

## Involvement in Informal Cross Border Trade: A Case of Women Entrepreneurs in Tanzania

*Lisa E. T. Mwakisale, Petro S. Magai*  
(University of Dar es Salaam, Dar es Salaam, Tanzania)

**Abstract:** The study investigates the issues regarding the involvement of women entrepreneurs in Informal Cross Border Trade (ICBT) and factors that affect trade. Trade base-line information on cross border activities was generated using questionnaires. Descriptive approach was involved supported by SPSS techniques for data analysis. The study revealed that, women being involved in ICBT mostly are single (widow or unmarried) with secondary education. The retail appears to be the most preferred trade as it is easy to travel with small quantities of goods. They always took their own initiative to start businesses due to perceived super profits in the neighboring countries and introduce their retail trade at borders. Confiscations of goods and sexual harassment for women seem to be the most challenges met by these traders. Therefore, the only way adopted/used to recover the confiscated goods is to pay bribes to authorities responsible. It is concluded that, the government of Tanzania should do the tax harmonization to encourage formalization and deal with factors that drive ICBT growth. These factors include gender, age, marital status and level of education. Thus, every effort should be made to enable women build trust in ICBT as the business contributes substantially to the country's economy.

**Key words:** involvement; ICBT; women entrepreneurs; Tanzania

**JEL code:** F2

### 1. Background Information

It is estimated that over 30% of the gross domestic product of 37 African economies comes from the informal economy apart from South Africa where it constitutes about 28% of GDP (Schneider, 2006). In Tanzania, this informal economy constitutes about 40% of GDP (Mbilinyi & Mutalemwa, 2010). In comparison to East African regions, Tanzania is on top of Kenya (36%) and Burundi (39%) while it lag behind of Rwanda and Uganda by 41% and 45% respectively. It corresponds largely with the Micro, Small and Medium Enterprise that are seen as semi-organized and unregulated (Ogolo, 2010). The growth has been characterized by an increasing number of informal activities (UNDP, 2002). The economic contribution of women's participation in this trade has increased tremendously since the mid-1980s and these women are mostly found in the informal economy than men (ILO, 2005). In Tanzania the common name used to describe this economy is "*Machinga*" activity.

These businesses have now become the main source of employment and income for the majority of people in

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Lisa E. T. Mwakisale, Graduate of Masters in International Trade, University of Dar es Salaam; research areas/interests: international trade (informal trade). E-mail: [lisa.mwakisale@yahoo.com](mailto:lisa.mwakisale@yahoo.com); [lisa.mwakisale@gmail.com](mailto:lisa.mwakisale@gmail.com).

Petro Sauti Magai, Lecturer, University of Dar es Salaam Business School; research areas/interests: international trade. E-mail: [sauti@udbs.udsm.ac.tz](mailto:sauti@udbs.udsm.ac.tz); [sautimagai@gmail.com](mailto:sautimagai@gmail.com).

developing countries including Tanzania (ILO, 2005). Tanzania was ranked number one out of 115 countries in terms of women's economic participation (World Bank, 2007). Most of these women own informal businesses such as informal food vendors ("*mama-lishe*"), small restaurants, fruit and vegetable vendors, public transport operators (called "*Daladala*" in Dar es Salaam, "*Vipanya*" in Arusha and "*Express*" in Mwanza regions), hair-dressers/barbers, traditional carvings, catering services, baskets and mats manufacturers, etc. Some of them have shops around Kariakoo area (the biggest market in Dar es Salaam). Others are distributed into small branches around Dar-es-Salaam and other regions. Most of these shops do not have licenses, not registered with Business Registrations and Licensing Agency (BRELA) and do not pay tax but are importing goods from different countries like Kenya, Uganda, South Africa, China and other places in the world. They carry goods in small quantities to their neighboring countries in buses and through other means of transport or sell as wholesaler to foreigners who also in turn sell them through the informal sector to their home countries.

