

Women's Business Links:

A Preliminary Assessment of Women Cross- Border Traders in West Africa

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Women's Business Links: A Preliminary Assessment of Women Cross-Border Traders in West Africa

Final Report Submitted to the West Africa Regional Program

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EXECUTIVE SUMMARY

As part of the effort to more fully understand the dynamics of women's business activities, the USAID West Africa Regional Program (WARP) recognized the necessity of collecting information on the cross-border trade activities of women in the West Africa region. This study provides a preliminary assessment of women's cross-border trade activities in West Africa. The assessment is accomplished using secondary literature sources since 1985 and fieldwork in seven West Africa countries. The principal objectives of the study were to (1) conduct a preliminary assessment of women's cross-border trade activities in the West Africa region based on site visits and secondary literature beyond 1985, and (2) assist the WARP Trade and Investment Economist in identifying appropriate regional activities that would enhance women's cross-border trade linkages to help foster capacity building in income-generating activities for women in the region.

In June-July 2000, the researchers interviewed more than 100 West Africans associated with cross-border trade in the West Africa region. Interviewees included women cross-border traders, customs officials, freight forwarders and transporters, government officials associated with national trade responsibilities, chamber of commerce officials, and members of commodity associations. Cross-border traders were interviewed in a variety of situations: individually in their market stall or store; in groups of 5, 10, or 20 in assembly halls or on open-air patios; and in chance encounters at railroad stations or other facilities. Officials were generally interviewed in their offices, although the occasional luncheon meeting was also an interview venue. Freight forwarders, transporters, and others who assisted traders were interviewed on the job, which meant talking with them by the side of their truck, as they were loading goods into a vehicle or eating a meal in a restaurant.

As men are involved to a more-limited extent than women in cross-border trade and the focus of this study is on women cross-border traders, more than 90 percent of the cross-border traders and commodity association members interviewed were female. In contrast, over 95 percent of the customs officials, freight forwarders and transporters, and officials of government and chambers of commerce who were interviewed were male, reflecting the higher participation of men in these occupations and positions.

The five-week fieldwork effort was concentrated in Mali, Senegal, Benin, and Ghana and in the corresponding border areas of Burkina Faso, Côte d'Ivoire, and Nigeria. Border visits were timed to coordinate with area market days where possible. Although the researchers did not travel into Guinea or Guinea Bissau, traders from each of these countries were interviewed in Senegal border markets. The fieldwork effort of the researchers used rapid appraisal techniques to obtain information on cross-border trade.

KEY FINDINGS

Increased trade between the countries of West Africa can greatly improve access to food and resources by West Africans and increase their incomes. There is a direct link in West Africa between cross-border trade, trade openness, and regional economic growth. Encouraging the cross-border trade activities of women enhances this economic growth potential.

Additionally, the economic participation of women increases their financial independence and their access to, and control over, resources. Women cross-border traders are more diverse and engage in a higher value and volume of goods than the stereotypical market women selling a few tomatoes or peppers every fifth market day.

Women Cross-Border Traders

Women who are commercially aggressive cross-border traders appear to pass through a sequential series of steps during their trading careers that take them from the position of retailer to wholesaler/retailer to wholesaler.

Lacking training in business management skills and having little access to price and demand/supply information in other markets, women cross-border traders often rely on other women traders for socio-economic support and information.

Information provided on expenditures of women traders does not deviate from other research on women's enterprise earnings; women keep separate accounts and spend their earnings on their children, their household, and their enterprise.

Women wholesale traders are able to expand their profit margin by positioning themselves higher in the distribution chain (for example, purchasing goods at the point of manufacture or directly importing from South Asia and the Far East rather than using intermediaries).

The entire population of rural border zone areas can participate as retailers in cross-border trade. Although individual quantities may be small, the fact that large numbers of people participate results in large aggregate volumes of commodity movement

Role of Private Agents, Customs/Police/Gendarme, Chambers of Commerce, Associations, and Organizations in Cross-Border Trade

Women cross-border traders utilize the services of a variety of male private agents—such as transporters and freight forwarders—to load and transport their goods from one country to another. Usually, the women pay a comprehensive set of fees that cover loading and unloading of goods, transportation of goods, negotiation of border crossings, and roadblock clearances.

The differences in customs regulations among West African countries affect the type of private agents involved in cross-border trade.

Multiple roadblocks within a country where customs/police/gendarme officials request payment from women cross-border traders continue to persist throughout West Africa. Many West African countries have chambers of commerce that take an active part in organizing people involved in trade and negotiating with the government on their behalf.

Women cross-border traders, especially wholesalers/retailers, are involved in regional organizations (for example, Enterprise Africa), national business associations (such as Ghana Business and Professional Women), and local production associations (manioc and shea nut associations, for example).

Lack of Reliable Market Information

When women were asked about reliable sources of *regional* market information other than traders, they indicated they were unaware of any other sources.

Transportation Constraints

The primary transportation problem faced by women cross-border traders is the lack of transport for the shipment of goods. Women cross-border traders find it difficult to access all categories of transport, from container trucks and 30-ton trucks to small delivery trucks.

The majority of women cross-border traders rely on public transportation when traveling to markets throughout West Africa. Bus and train schedules do not always coincide with market days, and there are frequent delays caused by vehicle maintenance problems and by declining infrastructure.

The continued deterioration of the Bamako-Dakar railroad jeopardizes an important cross-border trade route utilized by hundreds of women on a weekly basis.

Financial Services Constraints

Women cross-border traders throughout the region complained about the lack of financial services available from formal (for example, commercial banks) and semi-formal (such as savings and loans) financial institutions, and the non-existence of financial institutions.

The absence of an efficient inter-bank payment system results in cross-border traders having to carry large sums of cash and impedes the flow of goods and services throughout the region.

Implementation of Regional Regulations

Although many women traders have heard of the Economic Community of West African States (ECOWAS) and the West African Economic and Monetary Union (WAEMU), they are not informed about the local impact (on themselves) of recent changes in customs fees or procedures.

Regional regulations defined by regional institutions are not implemented on national levels, illustrating the gap that continues to exist between regional rhetoric and national reform efforts.

RECOMMENDATIONS

The researchers recommend six areas of intervention to the WARP Trade and Investment Economist that would benefit cross-border traders, in general, and women cross-border traders, specifically. Interventions in these six areas would have a positive impact on women traders who are wholesalers/retailers, the largest group of women cross-border traders.

1. Strengthening of Institutions and Associations

The West Africa Regional Program should build on existing programs within bilateral missions to strengthen institutions such as the chambers of commerce. Building on the current product associations in gari and fish (whose membership is mostly female), WARP could provide additional training to make these product associations more vibrant and responsive to the needs of its members. Associations could raise problems such as insufficient transportation, the poor physical infrastructure of markets, and the absence of financial services. And the willingness of associations to work together on a common issue (for example, the lack of a commercial bank) would further strengthen their requests.

Business associations, although not as specialized as product associations, have a parallel role to play in raising the concerns of members. Strengthening business associations positions them to act as watchdogs when government policies or the implementation of these policies by chambers of commerce and others could be detrimental to cross-border trade activities or have an impact on other business behavior. Linkages between national and regional business organizations should be strengthened where they currently exist (for example, national chapters of the African Federation of Women Entrepreneurs with the regional organization), and developed where they are absent.

2. Management Skills Training for Women Cross-Border Traders

Business associations and product associations could also be utilized to offer training to women cross-border traders in business management skills, such as bookkeeping, business plan preparation, and marketing. In terms of resource use, it would also be

efficient if institutions such as the chambers of commerce worked directly with business and product associations in providing this training to women.

3. Additional Research on Cloth and Fish

In every market in the seven countries visited by the researchers, women cross-border traders were selling various types of cloth and different varieties of dried fish. An increased understanding of the roles of associations and economic groupings whose membership includes women cross-border traders who trade in these two commodities would provide an intervention opportunity for WARP programming.

4. Use of Mass Media in Dissemination of Trade Policy and Customs Information

Transistor radios are ubiquitous in West Africa. They would provide an excellent channel for the dissemination of customs information and a forum for trade policy discussions. Chambers of commerce and business associations could use radio to educate listeners about customs procedures and formalities. Providing information through the mass media adds an interesting permutation to the highly successful social marketing models used in family planning programs to reach both women and men. The model of public service announcements could be used to insert this type of information into television programming. Another domain where the dissemination of information can help traders is publicizing of prices for different commodities in different markets at trade information centers, which could be maintained by chambers of commerce or other associations.

5. Implementation and Standardization of Customs Rules and Tariffs

Part of the improvement of customs procedures depends on collaboration among lower-level officials who staff the border posts of neighboring countries. Such collaboration should be encouraged and further developed. Increased standardization should improve the transparency of customs procedures and could be the first step in reducing the number of “unofficial” roadblocks, which are so costly (both in terms of cash and time) to all cross-border traders.

In Dakar and other places, the researchers were told that custom officials have informational meetings with chambers of commerce and traders’ associations. Such meetings could be held on a regular basis and expanded as one means of implementing trade policies that are decided on the regional level but that are not operationalized at the local level. WARP could coordinate workshops with local customs officials to provide them with communication tools and strategies through which they would provide information to chambers of commerce and traders’ associations. These informational meetings would enable women cross-border traders to obtain information from formal sources, thus supplementing the informal information they already receive from other women traders.

6. Involvement of WARP in Regional Discussions

Currently, regional institutions such as WAEMU and ECOWAS are the main participants in defining and implementing regional integration measures. National governments are not involved in these decision-making processes but are expected to be the driving force behind their implementation. The issues raised by women cross-border traders in this study provide excellent examples of the obstacles encountered by these traders when a gap exists between regional rhetoric and national reform efforts. WARP needs to work with both regional and national policymakers if regional economic efforts are to be successful.

The availability and delivery of financial services to cross-border traders and other private sector enterprises in West Africa are critical if these firms are expected to expand and compete. WARP should increase its involvement with the West African Bankers' Association and encourage the offering of workshops similar to the one recently held on the West African inter-bank payment system. "Bridging finance" programs between small enterprises and commercial banks should be analyzed and best practices information disseminated to business associations and others poised to utilize such information.

A feasibility study on the costs and benefits of upgrading the infrastructure of the Bamako-Dakar railroad should be undertaken. Further delays in infrastructure repair for this railroad will only exacerbate the problems experienced by women cross-border traders that utilize this public transportation. This railroad is a vital cross-border transportation link that averages 800 passengers per trip, with women making up more than 70 percent of its passengers.

CHAPTER ONE INTRODUCTION

The U.S. Agency for International Development and other international organizations frequently promote the expansion of regional and overseas markets as a linchpin of their sustainable development programs in Africa and in other regions of the world. The goal of the USAID West Africa Regional Program (WARP) is “a politically stable and economically prosperous West Africa.” A necessary component of an economically prosperous West Africa is the increased expansion of regional markets. Regional trade among West African countries promotes market and product diversification, expands market size, provides markets for domestic manufacturing, and often plays a crucial role in stabilizing food security. Thus, cross-border trade flows, and the government policies that encourage or hinder them, are important components of sustainable economic development and growth in the West Africa region.

Aside from certain product areas such as spare parts, used tires, and used cars, where men dominate cross-border trade activities, the majority of cross-border traders in West Africa are women. (Men have historically and traditionally dominated extra-regional trade activities.) Trading is an activity in which women can participate using the resources that are available to them. Small-scale trading usually involves a minimal amount of working capital, little or no infrastructure (for example, no permanent selling space is required), and few literate or numerate skills. Small-scale trading has the advantage of other women pursuing the same type of activity who can advise the newcomer. Small-scale trading also adjusts itself to other family and household responsibilities a woman may have; traders set their own work hours and children can accompany female traders to her workplace. As women’s trading activities expand and become more complex, there appears to be a corresponding increase in their demand for literacy and business skills. In addition to small-scale women traders, there are also women involved in regional and international trading who manage resources in excess of \$100,000.

STUDY OBJECTIVES

As part of the efforts to more fully understand the dynamics of women’s business activities, the Regional Strategy Team of the WARP recognized the necessity of collecting information on the cross-border trade activities of women in the West Africa region.

This study reports on a preliminary assessment of women’s cross-border trade activities in West Africa. The assessment is accomplished using secondary literature sources since 1985 (Annex A) and fieldwork in seven West African countries. The specific objectives of the study are:

- (1) Conduct a preliminary assessment of women’s cross-border trade activities in the West Africa region based on site visits and secondary literature beyond 1985;

- (2) Assist the WARP Trade and Investment Economist in identifying appropriate regional activities targeted at enhancing women's cross-border trade linkages to help foster capacity building in income-generating activities for women in the region;
- (3) Define a general scope of work for designing and implementing these activities (Phase II); and
- (4) Advise the WARP Trade and Investment Economist on ways to better integrate gender considerations in trade policy activities planned for the coming year.

RELATIONSHIP BETWEEN GENDER AND SUSTAINABLE ECONOMIC DEVELOPMENT

Women must be recognized as agents of sustainable economic development for equity and efficiency reasons (Calavan et al. 1995). The equity argument concerns the right of women to enjoy the benefits of growth policies, as well as their right to fuller participation in economic activities. The efficiency argument asserts that women make significant contributions to the economy at the household, regional, and national levels. These contributions increase the potential for regional and national economic growth and provide families with income-generating opportunities required to meet basic household needs. Economic policies can have different impacts on women and men, and often the success or failure of these policies depends on the recognition of the different economic roles women and men play and the constraints they face.

African women have been "pushed" and "pulled" into participating in the private sector. Economic crises and economic reforms have pushed women into starting businesses such as trading. They have been pulled into the private sector because of urbanization and/or economic transition. Women cross-border traders are important in private sector development for four reasons: (1) women's enterprises contribute to regional and national economic growth; (2) women's participation in the private sector empowers them by increasing their financial independence and their access to, and control over, resources; (3) women are important contributors to household financial resources; and (4) women spend their enterprise earnings on household goods and services such as children's health and education. In Africa, where more than 30 percent of the households are headed by a female, these earnings provide most of income for the household.

METHODOLOGY

In June-July 2000, the researchers interviewed more than 100 West Africans involved in cross-border trade in the West Africa region. Interviewees included women cross-border traders, customs officials, freight forwarders and transporters, government officials associated with national trade responsibilities, chamber of commerce officials, and members of commodity associations. Cross-border traders were interviewed in a variety of situations: individually in their market stall or store; in groups of 5, 10, or 20 in assembly halls or on open-air patios; and in chance encounters at railroad stations or other facilities. Officials were generally interviewed in their offices, although the occasional luncheon meeting was also an

interview venue. Freight forwarders, transporters, and others who assisted traders were interviewed on the job, which meant talking with them by the side of their truck, as they were loading goods into a vehicle or eating a meal in a restaurant.

As men are involved to a more-limited extent than women in cross-border trade and the focus of this study was on women cross-border traders, over 90 percent of the cross-border traders and commodity association members interviewed were female. In contrast, more than 95 percent of the customs officials, freight forwarders and transporters, and officials of government and chambers of commerce who were interviewed were male, reflecting the higher participation of men in these occupations/positions.

The five-week fieldwork effort was concentrated in Mali, Senegal, Benin, and Ghana and in the corresponding border areas of Burkina Faso, Côte d'Ivoire, and Nigeria (see Figure 1). Dr. Saul supplemented this fieldwork effort with his previous research on grain merchants and food processors in Burkina Faso (Saul 1981; 1986; 1987).¹ The previous cross-border fieldwork of Morris and Dadson in Ghana supplemented the current research efforts in that country (Morris and Dadson 2000). In Mali, Senegal, and Benin, the researchers worked in the capital cities for one to two days and then drove to border areas to interview women cross-border traders and others participating in regional trade activities. Border visits were timed to coordinate with area market days where possible. Although the researchers did not travel into Guinea or Guinea Bissau, traders from each of these countries were interviewed in Senegal border markets.

Markets were held throughout the fieldwork area either on a rotating basis (for example, every fourth or fifth day) or a daily basis. For a market to operate on a daily basis, there had to be a sufficient volume of trade activity that usually occurred within or near an urban area.

The fieldwork effort used rapid appraisal techniques to obtain information on cross-border trade. Most cross-border traders were interviewed in public settings such as markets or focus groups. Cross-border traders in all countries were asked a set of common questions designed to provide information on their trading activities. These questions were grouped into the following seven categories:

- **Commodities Traded**—listing, value, most important commodity in terms of sales/revenue, involvement of women and men;
- **Organization of Trade**—suppliers and customers, services utilized (such as transporters, freight forwarders);
- **Sources of Information**—markets, prices, transportation;
- **Social and Business Networks**—role of kin group, other traders, associations, officials (such as chambers of commerce, customs/police/gendarme);

¹ All references, unless noted, are taken from the literature review in Annex A.

Figure 1: Trade and Ethnic Groups in West Africa—Case Study Countries



- **Changes in Trade Patterns**—changes and explanation for changes in last month/six months/year;
- **Constraints/Problems**
 - ? Individual level—access to resources/multiple responsibilities
 - ? Enterprise level—inventory/transportation/employees/financial services
 - ? Government level—customs/police/gendarme
 - ? Institution and/or association level—chambers of commerce/product associations/economic groups; and
- **Economic Characteristics of Traders**
 - ? Wholesaler
 - ? Wholesaler-retailer
 - ? Retailer.

Additionally, transporters, customs officials, chambers of commerce officers, and others were asked to provide information on their roles in cross-border trade activities. The researchers attempted to verify information provided to them by cross-checking data with other groups or officials. If cross-border traders provided information on problems encountered with customs officials who had not operationalized changes in customs duties or procedures, the researchers made an effort to speak with customs personnel and with transporters and freight forwarders in the same area to ascertain whether they had also encountered similar problems or were aware of similar problems.

