



# Analysis on the Business Environment for Women-led Businesses in the Cross-border Agri-food Value Chains in ECOWAS region



**FEDERATION  
OF WEST AFRICA**  
CHAMBERS OF COMMERCE AND INDUSTRY



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**December, 2021**



Co-funded by the European Union



This report is part of an intervention supported by the Investment Climate Reform (ICR) Facility. The ICR Facility is co-funded by the European Union (EU), the Organisation of African, Caribbean and Pacific States (OACPS) under the 11th European Development Fund (EDF), the German Federal Ministry for Economic Cooperation and Development (BMZ) and the British Council. The ICR Facility is implemented by GIZ, the British Council, Expertise France, and SNV. This specific intervention is led by GIZ. The authors of this study are Elodie Ritzenthaler and Safiatou Traore of GFA Consulting Group.

The contents of this publication are the sole responsibility of the authors and do not necessarily reflect the views of the donors or the implementing partners.

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## Executive Summary

FEWACCI recognizes the importance of women in driving transformation for job creation and inclusive economic growth. This is why FEWACCI continues to advocate for an inclusive agribusiness sector, through the **establishment of policies and policy incentives that encourage women to be key players in value and supply chains.**

*“There is no tool for development more effective than the empowerment of women.”*

*KOFI ANAAN - Former UN Secretary General*

**A first critical step is to understand women’s representation in the sector, address the challenges they face, and seal gaps that inhibit their participation.** This report seeks to address these and to provide an essential foundation to champion for an enabling environment that encourages increased participation of women in the agribusiness value chain.

ECOWAS countries need to deliberate to include more women-owned enterprises into the agribusiness value chain and assist them in building their capacities to take up new roles. The growth of ECOWAS’s economy should provide an equal opportunity for women to participate as owners, leaders and workers in the agribusiness sector and this study is aiming to provide a roadmap on how to do so. This will complement the ECOWAS governments’ on-going efforts to enact and implement regulations, policies, and laws to foster an environment that enables the equitable participation of women in the sector. **Sustainable growth and human development can only be achieved if there is meaningful participation of women in the economy. FEWACCI invites stakeholders to engage in this critical conversation and take the steps to ensure equitable growth all over the ECOWAS region.**

This study was completed at an unprecedented time. The COVID-19 pandemic has presented the agribusiness sector with additional **challenges, as well as opportunities to reinforce and reposition women’s roles.**

Women face unique structural, cultural and historical challenges that hinder them from entering the sector and scaling their businesses. Some are stuck in the informal economy and are unable to formalize for sustainability. This report presents findings of a formative study “Analysis on the business environment for women-led businesses in the cross-border agri-food value chains in ECOWAS region” that explored the context in which women participate in ECOWAS’ agribusiness sector. It also highlights challenges experienced by women and ways to mitigate these. The study aimed to: (i) conduct a landscape review of policy, legislative, and institutional frameworks and measures aimed at mainstreaming gender equality and inclusion in the agribusiness sector; (ii) determine the extent of women’s ownership and leadership of agribusinesses; (iii) understand the challenges facing women in the sector as business owners in establishing and growing their enterprises, and as employees building a career in the agri-food value chain; (iv) highlight best practices already developed by women agro-processors and women small scale traders (v) provide recommendations informed by local, regional, and international evidence for mainstreaming gender in the agribusiness sector.

### Methodology

The study utilized a **mixed-method approach** that included a desk review of legal and policy frameworks and primary data collection through an online survey, in-depth interviews (IDI), focus group discussions (FGD), and key informant interviews (KII). Participants in the study included women working in the agri-food value chain sector (leaders, entrepreneurs, employees), key stakeholders, and representatives of various donors and implementing agencies, Chambers of Commerce and Industry, women associations and entrepreneurs in the agri-food sector, as well as incubators.

### Overall context

The food economy is the biggest employer in West Africa. The various activities involved in producing food, from the farm to processing, packaging, transporting, storing, distributing and retailing, account for 66% of total employment, or 82 million jobs. While the majority of these jobs (78%) are in agriculture, off-farm employment in food-related manufacturing and service activities is growing in number and share<sup>1</sup>. Women make up to 82% of employment in the processing sector, 70% in the distribution sector and almost 90% in the sales of ready to consume agricultural products.

A range of barriers on the level of the business environment and other levels still limit the economic activity of West African women. These obstacles include formal and customary laws, public policies and access to financial products. There are still differences between men and women on the literacy rate, access to land, access to finance and on the adoption and use of digital tools.

The focus of this report is on “agro-processors” and “women cross-border traders”. Also, the priority has been given to agri-food products only, even if with agricultural goods, women can produce cosmetics, resin, fibres, oil, energy, plastics, etc.

<sup>1</sup> dc152bc0-en.pdf (research4agrinnovation.org)

***Cross-border dynamics represent a fundamental dimension of trade flows dominated by women. They face harassment, violence, and confiscation of goods by law-enforcement agents and intermediaries.***

Women are particularly numerous in postharvest activities, whether it is in relation to processing or distributing foodstuffs. They follow and observe the market trends and changing consumer preferences, experience new usages and come up with various new products i.e. by mixing old recipes with new market needs (spices, cereals granules, baby food, or gluten free goods).

***The processing and distribution sectors are dominated by women and tend to be unskilled and labour intensive, providing more inclusive opportunities. Access to finance and high hygiene and quality standards are main challenges.***

Small and medium-sized enterprises (SMEs) in West Africa, particularly those created and led by women, struggle to access finance. Women entrepreneurs in the agri-food sector often start a small business with limited or no equipment at all and with very limited resources. High hygiene and quality standards are difficult to be met. It is difficult for women agro-processors to compete with imported goods which are often cheaper and more qualitative and to answer to market demand, because they cannot invest in modern equipment and increase their production and productivity.

As a consequence many women in West Africa do not produce enough to be able to sell their products abroad, even in neighbouring countries. The sale of products within the ECOWAS region is a rather informal business making use of family connexions or via a client who appreciates certain products and sells to friends abroad or someone who owns a boutique abroad. For those few who however manage to have a sizeable production, export to the European Union (EU) or the United States (US) is considered as being much easier than among ECOWAS countries.

Women are highly represented in the informal, small scale cross-border trading with food products in West Africa, selling fruits and vegetables such as pineapple, tomatoes, or pepper. Not knowledgeable about the procedures that guide international trade, when crossing the borders women often face harassment, violence, and confiscation of goods by law-enforcement agents and intermediaries.

Although 40% of women small scale traders have monthly earnings of no more than USD 100., there are also exceptional cases where women were able (before the COVID-19 pandemic) to send two or three trucks every three days of fresh tomatoes from Benin (Porto Novo) to Nigeria or from Nigeria to Benin, depending on the season.

***Additional job losses instead of job creations may be witnessed without an improved implementation of trade facilitation “best practices”.***

However, women cross-border traders are not highly organised compared to the other agri-food trading activities -except in countries such as Ghana or Côte d'Ivoire. Strong associations are needed to enable women build trade networks, to facilitate the access to credit, to manage the supply, demand and prices, set common resources for a shared income, avoid trading challenges, and to have an impact on policies.

Since the outbreak of the Covid-19 pandemic, intra-regional trade in the ECOWAS region is has been severely impacted by border control measures restrictions on the movement of people and goods. The pandemic also heavily impacted on food prices which increased drastically since 2020. Border closures, travel bans, and restrictions on movement led to difficulties in buying agricultural inputs, selling products, and accessing markets, leading to severe drops in food production and market disturbances. Confinement and border closures threaten jobs and livelihoods, particularly in the informal sector, aggravating food and nutrition security and further damaging economic performance.

***The contract-intensive nature of the economic sub-sectors dominated by women means that Covid-19 lockdowns have worsened gender inequality.***

The impact of COVID-19 on women entrepreneurs involved in agro-processing has been high and it highlighted even more the difficulties they used to face. Most women have lost many clients and had to reduce their production (and sometimes their staff). Many have reduced their margin and profitability due to the raising cost of raw materials, of packaging and transportation. Only a few have been able to adapt their products to the demand, thanks partly to the use of social media.

Women small-scale cross border traders have been deeply affected by the COVID-19 crisis. Their activities almost fully stopped with border closure (that remain in place in November 2021). Some say that 90-95% of their income has been lost since COVID-19 restrictions have been put in place, and the only solution for them was to multiply micro-credits; therefore, they are currently heavily indebted.

Women cross-border traders interviewed in Nigeria, Benin or Togo said that illicit fines have doubled or even tripled. Trade facilitation among ECOWAS countries remains a real challenge problem: the Economic Trade Liberalisation Scheme (ETLS) is not well known and implemented, rules are opaque and there are many abuses from administrative agents along all trade corridors. Some initiatives have been launched to improve the situation, but with the COVID-19 and the closure of borders, the implementation is still pending.

The implementation of the African Continental Free Trade Area (AfCFTA) provides an opportunity to achieve economic diversification through the creation of integrated regional value chains, as well as dismantling tariffs and non-tariff barriers. But there are still a lot of uncertainties on how countries and companies could concretely benefit from it. A proper implementation of ECOWAS trade rules is thus instrumental for SMEs and companies to be able to diversify and increase their competitiveness and regional markets shares. At the moment there is fear of not being able to compete with products coming from Morocco, South Africa, Kenya etc. and even in the same region (Sahelian SMEs fear big brothers like Senegal, Côte d'Ivoire, Ghana, Nigeria). **Additional jobs losses instead of jobs creations may be witnessed without an improved implementation of trade facilitation “best practices”.**

ECOWAS countries have made efforts to develop legislative and policy frameworks that promote gender equality and equal participation of men and women in economic opportunities. However, the majority of these policies are either gender-neutral or not put into practice and have therefore not translated into equitable participation of women in the agri-food value chains. Existing gender inequalities need to be addressed by the deliberate integration of a gender lens in policy formulation and implementation. Critical reflection on the social and cultural contexts that influence policy formulation and implementation is also necessary.

The most common sources for start-up capital include family savings, partnerships, and loans from financial institutions. Challenges with obtaining capital from financial institutions include collateral requirements which most women entrepreneurs do not have. Most women-owned businesses are MSME and operate in the informal sector. These enterprises experience a high cost of production, high cost of transport, and high cost of capital outlay. Despite the significant role of the informal sector in the economy, many of these businesses remain unable to grow into medium-sized enterprises.

The current study has looked into a series of best practices amongst small scale women entrepreneurs in the agri-food value chain and a series of recommendations have been formulated aimed at improving women's participation in the agribusiness sector. While there is no one-size-fits-all solution, these recommendations aim to remove barriers and enhance opportunities for women working in the agri-food value chain.

***Business development, investments and cross-border exchanges are dependent on an enabling environment with clear rules, simple and cost-effective trade processes, protections for legal rights and responsive public sector institutions as well as integration of a gender lens in policy formulation and implementation.***

## Legal Recommendations

- Review laws that affect the agribusiness sector through a gender lens and create guidelines for gender-sensitive implementation.
- Strengthen implementation of existing gender-aware or gender-sensitive laws through guidelines that recognize and address the differential gender needs of women entrepreneurs.
- Create effective collaborative engagements between public sector oversight agencies to ensure compliance in the implementation of the laws that affect women in the agri-food value chain.
- Consolidate legal, regulatory, and compliance requirements for trade with agricultural products in a single place to enhance efficiency and reduce the cost of doing business.
- Implement Technical and Vocational Education and Training TVET awareness campaigns aimed at girls and young women that encourage them to join TVET or other skills-based courses (production, processing and trade skills; cross-border trading; agricultural entrepreneurship (accountancy, marketing, management etc.); this could start with an agricultural college from overseas via a donor funded project; through competency-based training along agricultural value chains, students will be equipped with practical skills to meet labour-market needs; curricula will then need to be developed in partnership with the private sector to ensure that trainees are equipped with the skills to meet labour market needs; to guarantee ownership and sustainability, curricula are to be embedded within the National Qualification Framework (NQF) of the respective country.
- Lobby for targeted financial and tax deduction and exemptions for women-led and women-owned enterprises

## Recommendations for FEWACCI

- Develop transformative models and standards that address workplace gender gaps along the cross-border agri-food value chains
- Initiate a Women in Agribusiness Programme to amplify the voices of women in the agri-food value chain for policy advocacy and change.
- Lead public private policy dialogue that is inclusive and responsive to the needs of women in the agribusiness sector.
- Support formalisation of informal women-owned SMEs in cross-border trade with agri-food products.
- Build strategic partnerships with academic and TVET institutions to improve the curricula and training courses to enhance girls and young women production, processing and trade skills and linking education and skills acquisition to sector and market demands
- Facilitate individual companies with toolkits that provide clear guidance and indicators to gender mainstreaming and diversity in agribusiness processes and management i.e.  
[https://r.search.yahoo.com/\\_ylt=AwrJO1WodLdhV2UATgR3Bwx.;\\_ylu=Y29sbwMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1639441704/RO=10/RU=http%3a%2f%2fwww.wocan.org%2fsites%2fdefault%2ffiles%2fToolkitforGenderMainstreamingInAgribusinessIncubation\\_FARA2015.pdf/RK=2/RS=zIpQq7fMzF1NNekruaYnXqW3QRc-](https://r.search.yahoo.com/_ylt=AwrJO1WodLdhV2UATgR3Bwx.;_ylu=Y29sbwMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1639441704/RO=10/RU=http%3a%2f%2fwww.wocan.org%2fsites%2fdefault%2ffiles%2fToolkitforGenderMainstreamingInAgribusinessIncubation_FARA2015.pdf/RK=2/RS=zIpQq7fMzF1NNekruaYnXqW3QRc-)
- Further expand on the Togo based Innov'up incubation platform for women-owned businesses to scale up and realize their potential.
- Carry out periodic assessments of the challenges faced by informal and micro-small enterprises in the agribusiness sector to generate data for decision making.
- Strengthen grievances and complaints/compliments redress/response mechanisms (GRM/CRM) for compliance and to mitigate exploitation and intimidation of women working in the agri-food value-chain and in particular cross-border traders
- Initiate mentorship programmes to allow women with experience in agricultural entrepreneurship to mentor others.

## Recommendations for Women Working in the agri-food value chain sectors

- Leverage individual strengths through networks and associations to amplify women's voices for policy dialogue, access to markets, access to technology, and other incentives.
- Identify and tap into existing opportunities for career advancement and skills through TVET courses and existing mentorship programmes or alternatively advocate for the introduction of such courses
- Advocate for the institutionalization of gender responsive policies against discrimination, sexual exploitation, and others for female workers.

## Rationale

This study has been requested by the Federation of West African Chambers of Commerce and Industry (FEWACCI) with the objective to:

- Identify and analyse successful business models by women-led SMEs in the cross-border agri-food value chains in the ECOWAS region.
- Derive lessons and recommendations for scaling up and supporting such business models in the region.

The study analyses the current business environment for (formal and informal) women-run enterprises in the cross-border agri-food value chains in the region and explores which business models are successful in overcoming gender-based constraints and boosting women's entrepreneurship in the wake of COVID-19 in the ECOWAS region.

The COVID-19 situation has brought along a significant increase of market share of local agri-businesses vs. importing companies, due to disruptions in the import supply chain caused by the pandemic. Countries have responded to the disruptions affecting the agricultural and food trade in various ways, including price controls, engaging with local businesses and the private sector, reducing import barriers, improving trade facilitation measures and easing export controls. In this context, **ECOWAS has highlighted the importance of keeping trade flows among its member countries as high as possible, especially for health and food products.** In a video conference on 30 March 2020, the ministers in charge of agriculture and food in the region agreed to set up several programmes containing a range of measures, such as: safeguarding food supply chains, including through the free cross-border movement of food; supporting local food supplies (shops with referenced food prices and other schemes); securing access to production areas and units to support production (access to production resources such as inputs, credit and agricultural advice); promoting group buying from producers in order to guarantee supply to consumers and ensure fair prices for farmers.

