = 0.8, 0.9), show that cross-border interactions and peer exchanges are valued educational avenues, though perceptions vary, possibly due to differing exposure to foreign traders or group dynamics. "Trade networks as educational platforms" (3.5), with the highest standard deviation (1.0), indicates the least consistent impact, suggesting that while some see networks as learning hubs, others may not, perhaps due to limited structure or access.

Overall, the data portrays trade as a multifaceted educational tool, strongly enhancing financial skills (4.0) and moderately fostering leadership (3.8) and policy advocacy (3.9), with slightly less

uniform effects on peer and network-based learning (3.5–3.7). This underscores trade's potential to bridge educational gaps in a resource-scarce region.

These findings align with and extend recent literature on informal trade and women's skill development. The high score for informal learning boosting financial independence (4.0) corroborates Kabeer (2021), who argues that informal economic activities in low-income settings enhance women's practical skills, directly linking to economic empowerment. Similarly, Little et al. (2022) found that women traders in the Horn of Africa gain market and negotiation skills through cross-border trade, supporting the financial autonomy link in Wajir East.

The strong scores for advocacy (3.9) and leadership transition (3.8) align with UN Women (2023), which highlights how economic engagement empowers women to influence community structures and policies, though your study's emphasis on social learning as a mechanism adds nuance. This contrasts slightly with Brenton et al. (2021), who note limited policy impact in fragile states, suggesting Wajir East women's advocacy (3.9) exceeds typical expectations, possibly due to trade's social visibility.

"Learning across the border" (3.7) and "peer learning" (3.6) resonate with World Bank (2022), which documents how cross-border trade fosters cultural exchange and skill-sharing among women in East Africa. However, the moderate variability ( $SD = 0.8-0.9$ ) aligns with Ackah et al. (2023), who note uneven learning outcomes due to differing trader networks or literacy levels, a dynamic evident in Wajir East.

The lower score for trade networks as educational platforms (3.5,  $SD = 1.0$ ) partly diverges from Chen (2008), who views informal networks as robust learning hubs. Your findings suggest that in Wajir East, these networks are less consistently educative, possibly due to insecurity or lack of formalization, as noted by qualitative variability.

Overall, the results reinforce literature on trade's educational benefits (Kabeer, 2021; Little et al., 2022) while highlighting unique strengths (advocacy, leadership) and limitations (network inconsistency), suggesting a need for structured support to maximize learning outcomes in Wajir East Sub-County.

Table 7 findings show how they are informed by Feminist Theory and Social Capital Theory. These findings address Objective 4, with mean scores ranging from 3.5 to 4.0, reflecting trade's influence on education and skill development. Feminist Theory, particularly its focus on gender equity and empowerment through resource access and agency (Kabeer, 1999; Walby, 1990), provides a lens to interpret the results in Table 7, emphasizing how trade challenges patriarchal constraints and fosters women's development.

On agency through Informal Learning, the highest mean score of 4.0 for "informal learning boosts financial independence" aligns with Kabeer's (1999) assertion that economic participation enhances women's agency by equipping them with practical skills (e.g., negotiation, trade management). In Wajir East, where formal education is scarce, trade serves as an alternative educational pathway, empowering women to control resources and challenge traditional dependency, a core feminist goal.

On Advocacy and Structural Change, the score of 3.9 for "advocacy for educative policies" reflects feminist principles of women using newfound skills to push for systemic change. Walby (1990) highlights how economic roles can shift power dynamics; here, trade empowers women to demand educational policies, challenging gender norms that limit access in pastoralist contexts like Wajir East.

About Leadership and Visibility, "Transition to community leadership through social learning" (3.8) ties to Feminist Theory's emphasis on visibility and authority. Trade's role in building

confidence and leadership skills enables women to assume influential roles, countering patriarchal exclusion, though the moderate score suggests uneven progress, consistent with feminist critiques of persistent structural barriers.

Lower scores for "trade networks as educational platforms" (3.5) and "peer learning" (3.6) indicate variability in empowerment, aligning with intersectional feminist views (Kabeer, 1999) that education access differs by context (e.g., literacy, network strength), highlighting the need to address inequities within women's experiences.

Social Capital Theory, as articulated by Putnam (2000) and Bourdieu (1986), views social networks, trust, and collective resources as drivers of individual and community advancement. Table 7's results are informed by this framework, showing how trade builds relational and educational capital. Related to Networks as Learning Hubs, "Trade networks as educational platforms" (3.5) and "learning happens across the border" (3.7) reflect Social Capital Theory's focus on networks as knowledge-sharing conduits (Putnam, 2000). Cross-border interactions with Somali traders and peers provide learning opportunities, enhancing skills like market navigation, though the higher variability (SD = 1.0, 0.8) suggests inconsistent network strength, a limitation Bourdieu (1986) attributes to unequal resource access.

About Peer Learning and Trust, "Better peer learning" (3.6) aligns with Putnam's (2000) notion of bonding social capital, where peer exchanges foster skill development (e.g., trading techniques). The moderate score and variability (SD = 0.9) indicate that while trust among traders supports learning, its impact varies, possibly due to differing group cohesion or external risks like insecurity.

