

Empowering Women and Youth to Participate in Structured Cross-Border Grain Trade through CBTAs in ESA Regions.



Figure 1: A grain aggregation and loading centre at Nakonde Market, Zambia

**Cross Border Traders Associations
Institutional Capacity Assessment Report
November 2024**

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1. Executive Summary

This report presents the findings of an Institutional Capacity Assessment (ICA) conducted on three Cross-Border Trade Associations (CBTAs) in the East and Southern Africa (ESA) regions. The assessment aimed to evaluate the capacity of these associations to participate in the "Empowering Women and Youth to Participate in Structured Cross-Border Grain Trade" project. The CBTAs assessed include Busia Women Cross Border Traders SACCO, Cross Border Traders Association-Nakonde, and Cross Border Traders Association-Tunduma.

The assessment criteria covered institutional and trade capacity, technical assistance and business advisory, grain trading and market linkages, and financial impact and investment. A comparative analysis was also conducted to highlight the strengths and weaknesses of each CBTA.

The assessment showed that CBTA-Nakonde has the largest membership with 260 members, CBTA-Tunduma with 59 members, and Busia Women CBT SACCO with 55 members. Women form a significant proportion of the membership across all CBTAs, with Busia Women CBT SACCO having the highest female representation at 91%. CBTA-Nakonde demonstrates moderate institutional and trade capacity, while CBTA-Tunduma and Busia Women CBT SACCO show basic capacity. All CBTAs scored low in financial impact and investment readiness. Busia Women CBT SACCO excels in gender and youth inclusion, with over 50% representation in leadership roles and strong participation in capacity-building activities.

Common challenges include supply chain coordination, logistical inefficiencies, and difficulties accessing affordable credit and funding. Specific challenges such as regulatory barriers and quality control issues were identified for CBTA-Tunduma and Busia Women CBT SACCO. CBTA-Tunduma requires capacity-building support, including office equipment and training opportunities. CBTA-Nakonde needs infrastructure improvements and financial resources. Busia Women CBT SACCO emphasizes the need for training programs, market linkages, and value addition machines.

To enhance the capacity of the Cross-Border Trade Associations (CBTAs), it is recommended that institutional and trade capacities be strengthened through leadership training and improved trade facilitation practices. Additionally, promoting gender and youth inclusion by adopting comprehensive by-laws and dedicated

empowerment programs is essential. Establishing regular and impactful capacity-building activities targeting women and youth will further support this goal. Improving financial capacity by introducing affordable credit schemes and developing funding partnerships is also crucial. Enhancing market and trade linkages to integrate members into value chains and expand market access is another key recommendation. Addressing common trade challenges through targeted interventions and collaborative learning initiatives will help overcome existing barriers.

2. Introduction

This report evaluates the institutional capacity of three Cross-Border Trade Associations (CBTAs) to participate in the "Empowering Women and Youth in Structured Cross-Border Grain Trade" Project. The assessment covers various aspects, including demographics, membership composition, gender and youth representation, value chains, geographic distribution, institutional and trade capacity, technical assistance, grain trading and market linkages, financial impact, and challenges in cross-border trade. This comprehensive evaluation aims to provide a detailed understanding of the strengths and weaknesses of the CBTAs, thereby identifying areas for improvement and capacity building.

The assessment was conducted on three Cross Border Traders Associations (CBTAs) that passed the eligibility criteria. These criteria were meticulously designed to identify CBTAs with substantial experience in cross-border trade and a strong commitment to inclusivity, sustainability, and capacity-building. The onboarded CBTAs include Busia Women Cross Border Traders SACCO, Cross Border Traders Association-Nakonde, and Cross Border Traders Association-Tunduma. Each of these associations operates at strategic border points, enhancing trade connectivity and supporting a network of traders within the grain value chain.

The "Empowering Women and Youth in Structured Cross-Border Grain Trade" Project aims to foster greater participation of women and youth in cross-border grain trade, thereby promoting economic empowerment and inclusivity. By focusing on structured trade, the project seeks to create a more organized and efficient trading environment, which can lead to increased market access, better pricing, and improved livelihoods for traders. The project's emphasis on capacity building ensures that the participating CBTAs are well-equipped to handle the complexities of cross-border trade, including compliance with trade regulations, quality control, and market linkages.

The Institutional Capacity Assessment (ICA) is a critical component of this project, as it provides a baseline understanding of the current capabilities of the CBTAs. The assessment methodology includes a thorough evaluation of institutional frameworks, trade capacities, technical assistance, and financial health. By identifying gaps and areas for improvement, the ICA helps in formulating targeted interventions that can enhance the overall effectiveness of the CBTAs.