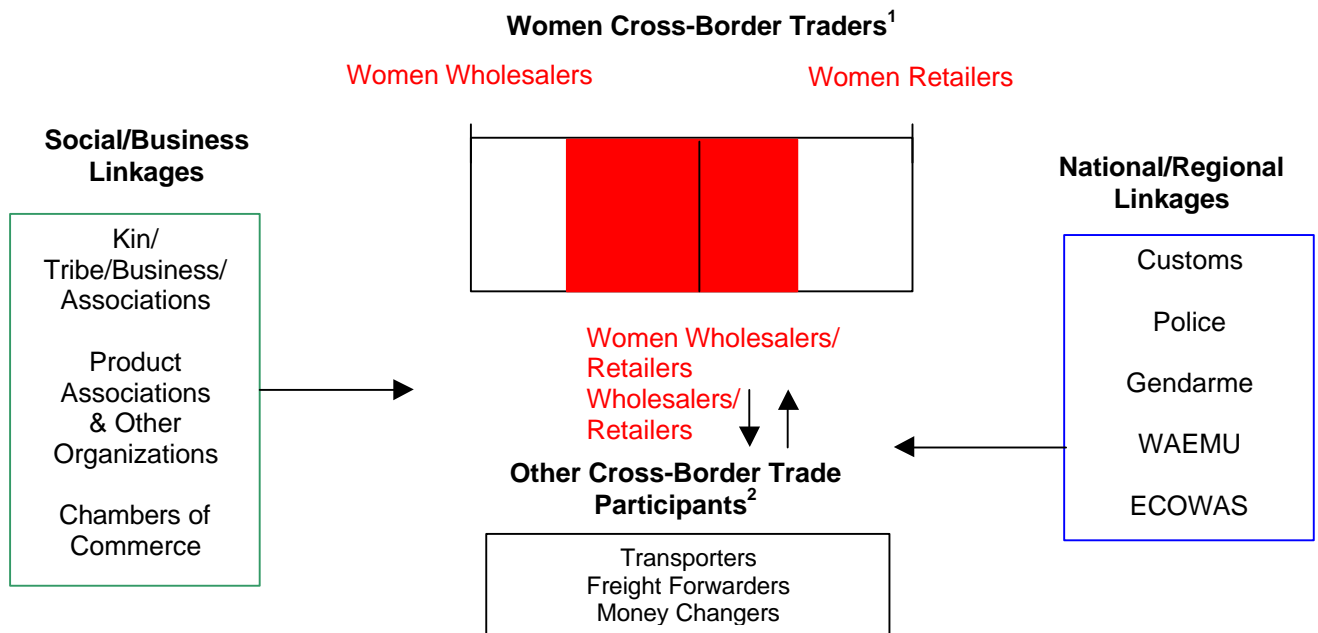
ORGANIZATION OF LITERATURE REVIEW

The literature review is part of the preliminary assessment of women's cross-border trade activities in the West Africa region (Annex A). The literature review focuses on resource materials from 1985 that specifically mention women cross-border traders in the West Africa region. Additional sources written prior to 1985 or written about topics outside the region are also utilized if their inclusion strengthens the West Africa regional literature review. As a result of discussions with the WARP Trade and Investment Economist, the literature review does not emphasize the physical flow of commodities across national borders in the West Africa region. Materials on the regional flow of commodities are provided by the researchers only when this information was considered pertinent to the roles of cross-border traders in the region.

CHAPTER TWO FINDINGS

The West African market involves a large variety of female and male actors, some present throughout the region, others particular to local conditions (see Figure 2). Among these actors, women cross-border traders are the primary focus of this study. Other participants in cross-border trade activities include transporters, freight forwarders, and moneychangers. Government (national and local) officials interact with cross-border traders in their capacity as customs agents, police, and gendarme. Regional trade and monetary associations such as the Economic Community of West African States (ECOWAS) and the West African Economic and Monetary Union (WAEMU) affect the activities of cross-border traders through their decision making in such areas as tariff schedules, duty exemptions, and passport requirements. The legal structures and bureaucratic conventions of each government result in variations in the functioning of these participants and in the implementation of regional decisions. Despite this variability, it is important to note that West Africa as a regional market is strongly integrated because of the ceaseless trading activities of thousands of women and men.

Figure 2: Key Cross-Border Trade Participants and Linkages



¹ Women cross-borders can be divided into their basic types based on buying and selling activities:

- ? Retailers: buy and sell small quantities at retail level; buy and sell local/regional goods in local markets
- ? Wholesalers/Retailers: buy and sell large quantities at wholesale and retail levels; buy and sell regional goods in local and regional markets
- ? Wholesalers: buy and sell larger quantities and higher value at wholesale level buy in regional and extra-regional markets (for example, Dubai and the United States) and sell in local and regional markets

² Other cross-border participants facilitate women cross-border traders by loading and transporting their goods, changing money, and in the payment of customs fees.

Source: *Women Cross-border Traders Field Work, June-July 2000*

The findings section of this chapter is divided into three main areas: key cross-border trade participants; institutions, organizations, and associations; and constraints.

Within each area, a general discussion of the types of participants/institutions/constraints is presented along with examples encountered by the researchers in their fieldwork.

KEY CROSS-BORDER TRADE PARTICIPANTS

Women Cross-Border Traders

The description of women cross-border traders in this section goes beyond the prototypical woman trader. There are regional differences in West Africa in the intensity and scale of women's involvement in trade. Some of these differences are the result of the historical development of national economies, whereas others are best understood as the result of varying cultural dispositions of different groups toward gender roles and trade life in general. As is true among men merchants, women differ in terms of the scale and the organization of their trading.

The most obvious differences among women involved in trade are the scale in which they conduct their businesses and the capital resources they control. To focus only on scale, however, would provide a very narrow profile of the trade life of West African women. Success in business enables some mobility, and in the course of their career, women, like men, can increase the scale of their operation or they can reduce it as they reach older age and transfer it to their successors.

Commercially aggressive women cross-border traders appear to pass through a sequential series of steps during their trading careers. Beginning traders (usually younger women, many of whom have small children) sell goods (for example, cloth) in local markets purchased by older women who have traveled to more distant intra-regional markets. As the female trader ages, she will travel regionally with other traders, who are related by kin or through association membership, to purchase consumables. Over time, both the value and volume of her purchases will increase (for example, purchase of additional pieces of "real" cloth from Lomé, Togo, or Lagos, Nigeria). The ultimate business travel objective for many of these commercial cross-border traders is travel to Dubai or Hong Kong to purchase household consumables and cosmetics. Prices are lower, and the selection and quality of goods are higher in Dubai and Hong Kong. Other women traders provide information on the logistics of traveling to and purchasing goods in Dubai and Hong Kong, which frequently results in the "new recruit" purchasing the same type of products as her predecessors.

There are limits, however, to such business activities. Other factors need to be considered to account for the differences in the career patterns of different groups of women. Operating from a rural or urban base is one such factor. The level of formal education is another one. University education gives some women skills that determine the types of business they pursue. In a more diffuse way, a high level of secondary education gives a businessperson flexibility and prepares her or him to deal with state regulation, a business skill that in the

post-colonial world is even more relevant than elsewhere. The nature of the networks and the contingencies of the market niche in which a woman finds an opening also make a difference. Therefore, the researchers will discuss women cross-border traders using as their typology the division of women traders into three broad categories:

- Retailers;
- Wholesalers/retailers; and
- Wholesalers.

The basic differences between these three categories of traders is their buying and selling activities, their travel destinations and the types of markets in which they operate, the value and volume of their tradable goods, and their major constraints. Table 1 provides information on these three categories of traders, as well as some of their general characteristics. This typology will make it easier to appreciate the various constraints, incentives, and opportunities that need to be considered when thinking of West African women cross-border traders.

Table 1: Typology of Women Cross-Border Traders¹

Type of Cross-Border Trader	Travel Associated with Trade Activities	Examples of Tradable	Main Constraints²
Retailer—buys and sells retail, expands by buying additional units of same items	Little or no travel: buy in local markets; sell in local market	Lower value/volume: “fancy” cloth; enamel cook sets	Working capital
Wholesaler/Retailer—buys wholesale; sells wholesale and retail, expands by adding product lines	Regional travel: buy in regional markets; sell in local and regional markets	Higher value/volume: “real” cloth; plastics; aluminum cook sets; Abidjan cosmetics	Transportation of goods in general; financial services; security
Wholesaler ³ —buys and sells wholesale, expands by adding product lines and diversifying into other activities (e.g., real estate)	Regional and extra-regional travel: buy in regional and extra-regional markets; sell in local and regional markets	Highest value/volume: Austrian cloth; Turkish glassware; Dubai kitchen products; European cosmetics	Larger transport vehicles; financial services; extra-regional market information; security

Source: *Women Cross-Border Traders Field Work*, June-July 2000.

¹ The data in this table are based on rapid appraisal fieldwork by the researchers.

² Frequently cross-border traders did not mention customs fees or army and police roadblocks and bribes as constraints because they were treated as a normal part of doing business.

³ Although a wholesaler generally buys only from other wholesalers, and sells to other wholesalers, she is always willing to sell retail “for the right price.”

Retailers

Retailers represent the lower end of the distribution chain. They are typically younger women, often with small children, who do not travel but purchase small amounts of a limited line of goods. Retailers cannot accumulate enough earnings in their current enterprise activities to acquire sufficient working capital to expand into wholesaling.

Wholesalers/retailers typically sell to retailers. One type of retailer the researchers encountered should not technically be defined as a trader, but should be labeled a “sales agent on commission.” These are women (or men) whom the wholesaler/retailer entrusts with a small number of goods to retail. They bring back the proceeds of the sales to the wholesaler/retailer in the evening or the next day, keeping for their labor only a small margin they were able to obtain over the price fixed by the owner of the goods.

Wholesalers/Retailers

Most of the women the researchers interviewed can be classified as wholesales/retailers dealing in consumer goods. This is not a homogenous category, neither in terms of scale nor in terms of merchandise handled. Women in this group do share common aspirations and have high mobility because they expand their enterprise activities as they mature. These women traders frequently move from one product line of trade to another. Although all wholesalers/retailers are not necessarily involved in cross-border trade, all of the wholesalers/retailers interviewed by the researchers were involved in cross-border trade. Because higher profits can be earned by purchasing imported goods closer to their source, most of these women (even if they had started as small-scale retailers) graduated to buying goods as wholesalers/retailers in cross-border markets. Most market and product information for these business ventures is obtained from other cross-border traders or by taking advantage of opportunities such as visits to relatives in another city.

Most of the women traders operating as wholesalers/retailers either have rented a store space in the city or have a specialized area in their compound that is reserved for their business. In this store or specialized area, they receive their clients and store their inventory. Women who own warehouses typically deal in industrial/manufactured goods (such as spare parts or pharmaceuticals); the majority of these goods are imported into West Africa.

The most important goods traded by wholesalers/retailers include fabrics; kitchen utensils (enameled bowls, aluminum and stainless steel cookware, and plastic goods); and processed foods such as canned tomato paste, pasta, sardines, liquor, and boxed cookies. Additionally, miscellaneous goods such as batteries, plastic sandals, cosmetics, and even an occasional child’s bicycle are part of their sales inventory. The final consumers of many of these goods are exclusively women. In contrast, spare parts for motorcycles and cars (the majority of which originate in Nigeria) can be imported by both men and women, but are usually retailed in stores belonging to men and sold to men as their final consumers.

The traders of an area have a favored source country for each one of their trade items, even though substitutes are usually available in more than one place. It is possible, therefore, to identify at a given time some paths for the flow of particular goods. The paths can shift

quickly as traders seek better deals in unusual places and discover alternative sources of supply. A woman who was previously selling cloth may now specialize in kitchen utensils, or a woman who used to sell smoked fish now trades mostly in bed covers, plastic shoes, and cosmetics. Other traders soon imitate these shifts so the economic advantage is relatively short lived.

The overall pattern for the entire region appears chaotic, with some of the same or similar goods crisscrossing one another in space, making the source of profitability in this trade not always evident (see Annex B). Part of the explanation for these mutually negating trade flows seems to lie in the fact that women traders operating as wholesalers/retailers seek profits wherever they can find a connection to a supplier, a slight advantage in transportation, or an acquaintance at a border checkpoint. Some of the profitability derives from the extreme segmentation of the consumer market in terms of quality and taste preferences.

In the case of cloth, which is bought and sold in virtually every regional market in West Africa, the sale potential depends not only on the type of cloth, the weave, and the weight but also on small differences in color and pattern. Besides durability, texture, and color-fastness, novelty and foreign origin command a premium. West Africans derisively comment that wax prints produced in Mali and Burkina Faso are popular in Abidjan and Lomé, whereas those of Côte d'Ivoire, Togo, and Nigeria are more avidly purchased in the north. Other types of cloth can also be thrown into this permutation. For example, the Chinese mulls are popular in the savanna zone, the various grades of heavy damask-like *basin* cottons are popular in Senegal, and the artificial silks (*viscose*) are favored for women's clothes in Ghana. Thus, there are multitudinous choices a cloth trader has to make, using her experience, taste, and the advice of other traders in the selection, pricing, and selling process.

On market day when women cloth traders want to inform potential customers of the availability of a new type of cloth, they frequently hire young girls who carry samples of the cloth throughout the market as they simultaneously "proclaim" the positive features of the cloth.

Wholesalers/retailers often acquire their trade experience by associating at a young age with a female parent or companion. Frequently, a sister or other family member assists a woman in her business and often runs the business if the woman travels. Some women traders maintain two separate lines of activity, conducted from different places. A woman may rent a store near the marketplace to sell kitchen bowls while she also sells wax cloth out of her own house. For most of these traders, the sale point is her town of residence although the stock is obtained in distant cities where she travels with some frequency. In a few cases, a woman conducts a two-way trade, taking advantage of her travel to take goods to trade where she buys store merchandise. Women explained that their reluctance to engage in two-way trade resulted from their lack of information about consumer demand for those goods they would bring with them to sell. For most women store owners, the trips are buying expeditions that are quickly executed. Adding the activity of selling goods during these trips could prolong them beyond the amount of time a woman feels she can be away from her business and family.

The dream of many wholesalers/retailers is to graduate from purchasing goods in cross-border markets to becoming an independent wholesaler by traveling to trade centers outside of West Africa. Although places such as Bangkok, Jeddah, and Istanbul and different cities in Europe, Lebanon, and India were mentioned, the current most popular destination for such trade trips is Dubai. According to the accounts given to the researchers, Dubai acts as an important international trade *entrLpot* for goods manufactured in the Far East, Indonesia, and South Asia. Import/export agents in Dubai facilitate trading activities by offering specialized services at hotels. These services could include the following: French interpreters, money brokers, storage places, and freight forwarders who organize and load purchased merchandise. As most trade in Dubai is exported using containers, the freight forwarders also coordinate container space for the traders.

For these women, the Dubai trip serves as the springboard to become either a larger wholesaler/retailer or an independent wholesaler. These women who travel extra-regionally appear to possess higher literary and business skills than women who trade intra-regionally (for example, the women seemed able to procure visas and other required documentation with few difficulties). Male assistance in these activities was not more or less pronounced than male assistance in women's cross-border trade activities in general.

Women who travel frequently to Dubai control resources considerably larger than the average cross-border woman trader. The budget for one of these trips among the trader women the researchers encountered ranges from \$14,000 to \$75,000. These women aspire to become noticeable actors in the commercial life of their country, one mark of which is the ownership of a multistory rental space building in the central business district of the capital city. Even for women operating at this scale, however, some of their trade is conducted opportunistically (for example, taking advantage of family vacation trips to Europe and to the United States to buy and sell consumables).

Woman traders who import directly from overseas manufacturers continue to conduct their trading activities opportunistically. In Dakar, the researchers met a businesswoman who imports cloth directly from Asia. She takes samples of *basin* cloth in Austria and places large orders to textile mills in India, where a similar fabric can be produced at a lower cost through mixing synthetic yarn with cotton. This is also the case for a woman who owns a greeting card business in Accra who imports most of her merchandise from Lagos and London, but also Valentine candy and cards from a U.S. manufacturer whom she contacted during a visit to a relative there.

Wholesalers

Wholesalers directly import goods or are agents of the enterprises that manufacture them. Many goods that are currently imported into West Africa originate from the Far East and South Asia.² Direct imports are in the hands of a relatively small group of people, and the goods change hands through layers of resellers as they make their way toward the final consumer. The textiles of Nigeria, Togo, and Côte d'Ivoire, the aluminum ware of Ghana, the

² According to International Monetary Fund data, during the 1990s trade between Africa and Asia recorded the largest increase in regional world trade.

enameled bowls and plastics of Nigeria, and the pharmaceuticals and cosmetics of Côte d'Ivoire are trade goods manufactured within West Africa. Even these goods flow to the market through a limited number of higher-level wholesalers, who then become suppliers to wholesalers/retailers. Manufacturing enterprises generally prefer to deal only with a limited number of long-term buyers known to them, possibly to limit the number of sales transactions, but the researchers were told also to protect loyal customers by ensuring them a reasonable level of profit.

Intensive competition in an increasingly saturated market, as is the case for the more than 100 aluminum kitchenware producers of Ghana, is creating pressures that break down such business conventions. For a woman trader, the sources of supply for the merchandise she sells are often a trade secret she preciously guards. Supply sources are part of the confounding mix of collaboration and information sharing among women cross-border traders, on the one hand, and their tight-mouthed discretion, on the other, that one finds in this high-rivalry environment.

Higher-level wholesalers differ from wholesalers/retailers with the increased volume and/or value of their trade. Additionally, wholesalers are able to expand their profit margin by positioning themselves higher in the distribution chain—for example, by purchasing goods at the point of manufacture or directly importing from South Asia and the Far East, rather than using intermediaries. Since importers or manufacturers are selective about their direct customers, this positioning depends in part on the access of wholesalers to working capital (or short-term credit extended by the importers or manufacturers) and their ability to sell their products within a given time period. Many wholesalers sell their goods to wholesalers/retailers in smaller lots, but also sell retail directly to the final consumer.

A woman wholesaler/retailer employs five men as sales agents who use bicycles to carry kitchenware to surrounding villages. Additionally, she employs up to five women and men on market days to sell her products for her. She, herself, maintains a permanent stall in a daily market in southern Mali, where she both wholesales and retails consumables.

Geographic and Value-added Variations

In addition to operating in cities and towns, the three types of women traders (retailers, wholesalers/retailers, and wholesalers) also operate in rural border areas. Some of these rural cross-border traders operate with levels of capital comparable to their urban counterparts. They take advantage of temporary shortages and surpluses on both sides of the border within their geographic area of operation. Rural women wholesalers/retailers deal in agricultural produce and in the traditional long-distance trade commodities of West Africa—for example, smoked and salted fish, onions, *neré* seeds (*Parkia biglobosa*), shea nuts, and palm oil. A few women cross-border traders have prospered from the flourishing trade in milled lumber between southern Nigeria and northern Benin, and also Ghana and its northern neighbors. Some of these rural-based women wholesalers have access to working capital that is equivalent to the working capital of Dubai traders. The highest profits in many agricultural

commodities result from the ability to store crops directly after harvest and to release them onto the market later in the season. Around Pobe in Benin, the price of palm oil traded across the Nigerian border increases more than sevenfold from February (the time of greatest abundance of the fruit and labor availability) to December, when palm fruit is less readily available and people are busy with other harvests. Seasonal differences also exist in the prices of grains and tree crops. Storage and speculation activities are mostly conducted by rich urban male merchants (Saul 1987). Women who own vehicles are more likely to take advantage of price differences between different localities and trade commodities accordingly.

On a more modest scale, the entire population of border zones can participate as retailers in cross-border trade. Although the individual quantities may be small, the fact that large numbers of people participate results in large aggregate volumes of commodity movement. The significance of such head load and/or bicycle trade can be gauged by the number of kerosene and gasoline dispensers all along the border in central Benin. Little girls along the roadside sell different sized bottles of kerosene and gasoline; this is an activity that substitutes for non-existent gas stations. Women retailers conduct most of this trade in flammable products as part of their expected marketing activities, and indeed it often takes the form of attending periodic markets in villages across the national border.

This type of cross-border trade in kerosene and gasoline is made possible by customs officials who do not interfere for fear of a popular reaction. In much of central Benin, the researchers were told that there is almost no adult woman who does not engage in some kind of seasonal retail trade with border markets in Nigeria. A similar situation seems to exist in most other border zones of West Africa. In southern Senegal, one finds an immigrant retailer population originating on the Guinea side of the border that is engaged in the widespread trade in canned goods imported first into Guinea before crossing the border in small lots. The profitability of this mini-trade resides almost completely in bypassing the formal customs posts.