Those from informal businesses escape trade related regulations and duties by avoiding official border crossing posts and passing their commodities through "unofficial routes" (Ogolo, 2010). Goods are mostly under-invoicing (reporting a lower quantity, weight or value of goods to pay lower import tariffs), misclassification (falsifying the description of products so that they are misclassified as products subject to lower tariffs), non-declaration of the country of origin, or bribery to customs officials. These goods can cover both small volumes of goods transported by individual traders while crossing the border on feet or by bicycle. Larger volumes are transported in containers by land, sea or air (Ogolo, 2010). The existence of large informal sector is a result of the mismatch between the (largely) imported regulatory and administrative framework, the type and capacities of business establishments in the micro and small business sector and also the weaknesses in the enforcement of laws and regulations in terms of administrative bureaucracy, laxity and corruption (Olomi, 2006).

Though there is a disadvantage of state regulations compliance, particularly tax and labor regulations, the sector plays an important role in the society by providing jobs and reducing unemployment and underemployment. It also boosts entrepreneurial activity, helps to alleviate poverty and improve standards of living to the society. It is from this background that this paper defined ICBT as the process or activities of importing and exporting legitimately produced goods and services, which are directly or indirectly escaped from the regulatory framework for taxation and other procedures set by the government. These activities are often not recorded or incorrectly unrecorded into official national statistics of the trading countries.

### **1.1 Statement of the Problem**

It is believed and has been proved worldwide that women are very instrumental in social economic development and hence having a crucial role in poverty alleviation (Little, 2007). ICBT trade involves a greater number of female than male entrepreneurs, consequently has a great contribution in promoting and empowering women towards community development in many parts of Africa, Southern Sahara, and Tanzania in particular. The ICBT is not only a source of income for people to meet their daily household commitments and other basic needs but also as a source of employment (Banda, 2010).

In Tanzania, the ICBT seems to be done by women and appears to be big, dominated by an increasing number of young female operators with age group of 10-39 years and mostly found in the trade/restaurant/hotel subsector (UNDP, 2002). Consequently, it contributes a lot to the country's economic growth. Some women take the ICBT as a source of employment, hence a means of poverty alleviation (UN 2008). Realizing the importance of this contribution, some efforts were made to support women in African countries South of Sahara to arrive at a best baseline programs in each sub-region through studies. Some of these programs were to; (1) support the

coalitions and organizations of women's ICBT; (2) enhance leadership, commitment, and accountability; (3) ensure the visibility of women's contribution to employment and wealth creation aimed at reducing poverty; and (4) disseminate best practices to support women and fight stigmatization and violence.

It is from the above background this study was set to undertake the assessment of ICBT activities done by women in Tanzania and the way it contributes to boosting the country's economic growth. This study will therefore answer the following two questions; what are the demographic characteristics of ICBT? And what are the factors affecting women in ICBT? This paper will assist in explaining the contribution of women ICBT to the country's economy. The information gathered will highlight the current challenges facing women ICBT, the gender contribution in ICBT and bridge the information gap on informal trade transactions. Also the study will pave way to policy makers; community based organizations as well as non-governmental organizations to have answers which will enable them to find an enabling environment for ICBT which can coexist with the informal economy without affecting the formal economy.

The flow of the paper is as follows. Section two discusses literature review by looking at relevant theories accentuating this study, it also engulfs some of the selected empirical studies, and the section ends by drawing the involvement of ICBT in a country. Section three presents the Research Methodology followed by presentation of Data Analysis and Findings, while the last section presents the Summary, Conclusion and Policy Recommendations.

## **2. Literature Review**

No economy in the world is without an informal component. However, this sector continues to receive negative reception, especially, among economists. This negativity is characterized with lack of a universal definition of the sector (Ogolo, 2010). Informal cross-border trade involves legitimately produced goods and services, which escape government regulatory framework, thereby avoiding certain tax and regulatory burdens, hence fully or partly evading payment of duties and charges. In Tanzania, the revenue lost from non taxation of goods in the informal sector amounts to between 35-55 percent of the total tax revenue. ESRF report (2010) indicates that when these different categories of firms are not taxed substantially, the government loses revenue.