3. Assessment

The preparatory phase of the Institutional Capacity Assessment (ICA) involved a comprehensive eligibility criteria assessment to evaluate the suitability of Cross-Border Trade Associations (CBTAs) for participation in the "Empowering Women and Youth to Participate in Structured Cross-Border Grain Trade" project. This phase focused on identifying CBTAs with substantial experience in cross-border trade and a strong commitment to inclusivity, sustainability, and capacity-building. The eligibility criteria included factors such as the involvement of women and youth, geographic location, role as anchor firms, and experience with specific grains. Eight CBTAs were assessed, and four were selected based on their high scores across these criteria.

The tool structure for the ICA consisted of structured surveys and questionnaires digitized into Kobo, designed to gather both quantitative and qualitative data from CBTA members. The assessment tool covered various capacity areas, including institutional and trade capacity, technical assistance and business advisory, grain trading and market linkages, and financial impact and investment. The tool was organized into four stages of organizational development: low capacity, basic capacity, moderate capacity, and strong capacity. Each stage included indicator statements defining the critical characteristics of an organization at that stage.

The assessment process was participatory, involving in-depth interviews with key stakeholders, including CBTA leaders, members, and other relevant parties. These interviews aimed to capture detailed insights into the operational challenges, institutional capacities, and specific needs of each CBTA. Additionally, focus group discussions (FGDs) were organized to facilitate discussions among CBTA members, providing a platform for participants to share their experiences, challenges, and suggestions for improvement. The FGDs helped in understanding the collective perspectives of the members.

3.1 Data Collection

3.1.1 Eligibility Criteria Assessment

The assessment team conducted the trader eligibility criteria evaluation to determine the suitability of Cross-Border Trade Associations (CBTAs) for participating in the *Empowering Women and Youth to Participate in Structured*

Cross-Border Grain Trade through CBTAs in ESA Regions project. The team used a comprehensive set of 14 criteria to identify CBTAs with experience in cross-border trade and a strong commitment to inclusivity, sustainability, and capacity building.

The eligibility criteria assessment prioritized the following areas:

- **Involvement of Women and Youth:** Ensuring the association includes women and youth in leadership and decision-making roles to promote inclusivity.
- **Geographic Location:** Targeting associations located at strategic project border points to enhance trade connectivity.
- **Role as Anchor Firm:** Assessing the capacity to drive trade within the grain value chain and support a network of traders.
- **Experience and Focus on Specific Grains:** Evaluating the association's demonstrated experience with specific grains to ensure alignment with project goals.

The assessment team evaluated the eligibility criteria for beneficiary cross-border trade associations across the project borders in Kenya, Uganda, Zambia, and Tanzania. They assessed eight CBTAs as outlined below:

Table 1: Assessed CBTAs

#	Assessed CBTA	Border
1	Busia Women Cross Border Traders SACCO	Busia – Kenya
2	Busia Women Cross Border Traders Cooperative Ltd	Busia – Uganda
3	Nakonde Cross Border Traders Association	Nakonde
4	Tunduma Cross Border Traders Association	Tunduma
5	Tanzania Women Cross Border Traders Association	Namanga-Tanzania
6	Namanga Cross Border Traders Association	Namanga-Tanzania
7	Namanga Women Cross Border Traders Association	Namanga-Kenya
8	Namanga Cross Border Traders Association	Namanga-Kenya

The trader eligibility criteria were categorized into two weight categories: "High" weight and "Medium" weight, with a focus on the key criteria below:

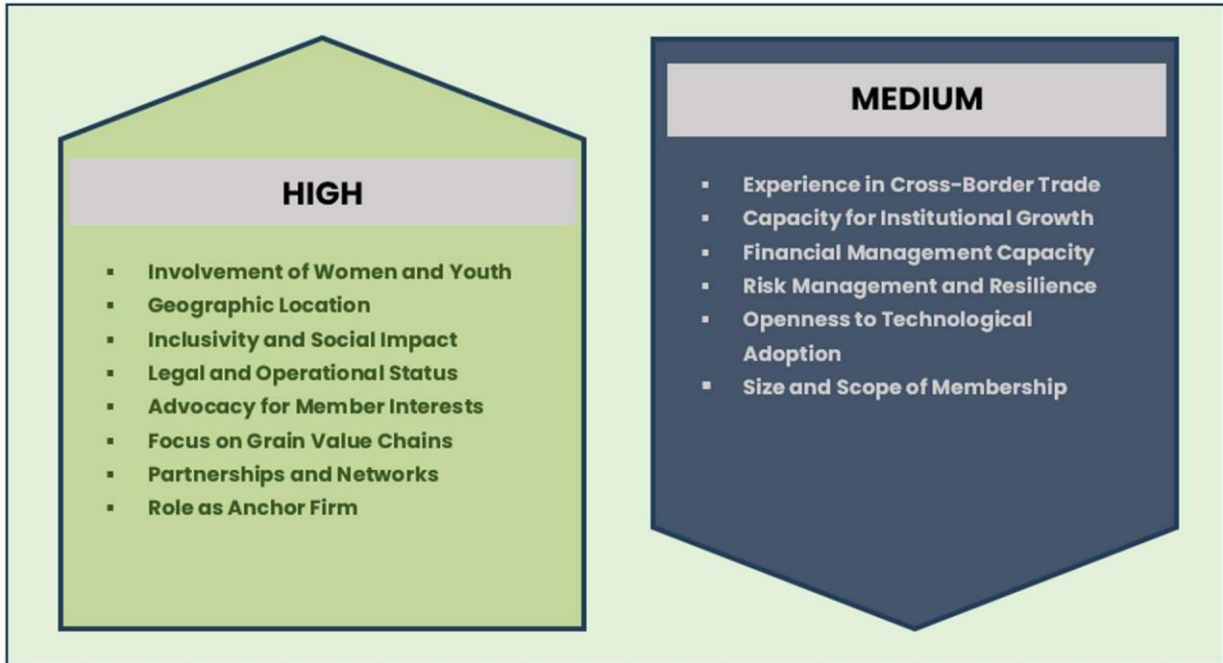


Figure 2: Eligibility Selection Criteria

3.1.2 The Institutional Capacity Assessment (ICA):

The ICA tool consisted of structured surveys and questionnaires that were designed and digitized into Kobo to gather quantitative and qualitative data from the members of the CBTA. These instruments focused on capacity areas such as Institutional and Trade Capacity, Technical Assistance and Business Advisory, Grain Trading and Market Linkages, and Financial Impact and Investment.

The ICA tool has four distinct stages of the organizational development continuum. These stages are i. Stage 1: Low Capacity; ii. Stage 2: Basic Capacity; iii. Stage 3: Moderate Capacity; and iv. Stage 4: Strong Capacity.

Stage 1 has the lowest capacity, while Stage 4 has the highest. Each stage includes indicator statements that define the critical characteristics of an organization at that stage

3.1.3 Interviews:

In-depth interviews were conducted with key stakeholders, including CBTA leaders, members, and other relevant parties. These interviews aimed to capture detailed

insights into the operational challenges, institutional capacities, and specific needs of each CBTA.



Figure 3: Allan Mukisira, Project Manager at AGMARK, conducting an institutional capacity assessment for CBTA-Nakonde with Ms. Precious Nachona, Trade Information and Desk Officer (TIDO),

3.1.4 Focus Group Discussions (FGDs):

FGDs were organized to facilitate discussions among CBTA members. These discussions provided a platform for participants to share their experiences, challenges, and suggestions for improvement. The FGDs helped in understanding the collective perspectives of the members.

3.2 Assessment Criteria

3.2.1 Institutional and Trade Capacity:

The assessment evaluated the institutional frameworks and trade capacities of the CBTAs. This included examining their ability to manage contracts, resolve disputes, and navigate cross-border trade dynamics.

3.2.2 Technical Assistance and Business Advisory:

The capacity of the CBTAs to provide technical assistance and business advisory services was assessed. This involved evaluating their ability to support members in areas such as grain standards, post-harvest management, and market regulations.

3.3.3 Grain Trading and Market Linkages:

The assessment looked at the CBTAs' integration into grain trading and their ability to establish market linkages. This included analyzing their participation in value chains and their effectiveness in connecting members to broader markets.

3.3.4 Financial Impact and Investment:

The financial capacity and investment readiness of the CBTAs were assessed. This involved evaluating their access to affordable credit, funding opportunities, and overall financial health.

4. Data Analysis

4.1 Quantitative Analysis:

The quantitative data collected from surveys and questionnaires were analyzed using statistical methods. This helped in identifying trends, patterns, and correlations within the data

4.2 Qualitative Analysis:

The qualitative data from interviews and FGDs were analyzed using thematic analysis. This involved coding the data and identifying key themes and insights related to the institutional capacities and challenges of the CBTAs.

4.3 Comparative Analysis:

A comparative analysis was conducted to draw comparisons between the three CBTAs. This involved comparing their scores across various assessment criteria and identifying areas of strength and weakness.

5. Results:

5.1. Eligibility Criteria Assessment Findings

The evaluation of eligibility criteria revealed that 4 out of 8 of the assessed CBTAs—namely, Busia Women Cross Border Traders SACCO (Kenya), Busia Women Cross Border Traders Cooperative LTD (Uganda), Nakonde CBTA, and Tunduma CBTA—fully

met all mandatory criteria. These associations achieved a perfect score (100%) across all criteria classified under "High" weight and were subsequently onboarded for Institutional Capacity Assessment.