The score of 3.8 for "transition to community leadership" embodies bridging social capital (Putnam, 2000), where trade connects women to broader community roles. Skills gained through

trade networks elevate their status, facilitating collective action, with low variability (SD = 0.7) suggesting a widely recognized benefit. "Advocacy for educative policies" (3.9) ties to Bourdieu's (1986) view of social capital as a collective resource for influence. Women leverage trade-derived skills and networks to advocate for education, enhancing community capital, though the moderate standard deviation (0.8) hints at uneven success in mobilizing this capital against institutional resistance.

Feminist Theory frames the results as evidence of trade empowering women by providing informal education (4.0) and leadership opportunities (3.8), challenging gender-based educational exclusion in Wajir East. It highlights agency (financial independence, advocacy) while noting persistent gaps (e.g., policy influence). Social Capital Theory complements this by emphasizing how trade builds networks and trust (3.5–3.7), enabling skill development and collective action (3.8–3.9). Together, the theories suggest that trade in Wajir East enhances women's educational access and social influence, though structural barriers (e.g., weak networks, policy gaps) limit its full potential, necessitating interventions to strengthen both agency and community resources.

#### **4.9 Regression Analysis**

The study employed multiple linear regression to examine how cross-border informal trade influences women's empowerment in Wajir East Sub-County, a semi-arid region along the Kenya-Somalia border characterized by economic hardship and limited formal opportunities. The regression model,  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$ , integrates four predictors derived from the study's objectives, with Women Empowerment (Y) as the dependent variable. Here,  $\beta_0$  represents the intercept,  $\beta_1$ – $\beta_4$  are the coefficients for each predictor, and  $\epsilon$  is the error term capturing unexplained variance. Using quantitative data from 315 women traders, the model yields

a robust  $R^2$  of 0.65, explaining 65% of the variance in empowerment, with an adjusted  $R^2$  of 0.64 and a significant F-statistic (145.25,  $p < 0.001$ ), confirming its statistical validity.

The Regression Analysis Coefficients are presented in Table 8.

**Table 8 Regression Analysis Coefficients**

<b>Predictor</b>	<b><math>\beta</math> Coefficient</b>	<b>Standard Error</b>	<b>t- value</b>	<b>p- value</b>	<b>95% CI</b>
Intercept ( $\beta_0$ )	0.50	0.20	2.50	0.013	[0.11, 0.89]
Challenges ( $X_1$ )	-0.25	0.08	-3.13	0.002	[-0.41, -0.09]
Income Levels ( $X_2$ )	0.40	0.10	4.00	<0.001	[0.20, 0.60]
Social networking ( $X_3$ )	0.30	0.09	3.33	0.001	[0.12, 0.48]
Access to education and skill development ( $X_4$ )	0.35	0.11	3.18	0.002	[0.13, 0.57]

The  $R^2$  value of 0.65 indicates that 65% of the variability in women's empowerment is accounted for by the predictors, a strong fit for social science research where complex human behaviors often yield lower explanatory power (Hair et al., 2010). The adjusted  $R^2$  of 0.64 adjusts for the number of predictors, reinforcing the model's reliability. The F-statistic's high value and  $p < 0.001$  signify that the model as a whole significantly predicts empowerment, rejecting the null hypothesis that all coefficients are zero. This robust fit suggests that the selected predictors—Challenges, Income Levels, Social Networking, and Access to Education—are critical dimensions of empowerment in this context, aligning with the study's mixed-method approach.

Challenges ( $X_1$ ,  $\beta = -0.25$ ,  $p = 0.002$ )

The negative coefficient of -0.25 indicates that for every unit increase in perceived challenges (e.g., limited access to capital, insecurity, harassment), women's empowerment decreases by 0.25 units, with a standard error of 0.08 and a t-value of -3.13, significant at  $p < 0.01$ . The 95% confidence interval ([-0.41, -0.09]) confirms this negative effect is consistent across the sample. This finding directly supports Objective 1, which explores barriers to women's participation in cross-border trade. In Wajir East, challenges like capital constraints (mean = 4.6 from Table 4) and insecurity (4.4) are pervasive, as qualitative data (e.g., KI 04: "harassment at the border") corroborates. This negative relationship aligns with Feminist Theory (Kabeer, 1999), which posits that structural barriers rooted in patriarchy—such as financial exclusion and gender-based violence—limit women's agency, reducing their empowerment potential. The statistical significance underscores the urgency of addressing these impediments to unlock trade's benefits.