There are also examples of women who are founders of large national enterprises who manufacture products traded within the region. In Accra, women own a computerized business-forms manufacturing company and a food-processing and -canning plant. The principal problem encountered by these women stems from the fact that most West African trade structures are geared toward importing from *outside* the region, rather than exporting to it. Additional obstacles include the convertibility of money between Ghana and Nigeria, on the one hand, and the franc zone, on the other; the inefficient delivery of financial services by West African commercial banks; and the French/English language barrier.

Some cross-border traders deal in local agricultural products that are transformed by small-scale processing operations. Many of these products are foods that store well and are ready for consumption. There is a whole manioc industry that produces *gari* (a kind of cereal that needs only mixing with water or milk) in Benin and *ateke* (a slightly fermented manioc grits) in Côte d'Ivoire. Additionally, there is the manufacture of palm oil, shea butter, and fermented *neré* seeds. Small-scale soap making is an important activity resulting in cross-border trade in Senegal and in Benin. In the inner Niger Delta (around the Malian city of Mopti), the smoking and drying of fish are exclusively female activities. (Men traditionally catch the fish.) Processing of agricultural commodities adds additional value to these

products after the point of primary production or importation, and increases income-generating activities in the region.

The most important non-food processing activity of the study zone is the dyeing of imported *basin* cloth in Mali. The dyers of Mali have a reputation of excellence that guarantees a steady demand for this product throughout the region as far as Nigeria. The prevalence of women in these manufacturing activities does not always mean they are also the cross-border traders. The cross-border traders of these commodities are sometimes men or women different from the ones engaged in the processing and manufacturing. The manufacturing activity of the women is closely tied to the demand for the *basin* cloth created by cross-border trade activities.

Other Cross-Border Trade Participants: Transporters, Freight Forwarders, Money Changers

Transportation of goods is an activity that engages different kinds of participants. As few women cross-border traders privately own vehicles, most women wholesalers/retailers undertake their cross-border trips in privately owned buses. When they travel by road, the women often return in the same buses. The significant railroad in the region is the Dakar-Bamako line.³ The goods they bring back with them are either loaded on the bus or the manager of the bus rents a truck to bring the excess cargo in tow. These trips are demanding and difficult to endure for older women. The majority of bus trips take several days, with women frequently traveling overnight on the bus to buy goods during the day. The trip from Bamako, Mali, to Cotonou, Benin, or to Lagos, Nigeria, takes longer but is conducted at the same hectic pace, which is dictated by the desire not to lose business days in the sales store or market stall. The Dakar-Bamako trip takes two days because of the deterioration of the infrastructure.

A woman trader in Parakou, Benin takes the bus for Lagos late in the afternoon. She arrives in Lagos early the next morning, makes her purchases during the same day, and gets back on the bus in the afternoon. She returns to Parakou in the early hours of the morning the third day. She thus spends two consecutive nights in the bus with little sleep, and a full day of busy buying activity in Lagos.

In some cases, it is more common for women cross-border traders to use trucks, which allow for a larger volume of merchandise to be transported. Traders who deal in large volumes rent an entire truck, but for most women discussed in the above section, sharing truck transportation is the common experience. At times, women ride with their merchandise by sitting on top of the truck. A 10- or 30-ton truck can carry the merchandise of 15 women or as many as 200 women. The larger trucks are more competitive than smaller trucks because the unofficial payments made at the numerous police barriers are not proportionate to the size of the truck, giving a reduced cost per carried item.

³ Before recent management changes, the Ouagadougou-Abidjan railroad also used to be an important conduit for women's cross-border trade.

Transporters (Locataires)

Arranging bus or truck transportation is an elaborate business in itself. A man generally owns the vehicle, which is usually imported from Europe as a used vehicle. Transportation remains a lucrative business that attracts the investments of many wealthy men. In Bamako and Cotonou, the researchers were told of women who owned trucks, but this remains exceptional. The owner of the truck usually rents his vehicle to another man, the transporter (*locataire*), who is the actual manager of the trucking business. The contract between the owner and transporter can be for one trip only or can extend to several trips. Generally, the owner pays for the gas, the engine oil, regular maintenance, and any repairs that may be necessary if the truck breaks down; he also pays the salary of the driver, who permanently works on the truck and acts as the owner's supervisor. Some truck or bus owners may choose to operate the vehicle themselves under the management of a trusted younger relative, but the arrangement with a transporter is the most common one.

In addition to carrying the goods, the transporter performs freight forwarding functions as well. The shipment price paid by the trader includes all the costs occasioned by the numerous checkpoints and, in the case of trans-border shipment, the customs duties. The transporter is, therefore, the person who negotiates with the custom officials, with the police, the gendarme, and the other officials who stop the vehicle. Various markets in Senegal have official weighers of merchandise, who are also paid by the transporter. Some transporters work with private agents (*coaxeurs*), who direct potential customers to a particular truck and then assist in the loading of the goods onto the vehicle. Although these agents appear to perform a useful service, transporters who work in these markets must utilize them if they require these services. The transporters then pay these private agents.

Transporters often extend credit to the traders whose goods they carry, by either waiting for the transportation payment until arrival at the destination or waiting for payment until after the sale of the merchandise. Some transporters who have long-term relationships with particular traders can also serve as their buying agents. Women cross-border traders, especially older women traders who prefer not to travel frequently, provide the transporter with a written list of the merchandise she wants to purchase at a steady supplier located in the cross-border city where the vehicle will call. She supplies the necessary money with her merchandise list. Although generally of a routine nature, such services require the use of judgment on the part of the transporter because the price of the desired merchandise may have changed, the quantity may be short, or the quality may not be the same. The transporter/buyer can also make up the difference if the cost of the purchase entrusted to him is more than the money the trader gave him. The general explanation for this unusual combination of services was that the transporters were willing to provide them to obtain the shipping business of the goods.

Transporters constitute a highly mobile group of professionals, and traders use their services without regard for their nationality. On the West African roads, one can encounter many vehicles with license plates of countries different from the ones on the lines where they operate. In Mali, the researchers were told by drivers of vehicles from Burkina Faso who they went back to their country only once every six months or so to pay their taxes and renew their license plates. On the Guinea-Senegal-Mali line, where the roads are proverbially bad,

only trucks from Guinea operate, but Guinean, Senegalese, and Malian merchants utilize the trucks. It appears that only Guinean truck owners are willing to take the risks associated with travel on such badly deteriorated roadways.

Freight Forwarders (Transitaires)

The custom regulations of different countries in West Africa are not homogeneous. The researchers noticed that these regulations affect the type of private agents involved in cross-border trade. In Senegal, cross-border traders are legally required to obtain an import-export license from the government, although it appears that only a small portion of the 13,000 registered import-exporters are female. However, most women traders who use the Bamako-Dakar train line and who engage in cross-border trade with Guinea, Guinea-Bissau, Gambia, and Mauritania do not seem to possess this license. The absence of the license does not seem to preclude these women from engaging in cross-border trade.

In Mali, only registered freight forwarders (*transitaires*) who have obtained a government license (costing about \$4,500) can fill custom declarations. This regulation allows the licensed agents to generate a kind of “rent” because they can charge either the transporter or the experienced expeditors working with them, simply for stamping their documents. Recently in Mali, small traders have organized themselves into *groupements d'intérêt économique* that are also allowed to fill custom declarations. Many such groups of women have been established with the encouragement of nongovernmental organizations as a prerequisite to qualify for credit programs.

In Nigeria, the licensed freight forwarders operating in the busy Krake border post, which is situated on the road connecting Lagos to Cotonou, Lomé, and Accra, increased their charges well above the official rates. The high charges caused some of the Krake cross-border trade to be diverted to other border points in northern Benin. (This diversion required several additional travel hours for the transporters.) To avoid these freight forwarders, some women traders in Krake pass their merchandise through the Nigerian border in small head loads carried by hired porters. These porters can either be young men or women. The cross-border traders store this merchandise in the warehouse of the Benin border post until they have accumulated enough to fill a rented truck that takes the entire lot to its final destination. It is not clear how much of these forwarding charges are the result of the cartel-like position of the forwarders and how much of it reflects unofficial payments made to customs and/or immigration officials at the Krake border.

Moneychangers

Moneychangers working in the border towns of Ghana and Nigeria and their franc zone neighbors are also participants in cross-border trade activities. Most money needed for the cross-border trade between the franc zone and these other two countries in the region goes through the hands of these private moneychangers because traders conduct few financial transactions in the commercial banks. In the border posts between Benin and Nigeria and between Ghana and its neighbors, one encounters moneychangers at open-air tables publicly

handling stacks of money. Moneychangers are also found in the city marketplaces of the franc zone, where they convert CFA into French francs for the traders preparing a trip to Dubai or other foreign locale. The varying commissions these moneychangers charge establish in practice an unofficial slightly fluctuating exchange rate between French francs and CFA.

Regulators of Cross-Border Trade Participants: Customs, Police, Gendarme, Customs Officials

The customs offices of different countries, and also the various posts within the same country, have different styles. The sharpest contrast the researchers encountered in this respect is the relaxed atmosphere of the Benin side of the Krake border post versus the teaming and tense official atmosphere of the Nigerian side. It also appears that patrolling against contraband is conducted with varying degrees of alacrity and dedication in different posts. Customs officials spoke of “border tolerance” for the informal border crossing of such goods as kerosene, gasoline, and agricultural produce. This was particularly the case where these goods crossed in relatively small amounts. Such factors have as important an influence on the conduct of cross-border trade as official regulations.

An important practice in the import trade of landlocked countries in West Africa is the transshipment of large volume merchandise (such as petroleum, cement, and fertilizer) in sealed trucks from the port cities to the countries of the interior where they go through customs. Much of the freight arriving by sea but destined for the landlocked countries of the Sahel, travels in this form through one and sometimes two or three countries in transit. In the countries of transshipment, these trucks are generally grouped in convoys of several vehicles. Convoys more efficiently utilize the required services of the customs official who escorts the trucks until they exit the country. The transit documents carried by this official are signed and stamped at each checkpoint encountered. Once the trucks reach the international border, they proceed under the custody of the customs official of the next country, and the escorting official returns with these signed documents to the port of entry. When the trucks reach the border of the country of destination, the freighted merchandise continues to be escorted until reaching customs offices in a major city. Thus, merchandise entering Mali from the south can undergo customs formalities either in Segou or in Bamako.

Mali also has two special organizations, *Enterprises Maliennes en Côte d’Ivoire (EMACI)* and *Enterprises Maliennes au Togo (EMATO)*, which are offices of the Transportation Department. They collect road taxes in Abidjan and Lomé respectively from vehicles that will enter Mali. The border posts of each of these respective countries have separate desks to check whether these taxes have been paid.

Police and Gendarme

The police and gendarme normally are not involved in the collection of customs duties, except for providing assistance to customs officials when the latter request it. In the many roadblocks that exist in every country of the region, however, they can officially ask drivers

for their vehicle papers. This vehicle papers checking procedure is often the pretext for harassment of travelers and the solicitation and payment of additional fees.

INSTITUTIONS, ORGANIZATIONS, AND ASSOCIATIONS

In addition to the participants discussed above, women cross-border traders utilize the services of, or are members of, various institutions and associations. The principal institution encountered by the researchers that is involved in cross-border trade issues is the chambers of commerce. Women cross-border traders (especially wholesalers/retailers) are involved in regional organizations, national business associations, and local production associations.

Institutions

Many West African countries have chambers of commerce that take an active part in organizing people involved in trade and negotiating with the government on their behalf. Major merchants (who are generally male) dominate these chambers, but the chambers also strive to increase their membership by involving smaller cross-border traders and other business people, both women and men. The chambers encourage official registration of businesses, systematic bookkeeping, and generally greater participation in the formal realm among smaller cross-border traders. In Senegal, the local chambers of commerce can be a conduit in processing applications for an import-export license from the government. In Mali, the young chambers of commerce in provincial cities such as Sikasso were actively recruiting young women (between the ages of 18 and 40) as members. The chambers of commerce are clearly a major institution of civic life in West Africa.

Organizations

During the past 10 years, several organizations have been created in Africa to address the concerns of businesswomen and businessmen in sub-Saharan Africa. Traders interviewed during this research were members of two such organizations: **African Federation of Women Entrepreneurs (AFWE)** and **Enterprise Africa**. AFWE is the only regional federation of national associations of women entrepreneurs in sub-Saharan Africa. Its mission is to facilitate and support the development of dynamic national associations of women entrepreneurs in all African countries by strengthening national association initiatives that focus on women's formal and informal enterprises. AFWE was established in 1994 and has an active membership in 19 sub-Saharan countries.

Enterprise Africa promotes enterprise growth and excellence through training programs designed to increase the entrepreneurship skills and management capability of selected small and medium-sized companies owned by women and men. At least 40 percent of the target clients must be women. Upon graduation from the Enterprise Africa training programs, graduates become members of associations, which enable them to establish linkages with other Enterprise Africa graduates (both within their own country and in other African

countries with Enterprise Africa programs). Currently, Enterprise Africa is operating training programs in nine countries and anticipates establishing additional programs in other countries by the end of 2000.⁴

Associations

In some countries, there are merchants' or traders' associations. Some of these associations bring together local people practicing a particular trade, such as the production of gari, but others have as their objective national representation. In Senegal, a new association, the **Association des Femmes Pour le Developpement Economique du Senegal** (AFEPEPES) has a membership of several hundred businesswomen, some of whom are involved in the import/export trade. According to an officer in this association, women formed AFEPEPES to raise economic and trade issues affecting businesswomen with appropriate government officials and to highlight the important economic role of women in Senegal. These women may also be members of the older and broader **Union National des Commerçants et Industriels du Senegal** (UNACIOIA), which includes men and women. In Ghana, the **Association of Ghana Industries** (AGI) is promoting, with the strong backing of the government, economic policies designed to streamline commercial relations between Ghana and Nigeria. Some of these policies are very ambitious, such as the establishment of a common market and a common currency between the two countries. New developments, such as the formation of the Economic and Monetary Union of West Africa in 1994, have accelerated the necessity of Ghana finding additional ways of integrating with Nigeria as well as the Francophone countries in West Africa.

In Ghana, there are also two national associations of businesswomen, the **Ghana Federation of Business and Professional Women** (a member of the International Federation of Business and Professional Women), and the newer **Ghana Association of Women Entrepreneurs** (a national chapter of AFWE). Such national associations are trying to strengthen relations between business and professional women and between these women and their respective governments by providing members with information on impending legislation that affects business women, information on regional and international trade fairs, and workshops on production and marketing topics.

Besides national associations in most parts of West Africa, one finds local associations of limited scope established by traders. Most marketplaces or towns have unions (*syndicats*) of local merchants. Retailers and wholesalers in these areas may be grouped in different associations. These groups may or may not overlap with the more explicitly public chambers of commerce. Although both women and men belong to the chambers, women also have their own associations, which can be organized around a credit facility (such as **Centre d'Appui Nutritionnel et Economique aux Femmes** [CANEF] in Mali) or production activity (such as **gari production associations**). The associations of market women in southern Ghana, with their titles of queen and helpers modeled on the Ashanti court conventions, are well known in the region. Many of these associations, although tacitly acknowledged by officials

⁴ The nine countries where Enterprise Africa was operating as of July 2000 were Ethiopia, Mozambique, Namibia, Nigeria, South Africa, Zimbabwe, Botswana, Ghana, and Mauritius.

as interlocutors, spring up from the perceived needs of the local trades people. In that sense, these associations are different from the chambers of commerce that straddle the private interests of commerce and the official prerequisites of the state. The localized association can be an important means for sounding out the opinions of local participants in trade and for soliciting their support.

Associations established by a small number of women for pooling resources to generate shared income is a common phenomenon in many parts of West Africa. They range from the numerous **production-processing associations**, which process manioc or shea butter, to **temporary unions**, which importer women form to share space in a shipping container. The proliferation of production groups is sometimes the result of the encouragement provided by NGOs and donor agencies. Many credit schemes, for example, require the establishment of groups that recognize shared responsibility for repayment (such as gari production associations in Benin). And rural extension efforts are often based on groupings of associated farmers. In many parts of Africa, one can find associations formed on a long-term basis, but these are usually particular to very specific purposes. **Informal rotating savings** and **credit associations** are pervasive and involve voluntary participation. Many **village associations** are based on enduring kinship ties and concern only cooperation for farm work or in ritual life. Others are proto-municipal structures of local governance, but their competence does not extend to matters of finance or income sharing.

In the cotton production schemes that have a similar pattern in most of the savanna countries, the joint responsibility system the extension services impose on producers to give them access to inputs on a credit basis is universally creating problems. Some members of these **village groups** abuse the confidence of fellow members, and the necessity to cover for the default of these individuals discourages the most ambitious producers. In Burkina Faso, there are producers who gave up cotton production for this reason. In the Parakou region of Benin, the researchers were told that this, and not more attractive prices, was the primary reason for selling the cotton illegally to Nigerian buyers instead of following the contract and selling it to the cotton extension agency. In many parts of West Africa, in rural areas as well as in the cities, a person's or a family's finances are planned with an individualism that does not recognize common property even among spouses.

Local and Central Government

The countries of former French West Africa have a dual form of administration that reflects the traditions of governance of some European countries. The administrative units have as supreme authority a *prefet* or *sous-prefet* appointed by the government. The majority of these government appointees are men. The *prefet* or *sous-prefet* is the representative of the central government and thus is the head of all the security forces in the province, department, or district. Additionally, they are the conduit for all communication—the transmission of orders as well as supervision—between government ministries and the state institutions that depend on them (such as schools, hospitals, and extension services). The *prefet* or *sous-prefet* is the central figure in the public life of a location and gives a strong centralized character to West African government.

Next to this structure in most places there is also a local government, the head of which is a mayor elected by the local population. Following political troubles in some countries, the elections of a mayor and local government have been suspended for many years, but the local structures have not been abolished. Where this suspension has occurred, appointed officials temporarily carry out these functions. There is a local revenue structure that feeds the coffers of these local organizations, even though the distinction between them and the central budget may have blurred in the periods in which local government elections were suspended. For example, the *patente*, the market tax paid by traders (in many cases, the only tax women traders pay), is collected for local government expenses, while the proportional income tax (*impot sur le revenu*) and payroll taxes go to the national central budget. The distinction is important because the use or non-use of local revenue for infrastructure development, such as for market improvements, is connected to the generation and allocation of local government revenue. As the political situation stabilizes in many countries and there is a return to parliamentary normalcy, it is to be expected that local government structures will acquire once again the importance that they had previously and chambers of commerce and other traders' associations will be able to exert an influence on their decisions.

The central government officials the researchers met in the course of the fieldwork expressed in general a benevolent attitude toward trade. This is understandable because commerce permeates the pores of socio-economic life in most parts of West Africa. The majority of officials, from the *prefet* at the top down to the humble errand clerk, have spouses, sisters, and mothers who engage in some kind of trade activity. In fact, many female civil servants also engage in trade from their desks by allocating drawers to specific commodities. Sometimes women married to officials are among the most important women traders of a provincial location. This may create conflicts of interest and grounds for favoritism, but it also creates a predisposition that is more propitious for commerce in general than that found in some other parts of the world.