Marxist explained that, the informal economy is a pool of exploitative elements which occurs mostly between the different economically stratified layers of society (the "chronic poor" and the others) as well as gender. The informal economy is particularly being exploited. Lugalla (1997) and Sethuraman (1997) quoted Muller (2005) by saying that, the formal sector enjoys rich source of cheap and unorganized labour. Due to this, the formal sector is deliberately unwilling to develop the informal sector and to aid their organization and fight for labor rights.

Henrique (1989) as quoted by Muller 2005 suggests that the informal economy is an excellent example of a well-functioning market-economy, based on the rules of supply and demand. Due to its flexibility and highly adaptive nature, the informal sector is more able to respond to external shocks which will help fill an essential role in providing jobs for large numbers of urban workers and adapting both to general patterns of economic growth and to negative shocks. This flexibility and adaptability allow them to provide essential goods and services. This leads to their competitiveness, proximity to markets, and their low unit costs.

De Soto's (2000) theory of informal economy quoted in (Olaya, Díaz, & Caicedo, n.d.) proposes that, the explanation for the failure of capitalism in Latin America should be looked in the informal sector of the region.

The striking situation addressed by this economist is illustrated with the following quotation: “...*Imagine a country where nobody can identify who owns what, addresses cannot be easily verified, people cannot be made to pay their debts, resources cannot conveniently be turned into money, ownership cannot be divided into shares, descriptions of assets are not standardized and cannot be easily compared, and the rules that govern property vary from neighborhood to neighborhood or even from street to street. You have just put yourself into the life of a developing country...more precisely; you imagined life for 80% of its population...*” (De Soto, 2000).

This quotation and other theories presented above, give a positive sign of looking again at this informal business sector, as they force the economies to enter into international trade being formal or informal by considering various forces, as Czinkota et al. (1995) warn: “*The global imperative is upon us! No longer merely an inspiring exhortation, thinking and acting globally is the key principle for business success. Both the willing and the unwilling are becoming participants in global business affairs. No matter how large or small your business, ready or not, here comes the world* (p. 1)”. With the above caption, these women entrepreneurs are acting globally as they are crossing borders.

Therefore, without any prejudice this paper adopts and follows the theory developed by Henrique De Soto (1989), which allows the flexibility and adaptability of providing essential goods and services in informal sector. The theory also emphasizes that, the informal sector responds positively to external stimuli. It should be noted that, until now Tanzania has no immediate measures to support informal trade that has been implemented and failed to be put in any policies existing at present.

## **2.1 Selected Empirical Studies**

Lesser and Moisé-Leeman (2009) researched on ICBT and trade facilitation reform in Sub-Saharan Africa. They explained that the sector still constitutes an important part of developing countries' economies. In Sub-Saharan Africa ICBT is estimated to represent 43% of official (GDP), being almost equivalent to the formal sector. The study considers measures that help to reduce direct and indirect trade transaction costs arising from mandatory import and export related procedures; mechanisms that simplify trade-related regulations and requirements for selected low value transactions; and policies that help enhance compliance levels with existing international trade regulations. In addition, the study explores a number of complementary measures (such as the provision of effective business support services to informal traders and enhanced dialogue between traders and border agencies) which can further encourage firms to formalize their cross-border transactions. However, the paper does not suggest that, trade facilitation reform alone will neither help reduce ICBT trade nor that governments will be able to fully eliminate its incidence in the region.

Ogolo (2010) shows that, participants in ICBT come from both informal and formal sectors. The participants from the informal sectors operate entirely outside the formal economy, and those from formal firms are fully evading trade related regulations and duties by avoiding official border crossing posts and passing their commodities through “unofficial routes”. They may partially evade trade-related regulations and duties even as they pass their goods through official routes that have border crossing points and customs offices yet involve illegal practices such as under-invoicing.

