

SMALL-SCALE CROSS-BORDER TRADE SURVEY

DAKAR-BAMAKO CORRIDOR REPORT



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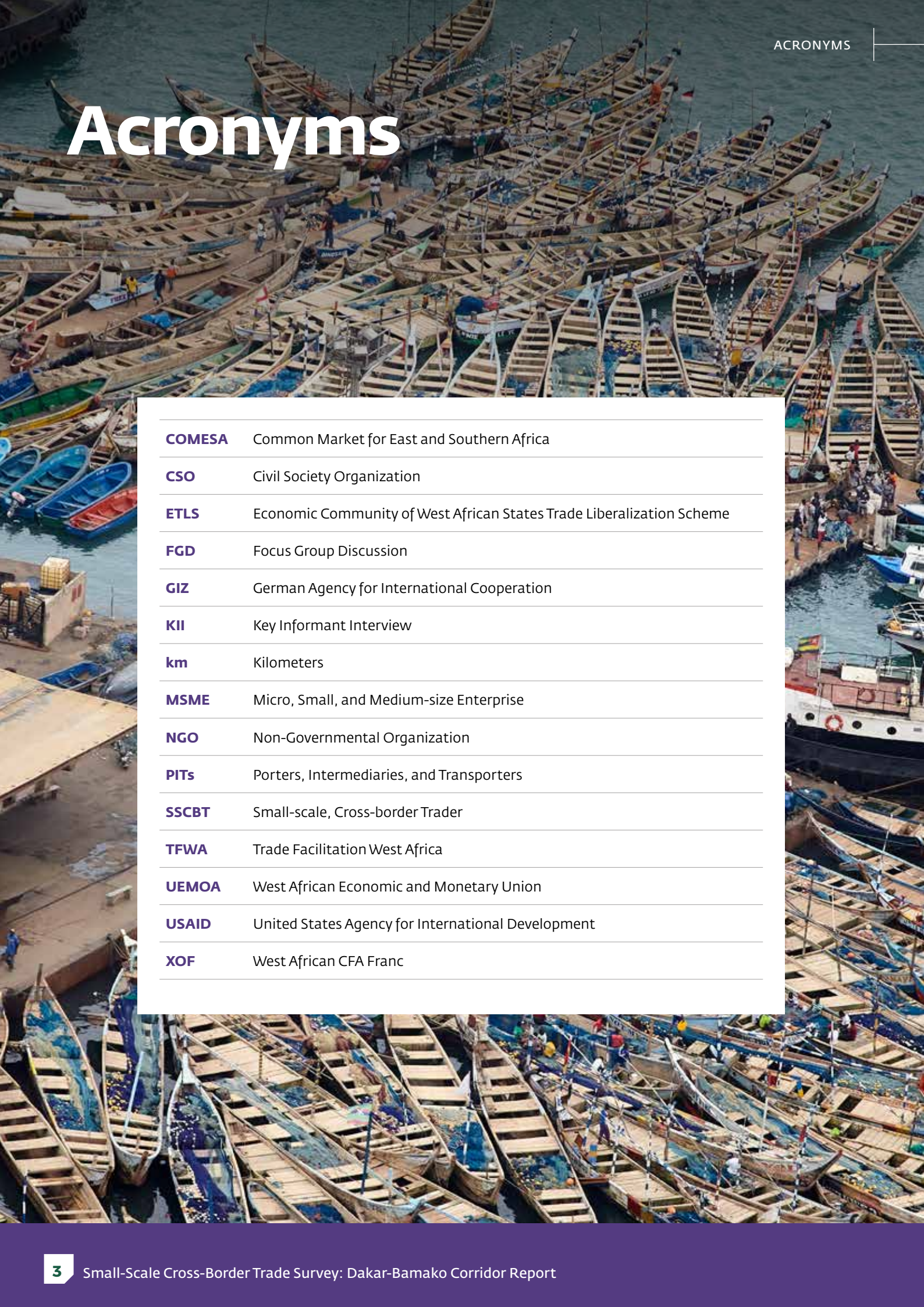
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Acronyms



COMESA	Common Market for East and Southern Africa
CSO	Civil Society Organization
ETLS	Economic Community of West African States Trade Liberalization Scheme
FGD	Focus Group Discussion
GIZ	German Agency for International Cooperation
KII	Key Informant Interview
km	Kilometers
MSME	Micro, Small, and Medium-size Enterprise
NGO	Non-Governmental Organization
PITs	Porters, Intermediaries, and Transporters
SSCBT	Small-scale, Cross-border Trader
TFWA	Trade Facilitation West Africa
UEMOA	West African Economic and Monetary Union
USAID	United States Agency for International Development
XOF	West African CFA Franc

Color Key

TFWA Program Corridors



Executive Summary

The Trade Facilitation West Africa (TFWA) Program aims to facilitate the free, efficient movement of goods in and beyond the region by reducing the times and costs borne by private traders and by strengthening regional trading networks' ability to take advantage of those improvements.¹ Key areas for support under the program include developing and implementing trade facilitation measures, easing the movement of goods along selected corridors, and reducing barriers for small traders, with an emphasis on women.