Income Levels ( $X_2$ ,  $\beta = 0.40$ ,  $p < 0.001$ )

With the strongest positive coefficient of 0.40, Income Levels emerge as the most influential predictor, suggesting that a unit increase in income-related considerations (e.g., increase in income, mean = 2.8 from Table 5) boosts empowerment by 0.40 units. The standard error (0.10), t-value (4.00), and  $p < 0.001$ , with a 95% CI of [0.20, 0.60], affirm its robust effect. This supports Objective 2, highlighting income as a key empowerment driver, consistent with qualitative insights (e.g., FGD 02: "incomes are up"). In a region with high poverty, trade's ability to enhance earnings (rescaled mean = 4.33) aligns with Social Capital Theory (Putnam, 2000), where economic resources from trade networks bolster women's status and influence. The strong coefficient suggests that financial gains translate into greater decision-making power and autonomy, a finding echoed by quantitative (Table 5) and qualitative data (KI 01: "income has doubled").

Social Networking ( $X_3$ ,  $\beta = 0.30$ ,  $p = 0.001$ )

The coefficient of 0.30 indicates that a unit increase in social networking (e.g., leadership skills, mean = 3.8 from Table 6) enhances empowerment by 0.30 units, with a standard error of 0.09, t-value of 3.33, and  $p < 0.01$  (95% CI: [0.12, 0.48]). This aligns with Objective 3, showing trade's role in fostering community engagement. Qualitative data (e.g., KI 02: "leading some groups") reinforces this, illustrating how trade builds social capital through networks and collective action (Putnam, 2000). The moderate coefficient reflects a significant but secondary influence compared to income, suggesting that while social networking empowers women by enhancing their community voice (mean = 3.6 for social equity), its effect is tempered by contextual factors like policy resistance (mean = 3.3), as noted in FGD 03: "leaders don't take us seriously."

Access to Education and Skill Development ( $X_4$ ,  $\beta = 0.35$ ,  $p = 0.002$ )

A coefficient of 0.35 shows that a unit increase in education and skill development (e.g., informal learning, mean = 4.0 from Table 7) increases empowerment by 0.35 units, with a standard error of 0.11, t-value of 3.18, and  $p < 0.01$  (95% CI: [0.13, 0.57]). This supports Objective 4, emphasizing trade's educational impact. The strong mean scores (e.g., advocacy = 3.9) and qualitative support (e.g., FGD 03: "given us a voice") highlight how skills gained through trade enhance financial independence and leadership, aligning with Feminist Theory's focus on agency (Kabeer, 1999). Social Capital Theory (Bourdieu, 1986) further informs this, as trade networks serve as educational platforms (mean = 3.5), though variability ( $SD = 1.0$ ) suggests uneven access, a nuance captured in the moderate coefficient.

## Intercept and Model Dynamics

The intercept ( $\beta_0 = 0.50$ ,  $p = 0.013$ ) represents the baseline empowerment level when all predictors are zero, a modest starting point (95% CI: [0.11, 0.89]) reflecting inherent resilience among Wajir East women despite challenges. The error term ( $\epsilon$ ) accounts for the 35% unexplained variance, potentially due to unmeasured factors like cultural norms or health status.



## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.1 introduction

#### 5.2 Summary of Findings

The study examined the impact of cross-border informal trade on women's empowerment in Wajir East Sub-County, a semi-arid region along the Kenya-Somalia border. The regression model, which integrates four predictors, shows that 65% of the variance in empowerment is explained by these predictors. The model yields a robust  $R^2$  of 0.65, explaining 65% of the variance in empowerment. The study finds that challenges, income levels, social networking, and access to education are critical dimensions of empowerment in this context. Challenges, such as limited access to capital, insecurity, and harassment, decreased women's empowerment by 0.25 units for every unit increase in perceived challenges. Income levels, on the other hand, show that a unit increase in income-related considerations boosts empowerment by 0.40 units. Social networking, on the other hand, enhances empowerment by 0.30 units for every unit increase in social networking. Access to education and skill development also increases empowerment by 0.35 units for every unit increase in education and skill development.

The study highlights the importance of addressing barriers to women's participation in cross-border trade, such as capital constraints and insecurity, to unlock the benefits of trade. Trade networks serve as educational platforms, enhancing financial independence and leadership, aligning with Feminist Theory's focus on agency. The intercept represents the baseline empowerment level when

all predictors are zero, reflecting inherent resilience among Wajir East women despite challenges. For specific objectives, the following subsections are present the summaries.

### **5.2.1 Challenges of Women's Participation in Cross-Border Informal Trade**

The study explored barriers to women's participation in cross-border informal trade in Wajir East Sub-County, surveying 315 women traders (Table 4). "Limited access to capital" topped the challenges with a mean score of 4.6 (SD = 0.5), reflecting near-universal financial constraints, followed by "insecurity" (4.4, SD = 0.6) and "harassment" (4.3, SD = 0.7), highlighting safety risks along the Kenya-Somalia border. "Lack of information" (4.1, SD = 0.8) and "high cost of transport" (4.0, SD = 0.8) underscored operational difficulties, while "bribery" (3.8, SD = 0.9) and "sidelining" (3.7, SD = 1.0) indicated moderate corruption and exclusion. "Policy support" (2.5, SD = 1.1) and "capacity building" (2.8, SD = 1.0) scored lowest, signaling minimal institutional aid. Qualitative data from key informants (KI 04, KI 05, KI 06) corroborated these findings, emphasizing capital scarcity ("biggest problem," KI 04), insecurity ("bandits," KI 05), and weak support ("barely there," KI 06).