Stiftung (2006) shows that, in East African region, ICBT is conducted by small-scale quasi-professional traders, who use various means to move small quantities of goods across national frontiers to conduct trade. Women constitute the larger proportion of those who practice the small scale cross border trade but owing to scarce capital due to limited or no access and control of resources, no access to loans and credit facilities to initiate or boost their businesses. He found that women have been the majority participants and have increasingly been

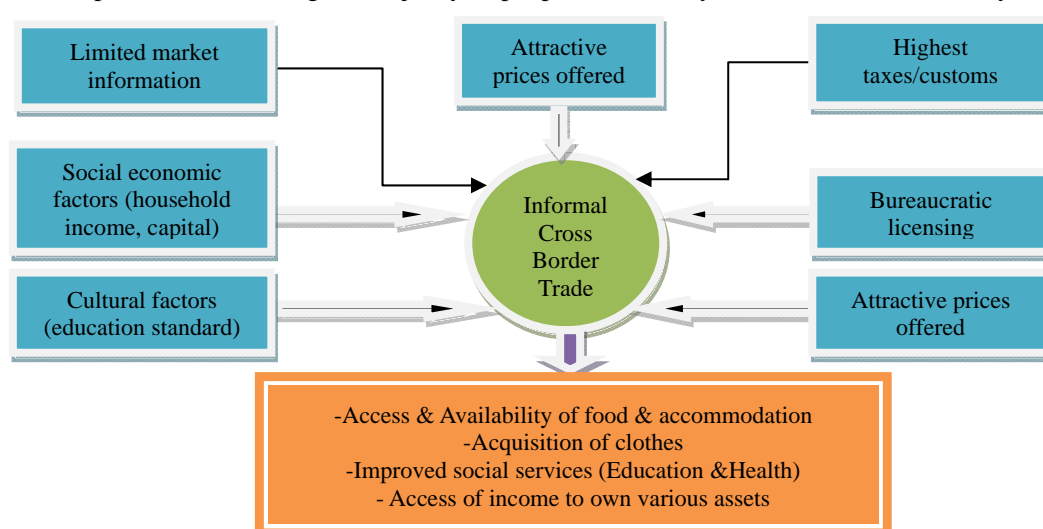
seen as a source of development and poverty alleviation within the East African region.

UBOS (2009) reported that most women create relationships with officials, and change routes or avoid official routes. Others employ other people to carry and transport their goods; sometimes they change their time/schedule for crossing the border, changing/alternating informal routes, paying bribes, changing clothes to confuse authorities, using brokers, crying and pleading to win sympathy and carrying weapons like knives for self defense. This finding goes in tandem with Njikam (2011) who reports that, “male and female informal cross-border traders overcome the challenges using different strategies”.

Koisconsultants (2011) reports that most traders trade mainly in bulk like African crafts that are sold to tourists, second hand clothing, cereals, cosmetics and consumables (e.g., sugar, salt, soap, and cooking oil), food stuff (beans, Irish potatoes, avocados, tomatoes, yellow bananas, sweet potatoes, peas and fruits), shoes, and construction ware (such as hoes, cement and nails). The report mentions the following constraints: inadequate capital due to limited access to formal financial services (savings and credit) because of lack of collateral in order to access loans from banking institutions; fluctuations in exchange rates where transactions are done in various currencies leading to some instances of losses; high transportation costs and delays; high taxes; and lastly, language barrier that makes it difficult to communicate with clients in border areas and be able to conclude transactions.

## 2.2 Involvement of Women ICBT in Tanzania

There are varieties of factors influencing the proliferation of ICBT in Tanzania. Although the key causes vary across countries, the following are the key factors involved as the main determinants of ICBT in Tanzania: Socio-economic factor, cultural factors, high tax rates, bureaucratic licensing, attractive prices offered in nearby countries, limited market information and lack of trade facilitation. Nevertheless, this study assumes that income accrued from the ICBT could be used to meet the basic requirements at household levels. These basic requirements among other things include the access and availability of food and accommodation, improved social services as well as acquisition of clothes and assets, to mention a few. The outcome of mentioned basic requirements is to absolutely improve the living standards of people and hence contribute to poverty alleviation, which is a critical problem threatening the majority of people in the study area and outside the study area.