As part of the steps to prepare for program implementation, the World Bank Group commissioned six field surveys of small-scale cross-border traders along the TFWA's priority corridors: Abidjan-Ouagadougou (Côte d'Ivoire– Burkina Faso), Tema-Ouagadougou (Ghana–Burkina Faso), Lagos–Kano–Niamey (Nigeria–Niger), Cotonou–Niamey (Benin–Niger), Dakar–Bamako (Senegal–Mali), and Lomé–Ouagadougou (Togo–Burkina Faso). In particular, the research aims to explore the:

- Situation of small-scale traders and impediments to their activities at border crossings.
- Treatment of women traders at border posts and gender-specific constraints they face.
- Institutional framework and support for small-scale border operators.

Data have been collected through surveys, key informant interviews (KIIs) and focus group discussions (FGDs). The surveys targeted three groups of respondents: traders; porters, intermediaries, and transporters; and border officials from customs, police, immigration, and phytosanitary services. Moreover, the survey teams conducted KIIs with officials from ministries and border agencies (customs, immigration, police, phytosanitary, and ministries of trade) as well as with representatives of financial institutions, traders associations, market organizations, civil society organizations, and women's organizations.

In addition, FGDs were conducted with men and women cross-border traders as well as border officials. Women constituted 25 percent of the respondent sample (132 women out of 522 in total) for this trade corridor; and women amounted to 40% of all traders surveyed.

Dakar - Bamako traders and their views

The survey was completed by 312 traders along the Dakar – Bamako trade corridor. The most frequently offered goods are processed food items; raw vegetables; textiles and apparel; grains; and cooking oil. The relative shares of each type of good varies, however, with geography; and the different market sites also specialize in different products. The product offerings across the surveyed sites did not show major differences between women and men. However, only 5 percent of the traders who deal in livestock are women. The findings from the Dakar-Bamako study reconfirm that many small scale traders are often border community individuals, who produce small quantities of goods, notably agricultural produce, and traverse the nearby border to sell their goods at markets in the neighboring country. However, not all operators fit the pattern of the border community based producer-seller. Indeed, several different types of small-scale traders can be distinguished.

The vast majority of the traders serving the Dakar-Bamako border markets buy their goods from wholesalers or retailers (90 percent), and only 10 percent produce the goods themselves or buy them directly from farms or other third-party producers.

The trading activity along the Dakar-Bamako corridor is the main source of income for virtually all the respondents (92 percent), with women showing slightly higher income dependence than men. The value of consignments traded by women

¹ The TFWA Program is managed by the World Bank Group and the German Agency for International Cooperation with strategic oversight and guidance provided by the Economic Community of West African States (ECOWAS) Commission and supported by the West African Economic and Monetary Union (UEMOA).

is generally lower. The corridor stands out, as compared to other surveyed trade corridors, as the one where there are few traders (4 percent) with extremely low earnings of less than US\$50 per month. Women traders tend to be overrepresented in the lower income brackets.

It turns out that on the Dakar-Bamako corridor, the share of traders who have formally registered their business is relatively high (44 percent). This share of formal operators is higher than the shares recorded on other trade corridors in West Africa. Men are more likely than women to have formally registered their business.

Most small-scale traders on the Dakar-Bamako corridor have an unfavorable impression of the infrastructure that is available to them in the border markets. Almost three-quarters judge the infrastructure facilities to be inadequate. The facilities that are viewed most critically are rain cover, toilets, and signage. Moreover, many small-scale traders have a negative perception of the quality of infrastructure at the border between Senegal and Mali, but the overall assessment is not as harsh as that for market infrastructure. Lack of protection from rain tops the list of grievances.

The assessment of border clearance procedures shows a mixed picture. 53 percent of the respondents rated border clearance as being complex, and 35 percent as simple. In particular, women perceive a worse border clearance experience than men do. The vast majority of the traders – both women and men – claim to have little if any awareness of the trade rules, regulations, and procedures at the border. For example, only 4 percent of the traders are aware of existing regional provisions.

More than 80 percent of the small-scale traders pay border clearance fees, notably at Customs, but also at other agencies (for example, immigration and phytosanitary control). By contrast, 61 percent of the traders reported that they have never been confronted with demands for facilitation payments. The share of women who reported being asked at least sometimes to make facilitation payments is markedly lower than the corresponding share of men.

Lack of safety and security is a concern for a substantial share of the traders (women and men). About 38 percent of the respondents reported that they feel unsafe. More than a quarter of the respondents reported that they have witnessed verbal or physical harassment at least once over the past six months. Moreover, 23 percent of the traders have heard about a case of sexual harassment over the past six months, and 16 percent claim to have been subjected to such inappropriate advances. A slightly larger share of men than women reported incidents of harassment and molestation. Based on the qualitative findings of the survey, women who participated in the FGDs indicated that they generally do not travel by car or truck, as this would expose them to higher risks of delays and/or harassment by border agency officials.

Less than a quarter of all the respondents are members of an association of traders, with membership being more prevalent among men (26 percent) than women (21 percent), and among formal traders (30 percent) than informal ones (19 percent).

Most small-scale traders (71 percent) are self-financed and rely on their accumulated savings to fund their operations. Some others borrow from friends (7 percent) and family (2 percent) or operate on supplier credit (4 percent). Only a relatively small minority take out loans from a commercial bank (8 percent) or a microfinance institution (7 percent).