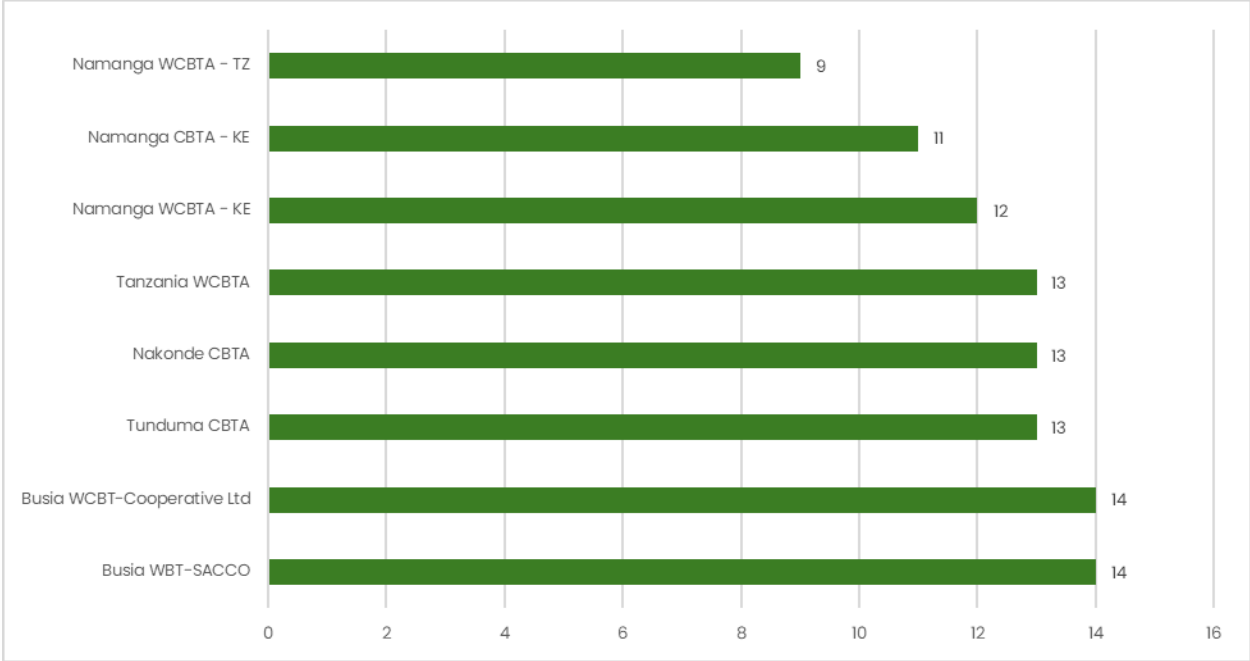


Figure 4: Total Scores by CBTA

The project will prioritize capacity-building initiatives for all identified CBTAs to enhance their effectiveness and foster greater participation in structured cross-border grain trade within the East and Southern Africa (ESA) region.

At the Kasumulu and Songwe border points, no formal CBTAs were identified, as traders currently operate individually or within informal, unregistered groups. Despite this, there is significant interest among traders, particularly women and youth, in organizing and collaborating formally. In response, the project will provide targeted guidance and support during the formative stages of establishing and registering CBTAs at these border points, fostering a structured and sustainable framework for collective trade activities.

5.1 Institutional Capacity Assessment Findings

5.1.1. Demographics

The assessment reveals that CBTA-Nakonde has the largest membership base with 260 members, followed by CBTA-Tunduma with 59 members, and Busia Women CBT SACCO with 55 members (Table 1). Gender representation is significant across all CBTAs, with women forming a substantial proportion of the membership. Specifically, CBTA-Tunduma has 39 female members out of 59 (66%), CBTA-Nakonde has 180 female members out of 260 (69%), and Busia Women CBT SACCO has 50 female members out of 55 (91%).

Table 2: Demographics of the assessed CBTAs

Association	Number of Members						Value Chain[s]
	Females	Males	Total	Female Youth	Male Youth	Total Youth	
CBTA-Tunduma	39	20	59	31	12	43	Maize, Soybeans, Groundnuts, Common Beans, Rice
CBTA-Nakonde	180	80	260	25	50	75	Maize, Soybeans, Groundnuts, Common Beans, Rice
Busia Women CBT SACCO	50	5	55	5	2	7	Maize, Soybeans, Groundnuts, Common Beans, Rice

Youth representation varies among the CBTAs. CBTA-Tunduma has 43 youth members out of 59 (73%), CBTA-Nakonde has 75 youth members out of 260 (29%), and Busia Women CBT SACCO has 7 youth members out of 55 (13%). All three CBTAs are involved in diverse agricultural value chains, including maize, soybeans, groundnuts, common beans, and rice, highlighting their importance in regional grain trade. Geographically, CBTA-Tunduma operates at the Tanzania-Zambia border,

CBTA-Nakonde functions at the Zambia-Tanzania border, and Busia Women CBT SACCO is based at the Kenya-Uganda border.