**Figure 1 Involvement of ICBT in Tanzania**

Source: Authors' compilation from literature review (2012)

### **2.3 Synthesis of the Study**

Despite a number of researches on informal sector, little has been documented on the subject matter in Tanzania. It is only Stiftung (2006) who briefly researched on the East African region but the report remains silent on individual country, emphasizing only the issue of access to loans and credit facilities to initiate business. Other studies like Lesser and Moisé Leeman (2009) concentrated only on Sub-Saharan Africa where nothing has been documented with regard to Tanzania. However, the report emphasizes that the sector still constitutes an important part to developing countries' economies. In Tanzania therefore, there is a knowledge gap with regards on how the women ICBT is being conducted. Moreover, there is a paucity of data that explain the underlying mechanisms of the sector in the Tanzanian context. It is from this dilemma the study is set to come-up with different characteristics and challenges of informal cross border trade for Tanzanian's women entrepreneurs. Hashim and Meagher (1999) favourably conclude that "Cross-border trade offers, by far, the most efficient financial and commercial infrastructure that is presently available for regional trade. It could, given the appropriate policy framework, contribute to the rapid and massive expansive of markets for local industrial and agricultural goods".

## **3. Research Methodology**

From existing literature, a preliminary desk study enables us to determine among other things the magnitude of ICBT in Africa and Tanzania in particular and the tools and methodologies used in estimating it.

### **3.1 Research Design and Sampling Method**

The study used qualitative approach. Purposive sampling as a type of non-probability sampling was employed during the study. In this sampling method, the researcher targeted the group of people who were reliable for the study (i.e., female-cross border traders). However, few respondents were male. The suitability of this method lied in the fact that the power of purposive sampling depended on the selection of the information rich cases for in-depth description of findings related to the central issues being investigated. Dar es Salaam Ubungo Bus Terminal was the hub of grasping the information as it was very wise to use purposive to select some buses that go to the neighboring countries of Congo, Rwanda, Malawi, Uganda, Burundi and Kenya. However, there was a slightly lack of cooperation from some ICBT passengers/respondents.

### **3.2 Sample Size**

Samples of 100 respondents were selected from informal cross- border traders for this study. 10 buses which is the total number of buses crossing borders to neighboring countries were all selected. 10 questionnaires were distributed to each bus (with the assurance to respondents that the information gathered was for academic purposes only). However, the study was interested in women dealing with the informal cross-border trading in which the number of females and males were not on equal basis. The numbers of female respondents were higher than male respondents. However, the target population was from a group of women dealing with ICBT. The sample size seems to be few as the study did not cover other means of transport system. This was due to time constraints to cover all traders using other forms of transport. Otherwise, the number of respondents could have increased drastically.

### **3.3 Data Types and Analysis**

It is important to point out that the survey was carried out to shed light on the involvement and characteristics of ICBT. The survey was specifically carried out as a case study. This was because of the findings sought from a small sample cannot be used to generalize the entire economy. Both secondary and primary data were collected.

Secondary data were collected from sources such as academic books, online journals, internet and articles while the primary data were collected through questionnaires. It was a set of self-administered questionnaires whereby the respondents were asked to complete the questionnaire on their own and some information was gathered through observation. While other respondents were filling the questionnaire, researchers were also grasping some information through interview. These interviews helped much in presenting the findings. The qualitative analysis methods were employed on this study. Results were analyzed using the Software Package for Social Sciences (SPSS) version 15.0. Results were also presented in text form supported by graphs and simple frequency tables for each data category. Relative numbers or proportions of multiple categories were summarized in a large data set in visual form.

## **4. Data Presentation and Analysis**

### **4.1 Characteristics of Informal Cross Border Traders**

The study was interested in understanding gender distribution, age group distribution, marital status of the respondents, education and type of trade involved in, and to know the nationality of the participants of the ICBT.

Though ICBT involved both men and women, the emphasis for the authors was on female respondents. However male respondent were also interviewed. The responses were 66% for female respondents while male respondents were 34% from the sample size of 100. The study reveals a strong dominance by women in engaging in ICBT. This is consistent with what Ndlela (2006) found out that 90% of the informal traders in his study were women. This also go in tandem with UNDP (2002) findings which articulate that, the growth has been characterized by an increasing number of young female operators.