When asked about their priorities for improvements to the border environment, traders on the listed access to finance, safety, simplified procedures, and transport as their main demands.

Porters, Intermediaries, and Transporters

A total of 167 individuals who served the markets of Kidira (80 respondents) and Diboli (87 respondents) as PITs completed the survey. The sample contains only one (1) woman. Among the service providers, none ships their own goods across the border. Instead, they intermediate in the supply chain. A large share of the porters carry food products. Half of the load of transporters consists of production inputs, such as construction material, timber, fertilizer, or animal feed.

Compared with traders, service providers have a slightly more positive perception of border procedures. About 37 percent of the service providers find the border clearance procedures to be complex or very complex. Theft of goods is a problem for a large share of the service providers.

On improvements to the infrastructure in the border area, the trade service providers see rehabilitation of the road system as the top priority, with more than 60 percent mentioning the need for a better transport route. Moreover, toilet and sanitary facilities, improved storage and warehousing, and the establishment of pedestrian lanes were also mentioned as highly desirable infrastructure developments.

Border Officials

The regional field survey also targeted customs, police, immigration, and phytosanitary officials. A total of 43 individuals (of which six women) participating on the Senegalese and Malian sides of the border. The educational attainment of the border officials is substantially higher than that of the traders and service providers.

Awareness levels on border procedures and regional provisions are generally high among the officials. All the customs officials are aware of the ECOWAS CET and the ETLS. By contrast, knowledge of these regional trade provisions is virtually absent among the trader and service provider communities.

The border officials joined the traders and service providers in the view that there are major infrastructure deficits at the Dakar-Bamako border. They mention the road situation as well as rain covers as being inadequate or very inadequate. More than half of the border officials (56 percent) think that the infrastructure deficits at the border affect women more severely than men.

Almost 30 percent of the border officials are aware of cases of insults or physical violence at the border, but only one official reported knowing about a case of sexual harassment. On facilitation payments, more than a third of the officials (35 percent) had witnessed bribe-taking over the past six months.

Infrastructure and transport route improvements top the list of priorities for TFWA to address. The items brought forward also include measures that relate to access to finance, regulatory reform, and capacity building.

Recommendations

Based on the findings of the survey-based reports, seven main recommendations are proposed for consideration under the TFWA Program:

1. **Easing procedures and requirements:** Traders—particularly women traders—and PITs are generally unsatisfied with procedures and requirements for border clearance. Thus TFWA could implement measures that help simplify, streamline, and/or decentralize procedures and requirements, as well as create incentives for more systematic application of regional provisions. Attention could be given to options for a simplified regime for small traders, such as measures to reduce documentation requirements on smaller consignments, streamline procedures, and reduce the times and costs of trade.
2. **Increasing transparency and raising awareness:** TFWA should emphasize measures that increase transparency at the border (for example, by clearly displaying regulations and procedures) and strengthen capacity and awareness among border and market users (for example, through training, dissemination campaigns, and other awareness-raising efforts). The establishment of help desks, mandated to inform

traders of the rules and regulations and assist with clearance procedures, should be considered in close coordination with civil society organizations and relevant associations—including those representing women traders. Easy-to-follow guides designed for mobile phones could also be considered.

3. **Improving behaviour:** The survey results were contrasting on sensitive issues such as corruption and harassment, including sexual harassment. TFWA should implement measures that can improve behavior and promote better relationships between traders, PITs, and border officials, such as joint workshops, campaigns, townhall meetings, and ad hoc training, including on the gender ramifications of trade facilitation and specific challenges that affect women traders. Systems allowing traders and PITs to safely report abuse could be devised. The participation of trusted organizations, especially civil society organizations—including those representing women—should be encouraged. Moreover, TFWA should consider measures to increase the number and share of women in the staff of border agencies. organizations—including those representing women—should be encouraged. Moreover, the TFWA should consider measures to increase the number and proportion of women staff in the ranks of border agencies.
4. **Upgrading infrastructure and enhancing overall security:** These issues can be grouped into three categories: insufficient infrastructure, resulting in safety and security concerns at the border; the condition of roads, which impedes movement; and the condition of markets. Relatively quick and cheap infrastructure interventions—such as the introduction of surveillance cameras and solar-powered lighting facilities, systems to report problems, and designation of night patrol guards—could be discussed with stakeholders as further priorities.
5. **Supporting transporters and intermediaries:** Intermediaries and transporters play important roles at the surveyed sites. A broader lesson is to pay more attention to the features and functions of PITs to better understand the roles they play at the survey locations and the challenges they face, which TFWA could then try to address. TFWA could also explore the role of women in this group, including barriers preventing their increased participation.
6. **Facilitating access to markets, information, and finance.** Supporting financial inclusion of traders and enhancing their financial literacy is a top priority—especially for women traders who face particular challenges in accessing these resources. Given that access to finance requires a comprehensive approach, TFWA will have to work with other initiatives to improve financial inclusion and access to finance in the region, while also offering punctual support. Examples could include running an information campaign on existing financial products or supporting access to market information in close coordination with local associations and nongovernmental organizations.
7. **Collecting systematic data collection on small-scale cross-border traders (SSCTs).** Detailed, relevant, organized data on SSCBTs in West Africa are not available. Thus TFWA should consider establishing a data collection system on these traders. The data should be disaggregated by sex to the extent possible. Lack of data is an obstacle to efficient, effective policy making on a phenomenon that affects large segments of the region's poorest populations, and one that has a potentially significant role to play in the region's development.



