

Episode 25: Edna Mudibo – Cross Border Trader, Kenya



Edna Mudibo is a member of the **Busia Cross Border Women Traders Savings and Credit Cooperative Society Ltd., Kenya (BCBWT SACCO)**. She is the cooperative's Secretary.

Edna has been a cross border trader for almost 20 years. In addition to buying produce in Uganda for sale in Kenya, Edna purchases peanuts and sesame seeds from Uganda which she processes into peanut butter for sale in Kenya. Although she has not yet registered her business, Edna hopes to raise the required funds within the year.

Challenges: The most difficult challenge Edna faces as a cross border trader is the lack of access to credit facilities. Indeed, she has often been unable to participate in attractive tender opportunities because she lacked the financial resources necessary to do so. She also finds it challenging to separate business finances from the long list of domestic needs that constantly require her attention. Separating the two is even harder to do if one does not keep regular and accurate financial records.

Benefits from the GIZ-Funded Cooperatives Accelerator: As a result of participating in the Accelerator, Edna has become a better at keeping financial records. Additionally, she has gained an appreciation for the relationship between collective purchasing and lower transaction costs. Her cooperative has also learned how to raise loan funds for cooperative members through the sale of cooperative shares. This will go a long way towards providing access to affordable credit to struggling women cross border traders.

Dreams: Edna dreams of becoming a prominent businesswoman in Busia, Kenya.

Useful Resources

GIZ: <https://bit.ly/2R6if75>

IIDEA: <https://www.eaciidea.net/>



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