Also in terms of age, the study findings indicate that age of the trade participants ranged between 20 and above 51 years. However, the statistics indicate that most of the respondents were from the age group of 31-40 years as indicated in Table 1. These results are similar to UNDP (2002) which shows the dominancy group of 10-39 years of age that are the majority respondents found in ICBT subsector. These results also are similar to the findings by Njikam (2011) which show that the informal trade was mostly for the young and active persons; whereas, no children or old people were involved in this particular trade. This could be attributed to high degree of mobility and toughness that is necessary in trading as well as trans-border procedures.

**Table 1 Demographic Characteristics on Age and Marital Status**

Age groups	Percent	Marital status	Percentage
<=20	4.0		
21-30	34.0	Married	34.0
31-40	48.0	Single	50.0
41-50	12.0	Widowed	10.0
51-60+	2.0	Divorced/Separated	6.0
Total	100	Total	100

Source: Field data, 2012.

Likewise, marital status was an important element considered in looking at its influence on the ICBT. The statistics show that the ICBT traders were dominated by participants who were single (50%) followed by those who were married (34%). 10% of the women traders were widows while nothing have been discovered on male, and only 6% of female traders were divorced/separated while there is no same information from male (Table 1).

These findings differ from those by Njikam (2011) in Yaoundé Cameroon, which shows that most of these ICBT were married women.

Nevertheless, this finding shows the influence of education level as well as the type of trade preferred in ICBT. Figure 2 shows that the majority of the players have secondary education constituting (48%), which supports the findings of (UN, 2008), followed by primary education (28%) and (16%) university education. These findings agree with the findings by Ogolo (2010) which revealed that ICBT was increasingly becoming more complex involving people who completed their secondary education compared to other decades. Also the findings show that, those involved in ICBT dealt more in retail business (38%) followed by wholesale/retail (20%) as the figure depicts itself.

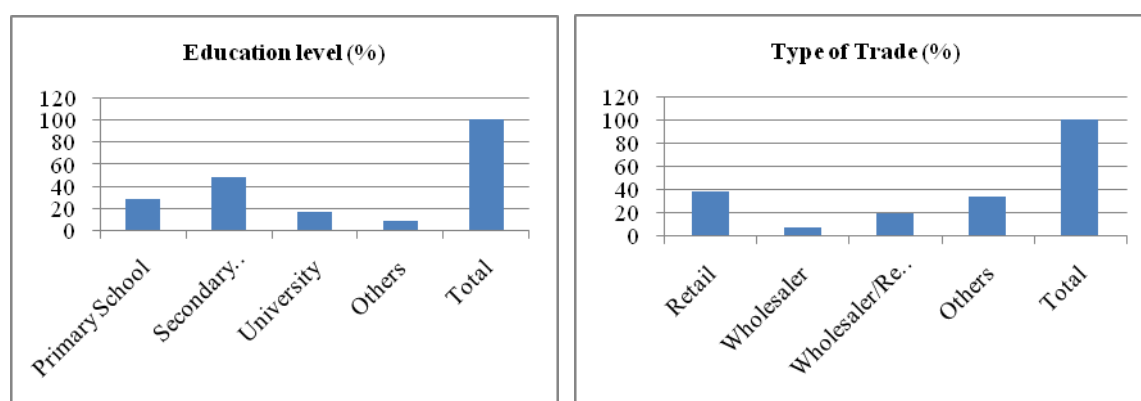


Figure 2 Education Level and Type of Trade Table

Source: Field data, 2012

#### 4.2 Factors Affecting Women in ICBT in Tanzania

The findings of this study show that most of the women in the informal trade complained of excessive harassment during “body search” for hidden goods. Thus, 30% of the respondents mentioned this as one of the factor that hinders women’s involvement in ICBT. Other problems included confiscation of goods (36%), sexual harassment (30%), rape and robbery (14%), domestic violence (8%), imprisonment and detention, intimidation and moral abuse (6%). These results go in tandem with results from the study by Njikam (2011), which reported that loss of goods and women sexual abuse, including rape was a dominant negative factor-affecting women ICBT.

The study further addresses ways on which traders used to solve their problems. The findings revealed that 72% of the respondents admitted to pay bribes for confiscated/impounded goods especially women; 14% defend themselves by fighting back. Other traders constituting 8% are paying taxes to avoid disturbances while forwarding cases of robbery and fighting is 6%. Table 2 show methods used to solve problems encountered by these traders.