01

INTRODUCTION

The Trade Facilitation West Africa (TFWA) Program is an initiative driven by multiple development partners to improve trade facilitation in West Africa. Its objective is to improve the free and efficient movement of goods in the region and internationally by reducing the time and cost of trade borne by the private sector in West Africa,¹ and by strengthening regional trading networks' ability to take advantage of these improvements. The five-year program started in September 2018. It is managed by the World Bank Group and the German Agency for International Cooperation (GIZ)—the program's implementing partners—with strategic oversight and guidance provided by a Steering Committee, chaired by the Economic Community of West African States (ECOWAS) Commission and supported by the West African Economic and Monetary Union (UEMOA) Commission as deputy chair. Key areas for support under the program include the following: (i) to ensure that trade facilitation measures are improved and more efficiently implemented; (ii) to improve the movement of goods along selected corridors; and (iii) to reduce the barriers for small-scale traders, with an emphasis on improving conditions for women traders.

As part of the preparatory steps for program implementation, the World Bank Group commissioned a field survey on small-scale cross-border traders, including women traders, along the six TFWA priority corridors: Abidjan-Ouagadougou (Côte d'Ivoire–Burkina Faso), Tema-Ouagadougou (Ghana–Burkina Faso), Lagos–Northern Nigeria–Niamey (Nigeria–Niger), Cotonou–Niamey (Benin–Niger), Dakar–Bamako (Senegal–Mali), and Lomé–Ouagadougou (Togo–Burkina Faso). (Annex B provides further information on the Dakar–Bamako corridor and the surveyed locations.) The activity is intended to generate empirical evidence to help address the main trade facilitation challenges affecting small-scale traders, especially women. In particular, the research aims to explore (i) the situation of small-scale traders and any impediments to their activities at the border crossings, (ii) the treatment of women traders at border posts and any gender-specific constraints they face, and (iii) the institutional framework and support that exist for small-scale border operators. The outcomes of the regional field survey will inform the program activities of the TFWA Program. This report presents the findings from the survey on the Dakar–Bamako corridor.

A summary of the main characteristics of the respondents along the Dakar–Bamako corridor is presented in table 1. The table also reports corresponding data for the other five corridors in West Africa that were surveyed, so that comparisons across the locations are possible. It turns out that on the Dakar–Bamako corridor, the share of traders who have formally registered their business is relatively high (44 percent). Moreover, the corridor stands out as the one where there are few traders (4 percent) with extremely low earnings of less than US\$50 per month.

¹ As of the time of reporting, the European Union, the U.S. Agency for International Development, the Netherlands, and Germany have already provided financial contributions.

Table 1. Key Characteristics of the Respondents and Comparison with Other TFWA Corridors

Respondent characteristic	Other TFWA corridors in West Africa		
	Dakar-Bamako	Cotonou-Niamey	Lagos-Kano-Niamey
Number of traders interviewed	3122	291	302
Share of women among all traders (%)	40	44	14
Share of traders age 34 or younger (%)	46	45	36
Share of traders with informal or no schooling (%)	38	40	47
Share of traders with primary schooling (some or completed) (%)	39	26	38
Average number of dependents	7 (median)	7	8 (median)
Share of traders in business for more than 10 years (%)	42	39	42
Share of traders earning \$50-\$99 per month ^a (%)	21	40	19
Share of traders earning \$0-\$49 per month ^a (%)	4	20	20
Average distance traveled (mean) ^b (km)	338	400	228
Most commonly traded commodities	Processed foods, raw vegetables, clothing	Raw vegetables, clothing, grains	Grains, beans, clothing
Trade business formally registered (% saying yes)	44	25	25
Prevalent mode of transport (%)	Car/bus (46)	Car/bus (51)	Car/bus (58)
Prevalent mode of crossing international borders: formal (official) versus informal route	Formal, 86%; pedestrian lane, 7%; unchartered routes, 3%	Formal, 90%; pedestrian lane, 4%; unchartered routes, 3%	Formal, 92%; pedestrian lane, 3%; unchartered routes, 5%
Main sources of finance	Used savings, borrowed from a commercial bank, borrowed from a microfinance institution, borrowed from a friend/neighbor	Used savings, borrowed from a friend/neighbor, got goods on credit	Used savings, borrowed from a friend/neighbor, got goods on credit later
Association membership (%)	24	33	37