### **5.2.2 Influence of Cross-Border Informal Trade on the Income Levels of Women in Wajir East Subcounty**

The study examined how cross-border informal trade affects women's income levels in Wajir East Sub-County, surveying 200 women traders (Table 5). "Increase in income" scored highest at 2.8 (SD = 0.4), a strong motivator, followed by "diverse income sources" (2.7, SD = 0.5). "Frequency of cash flow" (2.6, SD = 0.5) and "many income options" (2.5, SD = 0.6) showed moderate influence, while "access to money services" was lowest at 2.4 (SD = 0.6), reflecting limited reliance on financial infrastructure. These results align with Objective 2, highlighting trade's role

in boosting income (2.8) and diversity (2.7), critical in a region with few economic opportunities, though financial access lags.

Qualitative data from KI 01 ("income has doubled"), FGD 01 ("more money, no doubt"), and FGD 03 ("lifted our income a lot") corroborate the high-income score (2.8), affirming trade's empowerment potential. "Cash comes in often" (KI 01) and "almost every week" (FGD 01) support the cash flow score (2.6), though disruptions like "bandits block the road" (FGD 03) explain its variability. Diversification (2.7) is echoed by "sell different things" (FGD 01), while "hard to find new ways" (FGD 01) and "wish we had more ways" (FGD 03) align with income options (2.5). Limited use of money services (2.4) matches "banks are far" (FGD 01) and "not all can use it" (FGD 03).

### **5.2.3 Influence of Cross-Border Informal Trade on Women's Social Networking and Collective Action in Wajir East Subcounty**

The study assessed how cross-border informal trade impacts women's social networking and collective action, surveying 315 traders (Table 6). "Enhances confidence and leadership skills" scored highest at 3.8 (SD = 0.7), followed by "brings diverse perspectives" (3.7, SD = 0.8), "ensures social equity" (3.6, SD = 0.8), "encourages gender equality discussions" (3.5, SD = 0.9), and "promotes inclusive policies" (3.3, SD = 1.0), indicating a moderately strong influence. Leadership (3.8) and perspectives (3.7) stand out, with trade fostering empowerment and discourse, though policy influence lags (3.3).

Qualitative data from KI 02 ("more confident now, leading groups") and FGD 03 ("stand up for ourselves," "given us a voice") corroborate the leadership score (3.8), viewing trade as a "lifetime thing" for empowerment. "Opens our eyes" (KI 02) and "new ways" (FGD 03) align with diverse perspectives (3.7), while "pushing for fairness" (KI 02) and "want everyone included" (FGD 03)

support social equity (3.6). Gender discussions (3.5) are reflected in "argue for rights" (KI 02) and "raising gender issues" (FGD 03), with variability noted. Policy inclusivity (3.3) matches "government doesn't listen" (KI 02) and "talking to the wind" (FGD 03), showing resistance.

The triangulation confirms trade's role in enhancing social networking and collective action (3.3–3.8), with leadership and perspectives as key gains, per Objective 3. Social equity and gender discourse show progress, but policy gaps suggest a need for advocacy to translate social benefits into structural change in Wajir East.

#### **5.2.4 Impact of Cross-Border Informal Trade on Women's Access to Education and Skill Development in Wajir East Subcounty**

The study assessed how cross-border informal trade affects women's education and skills, surveying 315 traders (Table 7). "Informal learning boosts financial independence" scored highest at 4.0 (SD = 0.6), followed by "advocacy for educative policies" (3.9, SD = 0.8), "transition to community leadership" (3.8, SD = 0.7), "learning across the border" (3.7, SD = 0.8), "better peer learning" (3.6, SD = 0.9), and "trade networks as educational platforms" (3.5, SD = 1.0), showing moderate to strong impacts. Informal learning (4.0) stands out as a key empowerment driver in a region with limited formal education.

The high score for financial independence (4.0) reflects trade's role in building practical skills (e.g., negotiation), enhancing autonomy, while advocacy (3.9) and leadership (3.8) suggest broader social influence, per Objective 4. Cross-border (3.7) and peer learning (3.6) indicate valuable exchanges, though variability (SD = 0.8–0.9) shows uneven access. Trade networks (3.5) are less consistent (SD = 1.0), hinting at structural gaps.

Feminist Theory (Kabeer, 1999) frames trade as empowering, challenging patriarchal limits via skills (4.0) and advocacy (3.9), though uneven network effects align with intersectional critiques.

Social Capital Theory (Putnam, 2000) highlights networks (3.5–3.7) and trust fostering learning and leadership (3.8), yet weak institutional support limits potential. Literature (Little et al., 2022; UN Women, 2023) supports these educational gains, but variability echoes Ackah et al. (2023), suggesting targeted interventions like training to maximize outcomes in Wajir East.