**Whilst the pandemic impact has affected women-led business disproportionately hard, it has however unravelled the role of women as pillars holding up the agri-supply chains and national and regional food systems. Women play significant roles in production and post-harvest processing that are often key determinants of the size and quality of the final commodities produced. Yet, these roles are often informal, unacknowledged, or under-resourced. Conversely, in transportation, marketing, and sales women are under-represented outside local markets, playing limited roles that keep them from gaining from the most profitable portions of the value chain. Across the entirety of the value chain, women face limited access to information, hired labour, technology, assets, and networks. However, when given equal access, women can maximize their contributions to the sector.**

### Federation of West African Chambers of Commerce and Industry (FEWACCI)

Each country in the ECOWAS region has a Chamber of Commerce and Industry whose mission in general is to represent and defend the interests of its members with the public authorities. They contribute to the promotion and development of businesses by providing promoters with all the necessary assistance. They submit to the relevant national authorities the wishes, suggestions or proposals on common problems of their members. Their opinions are often sought on policies and decisions in various areas of the economy, including trade, industry, customs, taxes, labour, etc.

The Chambers of Commerce and Industry are all members of the FEWACCI. This organization was established in 1976 by the Presidents of the National Chambers of Commerce and Industry of ECOWAS member States to support regional economic integration and to make the voice of the private sector heard. As an umbrella organization of national Chambers of Commerce, FEWACCI was established as a consultative platform to provide private sector views and proposals on all ECOWAS actions and decisions that contribute to regional economic integration.

The mission of FEWACCI is to:

- Promote the development of all productive economic activities including trade, industry, transport, finance, agriculture and mining;
- Promote the creation of a dynamic business sector in ECOWAS Member States in an environment conducive to fair competition through the adoption of harmonised investment laws and rules as well as good faith and fair practices.

FEWACCI provides business support services and serves as the voice of the business community to influence ECOWAS and its member States on all matters relating to business growth and fair competition, including the formulation of the position of ECOWAS member States in international trade negotiation fora.

## Methodology

The design of the overall methodology and approach to the multi-donor funded intervention is drawn from the requirements outlined in the Scope of Work.

The team adopted a methodology based on the collection, analysis and presentation of evidence on (i) performance and achievements, challenges and lessons learned, and (ii) outcomes of institutional strengthening and capacity building processes in addressing gaps and limitations.

The methodology used was participatory (workshops, online and face-to-face consultations and interviews, feed-back/focus group consultations – though within the limitation of allocated budget). It involved close engagement and consultations with relevant key stakeholders particularly those noted in the Scope of Work including Development partners. The Team also consulted with indirect stakeholders.

The intervention adopted a three phase approach consistent with the scope of work: **Inception phase, Field phase and Synthesis phase**. The deliverables of each phase were submitted at the end of the corresponding phases as specified in the synoptic table of the Scope of Work and accordingly reflected in the mission workplan.

This study was conducted between August and November 2021.

A half day kick-off session was held between the Beneficiary, GIZ and the team of experts at the beginning of the mission via teleconference in the objective of a clear and sound understanding of the scope of work, its limitations and feasibility.

A **Background Analysis** was carried out based on the collected documentation and data. The literature received was further complemented with internet research to retrieve any complementary useful information as needed. This general knowledge was followed by a **Stakeholders Analysis** including the identification and mapping of key players and potential interlocutors for the subsequent Field Phase.

A **Consultation Strategy and a Field Visits Planning** (including the selection criteria) was put in place. In this respect, the methodology was gender-sensitive and data used sex-disaggregated, as much as possible and whenever available, to inform about any progress in terms of Gender Equity.

**Risks** incurred related to the assignment have been shared and Measures set in place to **mitigate** any resulting negative effects.

A **draft Work Plan** was then established and further completed through consultations with the Beneficiary and GIZ.

An **Inception Report** including all the above mentioned content was prepared and submitted for approval on 27/08/2021.

**The Field interventions started on 02/10/2021 with visits to: Nigeria, Benin, Togo, Ghana, Côte d'Ivoire, Niger and Burkina Faso. The interviews for Mali were conducted online.**

During the field phase, the team of experts held Consultation meetings with various stakeholders and relevant government authorities and agencies to collect primary evidence through various techniques in order to map the intervention logic, to test the relevance of the original assumptions made in a new on the ground landscape and facilitate learning for the execution of the assignment towards its last phase.

A method of **iterative, semi-structured interviews and focus groups** has been used to engage stakeholders as relevant. Interview questions have been developed and interviews were mainly face-to-face and sometimes online via WhatsApp, MS Team, etc.

More specifically interviews have been conducted with representatives of public administrations (ECOWAS Secretariat, national administrations such as ministries, export promotion agencies, etc.), people involved in technical assistance projects (TFWA, WACTFA, CILSS, etc.), donors and their implementing agencies (EU, GIZ, AFD, etc.), Chambers of Commerce and Industry, women associations and entrepreneurs in the agri-food sector, incubators, etc.

Key stakeholder interviews, have been complemented with extensive documentary reviews in order to make a thorough analysis on the business environment for women-led businesses in the cross-border agri-food value chains in ECOWAS region, assess performance, identify achievements/results, challenges and lessons learned.

In parallel, a film outlining the main conclusions of this study and showcasing some of the more successful women encountered during this study has been shot and will be published together with this report.

The home-based Synthesis phase was dedicated to the preparation of the Final Report upon the analysis of information gathered during the Inception and Field phases. It involved finalising a deeper analysis of the findings, and drafting the findings, conclusions and recommendations.

The Final Report is produced in an objective and balanced manner, with information duly referenced and based on collected evidence. Conclusive points and critical issues are presented, and the drafted recommendations are practical and feasible.

This mission will end with the organisation of a workshop/meeting including all stakeholders concerned to share with them the final results.

# 1 Women-led businesses in agri-food value chains in West Africa

The increase in trade since the 1990s has reshaped the global economy leading to higher living standards and lower poverty, particularly in developing countries—but has come with costs, such as job displacement. It has expanded opportunities for women and led to changes in their role in society, but the channels through which trade affects gender inequality are not well understood. The lack of sex-disaggregated data hampers the research into trade and gender links.

An agricultural value chain is defined as a group of actors and activities that “bring a basic agricultural product from production in the field to final consumption, where at each stage value is added to the product. A chain of value can involve processing, packaging, storage, transport and distribution”<sup>2</sup>.

Agri-food value chains aim to increase their competitive advantage by collaborating on a project bringing together producers, processors, marketers, food service companies, retailers and support groups, such as shippers, research groups and suppliers. A value chain is, by definition, a strategic partnership between interdependent companies that maintain collaborative links to gradually bring added value to end consumers, which translates into a collective competitive advantage.

Figure 1 : The agricultural value chain



Source “Agricultural Value Chains for Sustainable Development” (A4SD) programme and A.T. Kearney analysis

<sup>2</sup> OECD, SWAC: Women and trade networks in West Africa, Under the direction of Marie Trémolières and Olivier J. Walther, 2019

The agri-food sector comprises agriculture as well as the off-farm segments of food processing, food marketing, and food-away-from-home such as restaurants and street food.

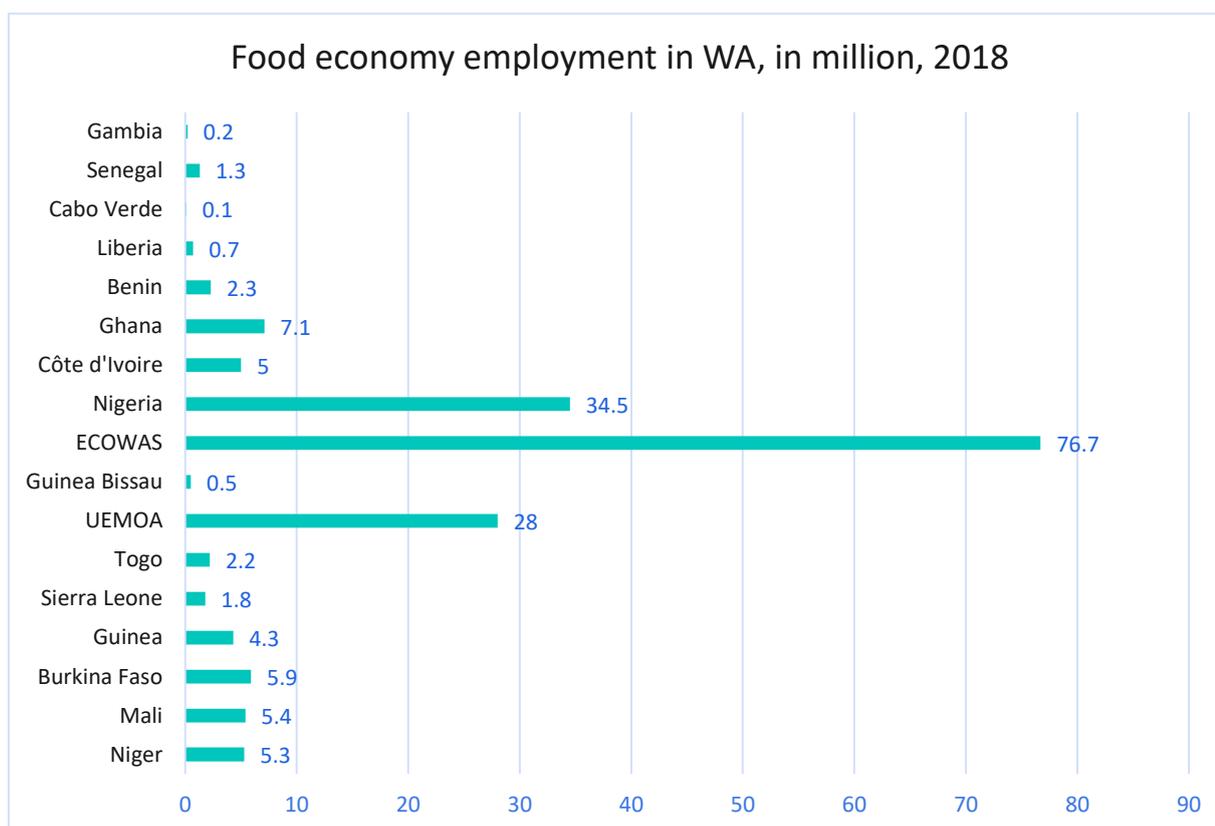
Developing the agricultural sector goes hand-in-hand with developing its value chains. When farmers become more productive, opportunities are created for related activities such as processing, storage, transport, trade and retail. Moreover, with a better functioning value chain, farming becomes more efficient and profitable. Higher agricultural productivity and improved value chains are also necessary to meet the increased demand for food, especially processed foods.

The primary constraints facing West African producers seeking to participate in agricultural value chains are related to domestic supply-side issues in the producing country. Access to finance and inadequate infrastructure such as energy and transport are among the top hurdles producers face when seeking to participate in value chains. More generally, the fragmentation of producers and markets means that the benefits of coordination and economies of scale are not reaped.

The public sector has traditionally been heavily involved in and focused on the development of national supply chains without considering broader regional and international links. Also, the lack of transparency, of predictability and of proper policies definition have prevented better private sector participation in food staples value chains.

Food economy employment in West Africa is huge as suggested by the data of the Sahel and West Africa Club Secretariat of the OECD, which evaluated that the food sector alone gathers more than 76 million jobs<sup>3</sup> in the ECOWAS region.

**Figure 2 : Food economy employment in WA (million, 2018)**



Source: OECD

In the ECOWAS region, 80% of the regional population's food needs are met by regional produce, but over the next few years West African agriculture will have to meet a huge increase in demand generated by demographic growth .

<sup>3</sup> OECD/ Sahel and West Africa Club Secretariat: when a global virus meets local realities: Coronavirus in West Africa, May 11, 2020

## 1.1 Women participation in the agri-food value chains

Women and men are equally active within the national value chains in ECOWAS countries, but they are generally confined to different roles along the value chain. Indeed, women are mostly involved as unpaid family labour; paid workers in packaging and processing units; or as small entrepreneurs of small processing units. Throughout the ECOWAS region, women are clearly under-represented as entrepreneurs at most levels: only a very low percentage of small farmers, farm owners, exporters and commercial processors are women. This situation results from the following constraints:

- Gender inequality in access to land and security of land tenure.
- Unequal access to education, leading to a significant gender gap in literacy rates and educational levels.
- Women's primary responsibility for domestic work and childcare.
- Cultural attitudes assuming that some roles are unsuitable for women.

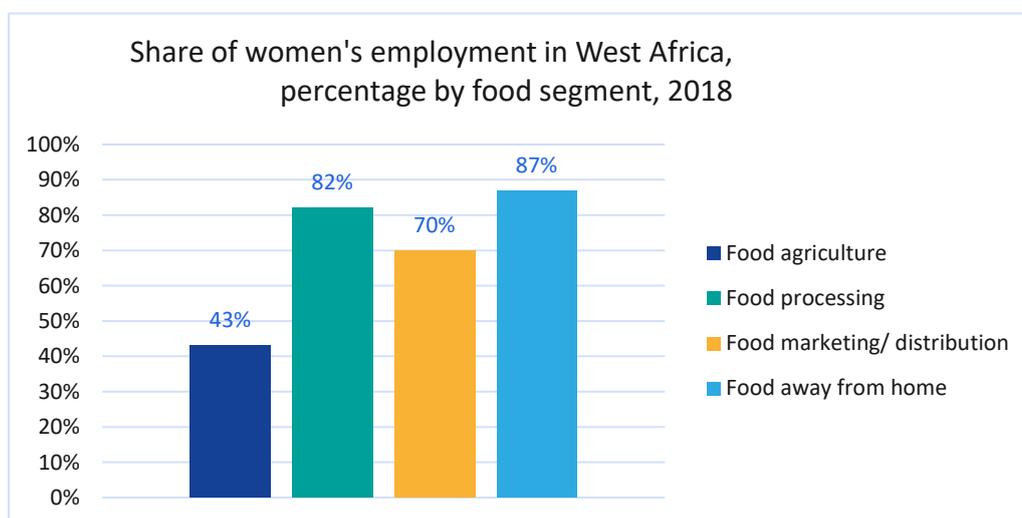
In West Africa women are less likely to be engaged in entrepreneurship than men (all sectors included), and are underrepresented in the MSME workforce. On average, 20% of companies covered by the World Bank Enterprise Surveys<sup>4</sup> have female participation in their ownership. Women have slightly higher participation rates in smaller companies, both in management and in the workforce, but even in smaller firms, they account for less than a quarter of full-time staff, and only around one sixth of managers<sup>5</sup>.

Women play an important role in the agri-food value chains, particularly in the production, collection, processing, transport, trade (retail / wholesale), and distribution of agricultural products.

Gender dynamics in West Africa regarding certain food products seem to be influenced by social and economic aspects: Traditionally, agricultural products are produced and marketed by women. Men tend to dominate where more capital is needed or where profits are higher, as well as in the marketing of products.

**In West Africa, women make up to 82% of employment in the processing sector, 70% in the distribution sector and almost 90% in the sales of ready to consume agricultural products. Women play an important role at each stage along the food value chain, from production to distribution and nutrition.**

Figure 3 : Share of women's employment in West Africa



Source: Allen, T., P. Heinrigs and I. Heo 2018, OECD/ SWAC<sup>6</sup>

**Globally on the African continent, women own only 15% of agricultural land** and their rate of access to extension services is up to 20% lower than that of men, which affects their productivity. Women also devote more than 20% of their time to unpaid activities such as domestic tasks and carework that do not appear in official statistics. According to a recent survey carried out in the WAEMU

<sup>4</sup> World Bank Enterprise Surveys: [www.enterprisesurveys.org](http://www.enterprisesurveys.org)

<sup>5</sup> Ibid 4

<sup>6</sup> OECD/ Sahel and West Africa Club Secretariat: when a global virus meets local realities: Coronavirus in West Africa, May 11, 2020

countries<sup>7</sup>, for equal work, women earn about 50% less than men (monthly payment of employed people). Inequalities between men and women are even bigger in higher employment positions.