	Other TFWA corridors in West Africa			
Respondent characteristic	Dakar-Bamako	Abidjan-Ouagadougou	Lomé-Ouagadougou	Tema-Ouagadougou
Number of traders interviewed	3122	297	295	294
Share of women among all traders (%)	40	43	44	38
Share of traders age 34 or younger (%)	46	42	51	42
Share of traders with informal or no schooling (%)	38	49	51	32
Share of traders with primary schooling (some or completed) (%)	39	26	26	49
Average number of dependents	7 (median)	7	7	6
Share of traders in business for more than 10 years (%)	42	31	29	50
Share of traders earning \$50-\$99 per month ^a (%)	21	30	21	17
Share of traders earning \$0-\$49 per month ^a (%)	4	13	24	22
Average distance traveled (mean) ^b (km)	338	385	354	328
Most commonly traded commodities	Processed foods, raw vegetables, clothing	Clothing, raw vegetables, grains	Clothing, grains, agricultural inputs/seeds/fertilizers, raw vegetables	Clothing, raw vegetables, grains
Trade business formally registered (% saying yes)	44	36	40	22
Prevalent mode of transport (%)	Car/bus (46)	Truck (45)	Car/bus (40)	Car/bus (45)
Prevalent mode of crossing international borders: formal (official) versus informal route	Formal, 86%; pedestrian lane, 7%; unchartered routes, 3%	Formal, 91%; unchartered routes, 6%; pedestrian lane, 2%	Formal, 71%; pedestrian lane, 21%; unchartered routes, 5%	Formal, 82%; pedestrian lane, 3%; unchartered routes, 8%
Main sources of finance	Used savings, borrowed from a commercial bank, borrowed from a microfinance institution, borrowed from a friend/neighbor	Used savings, credit union, borrowed from a friend/neighbor	Used savings, borrowed from a commercial bank, borrowed from a microfinance institution, got goods on credit	Used savings, borrowed from a friend/neighbor, borrowed from a commercial bank
Association membership (%)	24	36	25	25

Source: TFWA Small-Scale Cross-Border Trade Survey.

a. In most cases, the traders associated "earnings" with the entire amount made on a trading day or period, that is, the original value of goods plus profit margin included. However, in some cases, "earnings" was used to refer to the profit only.

b. "Distance traveled" refers to the average distance traveled from where goods are bought to where they are sold.



02

METHODOLOGY

The study was conducted in two-phases: a pilot survey on Dakar-Bamako was conducted in April 2019, followed by the surveys of the remaining five corridors between July and August 2019. In all nine countries, invaluable data were collected from the 24 locations, 12 border sites, and 12 markets along the six corridors (the Dakar-Bamako corridor map can be found in annex B). Separate quantitative questionnaires on small-scale cross-border traders, including women traders, were administered to the three target groups: traders, service providers, and officials. This information was complemented by findings from qualitative focus group discussions (FGDs) and key informant interviews (KIIs) with stakeholder representatives, as well as imagery analysis.

Three closed-response surveys were administered to different target groups at the border crossings: (i) traders; (ii) intermediaries, porters, and drivers; and (iii) border officials from customs, police, immigration, and phytosanitary services. The term “trader” was used to identify economic operators who buy and sell goods in a market or border location covered by the survey or who sojourned from one country to another through the border location selected for the survey to buy or sell goods. The questionnaires were administered through personal, face-to-face interviews by trained enumerators, working with electronic tablets to ensure data entry completeness and consistency.

The following approach was adopted for sampling and data collection:

- The team listed all small-scale cross-border traders who were present in the market on the key or major market day, by inviting them to an informational meeting. This exhaustive listing of all the meeting attendants included market leaders who are small-scale cross-border traders. The listing on the major market day allowed for the creation of a robust sampling frame for random selection of participants for the survey.
- Random selection of participants for the survey was done using a public ballot for men and women.
- Supervisors and quality control officers ensured that only persons listed and randomly selected were interviewed for the survey.
- Small-scale cross-border traders crossing from one side of the border to the other for markets very close to the border were also intercepted for interviews. Those who were on longer journeys traveling from one country to another through a selected corridor were intercepted at the border crossing or at motor parks close to the border. It was important to have these segments in the sample, as they equally contribute to the cross-border economy.
- In addition to random selection of traders, the team used stopped and interviewed the porters, intermediaries, and transporters at the border crossing—indeed, randomly selecting this category of respondents was not possible due to their high mobility, which would have made random selection prone to errors. Finally, border officials were purposively identified.

The survey team conducted KIIs with officials from key ministries and border agencies (customs, immigration, phytosanitary officials, police, and ministry of trade), as well as with representatives of financial institutions, traders’ associations, market organizations, civil society organizations, and women’s organizations. Additionally, FGDs were conducted with men and women cross-border traders as well as border officials, to stimulate better responses and reveal certain aspects of the respondents’ behaviors, perceptions, motivations, feelings, and beliefs.

On the Dakar-Bamako corridor, a total of 522 quantitative interviews, 34 KIIs, and 12 FGDs were completed during the main survey. Annex tables A.1 and A.2 provide an analytical overview of the country and corridor samples, broken down by type of interview (quantitative versus qualitative) and respondent groups.

To ensure the quality of the data, extensive training of the enumerators was conducted on every corridor. The training program included teaching on the objectives and scope of the TFWA Program, methodology and data collection tools, demonstrations, practical exercises, pilot interviews, role play, and team building. The training sessions also included gender-related ethical considerations, ensuring the integration of gender aspects into the data collection process. Additionally, several quality control mechanisms were put in place throughout the data collection period. Detailed methodological information is provided in annex A.