CONSTRAINTS

There are two broad categories of constraints women cross-border traders experience. One category deals with the socio-economic constraints of women cross-border traders. The second category deals with the constraints addressed by the **Strategic Objective 1 (SO1) of the West Africa Regional Program**: regional economic integration in West Africa is enhanced through assistance to public and private sector institutions. Priority areas⁵ addressed by SO1 include the:

- Removal of barriers and impediments to trade; and
- Removal of restrictive trade policies.

Constraints identified by women cross-border traders and others in this study can be grouped within these two priority areas and highlight the critical importance of WARP in continuing

⁵ Another priority area is the improvement of inefficient and unreliable energy systems. This priority area was not addressed in this research.

to address these priority areas. The first priority area is discussed within the context of barriers and impediments experienced directly by cross-border traders that they related to the researchers (micro-level approach). The second priority area is discussed within the framework of trade policy design and implementation (macro level approach).

Socio-Economic Constraints

The majority of women cross-border traders in West Africa, similar to women in other parts of the world, face the triple responsibility of childcare, household maintenance, and income-generating activities. Lacking training in business management skills and having little access to price and demand/supply information in other markets, women cross-border traders more often rely on other women traders for socio-economic support and information. Women traders have husbands providing credit to their wives for trading activities, and men traveling to Lomé to purchase used cars provide storage and transportation for tradable bought by female traders in Lomé. And men working as customs officials can facilitate the cross-border trade activities of their wives. There does not seem, however, to be any pattern to this female-male assistance. The information provided to the researchers on expenditures by these women traders does not deviate from other research on women's enterprise earnings; women keep separate accounts and spend their earnings on their children, their household, and their enterprise (Barnes, Morris, Gaile 1998).

Moslem women in polygamous relationships mentioned the increased flexibility of the time they spent on their trading activities when it was not their night to provide a meal for the husband. Women also mentioned their reliance on family members for childcare and tending the stall on market days if the woman had to travel to purchase tradables.

When women were asked how they would spend the money if they won the lottery, they usually responded they would purchase a piece of land or they would expand their business enterprise by purchasing a warehouse, a permanent selling location, or additional product lines. Women's lack of access to working capital was a frequent lament by all women cross-border traders when the subject of credit or finance was discussed. The lack of financial services for women cross-border traders is discussed in more detail in the following section.

Historically, women traders in West Africa have not had as much formal education as their male counterparts. In the southern coastal towns, among families associated with trading for several generations, daughters do not complete as many years of formal schooling as sons (Cordonnier 1987). Many of the male merchants of the former generation, however, are not necessarily more educated than their wives or mothers. (If they have undergone Islamic education, they may still not be able to read a page written in French.) The image of having little formal education is one that women traders sometimes consciously foster to evade government tax-collection efforts.

Women can hire educated men to complete forms or for correspondence. A woman importer-exporter in Burkina Faso hired an English professor from the university to carry out her international correspondence.

It is difficult to assess women's literacy and numeracy skills due to the public setting in which many of the interviews occurred. Women wholesalers of palm oil and smoked fish had small notebooks in which they recorded shipment information and appeared to be able to read and interpret invoices given to them by freight forwarders in the market.

Women wholesalers and many women wholesalers/retailers appeared to be both numerate and literate. Women retailers, who generally operated smaller and more local businesses, were less likely to be numerate or literate.

Barriers to Trade

Five barriers to trade were identified by women wholesalers and women wholesalers/retailers who were engaged in cross-border trade. Other participants in regional trade (for example, transporters and freight forwarders) often underscored these barriers. These barriers are listed in their order of importance:

- Inadequate transportation;
- Customs and other payments and procedures;
- Lack of financial services;
- Poor security; and
- Limited information on regional and international markets.

Inadequate Transportation

Cross-border traders use two main forms of transportation to carry their goods: private and public. Private transportation is provided by animal-drawn carts (such as donkey and horse), cars, small trucks/vans, and large trucks (10-30 tons). The volume of the commodity and the travel distance appear to determine the type of private transport desired. Public transportation is provided by buses and trains with women occupying 70 percent on both of these.⁶ Traders complain about the infrequent trips of buses to regional urban centers such as Lagos, Nigeria, and Lomé, Togo, and the frequent cancellations and rescheduling that occurs.⁷ Bus drivers can arrange for a cargo truck to accompany the bus if the volume of purchased consumables exceeds the carrying capacity of the bus.

The main rail link researched in this study is the Bamako-Dakar railroad. Two trains service this route—one Malian and one Senegalese—making one trip each per week. On average 800 passengers ride the train (depending on the number of first- and second-class cars). The most common complaint of traders who utilize the train is the deteriorating infrastructure of the rails, which result in frequent delays and even accidents where all passengers and goods have to be offloaded. The trip from Bamako to Dakar used to take one day but now takes two days because of these delays.

⁶ Buses in West Africa can be privately or government owned. The traders interviewed for this study indicated they traveled on government-owned buses. The trains are government owned.

⁷ This is also true of regional airline schedules where planes have been known to depart earlier than their scheduled time, as well as later, or have canceled altogether, stranding travelers for two or more days.

The primary transportation problem faced by women cross-border traders is the lack of transport. This problem was echoed by women cross-border traders in all countries visited by the research team. Individuals as well as associations (such as gari associations in Benin) complained of both the absence of vehicles to transport goods to and from local and regional markets and the lack of adequate transportation to handle large shipments (for example, availability of 10-ton trucks but not 30-ton trucks). It was common to hear women state that they could load five small trucks or vans with palm oil or gari every market day if only they had transportation available. Regional traders who are involved in the cross-border trade of petroleum, rice, palm oil, and other goods that move in large quantities or have a high value that utilize several trucks per shipment are often required to organize themselves into a convoy. A customs official then travels with the convoy from the port area to its final destination. Women traders who are involved in these types of products say it can take weeks to organize such a convoy and arrange for a customs escort. Typically, these women traders will negotiate the importation and transportation of these goods using a freight forwarder, who then notifies them when the goods reach their final destination.

Women and men utilize both public and private transportation at times to travel to regional markets and return with purchased merchandise. In Mali, women and men travel by bus to Lomé, Togo, where the women purchase cloth and other consumables and the men purchase used cars. The men drive the cars back to Mali with the women's purchases loaded into (and on top of) the car. The women provide money to the men to cover border fees etc. for their purchases. The women return to Mali by bus.

Women traders, even if they utilize the services of a freight forwarder, may also accompany their goods. This is characteristic of women who regionally sell smoked fish. Along the Burkina Faso-Mali border crossing points, the women who travel with their smoked fish (sitting on top of 30-ton 18-wheelers) from Mopti, Mali, into Burkina Faso are called "Mamans Ninjas." Women traders (two to four traders) in dried fish in the southern regional Senegal market of Diaobe indicate they can load a 20-ton truck every week with dried fish purchased in this market and sell it throughout Guinea based on informal market-shortage reports from other traders. These women say that freight forwarder services are essential to secure a truck and for payment of customs and other fees incurred during transport of the fish.

In Cotonou, Benin, women are commercially active in arranging transportation between upcountry areas and the capital. Traders who bring agricultural products such as gari to Cotonou to sell and buy imported consumables (cosmetics, household products, and cloth) for the return trip are more likely to find transportation available to them than traders who remain upcountry selling in various local or cross-border markets in Benin, Nigeria, and Niger. Regionally, wholesalers of imported goods are in a strategic position to control retail traders more tightly through the provision of transportation, credit, and the opportunity to buy imported goods than wholesale traders of local food crops (Clark 1994).

Transportation problems for women cross-border traders are not scale-neutral. Women who are involved in high volume and high income-generating cross-border trade activities have

less difficulty procuring transport than women who trade in smaller quantities. Women who own small utility trucks and vans claim they cannot assist other women traders because of the difficulties associated with obtaining a transporter's license that would allow them to carry goods other than their own.

Customs and Other Payments and Procedures

In addition to formal international border crossing posts, multiple roadblocks within a country where customs/police/gendarme officials request payment from a trader continue to persist throughout West Africa. This payment is usually not based on the value or volume of the goods, but is a set fee ranging from \$1.50 to \$7.00. The payment of these fees is such an accepted practice that women cross-border traders in Benin, Senegal, and Mali often do not view these payments as a problem; rather, they were considered a "normal" part of trading activities. In a recent study in Ghana that surveyed male and female cross-border traders, over half of the respondents indicated they forfeited eight or more days in lost monthly wages as a result of frequent customs/police/gendarme roadblocks (Morris and Dadson 2000). In the current study the researchers have found that in some West African countries (such as Cote d'Ivoire) the number of roadblocks has actually increased in the last year.⁸

Although many women traders have heard of ECOWAS and WAEMU, they are not informed about the recent changes in customs fees or procedures.⁹ Even when women traders do understand the duty structure (for example, zero customs duties should be paid on goods with proper documentation that are being transshipped through a country), they often have no recourse but to pay the demanded fees. Women complain of long inspection delays in Burkina Faso, which result in having to spend the night there before they can proceed the next day. Women traders appear to be confused about the ramifications of the common exterior tariff adopted by the Francophone countries at the beginning of 2000 and the elimination of many of the customs duties on goods produced within the region (such as fish). Women cross-border traders explained to the researchers that they had to pay duties because they were crossing an international border, even though the goods they were transporting (such as imported cosmetics or cloth) have already had duties paid on them when they were initially imported by others.

For some products, customs officials permit these goods to informally enter a country without payment of duty. Kerosene and gasoline carried in small quantities (for example, 50-liter plastic barrels on bicycles) fall into this area as well as head-loaded goods of any kind. The researchers even observed sacks of rice being unloaded from a container truck and head loaded across the Benin/Nigeria border, bypassing the very visible formal border crossing point only a few meters away.

⁸ The increased number of unofficial roadblocks in Cote d'Ivoire is a result of the December 24, 1999, military coup and the resulting political instability in that country.

⁹ Women traders commented favorably on the use of the ECOWAS passport, saying it makes cross-border travel easier.

Lack of Financial Services

Women traders throughout West Africa have historically complained about the lack of financial services available from formal (such as commercial banks) and semi-formal (such as savings and loans) financial institutions (Meyer and Morris 1993; Calavan 1995; McCorkle, Stathacos, Maxwell 1995; Morris et al. 1996). When financial institutions exist, they frequently offer only savings and current accounts to small and medium-scale enterprises (which characterize the type of enterprise of the majority of women traders). Short- and medium-term credit are not available. Traders with current accounts euphemistically define short-term credit as the use of an overdraft on these accounts. Women traders complain they face an additional obstacle in sourcing commercial credit because the collateral required by many financial institutions is property, which is frequently in the husband's or father's name. Informal credit arrangements are utilized by a minority of female traders interviewed, but these rotating savings and credit associations tend to provide only small sums with frequent repayment requirements designed for basic buy-and-sell activities completed in days or weeks.

Outside the capital cities and major urban areas, few financial institutions even exist. Women traders therefore are forced to carry large amounts of cash during their commercial activities. The research team spoke with women cross-border traders in Save, Benin (a department capital in central Benin), who had access to working capital over \$50,000 and yet there was no banking facility for them in this town. The lack of financial institutions also implies reduced accessibility of women traders to basic financial services such as savings and current accounts.

A variety of credit arrangements exist between the three categories of women cross-border traders (retailers, wholesalers/retailers, and wholesalers). A wholesaler/retailer trader may extend to a reliable retailer a standing line of credit with a revolving repayment and restocking schedule. The researchers heard conflicting stories in different places about whether more credit was extended in the recent past as compared with current business practices. The paradox is that a slow market pushes a reluctant wholesaler/retailer to extend credit where she did not before, precisely at the time when the risk of default is greater. Many storeowners continue to receive limited credit from their own suppliers. Confirming the findings of earlier studies on women's credit programs (Barnes, Morris, Gaile 1998; Meyer and Morris 1993), many women wholesalers/retailers encountered during this research try to avoid extending credit for the usual reasons of shortage of capital and risk of default.

Women wholesale traders frequently offer short-term credit to known retailers or wholesalers/retailers, who are expected to repay in less than 30 days. Discounts are given if the traders pay the wholesaler in cash. These transactions are all based on the wholesaler's personal knowledge of the client. If the client refuses to pay at the end of the agreed time period, the wholesaler has no legal recourse because of the ineffectiveness of commercial laws. Several women wholesalers indicated they no longer extend even this type of short-term credit because of nonpayment by retail clients. Additionally, some transporters extend short-term credit to the traders (wholesalers/retailers and/or wholesalers) whose goods they carry, by waiting for the transportation payment until arrival at the destination or until after the sale of some of the merchandise

A woman wholesaler from Guinea brings 35-40 barrels (200 liters each) of palm oil per week to the Diaobe market (located along the border between Senegal and Guinea-Bissau) to sell to female retailers. The value of her shipment is more than \$6,500, and her transport and customs charges paid to the freight forwarder average \$20 per barrel. The transactions associated with the palm oil sales and the freight-forwarding charges are all paid in cash. A similar scale of cash payments was observed by the researchers for other women selling palm oil and dried fish.

In contrast, purchases of cross-border savanna traders in the distant and anonymous cities of Lagos, Cotonou, and Abidjan are almost always conducted on a cash basis. Credit is available in certain urban localities through micro-credit programs. In general, the cross-border traders interviewed for this study exhibited a clear preference for "consignment credit" provided by the supplier in the form of unpaid merchandise, which could be paid off over several days or weeks as the goods were sold. Cash loans with interest provided by a financial institution or financial intermediary (such as NGO-sponsored micro credit programs) are less preferred because of the undesirability of incurring financial debt.

One interesting distribution strategy involving a form of credit appears to be a variation on the historical landlord/host arrangement known throughout West Africa (Meillassoux 1971). An ambulant woman wholesaler in Mali who brings goods from Cotonou and Lomé develops a type of business partnership with other women living in different Malian cities (Sikasso, Kutiala, San, and Segou). These partners provide room and board to the wholesaler when she arrives in their town with her wares. The host woman usually has her own separate line of business but also acts as a sales agent for her guest/partner while the latter is in town, stores her goods after she has left, sells them for her in her absence, and acts as her collection agent for outstanding debts. The host is compensated for these services by a commission, although the exact nature of the contract is not very explicit.

Poor Security

Security issues of women cross-border traders are associated with the lack of financial services and the vulnerability they feel with regard to the goods they carry and for themselves. Women are forced to carry large sums of money (traditionally secreted in money pouches around their waist) whenever they travel to buy and sell tradable goods because of the lack of available banking services. Women throughout the region complain about the increased incidence of thievery of goods and cash as they travel to various markets. Increased

thievery has been reported by women who ride the Dakar-Bamako train as well as who travel by road to market areas. During the rainy season, women often have to go on foot or stay overnight because of the condition of the roads, increasing the chance of their being robbed.

Although all traders are expected to make unofficial payments at customs/police/gendarme roadblocks, women cited their increased physical vulnerability at these points. Additionally, women complained of the lack of effective police presence at railroad stations and on railroad cars, resulting in increased thievery and physical assaults. Several women traders mentioned their decision to travel with other traders (both male and female) to Lomé, Togo, or Lagos, Nigeria, was partly a function of security. And other women traders stated their main reason for no longer traveling to port markets such as Lomé or Lagos was because of the increased level of harassment they experienced in these places, or in traveling to and from these locations.

Limited Information on Regional and International Markets

Women cross-border traders were asked where and how they obtained information on regional goods availability and prices. The majority of them responded that they obtain this type of information from other traders or by traveling directly to regional markets themselves. Relying heavily on the observations of other traders tended to concentrate women in the trading of products already sold by other women traders. This concentration has resulted over time in the saturation of certain markets, such as imported cosmetics and kitchen products.

When women were asked about other reliable sources of regional market information (besides other traders), they indicated they were unaware of any other sources. In Ghana, commercial traders living in the Accra area stated they could obtain overseas export information from the Ghana Export and Promotion Council, but there was little information available on regional markets. The United States was mentioned by several Dubai traders as their next travel objective, although their knowledge of prices and competitive goods in the U.S. market was marginal.

Restrictive Trade Policies

Three principal trade policy issues that restrict the cross-border flow of goods in the West Africa region have been identified by the researchers. These issues are:

- Absence of commercial banking system;
- Implementation of ECOWAS and WAEMU trade procedures and policies; and
- Deterioration of public infrastructure.

Absence of Commercial Banking System

The commercial banking system in West Africa continues to be underdeveloped and inefficient in its operations. Outside of urban centers, there is a lack of financial services for all sizes of businesses. For women cross-border traders, the majority of whom own micro or small enterprises, financial services are virtually nonexistent.

Local deposits or money transfers frequently take weeks or months before the correct accounts are credited. The absence of an efficient inter-bank payment system results in cross-border traders having to carry large sums of cash and impedes the flow of goods and services throughout the region.

The objectives of the West African Bankers' Association include the establishment of electronic connections between all banks within West Africa to facilitate the transfer of monies between correspondent banks. Currently, the majority of money transfers between banks in the region must first pass through Europe or the United States, and accounts are not credited until months later. Non-standardization of banking procedures and regulations in the region also exacerbates inter-bank transfers.

A recent article in the Nigerian newspaper *Daily Champion* (11 July 2000) quoted the Nigerian president of the West African Bankers' Association (Mr. Segun Aina) as saying that the absence of an efficient inter-bank payment system is the major problem militating against significant development of trade and commerce in West Africa. Mr. Aina was speaking at the national workshop of the West African Inter-Bank Payment System, which was organized by the West African Bankers' Association.

In the cross-border trade study of Morris and Dadson (2000), several Ghanaian women cross-border traders told the researchers that they had stopped selling salt in Burkina Faso because of the inter-bank payment transfer inefficiencies. In some cases, transfer payments were taking more than one year before the correct account was credited.

Cross-border traders who were involved in business activities outside the region experienced increased frustration in their efforts to source foreign exchange from the commercial banking system. In the Francophone countries, French francs were available from banks after the payment of commissions (which were levied in an inverse relationship to the amount requested.), but the availability of U.S. dollars was more problematic. In Ghana and Nigeria, the availability of U.S. dollars or other hard currencies from banks was increasingly more difficult for small and medium-sized firms. These firms had to forward foreign exchange requests several months in advance to their financial institutions, and even then there was no guarantee that the foreign exchange would be available.

A producer of aluminum kitchen products in Accra, Ghana, told the researchers they were raising their prices to traders from Burkina Faso, Togo, and Benin because imported input prices had increased by 25 percent that week. Input price increases coupled with an inflation rate of 30 percent offset to some extent the foreign exchange incentive to purchase Ghanaian products by Francophone traders.

The continued depreciation of the Ghana cedi relative to the U.S. dollar (C2500 = \$1USD in July 1999 vs. C6000 = \$1USD in July 2000) and the CFA franc (C5500 = CFA100 in July 1999 vs. C9000 = CFA100 in July 2000) has affected both regional and overseas trade in Ghana. Depreciation of the cedi, coupled with an inflation rate of 30 percent, has resulted in protests by traders in Accra, raised prices on imported inputs, and made the purchase of Francophone goods in Ghana relatively more expensive.