5.1.2 Institutional and Trade Capacity

The institutional and trade capacity assessment indicates that CBTA-Nakonde leads with a moderate score, demonstrating a relatively stronger institutional frameworks and trade capacity. CBTA-Tunduma and Busia Women CBT SACCO both had basic scores, indicating comparable but slightly weaker institutional capacities. Regarding technical assistance and business advisory, both CBTA-Nakonde and Busia Women CBT SACCO scored moderately, showcasing a more advanced ability to provide technical and advisory support compared to CBTA-Tunduma, which had a basic.

Table 3: organization development stages for the assessed CBTAs

Association	Institutional and Trade Capacity Score (/8)	OD Stage	Technical Assistance & Business Advisory Score (/4)	OD Stage	Grain Trading & Market Linkages Score (/12)	OD Stage	Financial Impact & Investment Score (4)	OD Stage
CBTA-Tunduma	5	Basic	2	Basic	4	Low	1	Low
CBTA-Nakonde	6	Moderate	3	Moderate	7	Moderate	1	Low
Busia Women CBT SACCO	5	Moderate	3	Moderate	5	Basic	1	Low

For grain trading and market linkages, CBTA-Nakonde outperformed with a moderate score, reflecting stronger integration into grain trading and market linkages. Both Busia Women CBT SACCO and CBTA-Tunduma had average scores of 5 and 4 respectively, classified as basic. All three CBTAs scored 1 (Low) in financial impact and investment, indicating limited financial capacity and investment readiness across the board.

5.1.3 Inclusion of Women and Youth

An evaluation was also conducted to gauge the inclusion of women and youth in leadership, decision-making, capacity-building activities, decision-making, job

opportunities, and the gender and youth bylaws within three Cross-Border Trade Associations (CBTAs): CBTA-Tunduma, CBTA-Nakonde, and Busia Women CBT SACCO. The assessment emphasizes their capacity to support and empower women and youth in cross-border grain trade, as shown in Table 3 below.

Table 4: Women and Youth Inclusion in the CBTA Operations

Metric	CBTA-Tunduma	CBTA-Nakonde	Busia Women CBT SACCO
Women & Youth in Leadership	Up to 25% representation; Basic (Score: 2)	25%-50% representation; Moderate (Score: 3)	>50% representation; Strong (Score: 4)
Gender & Youth By-Laws	Developed & implemented; Moderate (Score: 3)	Developed & implemented; Moderate (Score: 3)	Comprehensive & actively empowering; Strong (Score: 4)
Capacity-Building Activities	Occasional, low participation; Basic (Score: 2)	Regular, moderate participation; Moderate (Score: 3)	Extensive, high participation; Strong (Score: 4)
Decision-Making Participation	Limited input; Basic (Score: 2)	Active contributions valued; Strong (Score: 4)	Active & impactful contributions; Strong (Score: 4)
Job Creation	Minimal opportunities; Low (Score: 1)	Initial opportunities; Basic (Score: 2)	Significant opportunities; Strong (Score: 4)
Total Score	10	15	20
Overall Capacity Level	Basic	Moderate	Strong

Regarding women and youth in leadership, CBTA-Tunduma demonstrates limited representation of women and youth in leadership positions, with up to 25% of leadership roles held by these groups. CBTA-Nakonde exhibits improved inclusivity, with representation ranging between 25% and 50%. In contrast, Busia Women CBT SACCO sets a high standard with exemplary representation, as over 50% of its leadership roles are occupied by women and youth.

A look at the development of gender and youth-focused by-laws show that CBTA-Tunduma and CBTA-Nakonde have a moderate capacity in this area, having developed and implemented gender and youth-focused by-laws. Meanwhile, Busia Women CBT SACCO demonstrates strong capacity, marked by the presence of comprehensive and actively empowering by-laws.

In terms of involvement in capacity-building activities, CBTA-Tunduma offers occasional training activities, with low participation from women and youth, indicating a basic level of capacity. CBTA-Nakonde provides regular capacity-building programs, achieving moderate participation levels. Busia Women CBT SACCO excels in this area, with extensive and well-structured training programs that garner high participation rates.

A comparative analysis of participation in decision-making processes revealed that in CBTA-Tunduma, women and youth have limited input in decision-making processes. CBTA-Nakonde values the contributions of women and youth, who actively participate in such processes. Busia Women CBT SACCO stands out with women and youth playing active and impactful roles in decision-making.