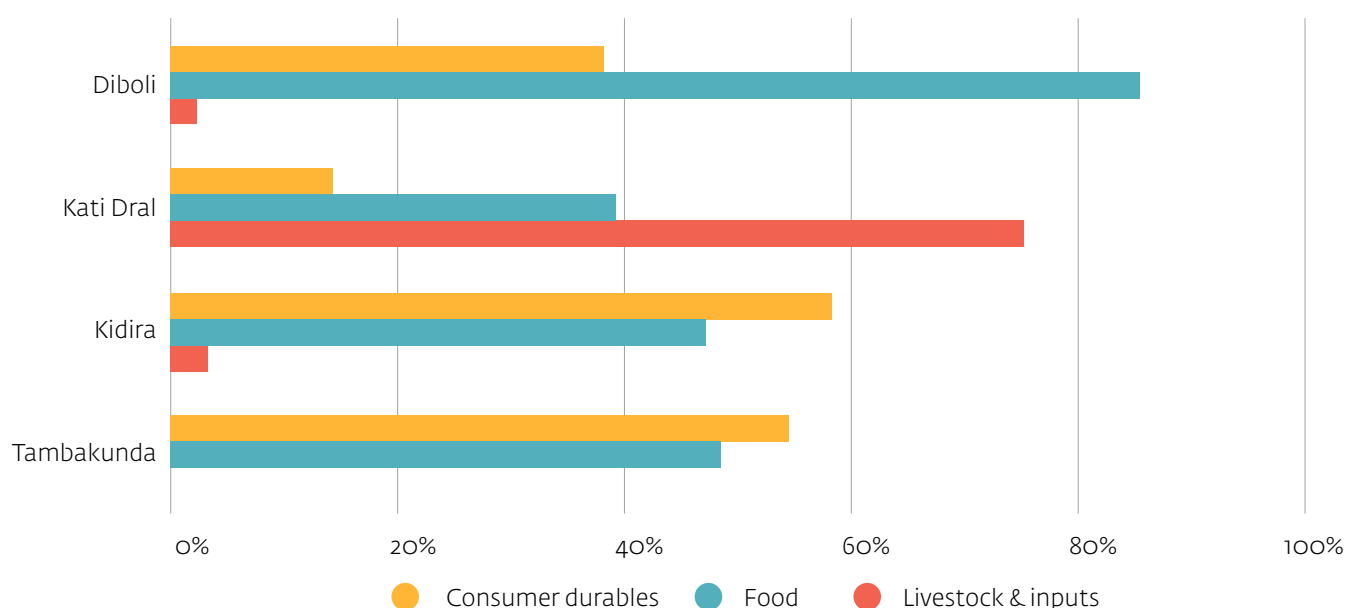
03

MAIN FINDINGS

3.1. Traders

The regional field survey covered 91 traders in Kidira, 70 in Tambakunda, 123 in Diboli, and 28 in Kati Dral, for a total of 312 respondents. Across the four surveyed markets, a large variety of products are traded. The most frequently offered goods are processed food items (bread, biscuits, soft drinks, packed/bottled juice, bottled water, sugar, potato and banana chips, and packaged flour); raw vegetables; textiles and apparel (clothing, chitenge, fabric, and bedding); grains; and cooking oil. The product portfolios of the border markets differ substantially (figure 1). In Kidira and Tambakunda, most of the traders offer consumer durables; food products dominate in Diboli, and livestock trading dominates in Kati Dral.

FIGURE 1: Products Offered at the Border Markets
(share of traders offering products, by category)

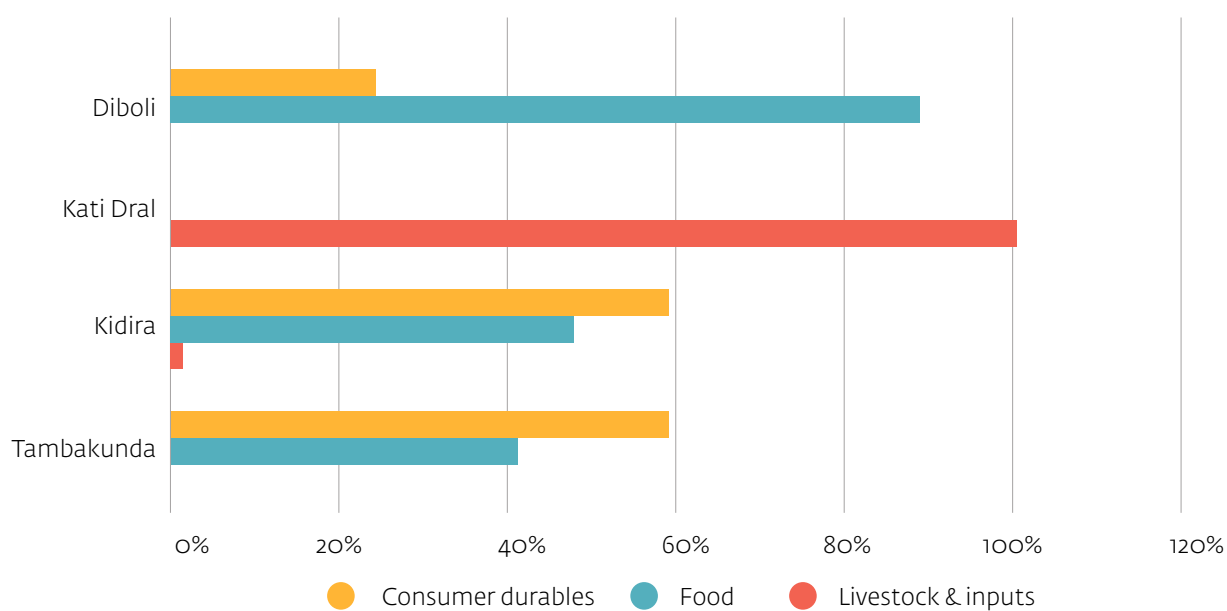


Source: TFWA Small-Scale Cross-Border Trade Survey.