There are still **differences between men and women on the literacy rate**: within WAEMU, it reached 57.8% for male and 39.6% for females on average: but it is at 75.4% in Guinea Bissau for females, 66.1% in Côte d'Ivoire, 42.3% in Senegal, 28.1% in Burkina Faso, 20.4% in Mali and 17% in Niger<sup>8</sup>.

Among other inequalities issues, one must consider the **digital gap between males and females**: internet penetration in Africa shows a large gender gap, with less than one in four women using the internet compared to one in three men<sup>9</sup>. There is a gender digital divide globally: girls are disadvantaged when it comes to digital adoption, they have lower levels of access to and use of digital technology than boys, and often they are not benefitting from digital technology as boys are.

### 1.1.1 Women participation in agro-processing

Women are highly involved in all phases of the agri-food value chain. The focus of this report is on “agro-processors” and “women cross-border traders”. Also, the priority has been given to agri-food products only, even if with agricultural goods, women can produce products such as cosmetics, fibres, or plastics.

Women are particularly numerous in postharvest activities, whether it is in relation to processing or distributing foodstuffs. They process cereals, nuts, roots, tubers, fruits and vegetables, and handle poultry, small livestock, rabbit, and fish. A significant part of this work is however conducted within the family compound rather than in organised workshops or factories, which tend to limit the productivity of their activities and also makes them less visible.

Yet, everywhere in West Africa, successful women agro-processors are emerging: often, their education level is higher than women farmers, and they produce juice, flour, etc. and mix autochthone, local and international knowledge and taste or consumption, answering new market needs which are the consequence of the urbanisation and changes in lifestyles.

They come up with various new products such as spices, cereals granules, flour (attiéké done with cassava, maize, rice, etc.), dried fruits, juices and liqueurs, baby food, mushrooms, vegetarian food or gluten free goods, eggs and poultry, pigsty and pig sausages, soja or cashew oil, etc.

Indeed, strong population growth, changing consumer preferences, rising incomes and urbanisation are transforming the West African food economy. The demand for processed food that is easy to prepare and quick to consume is far from being limited to a few capital cities<sup>10</sup>. It has spread across the region.<sup>11</sup>

Women entrepreneurs manage to have access to professional networks, trade fairs and other promotional activities. Some women entrepreneurs in agri-food are used to expose their products or to visit such fairs in the sub-region and beyond, which is a good way for them to find new clients, compare their products with others, try to find adapted solutions to their business problems, better understand markets' trends, etc.

Technologies and innovations matter for unleashing the productive potential of women to contribute and benefit fully from business growth and transformation<sup>12</sup>. Some of them – and not only the youngest – adapt quite well to this new digital world and are using regularly at least Facebook and WhatsApp to make their products known. The number of women entrepreneurs in agri-food who have a web site still remains limited, but their number is growing: they sometimes learn alone with WordPress or use other free tools. And others are even able promote their products on Instagram and TikTok.

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<sup>7</sup> Groupe de Recherche et d'Analyse Appliqué pour le Développement : Traitement salarial des employés dans les entreprises de l'espace UEMOA, d'importantes inégalités de genre à corriger, 2021

<sup>8</sup> AFRISTAT : Enquête régionale intégrée sur l'emploi et le secteur informel, UEMOA, 2017/2018

<sup>9</sup> International Telecommunication Union, 2019

<sup>10</sup> OECD, SWAC: Women and trade networks in West Africa, Under the direction of Marie Trémolières and Olivier J. Walther, 2019

<sup>11</sup> Ibid 11

<sup>12</sup> FAO, ECOWAS: Big roles, little powers: the reality of women in agriculture in ECOWAS region

Figure 4 : Example Mrs Bosun Solarin

**Example Mrs Bosun Solarin**  
**Dasun Integrated Farms Ltd – Nigeria (production, processing and packaging - plantain flour, chilli, pepper, garlic, etc.)**



Mrs Bosun Solarin, President of the Export Group at the Lagos Chamber of Commerce and Industry, started to work in the agri-food sector in 2017, while she knew nothing about agriculture. The idea was to acquire a land not far from Lagos where she used to live, in order to have an easy access to her land. She then sold a flat and bought few hectares of land where she decided to do plantain because she understood there would be a scarcity of plantain. She found a supplier in Nigeria on Facebook and learnt from Google how to plant plantain. In order to constantly have something to harvest, she planted several varieties and added shea, ginger etc. The first harvest of plantain was in 2018 and all production was sold to a local mill.

Mrs Solarin applied for a loan at the bank to buy a mill machine and to be able to process the plantain into flour. She also went to the Ministry of Science and Technology Incubation Centre to obtain information on how to produce plantain flour and participated at the Lagos fair with 12 different products (plantain flour, chilli, pepper, garlic, etc.). Through the Lagos Chamber of Commerce and Industry she also benefitted from many trainings.

Mrs Bosun is currently doing farming, processing and packaging and sells her products in Nigeria, US and South Africa. Her products are FDA (Food Drugs Administration) certified for the US market. HACCP certification is on the way (it will allow her to access EU market), but Nigerian certification is missing because banks do not see the interest of giving her money for that.

Nowadays her company has its own logo with Canva.com and company website with wordpress.com and has started selling online as part of Ali Baba Global Initiative on e-commerce.

SMEs in West Africa, particularly those created and led by women, struggle to access finance, as banks consider lending to SMEs to be highly risky. Access to finance is an important way to boost women's economic empowerment especially in the agri-food value chains. Access to credit could allow women to acquire productive assets, invest in land and storage areas, purchase individual transportation, open new businesses, develop professional skills that make them more productive or certify their products to access new markets.

Yet, women in the agri-food value chains in West African countries lack collateral and face severe problems accessing finance: that is the first obstacle for their business creation and development. This element is a huge brake for women who are willing to invest. Therefore, while most firms have a bank account, relatively few have access to formal loans, and even fewer use formal finance to support investment. When firms manage to get a loan, the funds are usually used to support shorter-term needs rather than long-term assets: 25% of small and medium-sized companies in West Africa make use of banks to finance their working capital needs, but only 18% have taken loans to support investments<sup>13</sup>. As a result, almost 80% of firms rely on their own resources and retained

<sup>13</sup> European Investment Bank: Banking in Africa, financing transformation amid uncertainty, 2020, Banking in West Africa- recent trends and developments

earnings for investment capital. The amount of collateral required in the region is, on average, twice the value of a bank loan and the situation could be more challenging for smaller firms.

**Land rights** continue to discriminate against women. This is the case particularly in Niger, Mali, Nigeria, Benin. Land is the primary productive asset in most rural areas and probably the most important livelihood asset for many rural households. It is also an important collateral for accessing credit from formal banking institutions. Women's rights to own, inherit, buy, lease, use or transfer land often depend on complex social, cultural and legal frameworks. Even where legislation has removed gender barriers to land ownership, men and women do not have equal access to land because of social norms.

Norms that limit women's right to land ownership tend to consequently suppress women's **access to finance** and other beneficial resources as well as improved livelihoods. Social norms have deep impact on the food system that connects production, processing and distribution, to food consumption and nutrition in West Africa.

Women entrepreneurs in the agri-food sector often start a small business with limited or no equipment at all and with very limited resources. There are best practice examples such as the impressive story of Madam Mamounata Velegda in Burkina Faso, the biggest cereal trader in ECOWAS region, who started her business with 300 FCFA and who became a key actress in ECOWAS region on (imports and exports) of cereals, flour, oil, sugar, shea etc.; in case of a famine, she is the only one in West Africa able to answer ECOWAS tenders and deliver the required trucks of cereals. The example of Mrs Olivia Magnon from Impex Divine Epice in Togo can also be highlighted: she started her spice production business with 3,000 FCFA (4.5 euros) and is currently exporting spices and other goods to the EU and to other ECOWAS countries (see box below).

Many women started working with their mother or other relatives, because they did not find enough job opportunities and then, they decided to improve their processes. They often developed their business at home or in a garage and remained for some time in the informal sector.

At the beginning, many women start selling their products to family and friends, or even in the streets. But apart from the streets or markets, some of these women have also been able to sell their processed goods in supermarkets.

Risks of doing business in the ECOWAS region are high and there are many uncertainties, which is the reason why many producers and traders in ECOWAS region tend to invest in several agricultural and manufactured products simultaneously depending on their financial resources, in order to mitigate market uncertainties.

The expansion of supermarkets has multiple consequences on West Africa's retailing: it is a significant opportunity for producers, processors and intermediaries who have seen the demand for fresh and local products grow exponentially. However, seizing this opportunity is problematic due to the strict procurement conditions supermarkets implement, i.e. compliance with thorough quality and safety standards, capacity to offer competitive prices, and to ensure a reliable and stable supply. In Côte d'Ivoire however, some women agro-processors say that margins are not very high with supermarkets and the National Network of Women Agro-Processors (Réseau National des Agro-Transformatrices de Côte d'Ivoire – RET-PACI) is trying to develop its own network of boutiques in collaboration with the Federal Council of Traders (Conseil Fédéral des Commerçants de Côte d'Ivoire).

High hygiene and quality standards are difficult to be met. Most women entrepreneurs in the agri-food sector are aware of the need to certify their products and to adopt best practices such as HACCP, in order to increase market access and market shares. However, most women entrepreneurs do not receive any support on certification and tend to use their own financial resources -which remain limited- to enter in such a process.

Goods imported from the EU or other places are often cheaper than locally produced goods: i.e. frozen chicken from Brazil or the EU is 1,000 FCFA in Cotonou, while local producers sell the same products for 2,000 FCFA. This is not only because the EU or Brazil subsidise their farmers, but electricity, transport, packaging etc. are all rather costly in the ECOWAS region. Hence, the resort to hygiene and quality is key for women agro-processors. Some women entrepreneurs complain about unfair competition and practices of foreign companies -mainly from Asia- who buy important quantities of agricultural products for export.

Adapted packaging is a huge obstacle in West Africa for women involved in the agri-food value chain as it is not produced in any ECOWAS countries. Importing packaging products is costly and not always adapted to individual needs. However, packaging is key for market access, branding and marketing.

Many agri-food SMEs highlighted the lack of technical skills and the high staff turn-over of their employees, while to create performant value chains without skills development will be difficult to realise.

Figure 5 : Example Mrs Olivia Magnon

### Example Mrs Olivia Magnon

Divine Epice, Togo (processing and packaging – spices, dried vegetables, cereal flours, etc.)



Olivia Magnon learned how to prepare spices with her aunt in Ghana who was preparing black pepper. She started her activities in Lomé, with the preparation of spices mixtures at home, and sold them in small plastic bags, going door to door to find clients, and to the market to convince women to taste her products. Word of mouth worked well.

Mrs Magnon started her business with 3,000 FCFA and after a while, she has been able to buy a shelf where she could present her spices directly in the street. Her business continued to grow as she also changed her packaging and started to use social networks such as Facebook and WhatsApp as well as TV advertising. Own finance was mostly used to grow the company but there was also a loan from the Ministry of Agriculture and microcredit for equipment to increase production as well as some support from Innov'up incubator to improve the management and marketing.

The company diversified its products with dried vegetables, cereal flours, etc. and has almost 40 different products. It is certified HACCP and some products are certified as well. Divine Epices currently has a shop in town (in Lomé) and is exporting products to France, Spain, Canada, Morocco, Ghana, Burkina Faso and Benin.

Few women agro-processors are in the export agribusiness. They explained that it is easier to sell their products to the EU or US than in the ECOWAS sub-region. For example, a woman from Côte d'Ivoire said that it takes three months to send a container to Dakar and though only two weeks to send one to

France. A Nigerian entrepreneur justified her choice for other markets because of the poor road condition and because of extortion. And yet, many women in the ECOWAS countries do not produce enough to be able to sell their products abroad. In most instances the sale of products within ECOWAS region is a rather informal business making use of family connections or via a client who appreciates certain products and sells to friends abroad or someone who owns a boutique abroad.

Figure 6 : Example Mrs Aramatou Coulibaly

### Example Mrs Aramatou Coulibaly

Rama Cereals, Côte D'ivoire (processing and packaging – spices, dried vegetables, cereal flours, etc.)



Mrs Aramatou Coulibaly started to work with her mother, who used to artisanally dry cereals (mainly mil) on the floor and to prepare granules of mil.

Her business started with the selling of granules to friends who appreciated her products, and the belief that improving the processes could lead to business development.

Mrs Coulibaly found someone who has been able to build her a specific equipment adapted to her needs, allowing her to grow her production. And she managed to convince Lebanese supermarkets to sell her products. It took time to grow and she spent several years working in her garage before having her own space.

The company development took time as only self-financing was used. Mrs Coulibaly received some training on management, hygiene and quality, etc. and received awards from the government but no financial support. She is working with the Research Center of Nestlé Côte d'Ivoire

In 2018, Rama Cereals opened the capital of her company to Comoe, an investment fund based in Abidjan and the new factory is expected to be able to double its production.

Rama cereals is already selling attiéké in Niger, Ghana, Senegal and Burkina Faso and several products to the US, Canada and France.

Women with disabilities face many challenges in the ECOWAS region, and not much is done for them at government levels to promote disabled women entrepreneurship or jobs. Some traces of initiatives still exist. In Guinee, the government created “sheltered workshops” where disabled people produce some goods that are bought by the administration. In September 2021, Côte d'Ivoire created COTOREP (Commission Technique d'Orientation et de Reclassement Professionnel), which should promote the recruitment of disabled people by private companies, but it is not effective yet. Additionally, women with disabilities are confronted with many difficulties to access education and training.

Figure 7 : Mrs Toure Aminatou Abdou Saley

## Mrs. Toure Aminatou Abdou Saley

### Sahel Infusion, Mali (processing and packaging – infusions)



**SAHEL INFUSION**

Mme TOURÉ Aminatou Abdou Saley  
Directrice Générale

**Sahel Industrie**  
Produite par Sahel Industrie installée à Sotuba (Bamako) ; Sahel infusion est une marque malienne de thé/infusion à base de plantes reconnues pour leurs bienfaits et vertus pour la santé et le bien être physique et moral. Elle est commercialisée depuis 2013 au Mali ; dans la sous région et à l'international.

**Production 100% naturelle**  
Soucieux du bien être de nos consommateurs, nous proposons des produits entièrement naturels. Ils sont garantis sans conservateur, sans additif, sans arôme, sans colorant, et sans sucre ajouté. C'est ainsi que nos infusions conservent toutes leurs vertus et toutes les meilleurs saveurs.

**Production 100% locale**  
Pour s'assurer de la qualité de nos produits, l'entreprise s'efforce de travailler uniquement avec des producteurs locaux qui mettent tout en œuvre pour nos offrir des produits locaux et frais. Ainsi de la culture des matières premières, à la distribution des produits, en passant par la transformation, nous avons mis en place toute une chaîne de traitement afin d'assurer une production 100% locale.

Nous travaillons également en étroite collaboration avec de nombreux partenaires : Coopératives, les exploitations agricoles, les fermes, centres de recherche agronomique, laboratoires d'analyses, supermarchés, distributeurs,

Notre but est de favoriser la croissance économique et la création d'emplois, tout en valorisant les matières premières de notre pays.

Certifiée HACCP par L'IMDTEC  
Certifiée BIO par Ecocert  
Autorisation de mise sur le marché ANSSA  
Agrément TPC Uemoa, AGOA  
Marque protégée OAPI  
SAHEL INFUSION répond aux normes internationales

**Capacité de production**  
Quatre lignes de production d'une capacité totale de 10 000 cartons/mois

**Artemisia**

Plusieurs études ont prouvé que l'Artemisia annua prise en tisane soigne efficacement le paludisme falciparum et renforce les défenses immunitaires de l'organisme sans toxicité ni effet secondaire et sans provoquer aucune résistance.