Concerning job creation for women and youth, CBTA-Tunduma creates minimal job opportunities for women and youth, underscoring a significant gap in this area. CBTA-Nakonde shows basic capacity, with initial efforts at job creation. Busia Women CBT SACCO demonstrates strong capacity, offering significant job opportunities, particularly for marginalized groups and young females.

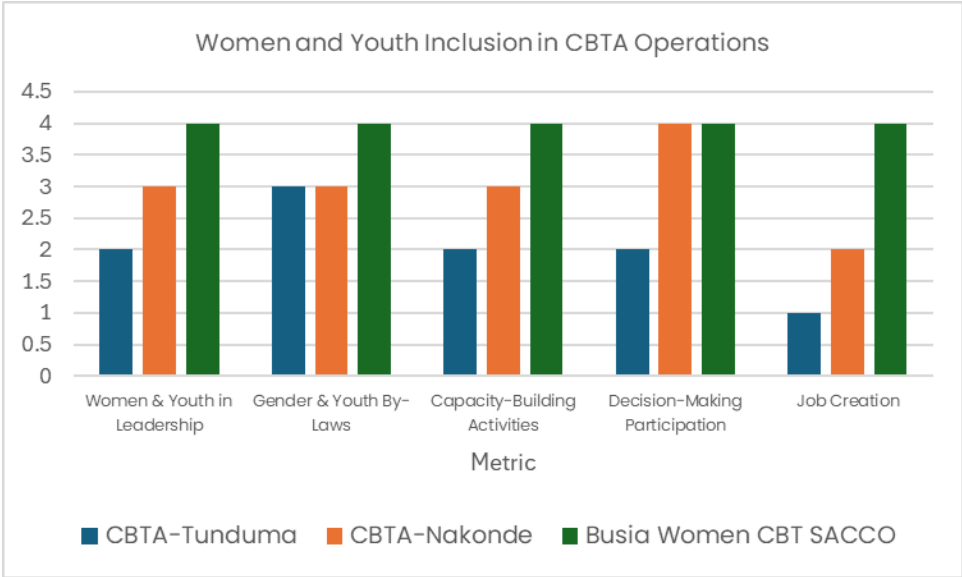


Figure 5: Inclusion of women and youth in CBTA operations

Overall, Busia Women CBT SACCO achieved the highest score (34, Moderate), narrowly edging out CBTA-Nakonde (32, Moderate). CBTA-Tunduma lags behind with a score of 22 (Low), indicating the need for significant capacity enhancement.

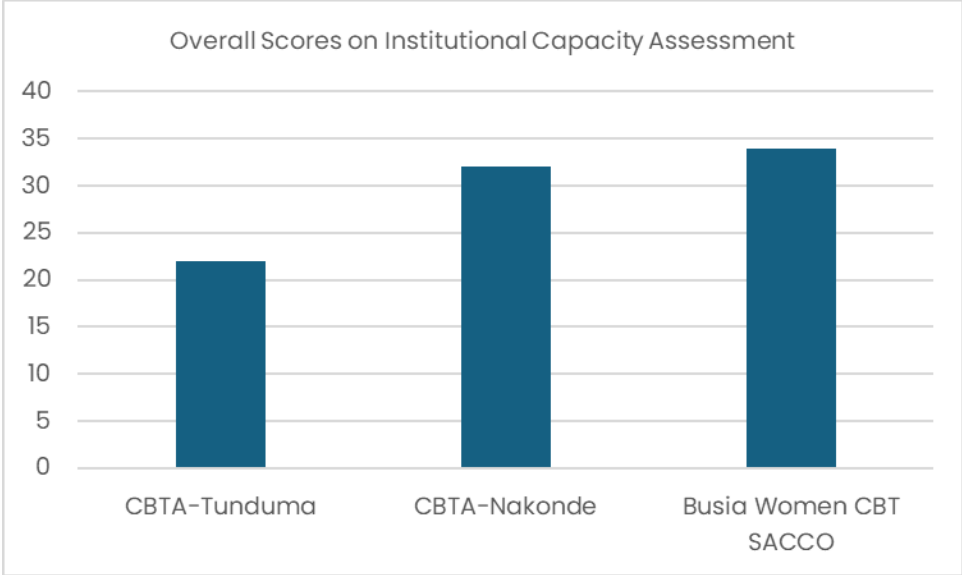


Figure 6: The overall ICA scores for the assessed CBTAs

5.1.4 Trader Knowledge & Trading Background

Firstly, all three CBTAs exhibit a poor capacity in managing contracts, highlighting a significant area for improvement. In terms of dispute resolution, CBTA-Nakonde and Busia Women CBT SACCO have established good mechanisms, whereas CBTA-Tunduma is notably behind in this aspect.