The product offerings across the surveyed sites did not show major differences between women and men.

Except Kati Dral, a market specialized in livestock, where only one woman respondent could be included in the target sample (which may suggest that livestock trading remains heavily dominated by men), women exhibited trends similar to their men counterparts in the nature of the goods they trade. The only notable differences were observed at Diboli and Tambakunda where, compared with men, women appeared to be, respectively, less and more involved in trade in consumer durables, as shown in figures 2 and 3.

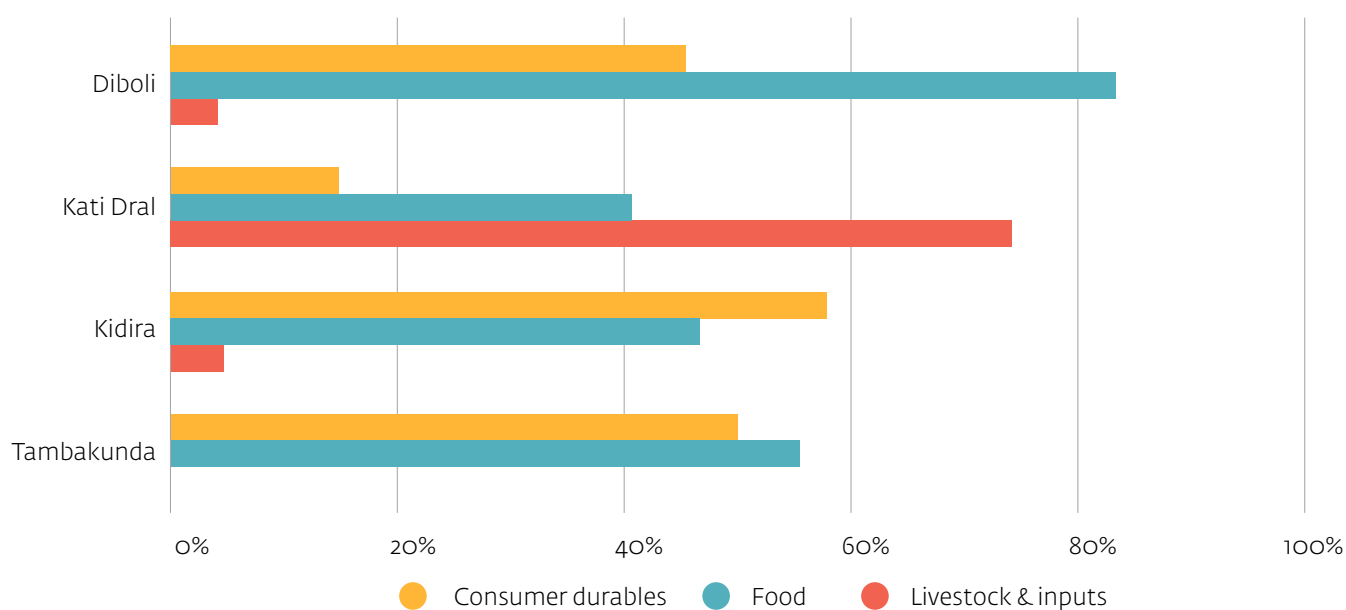
FIGURE 2: Products Offered at the Border Markets: Women Traders
(share of traders offering products, by category)



Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: There is only one woman trader in the Kati Dral sample.

FIGURE 3: Products Offered at the Border Markets: Men Traders
(share of traders offering products, by category)