Implementation of ECOWAS and WAEMU Trade Procedures and Policies

The goals of ECOWAS and WAEMU can be summarized as: (1) free trade in regional agricultural produce; (2) preferential treatment for the region's manufactured goods; and (3) standardization of documents and procedures (West Africa Enterprise Network 1995 and 1996).¹⁰ To accomplish these goals, regional trade procedures are to be streamlined and the complexity of customs rules and tariffs reduced. The majority of countries in the region, especially those in the CFA franc zone, have adopted reforms so their external tax systems have similar structures and are based on similar principles. An example of this harmonization is the average 12 percent common external tariff adopted by WAEMU members effective January 2000. Despite these attempts at harmonization, a wide range of tariffs still exists within the region, even for the same products (such as cotton cloth). The continued existence of idiosyncratic customs measures specific to a particular country (for example, the definition of watches as luxury jewelry by Ghana customs) illustrates that regional regulations defined by regional institutions are not implemented on national levels. Although WAEMU preferential treatment procedures for goods produced within the region have been adopted by ECOWAS and WAEMU countries in principle, in practice goods originating in the region are still assessed duties (for example, dried fish).

Interestingly, standardization of customs procedures and fees could also have a *negative* impact on women. Currently, some women cross-border traders are not subject to payment of any fees or inspections because of the stereotypical view of some male customs officials that women do not engage in trade of any size or value worth investigating. Also, male customs personnel may assume that women do not keep accurate accounts and so do not request invoice information at border crossings.

According to ECOWAS and WAEMU, regional trade policies all taxation is *ad valorem*, non-tariff barriers have been abolished, and official customs tariffs are applied in all cases. The lack of implementation of these policies illustrates the gap that still continues to exist between regional rhetoric and national reform efforts.¹¹ Procedures at formal border crossings have not been standardized in WAEMU countries, and duties assessed are not uniform. Cross-border traders pay different duties and fees that do not seem to have any correlation

¹⁰ The ultimate goal of WAEMU is integration into ECOWAS thereby creating one West African regional market and one common currency among the fifteen member countries.

¹¹ A July 2000 memorandum from the International Monetary Fund Executive Board echoes a similar concern stating that the creation of an effective single West African market would require the national "elimination of special import surcharges, the reduction of duty exemptions, and the elimination of nontariff impediments to free movements of goods and factors."

with the type, value, or volume of the product they are transporting across the border. Many women cross-border traders pay freight forwarders a fee that is used to cover transportation and border-crossing duties as well as other fees assessed at the numerous roadblocks encountered en route. Traders are unsure how the freight forwarder fee is calculated, and they do not have information about the value of specific duties that would (could) be levied at formal border-crossing points. Traders as well as freight forwarders do not seem to know about the exemption from customs and excise taxes of those goods that were produced within WAEMU member countries.

Roadblocks or inspections by customs/police/gendarme continue to persist in the region. Cross-border traders, freight forwarders, and transporters cite the police and gendarme as the two groups most likely to set-up these “bush” roadblocks. Customs officials commented to the researchers that often the police and gendarme “confused” their roles and acted as de facto customs agents. The origin of these roadblocks is both historical and political. Colonial governments first established the roadblocks at entrance and exit points from cities and towns as a control measure to monitor the flow of goods and people. National governments continued them and added additional ones as government revenue sources. The lack of professional training for police/gendarme/customs officials, coupled with low salaries, has encouraged their proliferation. Political uncertainty increases the number of roadblocks and decreases the enforcement transparency of trade policies and procedures (for example, the December 24, 1999, coup in Côte d’Ivoire and the continued political turmoil in the Casamance region of Senegal).

Traders and transporters pay fees to customs, police, and gendarme when they engage in cross-border trade activities. At a truck stop area in Pogo, Côte d’Ivoire, an animal transporter produced a list of 27 roadblocks he had encountered between Pogo and Abidjan. At each of these roadblocks, he was obliged to pay either \$1.50 to customs personnel or \$5.00 to police and gendarme. Of the 27 roadblocks, 12 roadblocks were maintained by police and/or gendarme. The total cost to the transporter of the 27 roadblocks was \$70.00.

Deteriorating Infrastructure

Although donor funding continues to be allocated for the construction of highways in the region, funding for railroads receives little or no consideration by international donors. The train that runs between Bamako, Mali, and Dakar, Senegal, averages 800 passengers (the majority of them women traders) twice weekly. Continued deterioration of this railroad (especially the rail bed) jeopardizes an important cross-border trade route. Even if proposed highway linkages between Senegal and Mali are completed, the train would still be a faster alternative (and perhaps even less expensive when transport costs and roadblock fees are added to bus ticket prices). Women cross-border traders also utilize a north-south railroad connecting Cotonou

When train officials were interviewed in Dakar, Senegal, about deterioration in the Dakar-Bamako railroad line, which had led to recent train derailments, their response was that they had notified train engineers to slow down to avoid future derailments. There is no immediate plan to repair the infrastructure that had caused the accident.

with northern regions. Women traders mentioned the lack of adequate bus transportation in the region, both in terms of number of buses and in their scheduling. Given that few women cross-border traders are likely to acquire private forms of transportation in the near future, the lack of (or continued deterioration in) public transportation alternatives is a major concern.

Problems also persist with the delivery and maintenance of utilities such as water and electricity. The frequent brownouts and power surges make telecommunications difficult and exacerbate communication problems between input suppliers and wholesalers/retailers and their customers. Erratic electricity flows accelerate the deterioration of computers and other electrical equipment. A 1999 paper “Ghana: Enhanced Structural Adjustment Facility Policy Framework Paper 1999-2001,” by the Government of Ghana, the International Monetary Fund, and the World Bank, analyzed energy sources in the region and concluded that Ghana was not competitive with Togo or Côte d’Ivoire in the provision, access to, and maintenance of energy sources.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Increased trade between the countries of West Africa can greatly improve access to food and resources by West Africans and increase their incomes. There is a direct link in West Africa between cross-border trade, trade openness, and regional economic growth. Encouraging the cross-border trade activities of women enhances this potential for economic growth. Additionally, the economic participation of women increases their financial independence and their access to, and control over, resources. Women cross-border traders are more diverse and engage in a higher value and volume of goods than the stereotypical market women selling a few tomatoes or peppers every fifth market day. The researchers encountered women in regional markets who had access to working capital in excess of \$50,000 and who are responsible for loading 20- and 30-ton trucks with commodities for trading throughout West Africa. Although these women are the exception, the example illustrates the wide diversity found among women cross-border traders. Intimately involved with all details of running their enterprise, women traders who are wholesalers/retailers and wholesalers frequently travel in the region to complete and deliver orders.

Based on the completed fieldwork and the literature review, the researchers offer the following conclusions.

Women Cross-Border Traders

- Commercially aggressive women cross-border traders appear to pass through a sequential series of steps during their trading careers that take them from the position of retailer to wholesaler/retailer to wholesaler.

- Lacking training in business management skills and having little access to price and demand/supply information in other markets, women cross-border traders often rely on other women traders for socio-economic support and information.
- Information provided on expenditures of women traders did not deviate from other research on women's enterprise earnings; women keep separate accounts and spend their earnings on their children, their household, and their enterprise.
- Women wholesale traders are able to expand their profit margin by positioning themselves higher in the distribution chain (such as purchasing goods at the point of manufacture or directly importing from South Asia and the Far East rather than using intermediaries).
- The entire population of rural border zone areas can participate as retailers in cross-border trade. Although individual quantities may be small, the fact that large numbers of people participate results in large aggregate volumes of commodity movement.

Role of Private Agents, Customs/Police/Gendarme, Chambers of Commerce, Associations, and Organizations in Cross-Border Trade

- Women cross-border traders utilize the services of a variety of male private agents (for example, transporters and freight forwarders) to load and transport their goods from one country to another. Usually, the women pay a comprehensive set of fees that cover loading and unloading of goods, transporting of goods, negotiation of border crossings, and roadblock clearances.
- The differences in customs regulations among West African countries affect the type of private agents involved in cross-border trade (for example, in Mali, small-scale cross-border women traders have organized themselves into various *groupements d'interet economique* that are allowed to fill custom declarations).
- Multiple roadblocks within a country where customs/police/gendarme officials request payment from women cross-border traders continue to persist throughout West Africa.
- Many West African countries have chambers of commerce that take an active part in organizing people involved in trade and negotiating with the government on their behalf.
- Women cross-border traders (especially wholesalers/retailers) are involved in regional organizations (such as Enterprise Africa), national business associations (such as Ghana Business and Professional Women), and local production associations (such as manioc and shea nut associations).

Lack of Reliable Market Information

- When women were asked about reliable sources of regional market information other than traders, they indicated they were unaware of any other sources.

Transportation Constraints

- The primary transportation problem faced by women cross-border traders is the lack of transport for the shipment of goods. Women cross-border traders find it difficult to access all categories of transport, from container trucks and 30-ton trucks to small delivery trucks.
- The majority of women cross-border traders rely on public transportation when traveling to markets throughout West Africa. Bus and train schedules do not always coincide with market days, and there are frequent delays caused by vehicle maintenance problems and by declining infrastructure.
- The continued deterioration of the Bamako-Dakar railroad jeopardizes an important cross-border trade route utilized by hundreds of women on a weekly basis.

Financial Services Constraints

- Women cross-border traders complain about the lack of financial services available from formal (such as commercial banks) and semi-formal (such as savings and loans) financial institutions and the non-existence of financial institutions.
- The absence of an efficient inter-bank payment system results in cross-border traders having to carry large sums of cash and impedes the flow of goods and services throughout the region.

Implementation of Regional Regulations

- Though many women traders have heard of ECOWAS and WAEMU, they are not informed about the local impact (on themselves) of recent changes in customs fees or procedures.
- Regional regulations defined by regional institutions are not implemented on national levels, thus illustrating the gap that continues to exist between regional rhetoric and national reform efforts.

Recommendations

Based on more than 100 interviews with women cross-border traders, transporters, freight forwarders, and government officials, the researchers recommend six areas of intervention to the WARP Trade and Investment Economist that would benefit cross-border traders, in general, and women cross-border traders, specifically. Interventions in these six areas would positively impact women traders who are wholesalers/retailers, the largest group of women cross-border traders. These six areas are:

1. Strengthening of Institutions and Associations

The West Africa Regional Program should build on existing programs within bilateral missions (such as Benin) to strengthen institutions such as the chambers of commerce. In some cases, this would involve minor changes in the design of these programs to make them regional in scope and to allow them to establish regional linkages. The chambers of commerce already define themselves as institutions that assist businesses in the private sector. This mandate could be strengthened by having them act as the coordinating institutions for the provision and dissemination of written information on customs rules, tariffs, and trade policy changes that impact on all cross-border traders. Access of women cross-border traders to this information could be provided through product associations (such as gari associations) and business organizations. Women could be provided this information directly by having information sites staffed by chambers of commerce officials on major market days. These sites would provide verbal information to women who might have difficulty reading printed materials.

Building on the current product associations in gari and fish (whose membership is mostly female), WARP could provide additional training to make these product associations more vibrant and responsive to the needs of its members. Problem areas such as lack of transportation, the poor physical infrastructure of markets, and the absence of financial services could be raised by associations. And the willingness of associations to work together on a common issue (for example, the lack of a commercial bank) would further strengthen their requests.

Business associations, although not as specialized as product associations, have a parallel role to play in raising the concerns of members. Because this type of association cuts across product lines, it often represents a more diverse segment of the business community and may include women and men as members. Young chambers of commerce in provincial cities in some areas of West Africa (such as Mali) are actively recruiting young women and men (between the ages of 18 and 40) as members. The chambers of commerce are clearly one major institution of civic life in West Africa.

Strengthening business associations positions them to act as watchdogs when government policies or implementation of these policies by chambers of commerce and others could be detrimental to cross-border trade activities or impact on other business behavior. Linkages between national and regional business organizations should be strengthened where they currently exist (such as national AFWE chapters versus the regional organization), and developed where they are absent.

2. Management Skills Training for Women Cross-Border Traders

Business associations and product associations could also be utilized to offer training to women cross-border traders in business management skills, such as bookkeeping, business plan preparation, and marketing. In terms of resource use, it would also be efficient if institutions such as the chambers of commerce worked directly with business and product associations in offering this training to women. This would allow women cross-border traders to receive additional education in two vitally important areas: (1) business management skills, and (2) trade policies and procedures.

3. Additional Research on Cloth and Fish

In every market in the seven countries visited by the researchers, women cross-border traders were selling various types of cloth and different varieties of dried fish. Additional research along commodity lines for products such as cloth and dried fish would enable a better understanding of the cross-border trade patterns of these two ubiquitous market commodities. An increased understanding of the roles of associations and economic groupings whose membership includes women cross-border traders who trade in these two commodities would provide an intervention opportunity for WARP programming.

4. Use of Mass Media in Dissemination of Trade Policy and Customs Information

Transistor radios are ubiquitous in West Africa. They would provide an excellent channel for the dissemination of customs information and a forum for trade policy discussions. In Mali, alone, there are more than 170 radio stations. Chambers of commerce and business associations could use radio to educate listeners about customs procedures and formalities. Providing information through the mass media adds an interesting permutation to the highly successful social marketing models used in family planning programs to reach both women and men. The model of public service announcements could be used to insert this type of information into television programming. The only attempt the researchers have heard of the use of modern media by customs officials for this kind of purpose was a video on custom procedures that was made by the Burkina Faso government in the mid-1980s. Used judiciously in the context of a comprehensive program to expand regional cross-border trade and increase the general well-being of the population, messages disseminated through modern media can result in an efficiency that is difficult to match elsewhere.

Another domain where the dissemination of information can help traders is publicizing prices for different commodities in different markets at trade information centers, which could be maintained by chambers of commerce or other associations. Such centers could be used as examples of Leyland Initiative programming. Publication of the existence of this information could be provided through mass media channels.

The establishment of such trade information centers should have an exponential effect in increasing the accuracy of information that flows into cross-border trade networks. Such

established trading centers as Lomé, Cotonou, Dakar, and/or Abidjan would be prime sites for these centers. The private sector workshop occurring in Lomé in the next few months would be an excellent venue in which to raise the idea of such centers.

5. Implementation and Standardization of Customs Rules and Tariffs

Part of improving custom procedures depends on collaboration among lower-level officials who staff the border posts of neighboring countries. Such collaboration was already in evidence in many parts of the study area. In the Mali-Burkina border post of Koury, the personnel of the posts on both sides have extremely courteous and collegial relations with each other. In the extraordinarily busy and somewhat chaotic post of Krake between Benin and Nigeria, female and male customs officials on both sides were holding meetings to smooth out problems that impeded trade, from the lack of parking space for in-transit vehicles on the Nigerian side to the practices of “extralegal” Nigerian freight agents. Such collaboration should be encouraged and further developed. At several Benin-Nigeria border-crossing posts, customs operations from both countries are moving to joint buildings built either on the Nigerian side or the Benin side. These actions should be encouraged and transferred to other border areas in the region as one means of increasing the standardization of customs rules and tariffs. Increased standardization should improve the transparency of customs procedures and could be the first step in reducing the number of “unofficial” roadblocks that are so costly (both in terms of cash and time) to all cross-border traders.

In Dakar and other places, the researchers were told that custom officials have informational meetings with chambers of commerce and traders’ associations. Such meetings could be held on a regular basis and expanded as one means of implementing trade policies that are decided on the regional level but that are not operationalized at the local level. WARP could coordinate workshops with local customs officials to provide them with communication tools and strategies through which they would provide information to chambers of commerce and traders’ associations. These informational meetings would enable women cross-border traders to obtain information from formal sources, thus supplementing the informal information they already receive from other women traders.

6. Involvement of WARP in Regional Discussions

Currently, regional institutions such as WAEMU and ECOWAS are the main participants in defining and implementing regional integration measures. National governments are not involved in these decision-making processes but are expected to be the driving force behind their implementation. The issues raised by women cross-border traders in this study provide excellent examples of the obstacles encountered by these traders when a gap exists between regional rhetoric and national reform efforts. WARP needs to work with both regional and national policymakers if regional economic efforts are to be successful.

The availability and delivery of financial services to cross-border traders and other private sector enterprises in West Africa are critical if these firms are expected to expand

and compete. WARP should increase its involvement with the West African Bankers' Association and encourage the offering of workshops similar to the one recently held on the West African inter-bank payment system. "Bridging finance" programs between small enterprises and commercial banks should be analyzed and best practices information disseminated to business associations and others poised to utilize such information.

A feasibility study on the costs and benefits of upgrading the railroad infrastructure on the Bamako-Dakar railroad should be undertaken. Further delays in infrastructure repair for this railroad will only exacerbate the current problems experienced by women cross-border traders that utilize this public transportation. This railroad is a vital cross-border transportation link that averages 800 passengers per trip with women comprising more than 70 percent of its passengers. Additional road construction between Mali and Senegal will not substitute for an efficient, well-run railroad linkage between these two countries.

CHAPTER THREE

PHASE II: START-UP ACTIVITIES TO SUPPORT WOMEN'S BUSINESS LINKS IN WEST AFRICA

BACKGROUND

The majority of cross-border traders in West Africa are women. (Men have historically and traditionally dominated extra-regional trade activities.) Trading is an activity in which women can participate using the resources that are available to them. Small-scale trading involves a minimal amount of working capital, little or no infrastructure (for example, no permanent selling space is required), and few literate or numerate skills, and has the advantage of other women pursuing the same type of activity who can advise the newcomer. Small-scale trading also adjusts itself to other family and household responsibilities a woman may have (for example, traders set their own work hours and children can accompany female traders to her workplace). As women's trading activities expand and become more complex, there appears to be a corresponding increase in women's demand for literacy and business skills.

The Regional Strategy Team of the WARP recognized the necessity of collecting information on the cross-border trade activities of women in the region to more fully understand the dynamics of women's business activities. This information is presented in this report.

ENSURING THE INCLUSION OF WOMEN IN WARP ACTIVITIES

Gender integration continues to be a high priority in the programming of WARP trade and investment activities. The initial regional research activity undertaken by the Trade and Investment Economist was the collection of information on the cross-border trade activities of women in West Africa. Future trade policy activities are expected to be designed, implemented, and monitored for their inclusion of gender and their (differential) impact on women and men.

OBJECTIVES

The proposed scope of work has two objectives:

- 1. Capacity Building of Women Cross-Border Traders.** Capacity-building efforts would be focused on women cross-border traders who are currently wholesalers/retailers. These women cross-border traders would have already been established in their trading activities and would be in a position to expand the size of their business operation and/or diversify their enterprise activities.

- 2. Capacity Building of Business Institutions and Organizations Involved with Women Cross-Border Traders.** Capacity-building efforts would be focused on existing institutions and organizations or associations that women cross-border traders have utilized or been members of in the past.

DESCRIPTION OF WORK

The work effort outlined below is designed for WARP to take maximum advantage of leveraging opportunities presented by the Leyland Initiative and current funding programs of bilateral missions in the West Africa region.

▪ **Identify Appropriate Vehicles for Dissemination of Regional Trade Information**

Chambers of commerce are one such vehicle whose presence in many urban areas (both small and large) would allow them to supplement established programs rather than generate entirely new programming. The West Africa Regional Program should build on existing programs within bilateral missions to strengthen institutions such as the chambers of commerce. In some cases, this would involve minor changes in the design of these programs to make them regional in scope and to allow them to establish regional linkages.