When evaluating cross-border trade dynamics, CBTA-Nakonde and Busia Women CBT SACCO are rated as fair, indicating moderate capacity. In contrast, CBTA-Tunduma is rated poor in this area. Regarding grain standards and quality, both CBTA-Nakonde and Busia Women CBT SACCO have fair capacity, while CBTA-Tunduma struggles to maintain these standards.

Post-harvest management follows a similar pattern, with CBTA-Nakonde and Busia Women CBT SACCO rated as fair, but CBTA-Tunduma requiring significant improvement. In terms of storage and warehouse management, CBTA-Tunduma and CBTA-Nakonde have fair capacity, whereas Busia Women CBT SACCO is rated poor, indicating a need for better storage solutions.

Finally, in the area of market and trade regulations, Busia Women CBT SACCO excels with a good rating, while the other two CBTAs are rated as fair. These findings

underscore the varying capacities and highlight specific areas where each CBTA can focus on improving to enhance their overall effectiveness in cross-border trade.

Table 5: Trader knowledge and background of assessed CBTAs

Assessment Area	CBTA-Tunduma	CBTA-Nakonde	Busia Women CBT SACCO
Contracts	Poor	Poor	Poor
Dispute Resolution	Poor	Good	Good
Cross-Border Trade Dynamics	Poor	Fair	Fair
Grain Standards and Quality	Poor	Fair	Fair
Post-Harvest Management	Poor	Fair	Fair
Storage and Warehouse Management	Fair	Fair	Poor
Market and Trade Regulations	Fair	Fair	Good

5.1.5 Number of Employees

CBTA-Nakonde has the highest number of female employees, with a total of 5, followed by Busia Women CBT SACCO, which has 3, and CBTA-Tunduma, which has 2. In terms of male employees, CBTA-Nakonde also leads with 8, while CBTA-Tunduma has the least with only 1.

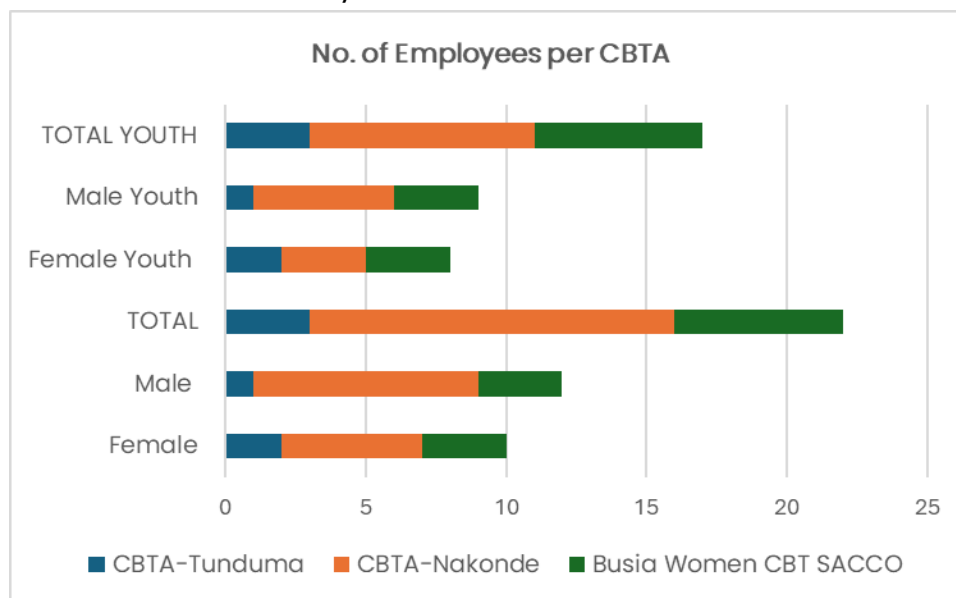


Figure 7: No. of employees in the assessed CBTAs

When considering the total number of employees, CBTA-Nakonde has the largest workforce, comprising 13 employees. In contrast, CBTA-Tunduma has the smallest

workforce with just 3 employees. Both CBTA-Nakonde and Busia Women CBT SACCO have 3 female youth employees each, whereas CBTA-Tunduma has 2.

Regarding male youth employees, CBTA-Nakonde again has the highest number with 5, followed by Busia Women CBT SACCO with 3, and CBTA-Tunduma with 1. Overall, CBTA-Nakonde has the highest number of youth employees, totaling 8, followed by Busia Women CBT SACCO with 6, and CBTA-Tunduma with 3.