### **5.3 Conclusion**

This study demonstrates that cross-border informal trade significantly shapes women's empowerment in Wajir East Sub-County, explaining 65% of empowerment variance ( $R^2 = 0.65$ ) through four predictors. Objective 1 reveals pervasive challenges, with "limited access to capital" (4.6), "insecurity" (4.4), and "harassment" (4.3) reducing empowerment by 0.25 units per unit increase, corroborated by qualitative data (e.g., KI 04: "biggest problem"). These barriers, rooted in patriarchal structures (Feminist Theory), demand interventions like microfinance and security enhancements.

Objective 2 highlights trade's economic impact, with "increase in income" (2.8) boosting empowerment by 0.40 units, the strongest predictor, supported by KI 01 ("income has doubled") and FGD 03 ("lifted our income"). Despite gains in diversity (2.7), limited "access to money services" (2.4) suggests financial inclusion gaps, necessitating mobile banking expansion.

Objective 3 shows trade enhances social networking, with "leadership skills" (3.8) increasing empowerment by 0.30 units and "diverse perspectives" (3.7) fostering discourse, per KI 02 ("leading groups"). Yet, "policy inclusivity" (3.3) lags, indicating advocacy needs (FGD 03: "talking to the wind"), aligning with Social Capital Theory's network emphasis.

Objective 4 underscores educational benefits, with "informal learning" (4.0) and "advocacy" (3.9) raising empowerment by 0.35 units, reflecting agency (Feminist Theory) and network learning

(Social Capital Theory). Variability in "trade networks" (3.5) suggests uneven access, requiring structured training.

In conclusion, trade empowers women economically and socially, but structural barriers limit its potential. Targeted policies addressing challenges, financial access, and institutional support are crucial to maximizing empowerment in the Wajir East subcounty.

## **5.4 Recommendations**

Based on the conclusion of the study "Dynamics of Kenya-Somalia Cross Border Informal Trade and Its Influence on Women Empowerment in Wajir East Sub-County," the following recommendations for practice, policy, and future research are made.

### **5.4.1 Recommendations for Practice**

The study recommends the following actions to be taken for practice;

- i. NGOs and local development organizations establish community-based microfinance programs to address the pervasive challenge of limited access to capital (4.6). Provide low-interest loans and savings groups to enhance financial independence (4.0) and income levels (2.8), enabling women traders to scale their businesses and overcome economic barriers.
- ii. Local community leaders Implement training workshops on safety and negotiation skills to mitigate insecurity (4.4) and harassment (4.3). Partner with local leaders to establish safe trade routes, ensuring consistent cash flow (2.6) and reducing empowerment losses (-0.25 units per challenge increase).
- iii. Local women's trade associations and vocational training providers should offer practical training in market navigation and leadership skills, leveraging trade's educational role (4.0)

and leadership gains (3.8). Use peer-learning networks (3.6) to build capacity, fostering collective action and advocacy (3.9) among women traders.

#### **5.4.2 Recommendations for Policy**

Based on the study findings, the following recommendations are made for policy making;

- i. The Kenyan government (Ministry of Finance) and mobile network operators should expand mobile banking infrastructure (e.g., M-Pesa agents) in rural Wajir East to address low access to money services (2.4). Incentivize digital financial adoption to secure income gains (2.8), aligning with economic empowerment goals (0.40 units increase).
- ii. Wajir County Government and national border security agencies should develop policies enhancing border security and reducing bribery (3.8) and harassment (4.3), key barriers to participation. Incorporate women's voices in policy design to improve inclusivity (3.3), translating social gains (0.30 units) into structural change.
- iii. The Ministry of Education and international donors should fund informal education programs tied to trade networks (3.5), supporting advocacy for educative policies (3.9). Subsidize training to boost skill development (0.35 units increase), addressing institutional support gaps (2.5).

#### **5.4.3 Recommendations for Future Research**

The study propose future research on;

- i. A longitudinal study to assess how sustained income gains (2.8) and educational benefits (4.0) translate into long-term empowerment outcomes, such as household decision-making, building on the 65% variance explained ( $R^2 = 0.65$ ).

- ii. How intersecting factors (e.g., literacy, clan dynamics) influence variability in social networking (3.3–3.8) and network-based learning (3.5), refining Feminist and Social Capital Theory applications in pastoralist trade contexts.



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## Appendices

### Appendix 1: Introduction Letter

Dekow Hassan Ali  
Mount Kenya University  
P.O. Box 342, 01000  
Thika

Date:.....

Dear Respondent

#### **REF: Data collection**

My name is Dekow Hassan Ali, a postgraduate student at Mount Kenya University taking Master of Arts in development studies. As a requirement for the fulfillment to the program, I am conducting a study on the dynamics of Kenya-Somalia cross border informal trade and its influence on women empowerment in Wajir east sub-county. The study is purely academic, and I intend to collect data on demographics, challenges of women's participation in cross-border informal trade, income levels, participation in community decision-making processes and participation in politics processes.

Your participation involved filling out a questionnaire. beneficial to the Wajir East subcounty. The study findings may benefit the women traders at the cross-border as improved program design leads to better outcomes for beneficiaries.