Sotuba-Bamako Mali  
Tel : (00223) 21 71 32 32/ 66 75 85 70  
Site: [www.sahelinfusion.com](http://www.sahelinfusion.com)

Suivez nous sur facebook: **Sahel infusion**

Mrs. Touré Aminatou Abdou Saley is a graduate in agro-industry from the Faculty of Science and Technology of Bamako, and director and promoter of the Mandingo company, producer of the “Sahel Infusion” range.

Sahel Infusion benefited from the Program to support economic growth and the promotion of employment stimulated by the private sector in Mali (PACEPEP), which guided the first steps of the Sahel Infusion project and made it possible to improve packaging and the quality of infusions.

Sahel Infusion has four production lines with a total capacity of 10,000 cartons/ month and employs between fifty and one hundred persons, 90% being women. Sahel Infusion has partnership agreements with large distributors and supermarkets which take over all the production and dispatch it both nationally and internationally.

### 1.1.2 Women participation in cross border trade

Women are highly represented among small scale traders (70% on average)<sup>14</sup> of food products in West Africa, except for Nigeria – Niger corridor, due to cultural and security reasons, and where trade flows consist mainly of livestock, which is a male business. Numerous women merchants' cross borders daily between bordering cities, on foot, by canoe and motor vehicles to distribute their products to neighbouring markets. They generally operate in small volumes and depend on public / semi-private vehicles for the transport of their goods.

Women cross border traders usually work in the informal sector. Their activities play a vital role in poverty reduction, employment, and income opportunities. They are usually engaged in selling fruits and vegetables i.e., pineapple, tomatoes, watermelon, pepper, cucumbers, onions, yam, cashew nuts, etc. They almost have no social safety nets.

According to a recent survey of the Trade Facilitation West Africa (TFWA) project along six priority corridors, a high proportion of traders crossing the borders are young, poorly educated, unregistered businesses of limited profitability, with small-scale operations, who travel long distances<sup>15</sup>. For perishable agricultural and harvest products such as fruits and vegetables, women traders and producers or collectors communicate by telephone and WhatsApp to facilitate the transaction and the collection of products.

Many women traders and entrepreneurs do not have access to the information and training opportunities provided by trade networks such as Chambers of Commerce and Industries, sectoral business associations, etc. West African women who work as informal traders often face harassment, violence, and confiscation of goods. In Nigeria for example, women traders interviewed say that Immigration, Police and Customs use to regularly "take samples", meaning that they take small quantities of goods as a "payment".

Cross border trade insecurities are associated with activities of law-enforcement agents and intermediaries and the fact that women traders are not knowledgeable about the procedures that guide international trade. Women do not know their rights, then they face abuses from agents at borders and along corridors. In Nigeria, women interviewed who sell tomatoes, pepper, pineapple, watermelon or cucumber in Benin thought they had to fill a certificate of origin, while it is not required for food products harvested locally.

Most women traders do not have a bank account and they also cannot access bank loans: the main obstacles encountered by banking institutions in financing this segment include poor credit information quality, shortcomings in business governance, and a very high default rate. Microfinance provides financing to economic agents that are underserved by the traditional banking system. These institutions are therefore significant in the promotion of financial inclusion and the development of the private sector as they provide loans and access to savings accounts to small business owners and entrepreneurs, and those in the informal sector: but interest rates are huge (around 13% - 16% according to the women interviewed) and microfinance is costly.

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<sup>14</sup> OECD, SWAC: Women and trade networks in West Africa, Under the direction of Marie Trémolières and Olivier J. Walther, 2019

<sup>15</sup> World Bank 2020

Figure 8 : Market in Accra

## MARKET IN ACCRA



Everywhere in West Africa, women traders who are selling their products in the main markets of Lagos, Cotonou, Porto Novo, Lomé, Accra, Abidjan, Ouagadougou, Dakar, Monrovia, Conakry used to work in difficult, far from decent conditions.

Markets environment do not have special loading and unloading places. Women sell their products outside in a dusty and precarious hygienic environment, – often close to garbage dumps- and even in the mud during the rainy season.

Women cross-border traders face many other constraints such as poor-quality inputs, low levels of education and capacity, lack of machinery, and inefficient marketing and distribution channels, among others. They depend on many intermediaries – wholesalers, transporters etc. 40% of women small scale traders have monthly earnings of no more than USD 100<sup>16</sup>. Yet there are also exceptional cases where women were able to send two or three trucks every three days of fresh tomatoes from Benin (Porto Novo) to Nigeria or from Nigeria to Benin, depending on the season.

Most women traders in ECOWAS countries do not have long term contractual relations with their suppliers. They may face language problems – between Anglophone and Francophone countries- and trust is often missing among partners, while intermediaries try to be involved in their business relationship.

Women small scale traders often face transportation problems – transporters are not always reliable, trucks are old, accidents happen and there is an absence of insurance coverage, while roads' "tracasseries" are huge. For example, women report checks for onion trucks of five days at the border between Niger and Côte d'Ivoire.

Women depend on prices' fluctuations according to products' seasonal picks, and to the demand and offer of goods in a specific market.

<sup>16</sup> TFWA, World Bank 2020

Generally speaking, women cross-border traders do not benefit from preferential tariffs, and face risks of abuse, harassment (including sexual harassment), inadequate public and private transportation, multiple control posts, multiple and arbitrary taxation of goods, insecurity, limited market information, communication costs, and problem of exchange rates<sup>17</sup>. These women are exposed to difficult working conditions. Many have poor levels of education and low literacy and are represented by a most limited number of women traders' associations with limited capacity to defend their interests.

While it is argued that the digital revolution may help address some of the challenges associated with the pandemic, if women cross border traders, rural communities and informal actors have a mobile phone, most of them do not have internet access.

## 1.2 Business associations and organisations

Although women have fewer business relationships and are less well-connected to central actors than men, new networks and associations of women entrepreneurs have emerged in the West African countries.

Figure 9 : NACCIMA Meeting

### NACCIMA MEETING



Some women entrepreneurs are even represented and elected within Chambers of Commerce and Industries and Business associations. Additionally, some CCI have a “women wing” as it is the case in Ghana or in Nigeria.

The Federation of Business Women and Entrepreneurs (FEBWE) of ECOWAS represents women entrepreneurs in West Africa and has women associations in each country. FEBWE's role is to promote women in the regional integration process and their participation in private sector development. FEBWE is a platform to strengthen women's voice on national, regional and international trade matters and to foster women entrepreneurship throughout the region.

FEBWE's role is to inform its members on specific policies, on gender issues, to promote women in participating in fairs and exhibitions, in competitions, etc. FEBWE allows women to share their experiences and to make advocacy and to lobby at national and regional levels.

There are various national associations of women entrepreneurs which are not all part of a regional/ ECOWAS umbrella association: Nigeri'elles for example in Niger<sup>18</sup>, etc.

<sup>17</sup> S.Olabisi Yussuf: Gender dimensions of informal cross-border trade in West -African Sub-region (ECOWAS) borders, 2014

<sup>18</sup> Nigeri'elles: <https://nigerielles.ne/>

There are also sectoral business associations such as the African Women in Agri-Business in Ghana (AWIA), the “Réseau des Transformatrices de Céréales du Faso” (Burkina) etc. address the challenges women face in the sector and empower them for business growth. Similarly, the Fédération des Industries Agroalimentaires du Burkina Faso (FIAB) attempts to maximise the participation of female entrepreneurs in strategic food value chains.

Women informal workers have generally few statutory rights and have limited or no social protection. Some of them, mainly farmers and small producers, have grouped in organizations to gain leverage over their economic circumstances. These organizations range from producer groups and cooperatives (buyer and seller), to mutual aid groups (for insurance, for lending pools) and, for negotiation purposes, to associations, unions, and cooperatives.

**Figure 10 : Women traders of tomatoes Porto Novo, Benin**

## WOMEN TRADERS OF TOMATOES PORTO NOVO, BENIN

Small associations such as the Association des Revendeurs en Gros de Tomates Fraiches de Dantokpa (Benin)/ Association of Wholesale Resellers of Fresh Tomatoes of Dantokpa (Benin) are often poorly organised or not really registered; they do not have capacities to interact with local authorities or to advocate; members do not contribute or they pay very limited dues, and they do not have a common savings system to be used as social nets or for investments.



However, there are exceptions:

- The Ghana Agricultural Producers and Traders Organisation (GAPTO) is a well-established association with its own office at Agboghloshie market, Accra. GAPTO is an umbrella organisation for associations of small-scale traders who are mainly women.
- In Côte d'Ivoire, women small scale traders of onions have formed an association and there is a cooperative gathering most food sectors: the “Société de Groupement Général des Coopératives des Productrices de vivrier de Côte d'Ivoire”.

The interest of having strong associations is to enable women to build trade networks, facilitate credit, manage the supply, demand and prices of products sold, set common resources for a shared income, avoid certain difficulties of trading, and to impact policies<sup>19</sup>.

<sup>19</sup> Borderless Alliance ECOWAS Commission: diagnostic study on the movement of small-scale cross border women traders on three corridors in West Africa, April 2020

### 1.3 Impact of COVID-19

The Covid-19 crisis has triggered the worst recession ever for West African economies. According to IMF, this crisis will undermine nearly ten years of difficult progress in the march towards development all over the African continent<sup>20</sup>.

According to the Sahel and West African Club Secretariat of the OECD, 76.7 million people have been directly affected by mobility restrictions put in place since the COVID crisis<sup>21</sup>. Micro, small and medium sized enterprises, small-scale agricultural producers, herders, traders and similar groups who could not access their workplace, land, or markets due to mobility restrictions have seen their livelihoods collapse as many were unable to secure the income required to meet their basic needs, particularly in urban and peri-urban areas.

Intra-regional trade in ECOWAS was severely impacted by border control measures restrictions on the movement of people and goods. The decision to embark on lockdown by countries in the region negatively impacted businesses and trading activities<sup>22</sup>. It also heavily impacted on food prices which increased drastically since 2020, while some countries have also experienced increased food insecurity since 2020<sup>23</sup>.

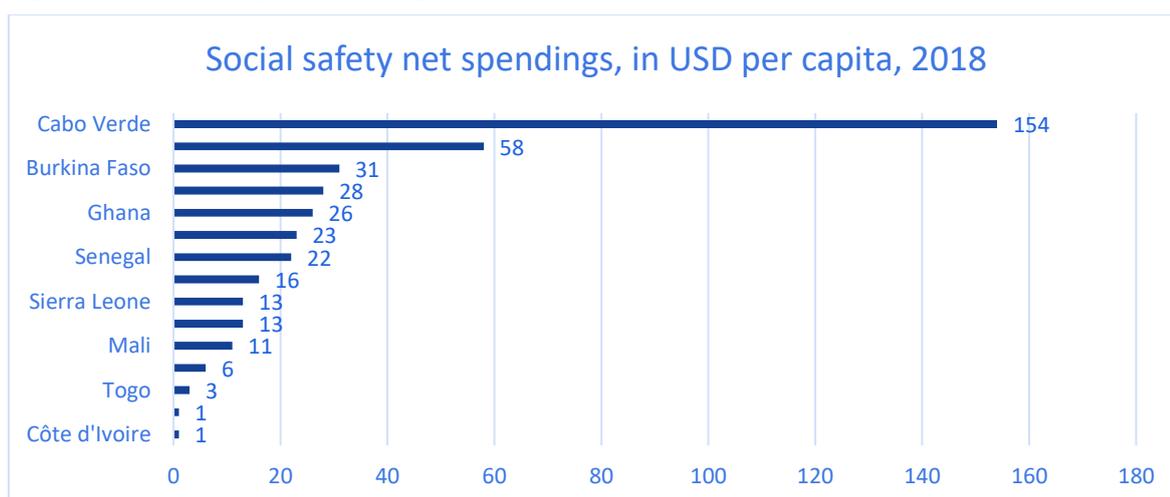
Border closures, travel bans, and restrictions on movement led to difficulties in buying agricultural inputs, selling products, and accessing markets, leading to severe drops in food production and market disturbances. Confinement and border closures threaten jobs and livelihoods, particularly in the informal sector, aggravating food and nutrition insecurity, further damaging economic performance.

The COVID-19 pandemic and the resulting border closures have put cross-border trade on the back burner. The traders used their business funds to support their families. Today, many of them lack the cash to store goods and seek other business opportunities with lower starting capital. Most have cut back on their expenses, and some have closed their businesses completely after exhausting all their capital to meet their family's needs.

Additionally, social safety nets all over West Africa have been very limited. Current spending and coverage levels are inadequate to address the high poverty rates and vulnerability to shocks in the region. According to the OECD, West African countries spend on annual average between USD 1 per capita (Côte d'Ivoire or Guinea Bissau) and USD 154 (Cabo Verde) on safety net programmes.

Although some countries have put in place social safety net provisions to mitigate the impact of COVID-19 prevention measures, these have been rather limited. Examples include deferring electricity and water bills for the most vulnerable in Mali, setting up a money transfer programme to those who have seen their incomes diminish in Togo, financially supporting small businesses in Ghana, or suspending rental payments for markets in Burkina Faso<sup>24</sup>. However, none of the women interviewed could benefit from cash transfers and other relief measures.

Figure 11 : Social Safety nets Spending



Source: World Bank: The State of Social Safety Nets 2018

<sup>20</sup> IMF: Regional economic outlook Sub-Saharan Africa, April 2021

<sup>21</sup> OECD/ Sahel and West Africa Club Secretariat: when a global virus meets local realities: Coronavirus in West Africa, May 11, 2020

<sup>22</sup> Mba Kalu, Olo and Busari: Trade Facilitation and Sustainability in the ECOWAS Region in Crisis Time

<sup>23</sup> IMF: Regional economic outlook Sub-Saharan Africa, April 2021

<sup>24</sup> OECD/ Sahel and West Africa Club Secretariat: when a global virus meets local realities: Coronavirus in West Africa, May 11, 2020

### 1.3.1 Women involved in agro-processing

The impact of COVID-19 on women entrepreneurs involved in agro-processing in the ECOWAS region has been high and highlighted even further the difficulties they used to face:

- The number of clients has decreased dramatically, some market shares have been lost, the production diminished, the number of staff had to be sometimes reduced and fresh goods perished due to decreased clientele.
- The cost of raw materials as well as packaging and transportation increased (often because of the lack of storage facilities) and the margin and profitability have been reduced to maintain customers' networks.
- There has been a significant reduction of distribution networks and most fairs and exhibitions (where products used to be sold and marketing activities were boosting the business) have been cancelled since 2020.
- "Adaptation strategies" have been developed focusing on quality as a best way to retain customers; the re-packaging of goods to answer local markets specificities has also been considered.
- Increased use of digital tools to ensure continuity and reduce the impact of COVID 19 whilst mobility restrictions remained in place.

On the other hand, a limited number of women have been able to expand their market shares during COVID-19 crisis, because imports of products have been limited and because the demand of their products has been high –for example in the rice sector, poultry and hot drinks and beverage.

### 1.3.2 Women cross border traders

Women informal workers have been highly affected by the COVID-19 prevention measures. Many of them have lost their jobs, and those who continue their activities, report working fewer hours and/or earning less than they did prior to the crisis.

The attempt to find roads in the bush to cross borders is very risky and insecure: there are even armed groups attacking trucks and traders at the Southern borders of Burkina Faso, Mali and Niger and recently traders were killed at the border between Ghana and Burkina.

Furthermore, women cross-border traders were negatively impacted by border closures and mobility restrictions. As part of COVID-19 prevention measures, they have significantly impacted on regional cross-border trade and businesses of women small scale traders.

**Figure 12 : Lomé Market**

## LOMÉ MARKET

Numerous shipments of fresh food have been stopped and many women cross-border traders interviewed said that they had no choice but to dispose of their fresh produce because borders were closed.