National business associations such as the Association of Ghana Industries and international businesswomen's associations such as the Business and Professional Women and the African Federation of Women Entrepreneurs should also be evaluated as potential dissemination vehicles. With all these organizations, a concerted effort must be made to ensure that appropriations are not just utilized in the capital cities (where many of these organizations have their national offices) but are disseminated to areas outside the capitals as well. For example, in Ghana the Association of Ghana Industries has an active branch in Kumasi (an urban area centrally located in the country) that has proven to be very effective in providing services the membership finds useful. Utilizing existing organizations would also allow WARP to leverage its funding with ongoing bilateral activities of USAID missions in the region that are already funding certain programming efforts by these organizations.

▪ **Identify Appropriate Framework for Increasing Income-Generating Opportunities of Women Cross-Border Traders**

Ongoing business training programs that focus on increasing the income-generating opportunities of women cross-border traders should be identified. Programs that focus on the development of entrepreneurial skills for women as well as men in West Africa (such as Enterprise Africa) should be scrutinized and assisted, if these programs build the capacity of women in cross-border trade and foster women's entrepreneurship. Leyland Initiative funds could be utilized to provide telecommunications equipment and interactive linkages with cross-border trade information on price and commodity flows data.

- **Coordinate Business Training Programs with Capacity Building for Regional Institutions**

- ? **Capacity Building for Regional Institutions**

- Capacity building in regional institutions such as commercial banks should improve their delivery of financial services and their development of appropriate financial services for micro and small enterprises. The recognition of the current and potential income-generating ability of women cross-border traders (particularly the wholesalers/retailers and the large wholesalers) would be part of this capacity building.

- ? **Regional Coordination of Existing Business Training Programs**

- An opportunity exists for WARP to regionally coordinate existing business training programs with capacity building for regional institutions. An example of this effort would be a business-training program that focuses on increasing the capacity of bank officials to professionally evaluate credit applications of small enterprises such as those owned by women wholesalers/retailers. Paralleling this effort would be the training of potential borrowers in the completion of these credit applications. (A woman cross-border trader in Ghana has benefited from such programming, and the potential exists for additional women cross-border traders to also benefit.) Another example would be a business-training program that focuses on increasing the capability of bank officials to streamline intra-bank payment procedures that would also benefit women cross-border traders. Leyland Initiative funds could be utilized to provide software programming and other telecommunications tools to assist in the streamlining of bank procedures.

ANNEX A

**LITERATURE REVIEW OF WOMEN CROSS-BORDER
TRADERS IN WEST AFRICA (since 1985)**

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LITERATURE REVIEW OF WOMEN CROSS-BORDER TRADERS IN WEST AFRICA (SINCE 1985)

INTRODUCTION

The strategy of the newly designed West African Regional Program (WARP) of USAID is designed to help meet the basic human needs of the West Africa region while promoting political and economic liberalization and sustainable development. Economic growth is directly linked to an increase in inter-regional and intra-regional trade activities and an increase in trade openness. The positive linkage between economic growth and trade results from a country utilizing its competitive position and comparative advantage to increase the efficient allocation of its resources. Increased trade between the countries of West Africa can significantly improve the access of West Africans to food and resources and increase their incomes.

During the 1990s, there was a relative increase in formal trade within West Africa of products grown or manufactured within the region (Salinger and Barry 1996).¹ This increase was the result of trade liberalization policies undertaken as part of regional structural adjustment programs; the CFA devaluation in 1994; improved export and import procedures (for example, streamlining of non-traditional export forms in Ghana); and improved technologies in the growing, harvesting, and transporting of horticultural products. Additionally, informal trade (although it is difficult to calculate precisely) has also intensified, paralleling the increase in formal trade. Explanations for the increase in borderlands trade include population growth, urbanization, changes in subsidies of national and international commodities (such as European beef), increased demand for cash as prices rise, and structural adjustment programs that have decreased the size of the civil service. Other contributing factors include a decrease in household income with a corresponding rise in poverty of many urban households.

Women in West Africa have historically been more involved in informal regional trade than the formal extra-regional trade. Informal regional trade is an economic activity in which women can participate using the resources that are available to them. Women cross-border traders often acquire their trade experience by associating with a female parent or companion who provides the woman with market and logistics information. Women engaged in regional trade within West Africa have traditionally encountered different constraints than men engaged in similar trade activities (Calavan et al. 1995). These constraints also impact on the benefits and costs incurred by women involved in this type of economic activity. However, trading remains an economic activity in which women can participate using the resources that are available to them.

¹ Formal cross-border trade is the transporting of goods through official checkpoints. Informal cross-border trade is the transporting of goods through informal border crossings using footpaths or streams known only to local residents.

ORGANIZATION OF LITERATURE REVIEW

The literature review is part of the preliminary assessment of women's cross-border trade activities in the West Africa region. It focuses on resource materials from 1985 onwards that specifically mention women cross-border traders in the West Africa region. Additional sources prior to 1985 or on topics outside the region are also utilized if their inclusion strengthens the West Africa regional literature review. Discussions with the WARP Trade and Investment Economist resulted in the literature review not emphasizing the physical flow of commodities across national borders in the West Africa region. The researchers provide materials on the regional flow of commodities only where this information was considered pertinent to the roles of cross-border traders in the region.

GENDER DIMENSIONS OF TRADE

General discussions on trade liberalization and free trade policies should lead to an analysis of the gender dimensions of trade. The impact of trade liberalization and free trade policies is not gender neutral. Underlying gender biases in domestic employment, socio-economic policies, and national and regional trade policies play important roles in shaping unequal work conditions and patterns for women and men. Increasing cross-border trade flows can improve and/or entrench the difference in economic opportunities for women and men. The dismantling of protective trade measures can create a downward pressure on wages and employment conditions, and change the profitability of commodity trading patterns for women.

If freer trade fosters the introduction of new technologies and the reorganization of production processes, women will require the upgrading of their skills and acquisition of new ones. The acquisition of these new processes can be difficult for women, given their traditional low level of education and the small scale of their enterprises. Women, however, have benefited from the lower price effects of trade liberalization policies as individual consumers and as household members primarily responsible for the purchase of family consumables (Beneria and Lind 1995).

Much of the growing literature on entrepreneurship in West Africa has been written by French social scientists. The pioneer work was Amselle's (1977) work on the Kooroko of Mali (Amselle). This study showed how these low-status blacksmiths benefited from the opening market opportunities in the colonial period and transformed themselves into a prosperous ethnic enclave. An international colloquium on business and entrepreneurship produced two volumes published under the editorship of C. Coquery-Vidrovitch (1983). Much of this and subsequent literature does not distinguish trade between women and men, and most of it focuses on men traders. This focus is encouraged by the fact that most trade associations are segregated along gender lines as well as those of product line and sometimes ethnicity. This market and entrepreneurship literature does include, however, a few chapters and articles focusing exclusively on women, and in the rest, one finds occasional notes on the activities of women. Many of these works rely on case studies and focus on individual

careers. Such an approach provides a rich context for understanding the market but it needs to be supplemented by an analytic gender focus.

Women's Tradable and Income from Cross-Border Trading

Women involved in cross-border trading have traditionally traded food products (both processed and unprocessed) (Ewusi 1990). The Asante women in central Ghana have historically traded fish, salt, and foodstuffs (Clark and Manuh 1991). Other products commonly traded by women include textiles and household products such as soap or light-manufactured consumable goods such as aluminum pots and pans. Although difficult to verify, women claimed they earned higher profits in cross-border trading than in local trading (Mupedziswa 1998). Women traders who marketed goods between two well-established markets earned higher incomes than women who traded within one market or exchanged goods within a local area (Minde 1997; Clark 1994). And women who were involved in trans-border trading earned higher incomes than women involved in only cross-border trading (Clark 1994; Morris and Dadson 2000).

Many studies in the literature focus on the import of cloth, especially fancy printed cottons, into the cities of the southern coast of West Africa. A few expatriate firms import most of these textiles, but local traders from the wholesale level to final retail carry out the distribution in West Africa. There is a gender specialization in this trade: women exclusively control the cottons that are purchased for women's clothes, which are by far the largest part of the trade both in volume and in value, whereas men distribute the mostly man-made or mixed-fiber clothes used for men's clothing.

The most detailed of these studies is Rita Cordonnier's book on the women merchants and retailers in Lomé, Togo (Cordonnier 1987). The most important of these merchants, the "wholesalers" and the "semi-wholesalers," belong to the prosperous coastal trade bourgeoisie of this coastal region. The men of this group have mostly moved into civil servant jobs and into politics, while the women who have lower educational levels went into the trade of all kinds of commodities. The women who specialize in cloth are a small portion of this group of traders, but they control the cloth trade. Cordonnier discusses the historical development of this trade as women moved from produce into consumer goods. Originally, the importers were based in Accra and the women went there to supply themselves but the volume of their purchases convinced these companies to open sale points in Lomé. She shows the strong hierarchy that exists among the women involved in this trade, perpetuated by the mutually reinforcing factors of capital control, reputation, the desire of the import firms to deal with reliable customers, and connections. Also smaller merchants, such as the Lebanese, who want a share of this market cannot compete with women because their salary costs rule them out of the market. Cordonnier (1987) explains that part of the profitability of this business lies in the fact that women and men are taxed by the state in a different manner. Women, in a practice that comes from the colonial period, are not expected to keep books and are taxed with a scale of fixed sums (*patente*). Although these sums are important for large-volume traders, they still do not correspond to the profits made in the business. Thus the "informal" nature of this sector is not the result of any illegal activity but an acknowledged and state-

sanctioned aspect of the trade that corresponds to ingrained perceptions and habits that women conduct their business in a different way than men.

Lambert describes how trade was made possible by the railroad line between Bamako and Dakar (Lambert 1995). From the very beginning in the 1920s women controlled trade by railroad in different commodities, mostly produce taken to Dakar, and imported consumer goods brought to Bamako. Women connected to railroad employees had an advantage in this trade because of their special privileges, but mostly started this trade after they became widows or increased their business after divorce. There are also women, however, who employed their salaried husbands as agents overseeing the transportation. Lambert shows the very hierarchical nature of this trade. A very small number of women conduct the largest volume, but also serve as leaders to the rest, both protecting smaller traders while taxing them for taking them under their protection. These leading women occupy entire wagons used by the large group of their clients, and negotiate with officials in checkpoints for the payments to be made. They have warehouses in Dakar where they store their goods and to which they can expedite loads. They employ porters, drivers, and watchmen. They also invest in real estate. Their presence can be overwhelming for younger women who sometimes withdraw from this circuit to try their luck elsewhere. Lambert further explains how this trade also went through ups and downs as incomes expanded in the 1950s, relations between Mali and Senegal worsened in 1960, Mali moved into an unconvertible currency, came back to the CFA zone, and then came the 1994 devaluation. In the 1990s, Senegal and Mali had contrasting policies. Mali tried to curb food imports to encourage rural producers, while Senegal maintained a low-food-price policy to appease its restless urban population. This created further trade possibilities inverting some of the earlier patterns in the cross-border trade of food (especially rice).

Constraints on Women Exporters

A study of Ghanaian female exporters (52 women were interviewed) found that most of the women interviewed were exporting assorted food items to the United Kingdom, North America, and the European Community (Osei 1994). Their main constraints were small size of enterprise, insufficient credit from commercial banks, weak production base making it difficult to control quality and quantity of items produced, lack of market information, weak professional associations, and cumbersome export procedures. One of two case studies in this report profiled a woman's enterprise that exported salt to Burkina Faso. Her main constraints were her illiteracy, lack of working capital with which to rent additional trucks for salt transport, and the lack of reciprocal banking arrangements between Burkina Faso and Ghana.

REGIONAL TRADE ISSUES

General Regional Trade Issues

Alexander J. Yeats (1990) wrote a seminal report on African regional trade arrangements. Yeats provides a comprehensive overview of African inter-regional trade through assessment of the levels, shares, and trends in sub-Saharan trade. He also discusses the influence of established African trade arrangements such as the South African Development Community (SADC) in promoting intra-regional trade. Statistical indices are used to measure trade complementarily to determine the comparative advantage level of each country's trade under regional agreements. The report concludes with prospects and constraints for the increase of intra-trade and recommends appropriate roles for regional and multilateral policies for achieving Africa's development objectives.

Sustained economic growth in West Africa is projected to increasingly come from intra-regional trade of nontraditional exports, such as agricultural, livestock, fishing, industry and other primary products, handicrafts, and manufactured goods (Stryker 1994). Intra-regional trade will be strongest in the coastal areas of Ghana, Nigeria, Senegal, Côte d'Ivoire, and Cameroon, where there is trained labor, transportation, and telecommunications infrastructure. As their exports increase, these countries will become growth poles, with their increased per capital incomes leading to an expansion of their demand for the exports of neighboring West African countries. Economic integration, according to Stryker, can take the following forms: preferential tariff area, free trade area, customs union, common market, and unified currency area. The impact of these variables in the creation rather than the diversion of trade, exploitation of economies of scale, enhancing competition, reducing transportation costs, decrease in smuggling, and resilience to shocks resulting from changes in terms of trade will be important to study.

Stryker provides a brief analysis of the comparative advantage of trading key commodities (both for export and import) among West African countries defined as arid, semi-arid, and sub-humid regions; humid areas; and industrial centers.² Semi-arid and sub-humid regions have a strong comparative advantage in livestock production and horticultural crops under irrigated conditions. The humid areas were found to have a greater potential for exporting a range of cash crops, including coffee, cocoa, rubber, oil palm, bananas, pineapples, rice, and dairy products.

Strategies to expand USAID initiatives highlight the comparative advantage in commodities in each of the countries and touch upon recommendations for agricultural research, infrastructure in support of exports, and training and professional and public support. The cotton and horticultural products of Burkina Faso, for example, offer potential for growth. The author ends with a list of "unanswered questions," offering a detailed outline for addressing issues of gains from trade between overseas exports and intra-regional exports,

² Countries were selected because of their importance for the development of the West African region. Selected countries were Burkina Faso, Cameroon, Cape Verde, Chad, Côte d'Ivoire, Ghana, Gambia, Guinea, Guinea-Bissau, Mali, Niger, Nigeria, Senegal, Togo, and Benin.

impact of the CFA franc overvaluation and devaluation, elimination of trade barriers, factors for allocating investment, and problems of ethnicity in trade.

Other studies (such as “Private Sector Participation in Identification and Realization of Trade Opportunities in West Africa”) analyze the current environment for regional trade through a detailed analysis of the constraints and opportunities for private sector trade. Detailed case studies illustrate action plans for strengthening the private sector involvement in Côte d’Ivoire, Mali, Ghana, Guinea, and Senegal. The case study of Mali, for example, presents information on the country’s current trade activities, including a list of products exported and imported, country of trade destination, volume and type of trade (formal/informal), a review of constraints, support mechanisms for private sector growth, and training and networking recommendations. Implications of regional integration initiatives such as the Economic Community of West African States (ECOWAS), the West African Economic and Monetary Union (WAEMU), the Permanent Interstate Committee for Drought Control in the Sahel (CILSS), and the (regional) West African Enterprise Network (WAEN) are discussed. Certain capacity-building activities, such as the creation of task forces to improve regional trade, training, and networking of trade associations through the private sector, can serve as important capacity-building activities for women traders. Although not specific to women, experts can add a gender emphasis to the information provided in country studies to identify women’s roles in trade.

Using both a business and economics framework, the WAEN report provides a market analysis on opportunities for regional trade of four non-traditional high value foods and cereals. The final report, “Realizing Regional in West Africa,” differentiates market information requirements for an entrepreneur (production, processing, and infrastructure concerns) from those of a trader (wholesale market price of the product in a country or market of origin, supply/demand, and trade trends). Many of these variables can be looked at through a gender focus. Both women and men must understand the factors involved in the “productive chain”—which is described as production, collection/assembly, storage, processing, marketing, and final demand or consumption—and how these factors vary within a domestic, regional, and even international market; how to access to market information/networks for supply/demand information; export regulations; transportation options and standards; etc.

In another study, WAEN and Associates for International Resources and Development (AIRD) collaborated with entrepreneurs (some of whom were women) to conduct case studies on the viability of four product/market combinations: (1) garlic traded from Chad to Côte d’Ivoire; (2) maize traded from Benin to Niger; (3) day-old chicks traded from Ghana to Côte d’Ivoire; and (4) potatoes traded from Guinea to Senegal. Each case study comprises of an explanation of the product and relevant markets; a quantitative analysis of the costs of production/processing/marketing/trade between the point of production and final consumption; and the identification of constraints, which could limit the viability of trade. The background section of the report consisted of a literature review (available only in French and was not accessible for this review) examining the potentialities of regional trade through an economic policy, institutional factors, and constraints lens. The report recommends that regional trade be based on a comparative advantage of products with regard

to their regional and external competitors. More research is required on the various formal and informal costs incurred in trading an underdeveloped commodity for a given market. Recommendations for policy makers range from liberalizing conditions for regional trade to increasing investment in transportation infrastructure and reducing costs incurred in inter- and intra-currency zone monetary transfers.

Radelet's policy brief for the Equity and Growth through Economic Research (EAGER) activity of USAID addresses the viability of regional trade agreements in Africa (1999). In the brief, Radelet recommends that regional cooperation plans rather than integration efforts are more plausible for the region. Several measures would have to be undertaken for the latter to succeed. Among them are the need for significant tax and expenditure reforms, which may cause immediate macroeconomic and budgetary deficits for some countries. It is therefore recommended that individual countries adopt outward-oriented trade strategies aimed at improving trade across the board rather than a product-by-product approach through regional cooperation agreements. In addition, considerable investment must be made in improving the underdeveloped rail, road, and port facilities linking countries. Given the macroeconomic and political instability of the region, regional cooperation projects would enable governments to trade with a minimum level of long-term commitment, administrative and financial investments.

In a second EAGER policy brief, Barry et al. report on findings from a study analyzing the main causes of West Africa's low intra-regional trade (1999). Their study assessed coarse grains, rice, horticultural products, and livestock traded among Burkina Faso, Côte d'Ivoire, Ghana, Guinea, Mali, and Senegal. Authors suggest that West African countries have variable comparative advantages to trade, in part because of the devaluation of the CFA franc. Mali, for instance, has a strong advantage in millet/sorghum and livestock. In particular, it could benefit from shipping rice to northern Côte d'Ivoire, which could supply its maize to the Sahelian countries. Institutional and physical constraints to trade must be addressed, however. Measures should be undertaken to make commodity markets operational and efficient for more-secure production conditions; to expand market information systems to include fruit, vegetables, livestock, and cereals; to reduce transportation costs; and to allow free movement of people and goods. Policymakers should invest in technologies that diminish food preparation times in urban centers, such as is the case for rice, which is produced through costly irrigation schemes. Authors suggest that commodities such as rice, which are pertinent for food security, should be listed as unprocessed commodities to enable surplus countries to increase their exports.

Economic Community of West African States (ECOWAS)

Origin and Obstacles to Implementation of ECOWAS

The Treaty of Lagos in May 1975 created the Economic Community of West African States (ECOWAS). The principal objective of the treaty is the creation of an economic and monetary union in West Africa, binding together small national markets of West Africa.