Table 2 Methods Used to Solve Some Problems

Methods used to solve these problems	Frequency	Percent
Paying Bribes for Confiscated/Impounded Goods	66	72.0
Paying Taxes to Avoid Disturbances	11	8.0
Defending Oneself by Fighting Back	19	14.0
Forwarding Cases of Robbery and Fighting	4	6.0
Total	100	100.0

Source: Field data, 2012



### 4.3 Driving Forces towards ICBT

Traders leave their homes and country determined to earn money by buying and selling an assortment of products ranging from food items to textiles and minerals. The most important driving factor/force for informal trade versus formal trade is that, most of the people (46%) preferred to buy items at a cheaper cost or being paid in a foreign currency which is stronger than the local currency, push factors to ICBT include quicker returns during trading (18%); absence of paper work (8%); and absence of long procedures (6%).

### 4.4 Countries that Tanzania Trade's with

The study also reveals some countries that Tanzania was engaging in trade through the ICBT. The statistics show that Uganda is peaking up ahead of Kenya with (24%) followed by Kenya (16%) and Congo (14%). Figure 3 present some other countries trading with Tanzania. It should be noted that these are the only countries whereby the sampled respondents trade with. As a sample was small, this cannot be used to generalize to the entire economy.

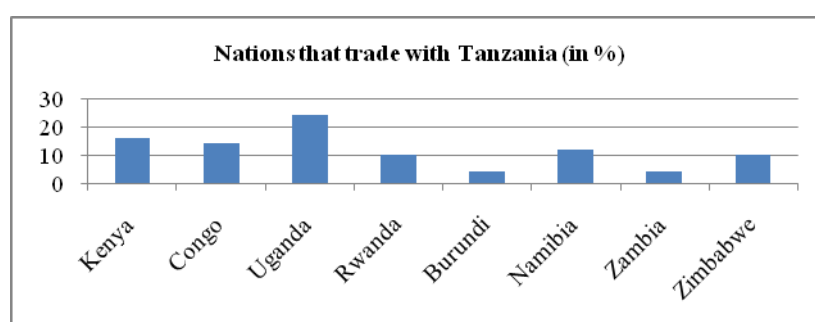


Figure 3 Countries that Trade with Tanzania

Source: Field data, 2012

These findings slightly contradict with the findings made by Econfix (2010) that, Kenya was seen to be the hub of EAC and with no doubt benefit greatly from this common market. Therefore, considering our findings, it is obvious that, some countries now are struggling as far as these trades are concerned, that is why Uganda is now taking the lead. For sure, Congo and Namibia are also coming with great enthusiasm of taking the lead.

## 5. Conclusion and Policy Recommendations

From this study, it has been noted that the large group dealing with informal cross border trade are women who are not married and some are widows. The level of education for these traders has increased from primary to university level which shows a good sign of poverty alleviation. There are so many barriers which hinder women from achieving their goals, these problems, among other things, include the informality and sexual harassment.

Therefore, measures must go beyond tax harmonization to encourage formalization of trade. As the business increases in the country's borders and beyond borders, governments should approach the problem of informality by dealing with the factors that drive its growth and not fighting the traders who are merely searching for a living out of the business. To the EAC countries, it could be the start of a successful process of formalization of the informal traders which will enable the countries to collect better information on the goods, values and quantities traded amongst them. This information will improve the planning and decision-making of the country as recommended by other studies.

Thus, every effort should be made to enable women to build trust in the ICBT structures, rather than

continuing with the old practice of conducting what may be regarded as costly illegal trade. Apart from the fact that the illegality of trade imposes unpredictable costs that makes planning difficult, it also prevents them from being recognized by government structures as important traders, which leaves their contribution unrecorded and therefore not recognized or documented. This implies that, the Tanzanian government is losing much from the informal sector. Cervantes once advised: “the gratification of wealth is not found in mere possession or in lavish expenditure, but in its wise application”, quoted from (Magai & Márquez-Velázquez, 2013). Therefore, the Tanzanian government should act wisely.

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