Some say that 90/95% of their income has been lost since COVID-19 restrictions have been put in place, and the only solution for them was to multiply micro-credits: therefore, they are currently being heavily indebted.



Even today, borders are still closed in most ECOWAS countries i.e. Togo, Ghana, Côte d'Ivoire, Benin - Niger and Togo -Burkina Faso borders. Ghana is planning to open its borders in November 2021. At the Seme border between Nigeria and Benin, harassment is frequent on the Nigerian side and there is currently limited trade flows at this border. Women traders from Porto Novo market used to send 40 trucks twice a week to Nigeria, while they only send around three or four trucks nowadays. Trade flows between the two countries have dramatically decreased and transportation costs have tripled since 2020.

Normally women cross-border traders buy products from cooperatives and farmers. But since the COVID-19, farmers tend to avoid small scale traders and intermediaries and sell their products directly in the market of Lomé or Cotonou. This means, that women small scale traders not only face increased competition, but they have more difficulties buying fruits and vegetables. And the offer of fresh food products is largely superior to the demand, which tend to decrease traders' income and margins.

Lockdowns have seriously impacted on all economic activities. Many women working in the agri-food sector have lost their markets and have difficulties to sell their goods. Production loss is huge and women face insurmountable financial difficulties, especially those working in the informal sector as well as the low-skilled workers becoming a large proportion of the newly poor. Women cross border traders rely on daily earnings to survive and their prospects for recovery are far less certain than those of formal-sector workers.

Women's loss of income and huge indebtedness will probably have long-lasting effects, such as increased levels of child malnutrition, school dropout, and poor health. Left unmitigated, the pandemic's negative effect already has deep consequence on women's welfare, human capital and growth.

## 2 Intraregional trade, trade facilitation and AfCFTA opportunities

Official statistics underestimate the true extent of intra-West African trade due to the large proportion that is small-scale, unrecorded and informal. Estimates of West Africa intraregional trade are quite low — approximately 10 to 13% of imports and exports in 2019<sup>25</sup>—, but these data only cover formal trade. Informal trade could represent between 20 and 40% of the total intra-ECOWAS trade<sup>26</sup>.

Cross-border trade within ECOWAS countries always existed, and it helps tackle poverty reduction by generating substantial revenue for border communities. It substantially contributes to improve food security in the sub-region -because of the seasonality of agricultural goods harvested-, promote economic diversification, and even strengthen peace and stability by creating and sustaining social and economic ties across borders. Cross border trade is often motivated by seeking complementarities between regions with a production surplus and deficit: it is the case for tomatoes production between Benin, Togo and Nigeria, or between Ghana and Burkina Faso for example.

A key aspect of cross border trade in ECOWAS is the strong gender dimension of this trade, as the majority of small-scale cross border traders are women, meaning that it can also be a crucial factor for women's economic empowerment<sup>27</sup>.

### 2.1 Intra-regional trade with agri-food products

In West Africa, trade with agri-food products represents less than 10% of the value of intra-community transactions. West Africa produces approximately 65 million metric tons of grains per year, less than 3% of which fuels intraregional trade, in a region that still imports more than 6 million tons of this type of food each year. When it comes to livestock – nearly 200 million head, all species combined – cross-border trade covers less than five million head, forcing the region to depend on the international market for nearly 45% of its animal protein needs<sup>28</sup>. These two issues show that production can be high but regional trade remains low, while imports coming from other parts of the globe have strong shares in West African markets: this can be explained by the lack of infrastructure ,making it difficult for products to reach markets.

Regional integration and cross-border trade linkages across West Africa are instrumental in having functional and integrated value chains in the region. Food loss is high due to lack of processing and difficulties to match production supply with market demands. In addition, rural and market infrastructures are poor, and public policies, the business environment and investments are not supporting the private sector<sup>29</sup>. There is also a limited local transformation of food products and the difficulty for local companies to be competitive and grow. The situation is even more striking when it comes to tubers and roots, which are still circulating very poorly within the region, due to a lack of sufficient added value.

There are still huge disparities on the implementation of the Common External Tariff (CET) in ECOWAS region and on port efficiencies: For example, it is cheaper to import goods at the Port of Cotonou and to re-export these goods in Nigeria than to import directly at Lagos port. This situation has led to a quasi-official smuggling operation in which a country imports products in excess and then takes advantage of policy disparities to export them to a neighbouring market. Also transit procedures are not well implemented which makes hinterland countries such as Mali, Burkina Faso and Niger highly disadvantaged compared to coastal countries: they have to rely on their transport infrastructure, and on their procedures and systems' governance.

At the Benin-Nigeria border, bans and high import duties imposed by the Nigerian government even before COVID-19 have created significant price differences between the countries, to the extent that businesses are willing to risk illegally transporting goods through informal border crossings<sup>30</sup>, where there are no Customs, Police or Immigration authorities.

It has to be noted that many countries are using such seasonal import or export bans on several goods, especially on cereals: one of the main countries who regularly put in place such bans, is Nigeria which affects small-scale traders.

A significant amount of cross-border trade activities is not registered by the authorities in West Africa, especially trade of perishable goods done by small-scale traders. Cross-border trade is an essential part of food security in many places. Women traders generally exchange small quantities of modest value. They may not necessarily be registered as formal business owners, yet generally do not operate with the specific goal of circumventing existing laws, applicable taxes, and relevant procedures. In fact, cross-border traders typically pass-through official crossing points and even undergo formal clearance procedures, yet their consignments are often so small that they escape official records.

<sup>25</sup> AUDA-NEPAD, ECOWAS, WACTAF: Capacity building workshop on ECO-ICBT in collaboration with the Traffic light system programme, Workshop report, July 2021

<sup>26</sup> African Export-Import Bank, 2019

<sup>27</sup> ICTSD: Supporting Small-scale cross-border traders across Africa, Bridges Africa, Volume 7, issue 4, June 2018

<sup>28</sup> Ibid 25

<sup>29</sup> FIDA

<sup>30</sup> IFRPI: COVID-19 impact on informal trade, disruptions to livelihoods and food security in Africa, November 2020

Figure 13 : Rosaline, a cross border trader between Benin and Togo

### Rosaline, a cross border trader between Benin and Togo



Some of the main reasons for the low cross-border trade in food and agriculture products in West Africa are also due to the lack of adequate transport infrastructure such as good roads/ transport infrastructure, high trade tariffs, restrictive non-tariff measures and a lack of technical expertise and skills.

These challenges pose a significant obstacle to the achievement of a Free Trade Area among ECOWAS countries since they limit the movement of goods. Improved road networks, increased storage facilities and fewer checkpoints on major transit routes could alleviate the infrastructural challenges faced, and reduce the travel delays and wastage of food products.

Cross-border trade of value-added agricultural products is even lower than that of food products in Africa despite the growing focus on value addition by SMEs across the region. High costs of doing business, limited access to finance and restrictive regulations continue to limit the impact that SMEs have on value addition in the sector<sup>31</sup>.

## 2.2 Trade corridors in West Africa

Considered to be one of the outstanding elements of the West African economic space, international transport corridors function as a territory of circulation connecting a maritime frontage to hinterlands of varying sizes. Six of them have been prioritized within the ECOWAS region: Tema – Ouagadougou, Abidjan – Ouagadougou, Lomé – Ouagadougou, Cotonou – Niamey, Dakar – Bamako, Lagos - Kano – Niamey.

The main routes for formal trade and international trade in ECOWAS are the corridors emanating from the six major port cities: Lagos (Nigeria), Cotonou (Benin), Lomé (Togo), Tema (Ghana), Abidjan (Côte d'Ivoire), and Dakar (Senegal).

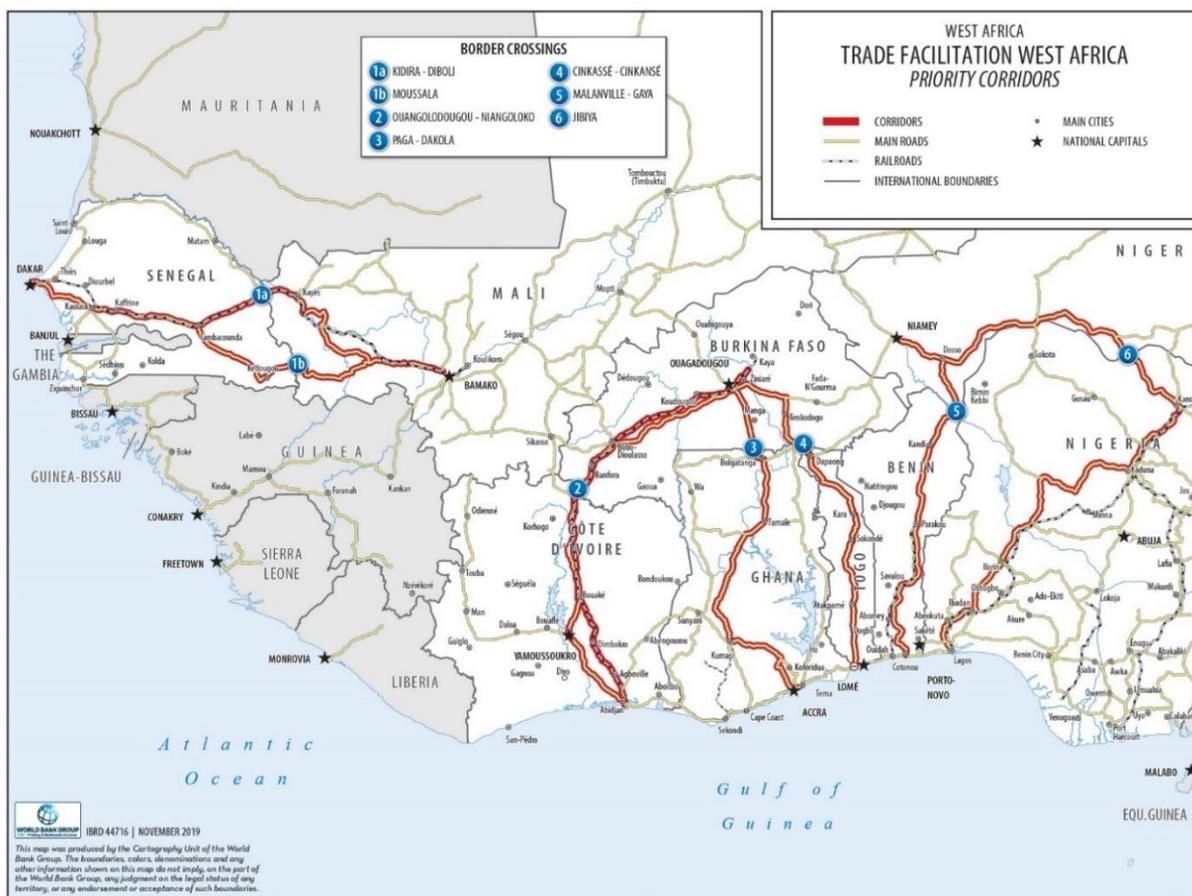
All corridors serve bilateral trade between ECOWAS member States and international trade. In particular, they connect the three land-locked countries with coastal countries. Therefore, the good functioning of these corridors is of great importance for effective regional integration, and is crucial for the inland ECOWAS member States. The coastal Abidjan-Lagos corridor is by far the busiest corridor in West Africa. After Abidjan-Lagos, traffic is the largest along the south-north Lomé-Ouagadougou corridor, followed by the Dakar-Bamako corridor. On the south-north corridors, the Cotonou-Niamey corridor is also very busy although most of that traffic does not go to Niamey but rather via the towns of Maradi and Zinder in southern Niger to Kano in northern Nigeria<sup>32</sup>.

On the main corridor Abidjan-Lagos, CILSS teams recorded 118 checkpoints along the road of 1,043 kilometres. A good example is Benin where controls are limited, and visible efforts have been done to improve the administrative governance of customs and police.

<sup>31</sup> AfCFTA Secretariat: making the AfCFTA work for women and youth

<sup>32</sup> ECPDM: overview of trade and barriers to trade in West Africa, July 2016

Figure 14 : Main trade corridors in West Africa



Source: World Bank, TFWA

Border infrastructure rarely caters for the needs of small-scale traders, often forcing them to share the clearance area with trucks and other vehicles, which increases insecurity and slows down procedures. Existing structures such as border offices and market stalls are often dilapidated, whilst toilets, lighting, and fencing are typically absent. In addition, high customs duties, complex clearance procedures, cumbersome documentary requirements (often featuring centralised permit and licensing systems), the lack of transparency of procedures along with unpredictable trade policies all contribute to raising trade costs<sup>33</sup>.

Weak governance, low capacity, and abuse by border officials make West African borders unfriendly and unsafe for small-scale traders, especially women and trigger an increase in trade costs.

The Trade Facilitation West Africa (TFWA- 2018/2023) programme is a multi-year, multi-partner programme of WAEMU and ECOWAS to facilitate regional trade, with one of three pillars focused on “reducing barriers for small-scale traders and other key stakeholders, especially women”. The programme aims to be a role model for gender responsive trade facilitation and regional integration by prioritising the simplification of complex border procedures (including through the possible introduction of a Simplified Trade Regime, STR), and informing actors including gender sensitisation, along with professionalising transport services.

Under the FARM-TRAC project (financed by FIDA – 2020/2023), work has been done on trade facilitation matters: CILSS is in charge of administrative issues, WACTAF implements activities in the field to inform and train its members (small-scale traders in 16 countries).

The EU invested in one stop border posts in several places in the region – between Benin and Nigeria, between Togo and Ghana, or Ghana and Côte d'Ivoire- and such infrastructure is supposed to facilitate the flow of vehicles and pedestrians and to speed up the procedures. However, the road from Lagos to the border with Benin is not only in a very bad state, but also traders face around 80 check-points alongside 100 kilometres by the Police, the Customs, the Road safety administration, Immigration, etc.

<sup>33</sup> TFWA

Some initiatives have however been launched in the ECOWAS region, but with COVID-19 and the closure of borders, the implementation of these measures is still pending:

- In Côte d'Ivoire, a simplified detailed declaration has been introduced for use by border offices: it applies for imports with a value less than or equal to 1 million FCFA and exported goods, with a value equal to or greater than 500,000 FCFA. At the Noe border (between Côte d'Ivoire and Ghana), a special service is dedicated to the handling of the simplified declaration, which considerably reduces the waiting time which is 20 minutes on average.
- The Ghana Shippers Authority (GSA) runs a centre in Aflao (Shippers' Complaints Centre at the border between Ghana and Togo) to assist economic operators at the border.
- Togolese Customs require a single declaration to goods for which Customs duty ranges between 1 and 150,000 FCFA. The declaration does not require the Trade Register reference or the Tax Identification Number. The only required document is the purchase invoice for the goods.
- Border Information Centres (BICs) have been created to inform and support forwarding agents/ Customs declarants and cross-border women traders in Customs clearance and control procedures but they are still not fully functional. With the financial support of FARM-TRAC, FIDA and the International Trade Center (ITC), WACTAF has undertaken the installation and operationalization of 10 BICs in the CILSS-ECOWAS-UEMOA area: BICs help traders understand their rights and obligations, fill the documents and understand the procedures; but all ECOWAS borders are not covered yet by such BICs. Note that in Senegal, the Maison des Citoyens (ENDA/ CACID) also plays this role.

## 2.3 Trade facilitation

Informal cross-border trade offers a privileged space for observation and understanding of the complex relationships that are formed between economic actors using West Africa's trade corridors, crossing borders and crossing the path of control officers responsible of rules' enforcement. Corruption is pervasive, and users face abuse of power and all kinds of harassment and bullying. Fraud and smuggling are not new phenomena on West African trade corridors, although their form has changed considerably over time: for example, documentary fraud can take the form of unreported importation, false declaration, under-invoicing or the use of false or falsified documents in order to reduce the duties and taxes payable. Also, concealment fraud is huge. In dealing with traders, agents use a multitude of resources, legal or not, to constrain them and thus derive personal benefit from their interactions: the sampling method (racketeering), the threat of dispossession or of unloading goods, etc.