Membership in ECOWAS included 16 countries with various levels of economic development, resource allocation, and political maturity.³ According to Okolo (1988-89), ECOWAS was an attempt to find regional solutions to the “problems posed by economic backwardness and dependence and to the dissatisfaction with the efforts of individual West African states in addressing these difficulties” (p.173).

Major obstacles to increasing intra-ECOWAS trade included the high rate of poverty in the region, the limited transportation and communication infrastructure, currency problems, Francophone/Anglophone differences in banking regulations, trade taxation policies, and operationalizing proposed ECOWAS trade liberalization schemes. For example, liberalization of trade in unprocessed goods (such as agricultural products) and traditional handicrafts, which would have eliminated regional tariffs imposed on these goods, was adopted in November 1979 but has yet to be fully implemented more than two decades later. As small-scale female cross-border traders have traditionally been involved in the trade of these commodities, this type of trade liberalization would have had a positive impact on the volume and income-generating capacity of these traders.

Current Information on ECOWAS Initiatives⁴

In theory, ECOWAS countries were to remove tariffs on member states’ unprocessed goods in 1990, and tariffs on industrial goods are to be phased out between 1996 and 2000. According to the meeting in January 2000, countries that were in a position to adopt the ECOWAS trade liberalization scheme were to do so by April 30, 2000, and a study analyzing the impact of trade harmonization schemes was to be submitted for review by the ECOWAS by May 2000. Although few members have implemented these initiatives, steps have been taken to create a free trade zone and free movement policies through an ECOWAS travel certificate that will eventually facilitate an actual ECOWAS passport, which would exist alongside a national passport. The secretariat called for the creation of national committees to monitor implementation and protocols on the free movement of persons and vehicles.

Currently intra-ECOWAS trade accounts for a modest share, approximately 11 percent in 1995, valued at \$3.6 billion of members’ total trade. Nigeria accounts for nearly half of ECOWAS \$60 billion annual GDP. The next two largest members are Côte d’Ivoire (12 percent) and Ghana (8 percent). Ghana and Nigeria spearheaded the establishment of a second monetary zone, which, once created, will be merged with the WAEMU currency zone by 2004. ECOWAS travelers checks have been in circulation since October 1998. The impact and regulatory framework of these initiatives have not been studied, however.

Seven ECOWAS members—Benin, Burkina Faso, Ghana, Mali, Niger, Nigeria, and Togo—agreed in March 2000 to create a borderless trade zone that consists of a trade opportunities

³ The sixteen countries are Benin, Burkina Faso, Cape Verde, Côte d’Ivoire, Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Nigeria, Senegal, Sierra Leone, and Togo.

⁴ News updates on the status of ECOWAS initiatives can be found through various websites, all of which are listed at the end of the bibliographic section of this literature review section.

management system, a EUROTRACE tracking system, organization of trade fairs, and the establishment of ECOBANK.

Construction of the Kankan-Kouremale-Bamako road and trans-Sahelian highways (from Dakar to N'Djamena) will facilitate trade once completed. Additional efforts are underway to create a private regional airline (ECOAIR) and a telecommunications project (INTELCOM II), which would improve links between countries and the interconnect the electricity grids between Nigeria and Benin-Togo. Efforts are also underway for the creation of a West African gas pipeline, which would be constructed between Nigeria and Ghana.

Several associations (for example, Federation of West African Chambers of Commerce, Council for Economic Empowerment for Women in Africa [CEEWA-Uganda; ceewaug@infocom.co.ug], and West African Women's Association) have been created to facilitate exchanges between countries. In addition, ECOWAS launched a business directory in April 1999 in an effort to collate and disseminate economic trade and investment opportunity data for each of the sixteen member states. The directory, which will also be made available on a CD-ROM, will be revised every three months.

West African Economic and Monetary Union (WAEMU)

Objectives

The West African Economic and Monetary Union (WAEMU) was created on January 10, 1994, to support regional integration efforts. Members include Benin, Burkina Faso, Côte d'Ivoire, Guinea Bissau, Mali, Niger, Senegal, and Togo. WAEMU has five objectives: (1) to establish an open market to support the economic and financial activities of the member countries; (2) to ensure convergence of macroeconomic policies and establish a multilateral monitoring mechanism; (3) to create a common market allowing a free circulation of people, good, services, and capital as well as a common external tariff and commercial policy; (4) to coordinate national sector-based policies; and (5) to harmonize fiscal and other pertinent legislation. Success of WAEMU in achieving these goals will depend on the ability of member countries to maintain macroeconomic stability and to reduce domestic and external imbalances.

Structure

Several regional institutions have been created to operationalize WAEMU. These institutions include: (1) the Authority of the Heads of States and Governments; (2) the Council of Ministers; (3) the Commission; (4) the Court of Justice; (5) the Inter-Parliamentary Committee; and (6) the Regional Consular Board. All of these institutions provide, interpret, or ensure that the regulations established under WAEMU promote the effective economic and monetary integration of its members.

Current Issues

A recent achievement toward trade liberalization among the member states has been the establishment of a permanent preferential tariff. The tariff aims to enhance trade by reducing import duties for specific industrial products by 30 percent, and calls for tax-free movement of handicrafts and raw materials and a 5 percent reduction on import duties of other products. However, several obstacles, such as delays in tariff reductions, establishment of new norms, and the lack of consensus among member states, have obstructed the full implementation of the permanent preferential tariff. Changes and improvements in trade policies and procedures (such as the permanent preferential tariff) must be communicated to the traders, especially women, who are active in trading the particular commodities so they can take advantage of these reforms. Weak information channels between policy makers and traders may be a result of the absence of national government involvement in decision-making processes. National governments are, nevertheless, expected to be the driving force behind policy implementation.

Some issues must be overcome by the members for WAEMU to be operational. Experts have noted that the creation of a common market and the reduction of customs barriers will attract capital and jobs to the richest urban centers at the expense of the poorest, mostly landlocked countries. The implementation of the Community Solidarity Tax Fund will be important to counteract the dependence on trade taxes as a principal source of government revenue. The convertibility and parity of the CFA franc in light of the E.U.'s single currency are also points of contention. The legal and regulatory uncertainty of the relationship between the CFA franc and the euro increases the risk associated with West African investment.

ECONOMIC AND LEGAL ISSUES

Effects of State Policies and Actions on Traders

Federal trade tax structures impact on women traders both economically and politically. Taxes such as customs duties, import taxes, and surtaxes affect the profitability of trade and encourage traders to move goods across the border informally (Ackello-Ogutu and Echessah 1996). The use of extortion and frequent checkpoints along trade routes by military, customs, and police personnel further increases the cost of trade (Rogers 1997). In her book on African women traders, Clark (1988) discusses the history of confrontation and collusion between women traders and the state, and between women and specific state agents. Clark's edited collection details the responses of women traders in Peru, Ghana, Nigeria, Hong Kong, and India to state-imposed regulations that affect the ability of these women to conduct trade and generate income for themselves and their households.

E. Gregoire's work (1991) suggests that cross-border trade can be the result of different taxation regimes, varying administrative practices and structures between different countries, and complementary environment or historical production conditions. He focuses on the very large volume of fraudulent trade between the port of Benin, the Maradi region of Niger, and

northern Nigeria. This trade started in the decades following independence and involved mostly European imports. The demonetization of the niara, the war in Biafra, and the oil boom period changed the nature of this trade. Some of the consumer goods transited through Benin and Niger and smuggled into Nigeria and were later brought back into Niger, where they were sold for lower prices than the official imports into that country. Although Gregoire mentions only men merchants, Lambert (1993) mentions that women merchants played a major role in this traffic. Igue and Soule (1992) explain that the largely unrecorded trade of Benin with neighboring countries accounts for a large part of the import and export trade of Benin and generates most of the government revenue in that country. The authors conclude that if the taxes, import duties, and administrative procedures between the different coastal countries were homogenized, much of the cross-border trade would disappear.

The distinction between formal and informal sectors has become one of the most widely shared conceptual tools, but the recent literature offers a critical perspective in this regard. In the 1991 special issue of the *Cahiers d'Etudes Africaines*, Pascal Labaze notes that the tendency to make too rigid distinctions between formal and informal sectors hides the unity and coherence of national and regional economic life. He also notes that state action influences all segments of the market. The profit of merchants often depends on the complicity of the higher authorities of the state, while the profits are shared with the state and the individual agents. He also notes that many unproductive expenses that look like ostentation or social obligations, charity, or religious contributions cannot be separated from productive investment because they maintain the conditions favorable to trade and replenish the resources of the trader.

Economic Decline

Women's role as traders in the economy of the borderlands provides additional information on the intersections of local and transnational economic linkages. Donna K. Flynn (1997) explores these intersections in her work in the Shabe border region of Benin and Nigeria. Women's continued participation as cross-border traders is being debated in this border region as perceptions of gender, community, and marketing practices are redefined during a period of economic decline. In other areas of sub-Saharan Africa, female involvement in cross-border trade has declined for some women because of higher costs (in terms of buying goods to sell and of arranging transport) and an increase in economic risks associated with informal trading (late payment problems, price fluctuations) (Mupedziswa 1998).

An economic downturn can also be a stimulant for cross-border trade. MacGaffey and Bazenguissa-Ganga (2000) describe how the economic difficulties in Congo-Brazzaville and Congo-Kinshasa resulted in a new generation of traders emerging after 1980. The book provides information on the ingenuity of these young female cross-border traders in obtaining visas, financing, and foreign exchange. This new generation of traders changed the flow and styles of goods (such as beauty products, textiles, and compact disks) exchanged between central Africa and the capital cities of France, Belgium, and Holland.

An exchange rate devaluation can have a similar impact on women as a reduction in price supports and subsidies, thus implying a negative effect on real income associated with rising prices (Mulhern and Mauze 1992). The 1994 French West African franc (CFA) devaluation doubled prices of imported goods in the West African Francophone countries. The majority of French packaged imports (for example, tomato paste and canned milk) were affected, thus increasing the cash requirements of market women in Francophone countries and decreasing their profits (Flynn 1997). As a consequence of this devaluation, many cross-border traders were forced to reduce their stocks.

For women traders in Anglophone countries such as Ghana and Nigeria, the devaluation of the CFA presented a window of opportunity to increase cross-border and trans-border trade (Morris and Dadson 2000). The impact of the CFA devaluation, however, varied from commodity to commodity and from market to market. For example, the substitution of regional imports for European imports occurred more often in Côte d'Ivoire and Ghana and less in markets in the western part of the West Africa region (REDSO/WCA 1996). Niger, in particular, increased its exports of onions and other horticultural products to Ghana and Côte d'Ivoire. Countries such as Gambia and Senegal, which are more distant from production zones in Niger, reported less substitution.

As a result of the uncertainty of exchange rates and the lack of information on exchange rate fluctuations in the region, traders have frequently fallen back on barter. The bartering of salt for horticultural products such as potatoes and onions has occurred between Niger and Burkina Faso, for example, among cross-border traders.

Legal Issues

Natural law, customary law, and laws set down by legal and financial institutions have all been used to define the basis on which women's access to and control over economic resources have been determined (Martin and Hashi 1992). Major legal concerns that impact specifically on women's regional trade activities include access to credit, the right to contract, use rights and contract rights to property, and the under-representation of women in policy-making and administration functions (such as lack of female representation in business associations). Numerous studies have reported on the difficulties of women accessing credit from formal financial institutions (Meyer and Morris 1993; Barnes and Morris 1997). These difficulties include lack of collateral, illiteracy, reluctance of financial institutions to lend to small and medium-scale enterprises, and operational procedures of banks.

SOCIAL AND BUSINESS LINKAGES

Ethnicity and Religion

In Ghana, northern male traders have traditionally utilized ethnic-based commercial ties to retailers and consumers when they purchase imported and locally produced goods in the centrally located Kumasi market and transport them northward (Clark 1994). McCorkle, Stathacos, and Maxwell (1995) concluded that ethnicity plays a less dominant role in cross-border trade. In contrast, a shared religion continues to be important, and Islam in particular continues to serve an important role in facilitating cross-border trade. The importance of Islam is reflected in the control of Moslem men over specific cross-border traded commodities (such as kola nuts), the provision of trader credit (Moslem men lend only to other Moslem men), and the processing of traded products (for example, the butchering of livestock in Ghana brought across the border illegally from Mali and Burkina Faso). When Moslem women traders are restricted in their trade activities because of the requirements of Islam, they frequently rely on their children to represent them.

Flynn (1997) discusses limitations placed on women's movements as a result of men's attempts to pacify women who step outside their proscribed tribal roles. One example was the mysterious apparition of certain "gods," who warned women of their potential negative and violent reaction if they continued to trade. Women who trade across the border also come under scrutiny by other villagers, who believe that women traders are crossing the border to engage in prostitution or other illicit activities. These perspectives can bring shame onto women themselves and their male relatives if they are widely believed.

Reference is frequently made in northern Ghana to traders who are Nigeria Hausas and Ghana Hausas, both of which share Islam as their religion. In their study of 124 cross-border traders in Ghana, Morris and Dadson (2000) found religious affiliation was more important to men (59 percent of male respondents) than women (39 percent of female respondents), but the importance of tribal affiliation was similar (45 percent for women and 43 percent for men).

Kinship

Lambert (1995) considers the elements specific to the status of women that contribute to an understanding of the Bamako-Dakar railroad trade. The position of elder women, and the obligations of younger women in child rearing and keeping house, explain why the most important traders are divorced, widowed elder women, and former wives of railroad employees. The general norms and protocols of dependency and protection between men and women mean that women are favored in some respects, compared with the men who want to carry out the same kind of trade. In some instances, the active women traders are not independent actors but agents in concerns that are shared by a dispersed kinship group. Such cases are difficult to identify in fieldwork situations and should alert us to probe further into

the internal organization of the trading concerns and not assimilate them too quickly to familiar patterns of organization.

The literature on the cloth trade provides information on the strategies to generate and maintain capital, and the investment of women in real estate and in the education of their daughters. In Lomé, most apprentices are unrelated young women, but the business is often passed on to daughters with the capital (Cordonnier 1987). One important theme of the book is the relations between spouses within the household. As noted in other Africanist literature, spouses do not maintain a joint estate. This can impose an extra burden on women, but also motivates them and allows them to develop their own resources. Also inheritance is often “sex linked”—that is, daughters inherit from their mother and sons from their father, whereas spouses do not inherit from each other. Similarly, if women receive financial help, it is often from their relatives and not their husband, and often from relatives on their mother’s side, even though these societies are “patrilineal” in many other respects. Even the largest merchants have difficulties in obtaining bank credit. Most of the credit they obtain is from the importers who supply them, and they in turn extend some credit to the trustworthy women who buy from them. But 80 percent of the cloth sold by these women is purchased in small lots and carried by mostly men traders from the savanna to the countries in the north. Most of the conclusions of Cordonnier are confirmed in another study written by Poitou, Lambert, and Toulabor (Bisilliat 1992).

In a study by Morris and Dadson (2000), more than two-thirds of the 124 cross-border traders in their Ghana research answered that kinship facilitated their trading activities (74 percent of the male and 77 percent of the female respondents). Kinship facilitation included the extension of short-term credit, storage, and/or travel assistance for cross-border trade activities. Clark (1994) reports a similar finding in her study of the female market traders in the Kumasi central market in Ghana.

Business Linkages

The majority of business associations or groupings of traders are frequently desegregated along commodity, scale of enterprise, and gender characteristics. For example, the yam producers associations in Ghana—which account for the majority of overseas exports—tend to be composed of male members operating medium-scale enterprises. In contrast, the sale of tomatoes in urban market areas is controlled by a market queen for tomatoes who has organized other women tomato sellers and rigidly controls prices, stall locations, and product quality (Clark 1994; Morris 1996).

Traders may group themselves together in associations that are often constructed along ethnic lines (such as the Hausa onion traders and the Gao onion traders). The associations of onion traders, for example, are groups of importers-wholesalers who work together in organizing the market sites where onions are traded (Vordzorgbe 1997). Their principal objectives are increasing onion production and marketing within the major Ghana markets of Accra and Kumasi, highlighting the transit problems of moving onions from one location to another (such as the presence of numerous checkpoints and road disrepair), and increasing

understanding among members. The membership in the onion trader associations is predominantly male, with females making up less than 25 percent of the members. Wholesalers of imported foods control retail customers more tightly through credit and opportunities to buy scarce goods than those who wholesale local food crops (Clark 1994).

Business Associates

The positive effect of business associates in the facilitation of cross-border trade activities is very similar for both male and female respondents (79 percent for women and 80 percent for men) in Ghana (Morris and Dadson 2000). A higher percentage of women indicated they were assisted in their trading activities by financial arrangements and by membership in business groups than did men. Informal cooperative arrangements between female cross-border traders occur in areas such as transport arrangement, border-crossing facilitation (using an expediter to complete forms and “bundle” small loads into one larger load for crossing purposes), and credit (Clark 1994; Morris and Dadson 2000).

Women regional traders cooperate with one another when operating outside the country but compete fiercely inside the country (Mupedziswa 1998; Morris and Dadson 2000). Women traders from southern and western Africa often travel together to Hong Kong or other overseas markets to buy shoes and watches, but frequently separate once they are traveling back to Africa. Each woman negotiates her own passage through customs, with some women landing in a border country because it is easier to bring goods undetected through an overland crossing point than through an airport checkpoint.

Business Associations

Types of business associations are formed around the extension of credit. These associations can range from the “informal” rotating savings and credit associations found throughout West Africa (called *tontine* or *susus*), to the more formalized intermediate financial intermediaries (such as Women’s World Banking clients, FINCA clients, and Freedom from Hunger clients) (Meyer and Morris 1993). Frequently, these financial intermediaries provide information on health and business development to their clients. All generally require a savings account before any money is extended.

The provision of credit to traders is generally set up with frequent repayments with the first installment, due only a few weeks after the loan is received. This repayment structure decreases the likelihood that women will be involved in any other economic activity besides trading. Women’s World Banking operates a graduated credit program that allows successful borrowers access to larger loans (Women’s World Banking). Women who are involved in purchasing tradable goods in bulk, or who travel to Asia to purchase goods for sale in the region, comment favorably on this type of graduated facility. At meetings, these women appear to know one another, their various lines of business, and the goods they sell.

Other types of associations for women entrepreneurs operate nationally and even continent-wide. The African Federation of Women Entrepreneurs (AFWE) was founded in 1984 with

the objective of strengthening and supporting national associations of women entrepreneurs in Africa. Their objectives center on the support of businesses run by women through the provision of marketing services, training, information dissemination, networking, and policy advocacy (AFWE 2000). AFWE members who travel regionally and internationally to attend AFWE conferences are almost all involved in the selling of cloth and textiles, clothing, and handicrafts. Besides the regional AFWE organization, there are national offices of AFWE in fifteen countries (such as Ghana Association of Women Entrepreneurs).

DIVERSIFICATION OF CROSS-BORDER TRADERS

Wholesaler and Retailers

In many of the studies and reports, different types of cross-border traders are mentioned without specifying their gender. A good example of this nonspecificity is the 1996 study of the Abidjan Metropolitan Market where four categories of traders are mentioned (Economic Policy and Private Sector Division 1996). The first category is small import traders who purchase their horticultural products (in units of 50 to 2,000 kilograms) in the production zone and then travel by train or bus to Abidjan. A second group is specialized intermediaries who are traders buying horticultural products at the train and bus stations in Abidjan to consolidate small quantities into wholesale lots. Given these characteristics of buying and selling, undoubtedly these two groups of traders are women, but there is no specific mention of this in the report.