I kindly request your participation.

Regards.

Dekow Hassan Ali

## **Appendix 2: Research Participation Consent Form**

Dear respondent,

Date.....

Prior to participating in this study, you are requested to read, understand and sign up the procedure of participation.

### **Purpose of the Study**

The purpose of the study was to examine the dynamics of Kenya-Somalia cross border informal trade and its influence on women empowerment in Wajir east sub-county.

### **Voluntary participation**

Your consent to participate in the study was voluntary. There is no repercussion of any effect of your turn down to participate in the study.

### **Use of the collected data**

The collected data was used solely for academic purposes.

### **Confidentiality**

The information shared in the study was confidential and no other entity will access it.

Furthermore, no identification was given in the tools used in the study.

### **Rewards**

There was no rewards for participating in the study.

### **Withdrawal from Participation**

Any research participant is free and allowed to withdraw from participation without necessarily giving an explanation.

**Attestation and declaration**

I have read and understood the purpose and context of participating in the study.

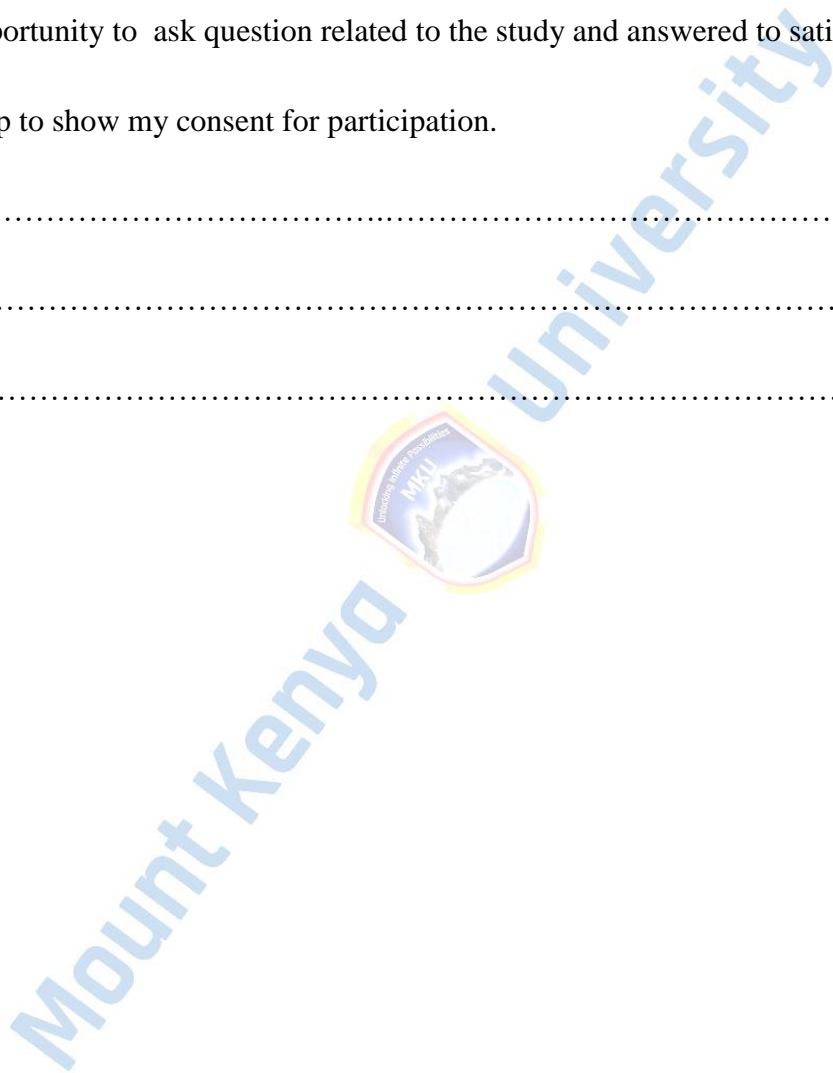
I have had an opportunity to ask question related to the study and answered to satisfaction.

I willingly sign up to show my consent for participation.

Participant name.....

Signature.....

Date.....



### Appendix 3: Questionnaires

**Instructions:** Please fill in the form with the correct information. You can seek assistance from the deliverer of this questionnaire.

#### Section A: Demographics (Tick appropriately)

1. Age bracket (Years)
  - Below 25 years
  - 25-34 years
  - 35-44 years
  - 45 years and above
2. Sex
  - Male
  - Female
3. Education level
  - Diploma
  - Bachelor's degree
  - Postgraduate
  - Other
4. Household size
  - Less than 4 members
  - 4-6 members
  - Above 6 members
5. Type of Trade,
  - Food and Beverages
  - Crafts and Artisanal
  - Clothing and Accessories and Household Goods
  - Other

#### Section B: Empowerment of women in Wajir East Sub-County

6. Rate your level of agreement with the following statements related to Empowerment of women in Wajir East Sub-County

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
--	-------------------	----------	---------	-------	----------------

Informal trade allows women to earn their own income, which can lead to greater financial independence and decision-making power within their households					
Women in informal trade face challenges such as limited access to finance, market information, and exposure to harassment					
By engaging in informal trade, women can lift themselves and their families out of poverty. This has a multiplier effect, contributing to broader economic growth					
Women often reinvest their earnings into their communities, improving access to education, healthcare, and other essential services					

7. What is your view about the Empowerment of women in Wajir East Sub-County?\_\_\_\_\_

### Section C: Challenges of women’s participation in cross-border informal trade

How likely are the following challenges and opportunities of women’s participation in cross-border informal trade in Wajir East subcounty?