CILSS is regularly doing surveys on West African corridors to check whether there has been some improvement on trade facilitation issues, but women interviewed have not witness much changes: between Niger and Côte d'Ivoire, some say that a truck full of onions can sometimes stay 5 days at the border, just because of local "tracasseries"/ administrative and crime hassle. When it happens, the whole cargo can be lost.

Improved customs procedures between landlocked and developing countries can transform their trade potential and overall sustainable development. A Single Window would substantially enhance the performance of customs offices and external trade procedures. Still, delays in the implementation of customs modernisation programmes, together with insufficient dissemination to the public of information on rules and procedures, is deeply affecting the efficiency of trade activities in ECOWAS countries.

Connectivity, whether at a local, national or international level is essential as is interaction between stakeholders. This requires strong communication and IT systems, but these cannot be designed and will not be used effectively unless there is a better level of understanding of what is possible and needed. This requires education and training. Systems must interact with other stakeholders and related service providers such as Customs, Ministries of Trade, Ministry of Agriculture (for SPS issues), etc. On the African Continent, some countries have well advanced and efficient Single Windows: it is the case of Morocco (Portnet) or Kenya (KenTrade) which are considered as examples to follow.

All over ECOWAS countries, customs declarations are still not fully paperless. All documents for external trade (Customs, certificate of origin, SPS certificates etc.) should be collected, analysed, prioritised and simplified before the digitalisation of procedures on a Single Window. There is still too often a lack of leadership and coordination among agencies in charge of external trade in ECOWAS region, and a lack of implementation of good practices on trade facilitation issues.

## 2.4 Simplified Trade Regime for cross-border traders

The ECOWAS Treaty refers to promoting medium and small-scale industries while **Article 63 explicitly focuses on addressing constraints faced by women traders. The Economic Trade Liberalisation Scheme (ETLS)** allows for the simplification of processes in goods that are often traded by actors involved in informal cross-border trade. ETLS objective is to liberalize intra-Community trade by the total elimination of tariff and non-tariff barriers to trade in products originating in the ECOWAS Member States. It includes a waiver on the need for Certificate of origin for certain products - mainly agricultural, fish and livestock products, and artisanal handcrafts and implements - but this is only below a threshold of USD 500 for industrialised goods, a relatively low value even for small-scale traders-. Other requirements, like sanitary and phytosanitary (SPS) certificates, remain in place for agricultural goods, often posing barriers to access for small-scale informal traders. It has to be noted however that ETLS regime is

not well known and is poorly implemented in the region by Customs officials.

In other African Regional Economic Communities (COMESA and EAC), policymakers have already developed and implemented a **Simplified Trade Regime (STR), which streamlines trade requirements for small cross-border traders**: STR introduces customs duty exemption and simplified clearance procedures for low-value transactions typically conducted by small-scale traders. COMESA is also funding **Trade Information Desks which assist informal cross-border traders**. These are provided with simplified certificates of origin by Customs officials (goods whose value is below USD 2,000 qualify automatically for duty-free entry); a common list of goods that qualify for the STR; simplified customs documents; and assistance in completing customs documents and clearing procedures. The Simplified Trade Regime should be replicated across the continent with the implementation of the AfCFTA<sup>34</sup>.

A World Bank project for COMESA (Trade Facilitation Support Programme, 2014/2019) focused on **improvements in border infrastructure to cater for the needs of small-scale traders** through pedestrian lanes, solar powered lighting, and fencing, along with the construction of border markets, and supported the simplification of policies and procedures for small-scale traders, training and capacity building of traders and officials, and the introduction of better monitoring and performance management for agencies operating at the border<sup>35</sup>. It also introduced a workers' code of conduct to **prevent and mitigate risks of gender-based violence in trade-related infrastructure development works**. STR in COMESA region has allowed traders to clear their consignments quickly, safely, and with less hassle.

## 2.5 AfCFTA Logic and Opportunities

The African Continental Free Trade Area (AfCFTA) was launched on July 7, 2019, and trade under this arrangement commenced on 1 January 2021. The AfCFTA agreement will see 54 members removing progressively tariffs for 90% of goods, which will allow free access to goods and services across the continent.

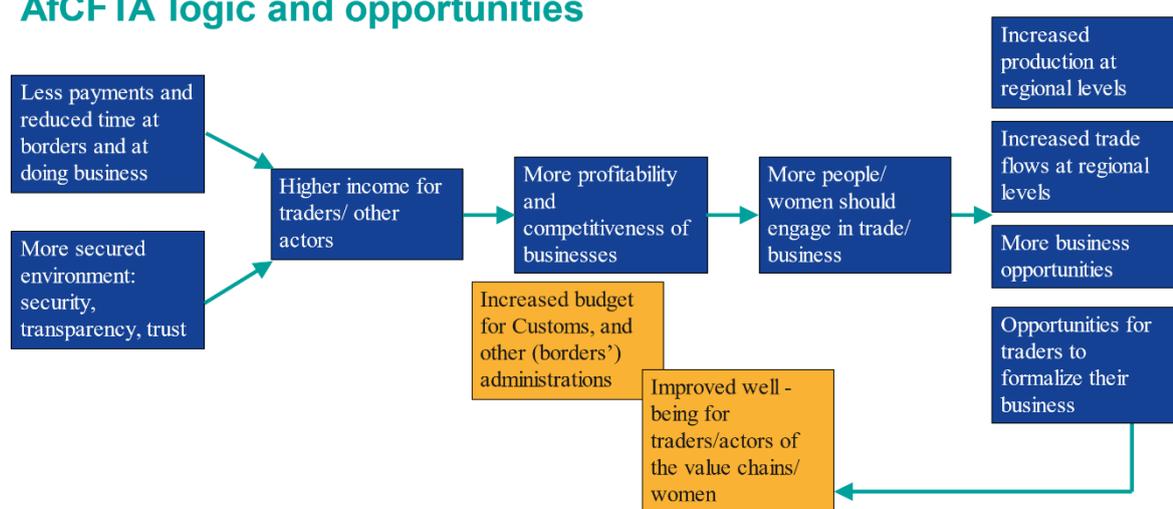
The implementation of the AfCFTA provides an opportunity to achieve economic diversification through the creation of integrated regional value chains, as well as dismantling tariffs and non-tariff barriers. AfCFTA should increase companies' competitiveness with the opening of African markets.

AfCFTA plan seems to be very promising from an external point of view, but **many factors could ruin the African integration dream and especially**:

- The lack of implementation of the rules of the game.
- The corruption.
- The lack of governance.
- The absence of respect of trade facilitation issues.

Figure 15 : AfCFTA logic and opportunities

### AfCFTA logic and opportunities



Source: current study team

<sup>34</sup> ICTSD: Supporting Small-scale cross-border traders across Africa, Bridges Africa, Volume 7, issue 4, June 2018

<sup>35</sup> Ibid 34

A World Trade Organization (WTO) report of 2015 shows that full implementation of the AfCFTA would boost annual African exports by 3% and annual economic growth by 0.9%. Trade facilitation and market integration issues have repeatedly been highlighted as the key to unlocking greater gains from trade in West Africa by ECOWAS Heads of States and Government.

According to recent estimates by the UN Economic Commission for Africa, **the AfCFTA agreement, if properly implemented, is projected to increase intra-African trade of agriculture and food products by 20-35% (or USD 10-17 bln)**. Intra-trade gains are expected to be particularly pronounced for meat products, fish, milk and dairy products, sugar, beverages and tobacco, vegetables/fruit/nuts and paddy and processed rice. However, trade within the region is hampered by high non-tariff barriers and **while the agreement includes a mutual recognition of standards and licences, as well as the harmonisation of sanitary and phytosanitary (SPS) measures, many non-tariff barriers remain more difficult to remove or reduce**<sup>36</sup>.

As trade facilitation remains a huge constraint all over West Africa, a new online mechanism has been created by AfCFTA (<https://tradebarriers.africa>) for reporting, monitoring and eliminating trade barriers. The private sector can directly report trade obstacles on the portal. The non-tariff barriers (NTB) complaints are supposed to be directly sent to formally nominated government officials (National Focal Points) who monitor, liaise with authorities, and resolve the reported cases. National Focal Points have been trained on the use of the system and implementation is ongoing. The NTB online mechanism implements the AfCFTA Protocol on Trade in Goods Annex on Non-Tariff Barriers and is supposed to be an efficient tool to highlight the repeated abuses done by Customs agents, police officers and other public agents on borders. Any company, including MSMEs, can register and report an NTB that it faces in its day-to-day operations. The tool is operational since 13 January 2020.

The AfCFTA could contribute to promoting and attracting investment in Africa. **The Agreement does not have yet an investment Protocol but it should add to a better investment climate**. The AfCFTA Protocol on Investment will be negotiated in Phase II of the negotiations, which were expected to start in 2021. The Protocol on Investment should focus on 4 Pillars: investment promotion and facilitation, investment protection, investors obligations and State commitments, supported by the dispute prevention and resolutions provisions. The AfCFTA should aim to reconcile or harmonise investment legal instruments across the continent. It should remove bureaucratic impediments, ease investment permits, simplify personnel entry, enhance cooperation and coordination among investment facilitation institutions. **The removal of barriers to investment could allow SMEs to invest beyond their national borders. One of the keys will be to promote and develop linkages between foreign and local firms and to address specific obstacles faced by local companies.**

Trade integration and even-handed competition policies remain important for robust growth. In this context, the **COVID-19 crisis led to a significant reorganization of global value chains**, underscoring the potential of the African Continental Free Trade Area as an engine for the development of regional trade. An effective continental framework should not only reduce Africa's vulnerability to global disruptions, but would boost regional competition and productivity, and promote food security.

There are still a lot of uncertainties on what is AfCFTA and how countries and companies could concretely benefit from it. A proper implementation of ECOWAS trade rules is thus instrumental for SMEs and companies to be able to diversify, to increase their competitiveness and their regional markets shares. At the moment there is fear of not being able to compete with products coming from Morocco, South Africa, Kenya etc. and even in the same region (Sahelians SMEs fear big brothers such like Senegal, Côte d'Ivoire, Ghana, Nigeria). Additional jobs losses instead of jobs creations may be witnessed without an improved implementation of trade facilitation "best practices".

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36 OECD FAO Agricultural Outlook 2021-2030

## 3 Best practices amongst agri-food women led businesses

### 3.1 Best practices developed by women agro-processors

Market opportunities for West African food producers are increasingly dynamic due to population growth, urbanisation, income growth, dietary diversification and higher output prices. The strongest market growth potential exists for animal products, followed by rice, fish, and fruits and vegetables<sup>37</sup>. The production and marketing of such products are labour-intensive and offer potential for substantial jobs creation.

Food demand is transforming from undifferentiated bulk commodities towards food products with differentiated quality attributes such as nutritional and health characteristics, packaging, and ease of preparation, offering important opportunities for value addition<sup>38</sup>. Much of this growing demand is often still covered through imports, but further market shares are being gained by women entrepreneurs through the promotion of quality processes and certified products as well as enhanced value addition (i.e. ready to use sauces, cereal flours, etc.) aiming to capture more lucrative markets.

To overcome the COVID-19 crisis, many women had to adapt and refocus their daily practices resorting to the repackaging of products and the use of digital tools such as Facebook, WhatsApp, Instagram and TikTok. In particular the use of social media helped to enhance the communication with the target audience and to make products known'. Visibility and communication have been key for business development during the periods of restrictions.

The following best practices have been identified as a result of this study analysis:

- Adaptation of the offer/ products to the demand for processed food (the consequence of urbanisation and of the limited time women dedicate to cooking);
- Understanding of the local market and the growing demand for ready-to-prepare, healthy and qualitative products;
- Curiosity, looking for the right information and training on Youtube, Massive Open Online Courses (MOOC) or business networks;
- Creativeness and willingness to test products with friends and relatives first;
- Diversification of products to reach a wider clientele;
- Diversification of networks: relatives, markets, small boutiques, supermarkets, pharmacies;
- Participation in fairs and exhibitions locally, regionally or even sometimes in Europe or in the US aiming to sell products, compare products with others, exchange ideas, meet other entrepreneurs, etc.;
- Reduction of costs and negotiation/ bargaining;
- They tend to have a limited number of full-time jobs and call for day-labourers to adapt to markets' fluctuations;
- Recruitment of educated people as permanent staff i.e. accountants, quality staff etc.;
- Enhanced focus on hygiene, quality and certification of products;
- Membership of various networks: Chambers of Commerce and Industries, women associations, sectoral associations, etc. to stay informed on policy issues but also on technical assistance projects;
- Good branding and communication, using even digital tools to be more visible (Facebook, WhatsApp, Instagram, TikTok);
- Resilience and willingness to continue despite the various challenges encountered.

### 3.2 Best practices amongst women small scale cross border traders

Women small scale traders have been heavily affected by the COVID-19 situation and it is difficult to identify best practices developed by these women. Their income losses have been dramatic, and some women traders have mainly developed "survival strategies", based on group solidarities, such as:

- Switching between corridors and diversifying trade products;
- Grouping of parcels entrusted to conveyors and carriers.

In Ghana, groups of 10 women have organised themselves to access micro-credit so that the whole group would be liable in case one of them defaults. In Burkina, groups of 20 women have also organised themselves to put their money in common and to allow a member of the group to benefit from it every month without interest.

In Ghana again, women traders of pineapple and cabbage products have signed two-years contracts with Ghanaian farmers to secure their supply; risks are also shared 50/50 in case of drought, excessive rain or faulty harvest.

FEBWE in Côte d'Ivoire launched an interesting initiative: it started to help women small scale traders in formalizing through the

<sup>37</sup> FAO and ADB: Agricultural growth in West Africa, Markets and policy driver, 2015

<sup>38</sup> Ibid 37

creation of cooperatives and some support done to develop “food processing”. FEBWE helps women in the informal sector on management, marketing, market prospection and sales, administrative support, etc. All this support is given at the beginning for free but then a contract is signed and the cooperative has to reimburse the price of the services provided by FEBWE. The cooperative organise itself to develop a savings system to be able to invest in equipment and / or to call for micro-credit. The reimbursement to FEBWE can be done on a daily, weekly or monthly basis.

**Figure 16 : Meeting with the General Consortium of Cooperatives of Food Producers of Côte d'Ivoire, onion value chain («interprofession oignons»)**

### Meeting with the General Consortium of Cooperatives of Food Producers of Côte d'Ivoire, onion value chain («interprofession oignons»)



In Côte d'Ivoire, the « Société de Groupement Général des Coopératives des Productrices de vivrier de Côte d'Ivoire » - General Consortium of Cooperatives of Food Producers of Côte d'Ivoire - tend to organise itself and to work with farmers to provide them seeds, fertilizers etc.

### 3.3 Governments and donors' initiatives

Since the COVID-19 crisis, the governments of ECOWAS countries have developed little measures to support agri-business women and cross border traders. Even, the business climate worsened: as said before, i.e on trade facilitation, check points and red tape increased by 30 to 50%, and women did not benefit from any support or social nets from their governments.

However, although limited, there are still some initiatives throughout the region. Developed by various institutions (even by Foreign Agencies)– and mainly before the COVID-19 crisis, they focus mainly on **access to land, access to finance, quality / certification, public procurements, but also on trade fairs**, etc.

It has to be noted that all over West Africa, comprehensive strategies and tools to promote agriculture, value chains development, industrialisation and entrepreneurship are either missing or not well implemented this being a tremendous obstacle for the growth of the agri-food sector in the ECOWAS region, for the women empowerment, as well as for the food security of local populations.

In Benin for example, although the World Bank has recently signed a 150 million USD project to develop value chains, businesswomen CCI members were not informed about the project, its priorities and activities.