The third group of traders in the Abidjan market report are large import traders who buy 10 to 30 tons of horticultural products directly from production zones. They hire trucks and transport the fruits and vegetables to the wholesale market in Abidjan. These traders often work in tandem with the wholesalers. The fourth group of traders are exporters who remain in the exporting country and ship to designated importers in Abidjan. The third and fourth group of traders could be either male, female, or both, depending on the fruit or vegetable. The Nigerian onion-marketing system is an example of the fourth group of traders, which would imply they are all male since the Hausa control the export onion trade in Nigeria.

Queen Mother Role

In contrast with other parts of sub-Saharan Africa, women in West Africa have historically had considerable economic decision-making power and influence as chiefs and queen mothers (Clark 1994). The term “queen mother” is used for female community leaders and/or female market leaders. In market arrangements, each queen mother has complete authority within her commodity group in terms of selling location of individual traders, pricing, and variety and quality of the product sold. The queen mother of the specific commodity group can also oversee cross-border trade arrangements. In some products (such as textiles and fish) women have moved from petty trade into large-scale commerce importing and exporting to and from regional markets in West Africa.

Male and Female Trader Linkages

With reference to horticultural products that are sold within the sub-region, the roles of men and women appear to be defined by amount of produce that is traded and the sale level. In two studies of horticultural products in Ghana, the author found that women were involved in the retail trade of assorted vegetables (such as onions, potatoes, and green peppers) and fruits (such as mangos), but not in the importation or wholesale marketing of these horticultural products (Vordzorgbe 1997). Women were only involved in the cross-border trade of these products when amounts were small and women could head load them across the borders.

Livestock trade is concentrated in either large (cattle) or small (goats, sheep) ruminants. Men traditionally handle livestock importation and meat processing, and many are also involved in the retail selling of meat products at butchering sources (Wenner and Mooney 1995; Holtzman 1996; Metzel et al. 1997). Women appear to be involved only in retail trading of meat products. In Mali, women are involved in the selling of distinct meat parts that men do not handle.

BORDER CROSSINGS

Border Crossings

Numerous studies have shown that women's involvement in regional trade in sub-Saharan Africa is unreported and/or its economic impact uncalculated because women either cross informally or informally or transport goods using methods (such as head loading) that are typically not counted as part of official cross-border trade statistics (West Africa Enterprise Network 1996; Minde 1997; Morris and Dadson 2000). Women rarely use pushcarts, bicycles, or trucks when they themselves are transporting goods. They may be involved, however, in the arrangement of truck transport to market items in which they have historically been linked (for example, marketing of fish in Ghana from the coastal area to the interior Kumasi market) (Clark 1994).

Obstacles to Border Crossings

The primary obstacles to regional trade with reference to border crossings are the complex system of customs rules and tariffs and the operationalizing of this system at the borders and along the roads leading to and from formal border crossing points (West African Enterprise Network 1995). Both female and male cross-border traders experience the additional direct (customs fees) and indirect (increase in spoilage of perishable goods due to numerous inspections) costs associated with these obstacles.

Proceedings of a workshop held in December 1996 on unrecorded cross-border trade between Kenya and Uganda discussed the advantages and disadvantages of cross-border informal trade along their common border (Ackello-Ogutu and Echessah 1996). Despite trade

promotions and market reforms that have minimized exchange controls and commodity movement restrictions, inefficient trade policies continue to inhibit formal trade linkages and frequently distort relative prices in product and factor markets. The authors studied unrecorded trade to determine its magnitude, estimate the costs of cross-border trade, identify additional trade opportunities, and demonstrate the importance of intra-Africa trade. Although Ackello-Ogutu and Echessah comment on the large number of women involved in this trade, they do not provide gender-desegregated data, nor do they discuss the gender effects of these sub-regional cross-border trade activities. Their conclusions include the following: informal cross-border trade provides employment, distributes food from surplus to deficit areas, and provides income-generating activities for traders and others who participate (including officials who are paid officially by the government and unofficially by the traders).

In a cross-border trade study that interviewed male and female traders in Ghana, approximately 67 percent of the respondents (41) reported US\$25 or less in monetary costs associated with the obstacle they listed as the most important impediment to cross-border trade (Morris and Dadson 2000). Over half of the respondents (36 or 51 percent) indicated they lost from 1 to 5 hours as a result of the obstacle. Of those traders who responded, more than half of them (57 percent) lost eight or more days in lost wages when their monetary cost is defined in terms of income. This information can be used as a proxy for the measurement of costs associated with frequent inspections (whether official or unofficial) endured by cross-border traders.

CONCLUSIONS

In the literature review currently undertaken, the researchers have noted either the absence of sex-desegregated data or the monographic approach by authors to the role of women traders (for example, one market, one particular group of traders, or one product is the focus of the study). The researchers found little evidence of sex-desegregated regional trade data. The collection and analysis of West African trade data that is sex desegregated are of vital importance to the understanding of the effects of trade on women's employment, production, economic status, and decision making. Of equal importance is the economic impact that women's cross-border trade activities have on the countries and region of West Africa.

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List of Useful Web Sites

<http://www.africapolicy.org>

The Africa Policy Information Center (APIC) web site has valuable links to Africa trade and investment resources on the web. It is also one of the only sites that has emphasized the need to give special attention to the vital food-producing and entrepreneurial roles of women in rural and urban Africa. Go straight to <http://www.africapolicy.org/featdocs/tradinfo.htm> for listing of web links.

<http://allafrica.com>

Comprehensive news updates provided for all African countries, categorized by topic. Has a section on women and gender and a search engine.

<http://www.geocities.com/CapitolHill/Lobby/2450/foreignaid.html>

Link to a report on strategies for African development.

<http://www.gca-cma.org/>

Global coalition for Africa, lists various NGOs.

<http://www.info.usaid.gov/regions/afr/>

USAID's official website on Africa initiatives. Search engine available.

<http://www.un.org/Depts/eca/>

Official link to the United States Economic Commission for Africa.

<http://www.un.org/ecosocdev/geninfo/afrec/>

Highlights United Nations publications on Africa, with special emphasis on women and development.

<http://www.usaid.gov>

Click on CDIE from the tools menu on the homepage, click on statistics, click on query the database from the left menu bar and then begin search by development sector (e.g., international trade).

www.worldbank.org/

Go to regions, international economics, trade and perform search under "regional agreements." Search the *World Bank's Africa Region web site on regional integration* as well.

www.wto.org

Trade Policy reviews can be downloaded on most countries.

ECOWAS Web Sites

<http://www.cedeao.org>

Provides useful country reports and provides minutes to ECOWAS meetings, including the most recent January 2000 meeting, notes on post-Seattle challenges, and overview of the implementation status of ECOWAS priority areas.

http://www.ebd-colorchart.com/ebd_news.htm

On-line link to the ECOWAS business directory.

<http://www.ecowas.net/english.htm>

Provides information on ECOWAS, its structure and lists achievements by category. Has the most recent information.

<http://www.secretary.state.gov/www.briefings.statements/>

Periodic de-briefings on ECOWAS progress.

<http://www.state.gov/www/regions/africa>

News briefs and background on ECOWAS with limited information on ECOWAS' GDP breakdown by country.

WAEMU Web Sites

<http://www.dakarcom/waemu.htm>

Official web site of the U.S. Embassy Dakar Business Facilitation Site, Senegal. The economic reporting section provides updates on WAEMU and a good narrative on the obstacles and steps required for WAEMU to be successful.

<http://www.imf.org/external/np/speeches/1998/063098.HTM>

Official IMF web site. Statement by Alassane D. Ouattara, Deputy Managing Director, IMF, 1998. Discusses challenges and achievements of WAEMU.

<http://www.imf.org/external/np/sec/decdo/waemu.HTM>

Official IMF web site. Provides information on the organization, objectives, and structure of WAEMU.

ANNEX B

**FLOW OF GOODS OBSERVED
IN WEST AFRICA FIELDWORK**

Flow of Goods Observed in West Africa Fieldwork*

Importing Countries	Exporting Countries										
	Mali	Senegal	Gambia	Guinea	Guinea-B	Burkina F.	Côte d'Ivoire	Togo	Benin	Nigeria	Ghana
Mali		European fruits, *salted fish, salt, *embroidered gowns, *imported pasta, *rubber goods, foam mattresses		cement, nails, shoes, *imported kitchen ware		mopeds, cigarettes, matches, fertilizer	*cosmetics, *pharmaceuticals, *fruits, *processed manioc, cement, *clothing, *plastics	*palm oil, *wax cloth, imported tires	imported consumer goods, imported tires, *fashion jewelry	*baby clothing, refrigerators, spare parts, *enamel bowls, *stainless steel bowls	*aluminum goods
Senegal	gum arabic, incense, *nere seeds, *shea butter, *imported dyed basin, eggs, fruits		blue Jeans, sugar, *tomato paste, rice	coffee, *palm oil, *nere seeds, *tomato paste, fruits, honey, ginger, spices, *baskets, kola nuts			*wax prints				
Gambia											
Guinea		salted fish, *soap, onions									
Guinea-B		cement, onions, potatoes, salt, *soap									
Burkina F.	*smoked fish						*wax prints, fruits, *cosmetics, *pharmaceuticals		imported consumer goods, *processed manioc, *fashion jewelry	spare parts, enamel *bowls, *stainless bowls spare parts, *wax cloth	*aluminum goods, *lumber

Source: This table is based on the results of fieldwork for this report carried out in June and July 2000, supplemented by information obtained during prior fieldwork experience. The list of goods is not exhaustive, but includes those that were salient in the areas of research. Important flows of goods between different regions within the same country—for example, the important trade between the southern triangle of Mali and its inner Niger Delta region—cannot be shown on this table but follow a pattern that is similar to the cross-border trade of these countries.

* Goods for which women were dominant or very visible as traders.

Importing Countries	Exporting Countries										
	Mali	Senegal	Gambia	Guinea	Guinea-B	Burkina F.	Côte d'Ivoire	Togo	Benin	Nigeria	Ghana
Côte d'Ivoire	*imported dyed basin, sheep, cattle, vegetables, yams, grains					sheep, cattle				*pharmaceuticals, *wax cloth	*aluminum goods
Togo									maize, beans, sorghum	spare parts, *pharmaceuticals, *wax cloth, *enameled bowls	*aluminum goods
Benin										spare parts, *pharmaceuticals, *wax cloth, *eggs, *carbonated drinks, *enameled bowls, engine oil, *kerosene, *gas, *packaged baked goods, lumber, cashew nut	*aluminum goods
Nigeria									cement, beer, fertilizer, yams, *wax cloth, cigarettes, millet, maize, used cars, electronic goods, seed cotton		*aluminum goods, chocolate
Ghana						sheep, cattle, hides					

ANNEX C

WIDTECH SCOPE OF WORK

WIDTECH SCOPE OF WORK

EXPLORING WOMEN'S REGIONAL TRADE LINKS IN WEST AFRICA PHASE ONE: PRELIMINARY ASSESSMENT AND IDENTIFICATION OF OPPORTUNITIES

For the West African Regional Program
Bamako, Mali

SUMMARY

This Scope of Work defines the parameters of Phase One of WIDTECH technical assistance to the West Africa Regional Program to assist them in developing a set of activities to help build capacity of women in cross-border trade in the region. Outputs of Phase One will include a preliminary assessment of women's cross-border trade activities in West Africa, identification of potential activities for enhancing women's cross-border business and trade linkages, and a scope of work for designing and implementing these activities in Phase II. Phase two funding has been requested under the FY 2000 African Trade and Investment Program. Proposed countries to be included in the assessment are Burkina Faso, Nigeria, Ghana, Guinea, Mali, Senegal and Benin.

BACKGROUND

Increasing opportunities for cross-border and global trade in West Africa are driving potential for greater income generation throughout the region. Although regional trade and global trade theoretically adhere to the same commitments under the World Trade Organization, there are some significant differences between them. While global trade is usually characterized by large aggregate quantities of goods, the scale of cross-border regional trade is quite variable. In terms of quantities of goods, cross-border regional trade can be characterized as ranging from small-scale (e.g., 'petty' trade) to medium-scale (large truck shipments). Cross-border regional trade is conducted for distributing commodities to local, national, and regional markets as well as for moving export-oriented commodities to major ports for shipping.

There are also significant gender differences in patterns of participation between these forms of trade. Women tend to predominate in local and regional distribution of goods throughout West Africa, and much of this trade is informal and unrecorded. Although some successful women traders do actively engage in global trade, opportunities for women tend to be more limited.

While a substantial amount of academic research has been conducted on West African women traders, limited attention has been given to women's participation in regional cross-border trade. In particular, there is little knowledge of the role of cross-border trade in providing sources of income for women and their families; as a mechanism for linking women to global trade; or the way in which women's participation in this trade could be

enhanced by building stronger cross-border business networks. Moreover, no *regional* cross-border trade analyses have been undertaken in West Africa. A limited number of studies on specific border points have been done with little or no gender disaggregation incorporated into the data collection and reporting.

Gendered patterns of participation in trade also influence the ways in which men and women are differentially impacted by trade policies and processes of liberalization. With the expansion of USAID-supported programs for trade liberalization, greater efforts must be made to understand women's participation in trade as well as impacts of trade policies on women. This project will produce lessons learned about differential impacts of trade and trade policy on women and offer recommendations to the RST for incorporating this knowledge into emerging policies and activities in the West African regional program.

This call for consideration of gender issues is entirely consistent with USAID policy. USAID's strategy for sustainable development and its *Gender Plan of Action* clearly articulate a commitment and methodology to take account of gender in all policies, programs, and activities, with the goal of improving women's status and promoting gender equity.

OBJECTIVES OF WORK

Specific objectives of Phase One include:

- Conducting a preliminary assessment of women's cross-border trade activities in the West African region, based on site visits as well as existing secondary literature beyond 1985;
- Assisting the RST Trade and Investment Advisor in identifying appropriate regional activities targeted at enhancing women's cross-border trade linkages to help foster capacity building in income generating activities for women in the region;
- Defining a detailed Scope of Work for designing and implementing these activities (Phase Two); and
- Advising the RST/Trade & Investment team on ways to better integrate gender considerations in trade policy activities planned for the coming year.

DESCRIPTION OF WORK

- Conduct a literature review on gendered aspects of cross-border trade in West Africa, utilizing existing secondary sources. The first draft of this will be produced prior to visiting the region and will then be integrated into the final report for Phase One. WIDTECH staff will provide assistance with the literature review as needed.

- Visit the RST/Trade and Investment team and other relevant USAID representatives in Bamako, Mali, to gather information on regional trade policy activities (existing and planned) and gather source material on cross-border trade.
- Conduct site visits to key urban trade centers and borderland trade areas in Burkina Faso, Nigeria, Ghana, Guinea, Mali, Senegal and Benin¹ in order to meet with stakeholders in women's cross-border trade, including women traders (from various levels of micro, small, and medium-sized businesses), representatives of key women's business associations, representatives of key trade associations, and relevant national and regional policymakers concerned with promoting regional trade, including USAID representatives.
- Identify the range of key constraints to women's cross-border trade in the region, including on the levels of:
 - ? *Demographic and sociocultural factors* (e.g., age, marital status, ethnicity);
 - ? *Access to resources* (e.g., business support services, networking opportunities, access to credit);
 - ? *Infrastructure* (e.g., transport and roads); and
 - ? *Policy* (e.g., national country context, customs and immigration policies and practices, currency exchange, and regional policies).
- Identify key trends and existing links in women's regional trade patterns. This might include, but is not limited to, identification of key agricultural and non-agricultural commodities, major regional and cross-border trade routes, existing business networks, access to critical markets and market information, capital needs of traders, general economic conditions and employment opportunities, trade as a primary vs. secondary income-earning strategy.
- Identify potential opportunities to help build capacity for increasing women's cross-border trade activities and define a Phase Two Scope of Work for designing and implementing these activities.
- Offer recommendations to the Trade and Investment Advisor for better integrating gender concerns into trade policy activities planned for the coming year for the West Africa Regional Program, including influencing policy of regional organizations such as WAEMU and ECOWAS.

DELIVERABLES

1. Draft literature review of a maximum of 20 pages on gender aspects of cross-border trade in West Africa.

¹ These sites have been selected based on representation of key trade routes in the region, key centers of women's commerce activities, and a balance of Francophone and Anglophone countries.

2. Interim recommendations/brief report before departure from Bamako.
3. A final report, 15-30 pages, submitted no later than 4 weeks after departure from Bamako, that includes:
 - a) a preliminary assessment of women's cross-border trade activities, including key constraints and trends outlined above;
 - b) recommendations for potential activities aimed at building women's capacity in cross-border trade in West Africa; and
 - c) recommendations for improved integration of gender into USAID West Africa regional trade policy activities.
4. One to two page executive summary of the final report to be submitted in French.
5. A detailed Scope of Work for Phase II identifying steps to develop and implement key activities for building women's capacity in cross-border trade.
6. Final report will be translated into French by WIDTECH. WIDTECH will consult with team as necessary.
7. If the WIDTECH contract is extended beyond September 2, 2000, the team leader or both team members will be asked to provide a debriefing of their assessment of women's regional trade links in West Africa to the USAID Africa Bureau in Washington in fall 2000 prior to start-up of Phase II of this activity.

TEAM REQUIREMENTS

A two person WIDTECH team consisting of a Social Scientist and an Economist/Marketing Specialist will be the core team. The Social Scientist should have:

- An advanced degree in a relevant field of social science;
- Experience with issues pertaining to women's formal and informal trade in West Africa and with global and regional trade issues;
- Previous experience in West Africa;
- Familiarity with gender issues in Muslim cultures; and
- Fluency in French.

The Economist/Marketing Specialist should have:

- An advanced degree in a relevant field of economics or marketing;
- Experience with commodities marketing and global and regional trade;
- Familiarity with gender and trade issues; and
- Familiarity with gender issues in Muslim cultures.

The WIDTECH team will work very closely with the RST/Trade and Investment team, particularly while conducting site visits in the region. Along with the Trade and Investment Advisor, a USAID Malian FSN team member will also participate in one or more field visits throughout the region.

LOE AND PERIOD OF PERFORMANCE

WIDTECH Economist/Marketing Specialist and Team Leader

Literature review and preparations (travel as needed)	16 days
Site visits in region, beginning and ending in Bamako	24-36 days
Final Report Writing	10 days
<i>Total Est. LOE</i>	<i>up to 62 days</i>

WIDTECH Social Scientist

Preparations, contributions to lit. review (travel as needed)	up to 7 days
Site visits in region, beginning and ending in Bamako	24-36 days
Final Report Writing	8 days
<i>Total Est. LOE</i>	<i>up to 51 days</i>

West Africa Regional Team Economist and Social Scientist

Site visits in region	24-36 days
<i>Total Est. LOE</i> (to be covered by the West Africa Regional Program)	<i>up to 36 days</i>

During fieldwork, team members will work 6-day work weeks.