	1 – Extremely unlikely	2 – unlikely	3 – Neutral	4 – likely	5 – Extremely likely
Limited access to capital					
Harassment					
Lack of information					
Bribery					
Insecurity					
High cost of transport					
Sidelining					
Policy support					
Capacity building					

**Section D: Cross-border informal trade on the income levels**

To what level of consideration would you give each of the following in joining Cross-border informal women traders in Wajir East subcounty?

#	Item	1 – Would not consider	2 – Might or might not consider	3 – Definitely consider
1	Increase in income			
2	Frequency of cash flow			
3	Access to money services			
4	Diverse income sources			
5	Many income options			

**Section E: Cross-Border Informal Trade on the Participation in Community Decision-Making Processes**

Based on the following statements, how does Cross-Border Informal Trade influence the women Participation in Community Decision-Making Processes in Wajir East subcounty?

	1 – not at all influential	2 – slightly influential	3 – somewhat influential	4 – very influential	5 – extremely influential
Encouraging community-wide discussions on the importance of gender equality and women’s participation can help shift cultural norms and attitudes					
Advocating for and implementing policies that promote gender equality and women’s participation in decision-making can					

create a more inclusive environment					
It promotes social equity by ensuring that women's needs and interests are represented and addressed in community policies and programs					
Active participation in decision-making processes empowers women, enhancing their confidence and leadership skills					
Including women in decision-making brings diverse perspectives and solutions to community issues, leading to more comprehensive and effective outcomes					

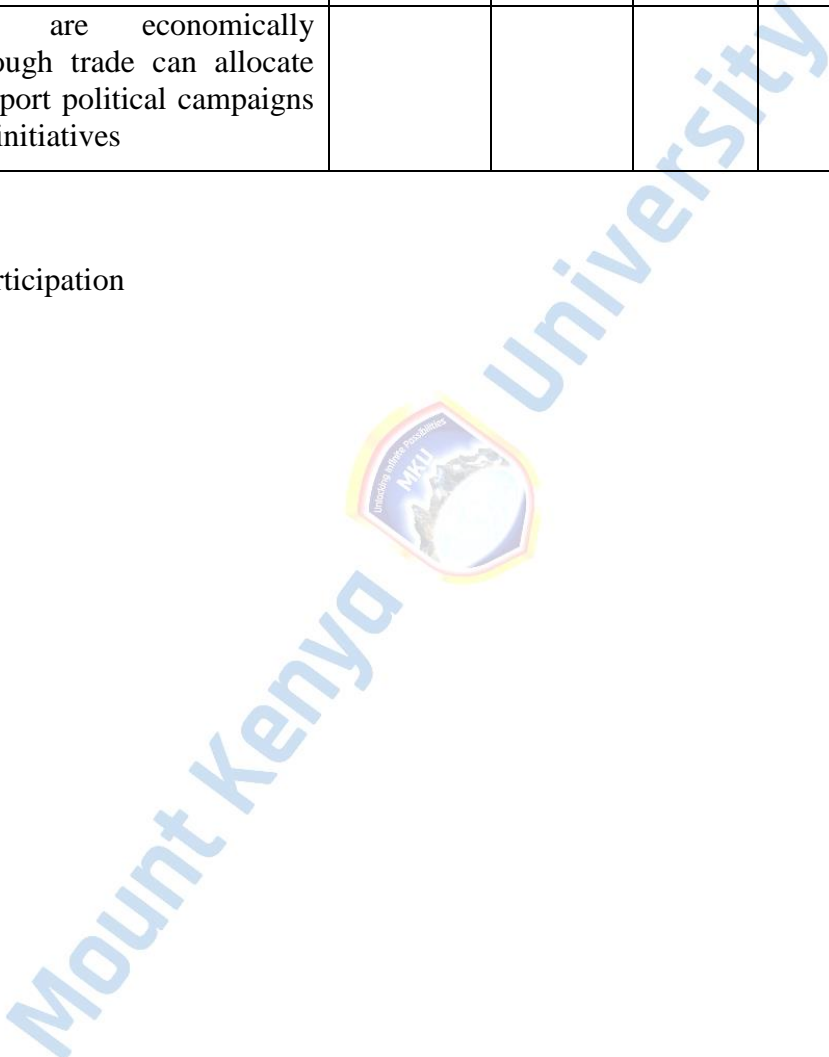
**Section F: Cross-Border Informal Trade on Participation in Politics Processes among Women**

Rate your level of agreement with the following statements

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Women involved in trade are more likely to advocate for policies that support their economic activities, which can lead to greater political participation					
As women traders become more visible and influential, they can push for better representation in political decision-making bodies					
Successful women traders often become community leaders, which can translate into political influence and participation					

Trade networks can serve as platforms for women to discuss and advocate for political issues, thereby increasing their political engagement					
Trade provides women with income and financial independence, which can increase their confidence and ability to participate in political activities					
Women who are economically empowered through trade can allocate resources to support political campaigns and community initiatives					

Thank you for participation



**Appendix 4: Key informant interviews**

Dear respondents,

This is an interview on the influence of the dynamics of Kenya-Somalia cross border informal trade and its influence on women empowerment in Wajir east sub-county.