### 3.3.1 Access to land

Figure 17 : Agricultural Land, Lomé

#### Agricultural land, Lome

Otherwise, some women entrepreneurs managed to buy land thanks to a grant given either by the Ministry of Agriculture (Togo) or by a technical assistance project (USAID in Ghana).



### 3.3.2 Access to finance

Despite an overall increase in banking activities in West Africa, bank financing to the private sector remains low and ill-tailored to the needs of private firms. Most bank loans are short-to medium-term, and private sector access to financing is impeded by government dominance of banking credit and difficult access for SMEs.

Financial inclusion still remains limited in West Africa, with 18% of households having a bank account on average in WAEMU countries<sup>39</sup> - 25.1% in Togo, 24.8% in Benin, 23.2% in Burkina Faso, 20.3% in Guinea Bissau, 6.8% in Niger-. Still in many West African countries, financial infrastructures are weak, especially in rural areas: it is the case in Liberia and in Sierra Leone, for example, but not only. There are many reasons for that: the absence of electricity in rural areas, the difficulty to find reliable, independently verifiable information on businesses' financial position, the lack of identification systems, the lack of enforcement of private contracts, etc.

It is key to improve financial inclusion of women in agribusiness through encouraging banking and financial institutions to use credit and savings methodologies that are effective in reaching women in agri-food, to simplify banking practices, reduce transaction costs, and de-risk financing for women in agribusiness.

Providing large grants to women owned firms allow them to start or develop their business, to buy a piece of land or some equipment. A business plan competition in Nigeria providing cash grants averaging USD 50,000 increased the likelihood that women would operate a firm by reducing capital constraints. It also helped trigger hiring and led to large increases on sales and profits. In Togo, grants delivered by the Ministry of Agriculture have been much lower but some women agribusinesses have been able to buy some equipment.

<sup>39</sup> BCEAO : Rapport annuel sur la situation de l'inclusion financière dans l'UEMOA au titre de l'année 2019, Octobre 2020

The main question for many SME in the agri-food sector is how to scale-up. Access to credit remains a major bottleneck for enterprises, especially smaller ones. SMEs are credit-constrained. SME finance in West Africa is held back by the different risk perceptions of SMEs and financial institutions. In general, banks have good capital and liquidity positions, which are closely linked to their conservative risk appetite and management. However, the flipside is that SMEs consider high interest rates and strict collateral requirements as obstacles in accessing finance. Interest rates might be relatively high (often over 10 to 14%) and unattractive to SMEs. In particular, strict collateral requirements often pose an obstacle for many of them. Companies without a proven track record find it hard to access financing.

**The Nigerian Incentive-based Risk Sharing System for Agricultural Lending (NIRSAL)**, launched in 2011, was designed by the Central Bank of Nigeria to reduce risks to commercial lending. NIRSAL is based on five pillars: a risk sharing facility, an insurance facility, a technical assistance facility, a holistic bank rating mechanism and a bank incentives mechanism. Currently, only the first pillar (risk sharing facility) is fully operational. It has contributed to the increase of agricultural lending from 1.4% to 5% (about USD 5 billion) of total bank lending in Nigeria. The NIRSAL model is based on encouraging lending all along well-defined agricultural value chains. If a bank is to lend to rice farmers, for example, it is also supposed to lend to input suppliers and rice processors at the same time, thus connecting the farmers to agribusinesses and markets<sup>40</sup>. Despite challenges, this approach has also helped to significantly reduce transaction costs and risks embedded in agricultural value chains. NIRSAL is now established as a fully independent non-bank financial institution, and the model is being replicated in other countries.

In Niger, through the public bank **BAGRI** (Banque Agricole du Niger)<sup>41</sup> which is the Agricultural bank, there is a cost shared loan scheme. A businesswoman willing to access finance, should bring 15% of the amount to be borrowed, the bank then provides a loan in cash (40%) and in the form of equipment (45%). The 40% in cash will be reimbursed at an interest rate of 9% and it is tax free.

In West Africa, public banks could have a key role to play in developing value chains and in providing loans with preferential interest rates to entrepreneurs: this model is highly promoted in the SADC region, i.e. Namibia. But in West Africa, the **Caisse des Dépôts et Consignations in Côte d'Ivoire, the Caisse des Dépôts et de Développement in Mauritania, la Banque Agricole in Senegal, the Agricultural Development Bank in Ghana** for example do not leverage the development of agri-food value chains and do not provide entrepreneurs with adequate financial tools yet, because of their lack of transparency and efficiency.

Proparco, AFD Group's private sector arm, has signed an **ARIZ portfolio guarantee** with Société Générale in Ghana (in 2020), and the United Bank of Africa in Togo (in 2018) which facilitates MSMEs access to credit and helps them play their essential role in the economy. AFD develops this ARIZ guarantee in most West African countries and it is a very efficient tool to help finance below 100,000 EUR value projects for women entrepreneurs.

Senegal and Côte d'Ivoire have been the first beneficiaries of a **special guarantee fund** developed by Proparco (through Société Générale Côte d'Ivoire and Société Générale Senegal) to help SMEs during the COVID-19 time. The fund is available for SMEs who have less than 200 employees and who have been affected by the COVID-19 crisis; loans have a duration of 12 – 48 months and are guaranteed at 80% by AFD.

Private investments include private equity and venture capital. Private equity funds purchase a majority or controlling stake in a target company, while venture capital funds finance start-ups with high growth potential through a significant but generally non-controlling stake. Developing the private equity and venture capital industry used to provide an alternative to bank financing. Initiatives such as Comoé Capital in Côte d'Ivoire<sup>42</sup>, Sinergi in Niger<sup>43</sup>, and Investisseurs & Partenaires (a French institution active in many West African countries) are **investment funds** that play a key role in helping companies to scale-up, to invest in adequate and modern equipment and, to improve their capacities – in management, marketing, quality, etc.

**Crowdfunding projects** have recently started in West Africa and **only in some francophone countries**. The objective is to allow individuals to lend their savings directly to small and medium-sized companies. Some examples are presented below:

- **FADEV**<sup>44</sup> (a cooperative society of collective interest operating in the field of solidarity finance) is one of the first crowdlending platform active in Côte d'Ivoire and Mali. The main eligibility criterium is for companies to have a turnover of minimum 20 million FCFA (30,400 euros). FADEV can then participate with 10 to 82 million FCFA (b15,000 to 125,000 euros) through capital investment or as a loan to be fully reimbursed within 3-4 years).
- **Jamaafunding**<sup>45</sup> is also active in West Africa in various sectors: agri-food, environment, social business, health, etc. and they

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<sup>40</sup> European Investment Bank: banking in Africa, financing transformation amid uncertainty, 2020  
Banking in West Africa- recent trends and developments

<sup>41</sup> BAGRI : <https://bagri.ne/about>

<sup>42</sup> Comoé Capital: <https://comoecapital.com/>

<sup>43</sup> Sinergi: <https://sineriginiger.com/>

<sup>44</sup> FADEV: <https://fadev.fr/>

<sup>45</sup> Jamaafunding: <https://www.jamaafunding.com/en/>

- have already funded projects in French speaking countries such as Senegal, Mali, Côte d'Ivoire, Benin, Mauritania etc.
- **Fiatope**<sup>46</sup> is also developing crowdfunding activities in various ECOWAS countries; its sectors of intervention are medicine, education, renewable energies, environment, technologies, culture. Projects are funded on an “all or nothing” basis: a project that has not achieved its goal at the end of the campaign will not be funded and contributors will be reimbursed. To ensure that the means requested by project holders are realistic and correspond to the sums they are able to raise through their network, Fiatope carries out a preliminary analysis of their financing capacity. Projects are likely to succeed as opposed to a system where the result of the campaign would be paid in all cases to the project proponent.
- **Coronathon** has been launched in Burkina Faso in 2020 and collected more than 450 million FCFA (680,000 euros) in 6 months. This initiative has been supported by the national Assembly in Burkina to allow citizens to contribute to the fight against COVID-19 and help build sanitary infrastructures.

It is difficult not to talk about Micro-finance: it is not considered as an appropriate tool for MSME's investments, but micro-finance is largely used all over West Africa, especially in Togo (financial inclusion including micro-finance: 78.5%), in Benin (72.2%), in Senegal (52%), and in Burkina Faso (43.4%). In Niger, financial inclusion including micro-finance only reached 16.5% in 2019.

### 3.3.3 Quality/ certification

The cost and difficulties related to certification processes deter many women entrepreneurs to get their products or company certified. The capacities and knowledge are often missing, and quality improvement are often cumbersome and costly.

In **Togo**, 80% of the certification costs are covered by the government thanks to a project launched by the previous minister of agriculture. The **Ghana** Enterprise Agency encourages companies to certify one product for free. These two initiatives have shown very interesting results and gave the opportunity for women active in the agro-processing sector to certify their products at a lower cost. In **Niger**, the government decided to subsidise certification for some women groups.

**Certification is a good means to improve the quality of products but having a product certified does not mean that processes are also certified.** GIZ in Ghana and in Côte d'Ivoire, as well as Innov'up incubator in Togo provide assistance to strengthen women agro-processors' capacities on HACCP and to implement best practices on hygiene and quality standards; this support is most positive for women agro-processors willing to export in the ECOWAS region and on international markets.

### 3.3.4 Public procurements

In Togo, 25% of public procurements are earmarked for women entrepreneurs under simplified procedures.

### 3.3.5 Fairs and exhibitions/ distribution networks

Trade fairs and exhibitions are common everywhere in West Africa, and many women attend such events because they:

- Can prospect new clients/ partnerships at a moderate cost.
- Have the opportunity to showcase their products and it is an ideal setting for unveiling new offers or innovations.
- Can share their expertise with a dedicated audience and seize opportunities to adjust.
- Discover tips and ideas, it's a space to share/ draw inspiration from good practices and experiences.
- Look for new outlets, integrate new networks.
- Exchange with professionals on new trends to better adapt to market trends.
- Build their notoriety at regional level and further promote their image.

Since March 2020, most fairs and exhibitions have been cancelled due to the COVID 19 situation but this is now slowly coming back: in Lagos, the Chamber of Commerce organised a monthly event promoting women local productions, in Niamey (Niger), the Chamber of Agriculture organises once a week a small market for local agro-food farmers and producers. In Ouagadougou, a “fair for banks and SMEs in WAEMU region” took place at the beginning of November 2021 and another one in Abidjan, “the Ivoirian Market of arts and crafts” (marché ivoirien de l'artisanat).

It is noted that the Chamber of Agriculture in Abidjan has a “farmers' shop” (boutique paysanne), where women can sell their products. In Burkina Faso, a shop called “Agribusiness shop”<sup>48</sup> has been created as a platform for producers, distributors and consumers and only sells local products from the country. It is a private initiative: but being closed to the business, the shop managers got to understand the packaging issue and they now imports and sells packaging bottles and boxes for SMEs.

<sup>46</sup> Fiatope : <https://www.fiatope.com/>

<sup>47</sup> BCEAO : Rapport annuel sur la situation de l'inclusion financière dans l'UEMOA au titre de l'année 2019, Octobre 2020

<sup>48</sup> Agribusiness Shop ou la révolution de l'agriculture burkinabé, 29 mars 2019 : <https://www.radarsburkina.net/index.php/fr/societe/1231-agriculture-au-burkina-agribusiness-shop-ou-la-revolution-de-l-agriculture-burkinabe>

In addition to that NigeriElles is an associative organization that supports Nigerien women entrepreneurs and project leaders with the aim of promoting entrepreneurship and female leadership in Niger. They have a shop where they distribute agri-food products.



### 3.3.6 Export promotion

All ECOWAS countries have an Export Promotion Agency aiming at providing information on market access, and assistance on local products' promotion or markets' prospection. If the APEX of Côte d'Ivoire and only a few more have been able to put in place some mechanisms to share the costs for the participation in trade fairs, generally speaking, the activities of Export Promotion Agencies remain very limited because they have significant budgetary constraints.

## 3.4 Best practices amongst National Chambers of Commerce and Industries

Some CCIs have very small budgets which limits in scope and depth the activities they can pursue. Their budgets largely depend on subscription dues, and on the different services provided by the chamber. Some chambers tend to invest in economic infrastructures to supplement their income, such as in buildings in Burkina Faso, Guinea, or Liberia. More specifically in Burkina Faso, the Chamber manages warehouses for import and export transactions, including those situated in neighbouring countries such as Togo, Ghana, Benin and Cote d'Ivoire; it also owns some building infrastructure and training centres.

CCIs aim to support business creation and development as well as to strengthen the capacity of entrepreneurs. In Nigeria for example, the Lagos Chamber of Commerce and Industry works with the Enterprise Development Centre to offer trainings on management, marketing, the use of IT, etc. In Burkina Faso, the Chamber of Commerce created a web site fully dedicated to women entrepreneurs to inform them on how to create and develop a company, funding opportunities and support programmes: <http://www.femme-entrepreneur.bf/>

Most Chambers take initiatives on fairs and exhibition, and help their members to participate in such events.

Some CCI created specific groups or committees gathering women entrepreneurs, such as the "woman wing" in Ghana, NAWORG in Nigeria (NACCIMA Women Business Group) etc.

## 3.5 Best Practices Amongst Incubators

Many incubators/ accelerators or Business Support Organisations (BSO) in the ECOWAS region have been created recently. They promote inclusive business models in many sectors but most of them rely on international funding to be able to deliver proper services to SMEs.

Accelerators boost the growth of an existing company, while incubators promote innovative ideas to build a business model/company. So, accelerators focus on scaling up a business while incubators are often more focused on innovation.

The primary role of BSOs is to support companies through the provision of expertise, access to industry mentors, facilitation of interactions with other entrepreneurs and most importantly advise on issues such as:

- Management/ accounting and business plans.
- Quality and certification.
- Marketing/ branding and packaging.
- Business networks.
- Communication through hackathon, competitions, happy hours, etc.

Incubators/ Accelerators or BSOs can be considered as “enablers of impact”. Founders of new companies get help to quickly grow their business and they often get better chances of attracting capital to invest in their start-up/ company at a later point.

Some incubators have created strong linkages with Chambers of Commerce and Industries in the ECOWAS region:

- The Lagos Chamber of Commerce and Industry has entered a partnership with the Founder Institute in the Silicon Valley aiming at opening up **opportunities for tech start-ups to add value to the real economy through solutions to deep-rooted challenges** in sectors like agriculture, health, transportation, finance, media, manufacturing, etc.
- Under the West Africa Competitiveness Program (WACOMP) financed by the EU, the United Nations Industrial Development Organization (UNIDO) and the International Training Centre of the International Labour Organisation (ILO) are collaborating to deliver a **business coaching and management training programme to support BSOs working with entrepreneurs and start-ups at various stages of growth**. Preference is given to BSOs who support women entrepreneurs.

Various incubators have flourished in West Africa and some of them focus more specifically on women entrepreneurship:

- **Innov’up**<sup>49</sup> is an incubator fully focused on women start-ups. It has been created in Togo by Madam Candide Léguède, President of FEBWE. Innov’up provides several services such as training, mentoring, entrepreneurial projects’ definition and development through coaching, strategic and technical support.
- **KENEM**<sup>50</sup> in Senegal is an incubator for women and youth: it provides support “from the idea to business creation”, “from business start-up to the development of the company” and “help develop capacities until companies are mature”.

Other BSOs tend to cover multiple sectors and are open to any entrepreneurs, such as:

- Incubators and accelerators launched in Nigeria i.e. MEST51, Passion incubator52.
- Jatropha Hub in Guinée Conakry specifically for the agri-food sector
- BeogoLab53 in Burkina Faso.
- Afford54 in Sierra Leone.
- 1kubator55 in Dakar, Senegal.