5.1.6 Challenges in Cross-Border Trade

The assessment identifies several challenges faced by each CBTA in cross-border trade. CBTA-Tunduma and Busia Women CBT SACCO face issues with quality control and standards, while CBTA-Nakonde does not report this as a significant issue. Regulatory barriers are encountered by both CBTA-Tunduma and Busia Women CBT SACCO, whereas CBTA-Nakonde does not face such barriers. All three CBTAs struggle with supply chain coordination, indicating a common area for improvement.

Table 6: Challenges in cross-border trade

Association	Challenge
CBTA-Tunduma	Quality Control and Standards Regulatory Barriers Supply Chain Coordination Difficulties accessing affordable credit and funding Insurance and Risk Management
CBTA-Nakonde	Supply Chain Coordination Logistical Challenges Insurance and Risk Management Market Volatility Difficulties accessing affordable credit and funding
Busia Women CBT SACCO	Regulatory Barriers Logistical Challenges Currency and Exchange Rate Risks Quality Control and Standards Supply Chain Coordination Insurance and Risk Management Cultural and Language Barriers Technological Barriers Difficulties accessing affordable credit and funding

Logistical challenges are reported by CBTA-Nakonde and Busia Women CBT SACCO, but not by CBTA-Tunduma. Insurance and risk management difficulties are common across all three CBTAs. Market volatility is a challenge for CBTA-Nakonde, while currency and exchange rate risks, cultural and language barriers, and technological

barriers are specific to Busia Women CBT SACCO. All three CBTA's face difficulties in accessing affordable credit and funding, indicating a widespread issue.

5.1.7 Support Needed

CBTA-Tunduma requires a well-equipped office, a capacity-building officer, and opportunities for exchange visits to learn from other CBTA's. Additionally, they need seminars and workshops, as well as facilitation to attend these seminars to enhance their operational capabilities.

In contrast, CBTA-Nakonde's primary needs are focused on improving their infrastructure and financial resources. They require storage facilities, capital boosts, and market facilities to better support their trade activities. These enhancements are crucial for CBTA-Nakonde to strengthen their market presence and operational efficiency.

Busia Women CBT SACCO, on the other hand, emphasizes the need for training programs, market linkages, and value addition machines. These supports are essential for enhancing their members' skills, expanding market access, and adding value to their products, thereby increasing their competitiveness in the grain trade market.

6. Signing of Memoranda of Understanding

After the assessment, AGMARK formalized partnerships by signing Memoranda of Understanding (MOUs) with CBTA-Tunduma, CBTA-Nakonde and Busia Women CBT SACCO. These agreements outlined the roles, responsibilities, and mutual expectations for the successful implementation of the project, *"Empowering Women and Youth to Participate in Structured Cross-Border Grain Trade through CBTA's in ESA Regions."* Each party retained a copy of the signed MOUs.



Figure 8: Ms. Vallary Adhiambo, Project Monitoring, Evaluation, Learning and Adaptation Officer at AGMARK with Ms. Florence Atieno, Chairlady of Busia-KE Women CBTA, proudly display the MOU signed between AGMARK and Busia-KE Women CBTA

7. Recommendations

To address these challenges, AGMARK will:

- a. Capacity build the CBTAs to strengthen their institutional frameworks on aspects such as leadership, enhanced trade facilitation practices, and developing efficient contract management and dispute resolution mechanisms.
- b. Facilitate knowledge-sharing sessions where other CBTAs can learn from strategies employed by others such as implementing comprehensive by-laws and creating dedicated programs for gender and youth empowerment.
- c. Develop regular and impactful training programs targeting women and youth to enhance their participation and capacity
- d. Foster partnerships with funding agencies and financial institutions to provide sustainable financial support.
- e. Organize financial literacy workshops to empower members to manage resources and improve investment readiness.

- f. Focus on integrating CBTA members into value chains by identifying and addressing gaps in market access.
- g. Implement tailored interventions for CBTA-specific challenges, such as simplifying regulatory procedures and addressing technological gaps.

Conclusion

The Institutional Capacity Assessment underscores the varying operational capacities of the three CBTAs. While Busia Women CBT SACCO exhibits strong capacity in areas such as gender and youth inclusion, capacity-building, and job creation, CBTA-Nakonde demonstrates moderate capabilities, particularly in trade integration and market linkages. CBTA-Tunduma, however, requires substantial capacity enhancement across multiple dimensions.

To fully leverage the potential of these associations in the cross-border grain trade, targeted interventions tailored to each CBTA's unique strengths and weaknesses are essential. Strengthening financial capacity, addressing trade challenges, and promoting inclusivity will not only empower women and youth but also drive regional economic growth. The successful implementation of the recommendations will pave the way for a more equitable and sustainable cross-border trade ecosystem in the ESA regions.