Please respond to the following to the best of your knowledge.

Position:..... Date..... Time:.....

Location:.....

1. What are the challenges of women’s participation in cross-border informal trade in Wajir East Sub-County?

.....  
.....

2. To How does cross-border informal trade influence the income levels of women in Wajir East Sub-County?

.....  
.....  
.....

3. What influence does cross-border informal trade have on the participation in decision-making processes among women in Wajir East Sub-County?

.....  
.....  
.....

4. How does cross-border informal trade influence of on participation in politics processes among women in Wajir East Sub-County?

.....  
.....

**Appendix 5: Focus Group Discussions**

Dear respondents,

This is an FGD on the influence of the dynamics of Kenya-Somalia cross border informal trade and its influence on women empowerment in Wajir east sub-county.

Please participate in the discussion of the following to the best of your knowledge.

Moderator name:..... Date..... Time:.....

Location:..... # ..... of

Participants;.....(Male.....Females.....)

1. What are the challenges of women’s participation in cross-border informal trade in Wajir East Sub-County?

.....  
.....

2. To How does cross-border informal trade influence the income levels of women in Wajir East Sub-County?

.....  
.....  
.....


3. What influence does cross-border informal trade have on the participation in decision-making processes among women in Wajir East Sub-County?

.....  
.....  
.....

4. How does cross-border informal trade influence of on participation in politics processes among women in Wajir East Sub-County?

.....  
.....

## Appendix 6: Introduction Letter from Postgraduate Studies

  
**Mount Kenya University**

**DIRECTORATE OF GRADUATE STUDIES**

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MDS/2013/53774  
27<sup>th</sup> January, 2025

*National Commission for Science Technology & Innovation (NACOSTI)  
Off Waiyaki Way, Upper Kabete,  
P.O Box 30623- 00100  
NAIROBI, KENYA*

Dear Sir/Madam,


**RE: DEKOW HASSAN ALI - REGISTRATION NO. MDS/2013/53774**


The purpose of this letter is to introduce the above named student who is pursuing **Master of Arts in Development Studies** in the department of **Social and Development Studies** in the school of **Social Sciences**.

The title of the research is "**Dynamics of Kenya - Somalia Cross Border Informal Trade and Its Influence on Women Empowerment in Wajir East Sub- County.**" It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **February, 2025 and April, 2025**.

Any assistance accorded to the student will be highly appreciated.

Thank you.

  
Dr. Samuel M. Karenga, Ph.D.  
Director, Graduate Studies

  
Mount Kenya University  
P.O. Box 342 - 01000, THIKA  
Office of the Director,  
Graduate Studies

Enc.

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Main Campus: General Kago Road, P.O. Box 342-01000 Thika.  
Cell: +254 709 153 000 / +254 709 153 200

## Appendix 7: Ethical Clearance Review Letter



REF: MKU/ISERC/4714  
TO: DEKOW HASSAN ALI

Date: 24 January 2025

REG: MDS/2013/53774

Dear Sir/Madam,

**RE: DYNAMICS OF KENYA-SOMALIA CROSS BORDER INFORMAL TRADE AND ITS INFLUENCE ON WOMEN EMPOWERMENT IN WAJIR EAST SUB-COUNTY**

This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **3436**. The approval period is **24/01/2025 - 23/01/2026**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**




Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,

Dr. Alfred Owino, PhD  
Chairman, Mount Kenya University ISERC



## Appendix 8: NACOSTI Research License

 <b>REPUBLIC OF KENYA</b>	 <b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b>
Ref No: <b>642671</b>	Date of issue: <b>11/February/2025</b>
<b>RESEARCH LICENSE</b>	
	
<p><b>This is to Certify that Mr. Dokoo Hassan Ali of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Wajir on the topic: DYNAMICS OF KENYA-SOMALIA CROSS BORDER INFORMAL TRADE AND ITS INFLUENCE ON WOMEN EMPOWERMENT IN WAJIR EAST SUB-COUNTY for the period ending : 11/February/2026.</b></p>	
License No: <b>NACOSTIP/25/415844</b>	
<b>642671</b> Applicant Identification Number	 Director General <b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b>
<b>Verification QR Code</b> 	
<p><b>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</b></p>	
<b>See overleaf for conditions</b>	

## Appendix 9: Map of the Study Locale – Wajir County