Some donor funded technical assistance projects tend to “incubate” also SMEs in the agri-food sector. The “Invest for jobs” initiative has been launched by GIZ together with the Chamber of Commerce in Côte d’Ivoire to help companies overcome the COVID-19 crisis. Incubation through the “Agency Côte d’Ivoire SMEs”<sup>56</sup> is another example: it includes several institutions:

- “Dream factory” has been created by the government in 2015: it is an incubator of start-ups, it provided trainings and has co-working space fully equipped.
- One stop-shop gathers administrations to inform start-ups and SMEs on accounting, access to finance, business plans, public tenders etc.
- The project “Shetrades AfCFTA”<sup>57</sup> is an initiative of the International Trade Center (ITC) where women have the opportunity to connect, offer and source products, learn new skills through free learning materials, participate in workshops, fairs, etc.

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<sup>49</sup> Innov’up: <https://innovup.fefa.tg/>

<sup>50</sup> KENEM: <http://www.incubateursenegal.org/>

<sup>51</sup> MEST: <https://meltwater.org/hubs-old/lagos/>

<sup>52</sup> Passion Incubator: <https://vc4a.com/passion-incubator/>

<sup>53</sup> Beogolab: <https://www.beogolab.org/>

<sup>54</sup> Afford Sierra Leone: <http://affordsl.com/>

<sup>55</sup> 1kubator: <https://www.1kubator.com/incubateur/dakar>

<sup>56</sup> Agence Côte d’Ivoire PME: <https://agencecipme.ci/>

<sup>57</sup> Shetrades AfCFTA: <https://www.shetrades.com/en/projects/shetrades-afcfta>

## 4 Recommendations

Business development, investments and cross-border exchanges are dependent on an enabling environment with clear rules, simple and cost-effective trade processes, protections for legal rights and responsive public sector institutions<sup>58</sup>.

A lot has already been said in many reports on the investment climate in ECOWAS countries, on trade facilitation, on women entrepreneurship and empowerment, or on the development of agri-food value chains in the sub-region. Many recommendations have been made, including recommendations on regional integration and on AfCFTA implementation. However, a lot is still to be done and this is summarized further below in sets of recommendations for the governments and stakeholders of the ECOWAS region to enhance women entrepreneurship.

### 4.1 On land ownership

To governments and municipalities of ECOWAS countries:

- Review access to land restrictions for women.
- Grant plots to women entrepreneurs all over the region for free, against a small fee, or through subsidies.
- Define some legal concepts for women to access a certain percentage of land.

### 4.2 On access to finance

To governments and public banks:

- Develop tailored financial products for women for the development of agri-food value chains at preferential rates from i.e. public banks.
- Transparently promote the roll out of tailored financial products for women, communicate who is eligible and provide technical assistance on business plans to women entrepreneurs.
- Develop adequate legal frameworks for the development of crowdfunding and investment funds.
- Develop adequate financial tools taking into account Islamic finance (Niger, Mali, Senegal, etc.).
- Facilitate loans for the certification of processes.
- Train loans beneficiaries on loans reimbursement plans.
- Consider time of equipment delivery in the loan reimbursement plan.
- Facilitate access to finance for the purchase and stock of raw materials.

To FEWACCI, CCI and business associations:

- Grasp a thorough understanding of national financial eco-systems (products and collateral issues) and financial tools (through banks, investment funds, international donors, lines of credits etc.) available for women entrepreneurs in the agri-food sector.
- Define who can be eligible, and what are the specific criteria to access tailored financial products.
- Promote tailored financial products and eligibility criteria amongst incubators, women business associations, etc.
- Encourage yearly competitions amongst women entrepreneurs in the agri-food sector including a Top 5 most innovative/performant women entrepreneurs shortlisting.
- Facilitate the dialogue between bankers and agri-food actors.
- Raise the awareness of banks on the importance/ specificities of the agri-food sector.

### 4.3 On quality / certification

To ECOWAS governments, FEWACCI, CCI and business associations:

- Promote quality and certification access, and support the cost of products certification.
- Work on the simplification of quarantine documents.
- Support HACCP certification.
- Provide and support technical expertise directly to SMEs or through incubators to help them access new markets.
- Develop a certification guide for each country in collaboration with national certification agencies and popularize it in local languages.
- Label some strategic products.
- Develop cooperation with partners in order to support the certification of specific products.
- Develop mutual recognition by ECOWAS Member States.

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<sup>58</sup> AfCFTA Secretariat: making the AfCFTA work for women and youth

## 4.4 On public procurements

To ECOWAS and governments:

- Follow the example of Togo and define a legal framework allowing women to get access to 25% of public procurements, with simplified procedures.
- Train women in public procurement procedures.

## 4.5 On trade facilitation

To governments and ECOWAS Commission:

- Reopen as quickly as possible all land borders.
- All ECOWAS countries should define and implement quickly an ECOWAS Simplified Trade Regime that should be harmonised with AfCFTA requirements.
- Create, expand and support Help Desks and Borders Information Desks for small-scale traders at every border (such as those implemented by WACTAF or ENDA/CACID).
- Strengthen Trade Facilitation Committees all over the region, with a clear Action Plan, a clear definition of activities and objectives, a chronogram, a budget and indicators.
- Strengthen Single Windows all over the region and make sure that all ECOWAS member States are interconnected – while many use the same software: ASYCUDA World (called SYDONIA in the francophone countries- UNCTAD software).
- Simplify trade information that can be shared with various women associations in collaboration with FEWACCI.

To FEWACCI, CCI and all business associations in ECOWAS region:

- Develop CCI infrastructures such as what is done by the Chamber of Commerce and Industry in Burkina Faso with warehouses for import and export transactions.
- Promote, make known the new online mechanism created by AfCFTA (<https://tradebarriers.africa>) for reporting, monitoring and eliminating trade barriers. The private sector can directly report trade obstacles on the portal.
- Create a platform of officers in charge of resolving issues reported through the online mechanism.
- Develop a Regional Trade Facilitation Committee Network.
- Participate actively in Trade Facilitation Committees and help work on proper and efficient Single Windows with the concerned administrations.
- Develop and make available on FEWACCI website various trade information for the private sector.

To governments and private sector representatives:

- Develop public-private dialogue and put in place “Charters of good practices” signed by officials and traders.
- Communicate and train actors on trade facilitation issues, procedures, etc.

## 4.6 On trade fairs and exhibitions/ distribution networks/ export promotion

To governments and CCI:

- Restart as soon as possible the organisation of fairs and exhibitions to promote women activities in the sub-region and, relaunch their economic activities.
- Partially cover the cost of SMEs participation in fairs abroad (following the example in Cote d'Ivoire).
- Launch appropriate campaigns to promote local products and foster the consumption of local produce.
- Provide additional funding to export promotion agencies for the promotion of local products, enhanced markets' prospection and dissemination of trade information.

To FEWACCI, CCI, Chambers of Agriculture, business associations:

- Develop a network of farmer shops that promote local products i.e. at airports or Chamber of Commerce as the example in Cote d'Ivoire or Niger.
- Facilitate the setting up of business associations to support women entrepreneurs in the agri-food sector reduce their costs of participation in fairs.

## 4.7 On the definition and implementation of economic policies

Although women are most active actors in the agri-food value chain, the definition and implementation of economic policies in ECOWAS countries do not address or promote women entrepreneurship in general, and even less so in the agri-food sector.

It is therefore recommended to increase women participation in all public and private platforms of dialogue.

To ECOWAS governments:

- Drafting of legal frameworks enabling the participation of women (at national and regional/ local levels) and the strengthening of women business associations.
- Raise awareness (through the use of adapted communication means including digital and social media) on government initiatives aiming at developing agri-food value chains, including those financed by international donors, for women entrepreneurs to be informed and engaged.

To FEWACCI, CCI and women entrepreneurs' associations:

- Dissemination of this report and its recommendations, showcase on best practices of public policies promoting women entrepreneurs in the agro-value chain.
- Organise meetings with national authorities to address challenges and proposed solutions.
- Partner with authorities for the definition of adapted legal frameworks aiming to improve the Investment Climate at large, and at least on access to land, access to finance, quality/ certification issues and public procurement issues.

## 4.8 On AfCFTA

To ECOWAS governments:

- Implement urgently best practices on trade facilitation to decrease the cost of exports and imports in the region.
- Make sure that competition policies are well defined and implemented and help protect local companies from unfair competition practices in the agro-business sector.
- Make sure that every country in the sub-region has defined its own national strategy on the implementation of the AfCFTA comprising: (i) a clear state of play of regulatory issues – rules of origin, competition, investment, services, etc.- on all AfCFTA chapters (and on its implementation), (ii) sectoral analysis (main value chains, services sectors, etc.), with clear objectives for the next 10 years, (iii) an action plan with detailed activities, a chronogram, a budgeted (for each activity and for the whole strategy) and indicators (in terms of jobs creation, etc.). Such a strategy should involve private sector representatives and be jointly agreed upon by governments i.e. There is room for improvement of the strategy of Côte d'Ivoire.

To ECOWAS governments, FEWACCI, CCI, business associations:

- Involve all relevant public and private sector representatives (with specialised technical experts in all subject matters i.e. competition and investment, services negotiations, etc.), at each stage of the AfCFTA negotiations.
- Ensure women preparedness to trade with AfCFTA.
- Communicate on AfCFTA negotiations, on risks and opportunities for the ECOWAS private sector and on the conditions for success.

## 4.9 Other issues -recommendations for governments

- Develop Public Private Partnerships (PPP) aiming to invest in adapted infrastructure and strengthen PPP cells also at local / municipality level (for market facilities, access to electricity, etc.).
- Accelerate the processes for the setting up of new business: in Benin, it is possible to create set up a new company in 10 minutes with a mobile phone – it is an example to follow.

## 4.10 Recommendations relating to women entrepreneurs in the agro-processing sector

Enhancing the access to finance, to skills and services for women entrepreneurs increases the sustainability of businesses, enhances jobs creation and reduces poverty while generating returns for investors.

To governments, FEWACCI and CCI:

- Strengthen and promote the activities of incubators i.e. management, access to finance, marketing, hygiene and products' quality, communication, mentoring, etc.
- Provide incubators with the necessary expertise (accounting and financial issues, management, marketing, IT), engage with

them at every stage of business development and support them financially whenever possible i.e. through grants or preferential loans.

- Ensure that education sector answers market needs and further engage with the private sector: develop specific projects where administrations (national or local) could provide space, land, etc., while the private sector could help define curricula and train trainers, with equipment and technical assistance from the governments or donors.
- Help set up sheltered workshops (that are adapted facilities) for women with disabilities.
- Develop a virtual market place for women entrepreneurs in agri-food value chains.
- Equip women entrepreneurs with the necessary market access skills.
- Provide women entrepreneurs with adequate packaging equipment (by sectors, one or two per country; through grants or bulk purchase).

To FEWACCI, CCI and women entrepreneurs' associations:

- Promote the setting up and consolidation of Women Business Associations through training on public policies (certification, export, etc.) and tools, advocacy and how to best organise and provide services to members.
- Create linkages with banks and financial institutions, as well as with companies who produce adequate equipment (artisanal<sup>59</sup> or modern) in the region.
- Create a website fully dedicated to women entrepreneurs to inform them on how to set up and manage a company as well as how to access funding opportunities and support programmes, i.e. CCI Burkina Faso <http://www.femme-entrepreneur.bf/>.
- Facilitate mentorship through the Women Business Associations.
- Facilitate field visits to big industries in order to learn from them and support the creation of linkages between big companies (leaders) and SMEs.

## 4.11 Recommendations relating to women cross-border traders

Empowering women informal cross border traders will have a multiplier effect on poverty reduction, employment creation, intra-African trade and regional integration. As women earn more, their increasing well-being generates positive return for the rest of society particularly in terms of nutrition, education and health.

To ECOWAS governments, municipalities, CCI and WACTAF:

- Improve market facilities (i.e. covered marketplace) at least in major cities; think of market design, spaces to load or unload goods, contractual issues (who is managing market facilities – municipalities, traders associations –?) and budgetary issues to allow the construction of adequate market facilities, help women traders work in better and decent conditions and attract clients.

To FEWACCI, CCI, WACTAF and women traders' associations:

- Support the structuring of women traders' associations including the setting up of cooperatives i.e. for the transformation of raw products (tomatoes, onions, pepper, pine-apples, etc.) into value-added products – tomato sauces, juice, spices, etc.
- Support FEBWE initiatives (and their capacities) such as the one in Côte d'Ivoire aiming at helping women small scale traders to formalize through cooperatives and diversify their activities on "processed food segment".
- Allow incubators to support women cross-border traders technical assistance on management, acquisition, marketing, packaging, marketing and communication.
- Enable agro-processing training / develop agro processing training modules.

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<sup>59</sup> The Songhai Centre in Benin produces machineries such as extruders, mills, etc.

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## Abbreviations

<b>AfCFTA</b>	African Continental Free Trade Area	<b>FIAB</b>	Fédération des Industries Agroalimentaires du Burkina Faso
<b>AFD</b>	Agence Française de Développement	<b>FIDA</b>	Fonds International de Développement Agricole
<b>ALCO</b>	Abidjan Lagos Corridor Organisation	<b>GAPTO</b>	Ghana Agricultural Producers and Traders Organisation
<b>ASYCUDA</b>	Automated System for Customs Data	<b>GSA</b>	Ghana Shippers Association
<b>AWIA</b>	African Women in Agribusiness	<b>GIZ</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit
<b>BIC</b>	Border Information Centre	<b>HACCP</b>	Hazard Analysis Critical Control Point
<b>BSO</b>	Business Support Organisation	<b>IFPRI</b>	International Food Policy Research Institute
<b>CACID</b>	Centre Africain pour le Commerce, l'Intégration et le Développement	<b>ILO</b>	International Labour Organisation
<b>CCI</b>	Chamber of Commerce and Industry	<b>IMF</b>	International Monetary Fund
<b>CET</b>	Common External Tariff	<b>IT</b>	Information Technology
<b>CILSS</b>	Comité inter-État de lutte contre la sécheresse au Sahel	<b>ITC</b>	International Trade Centre
<b>COMESA</b>	Common Market for Eastern and Southern Africa	<b>MOOC</b>	Massive Open Online Course
<b>COTOREP</b>	Commission Technique d'Orientation et de Reclassement Professionnel	<b>MSME</b>	Micro, Small and Medium sized Enterprise
<b>EAC</b>	East Africa Community	<b>NIRSAL</b>	Nigerian Incentive based Risk-sharing System for Agricultural Lending
<b>ECOWAS</b>	Economic Community of West African States	<b>NTB</b>	Non-Tariff Barriers
<b>ENDA</b>	Environnement, Développement et Action	<b>OECD</b>	Organisation for Economic Cooperation and Development
<b>ETLS</b>	Economic Trade Liberalisation Scheme	<b>RET-PACI</b>	Réseau National des Agro-Transformatrices de Côte d'Ivoire
<b>EU</b>	European Union	<b>SADC</b>	Southern African Development Community
<b>EUR</b>	Euro	<b>SME</b>	Small and Medium sized Enterprise
<b>FARMTRAC</b>	Farming, Regional Market and Cross Border Trade Corridors	<b>SPS</b>	Sanitary and Phytosanitary Standards
<b>FCFA</b>	Franc CFA	<b>STR</b>	Simplified Trade Regime
<b>FEBWE</b>	Federation of Business Women and Entrepreneurs	<b>TFWA</b>	Trade Facilitation West Africa
<b>FEWACCI</b>	Federation of West Africa Chambers of Commerce and Industries	<b>TVET</b>	Technical and Vocational Education and Training
<b>UN</b>	United Nations	<b>USD</b>	US Dollar
<b>UNCTAD</b>	United Nations Conference on Trade and Development	<b>WA</b>	West Africa
<b>UNIDO</b>	United Nations Industrial Development Organisation	<b>WACTAF</b>	West Africa Trade Association for cross-border Trade in Agroforestry, pastoral and Fisheries products
<b>USAID</b>	United States Agency for International Development	<b>WAEMU</b>	West African Economic and Monetary Union

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