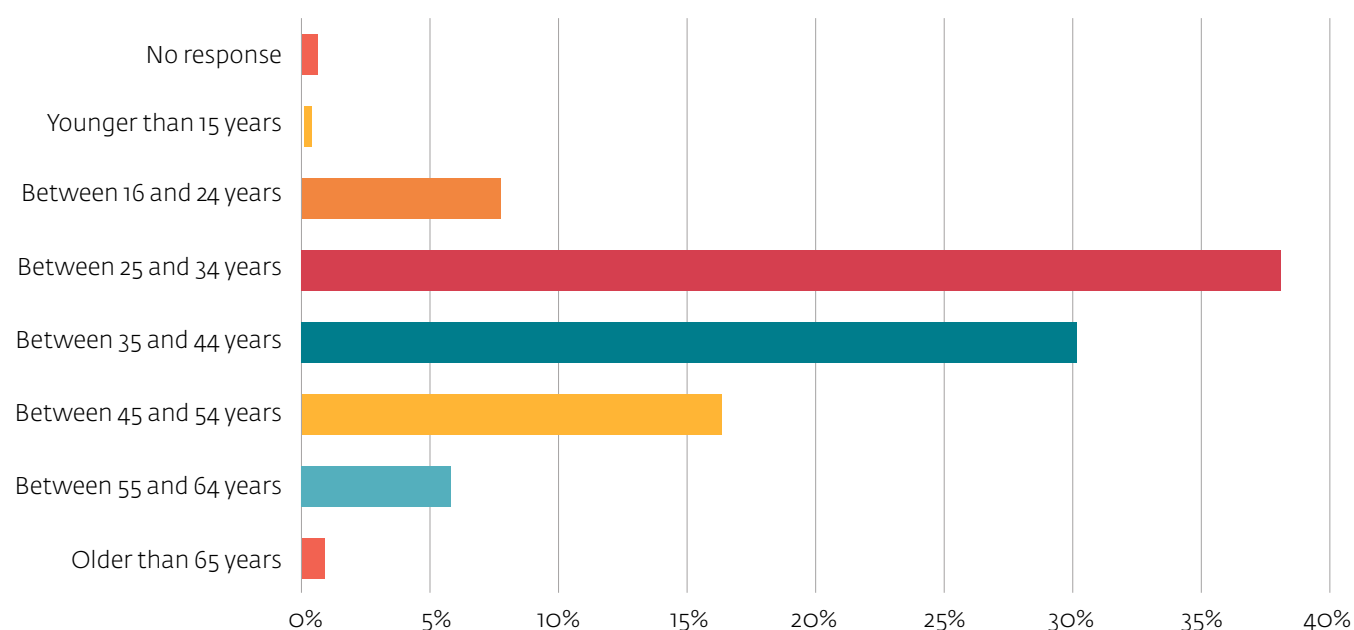


Source: TFWA Small-Scale Cross-Border Trade Survey.

3.1.1 Characteristics of Traders

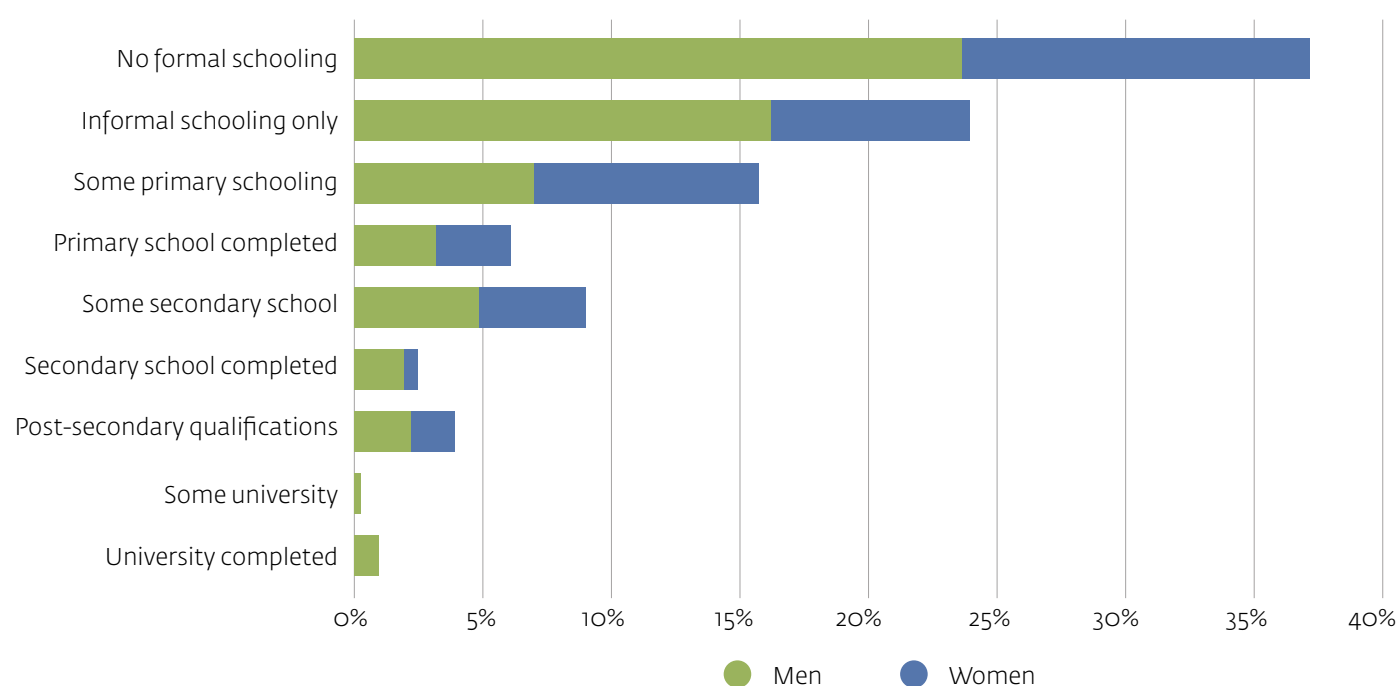
The vast majority of the traders are ages 25 to 55 years (85 percent), although there are some younger or older individuals in the sample (8 percent are younger than 25, and 1 percent are older than 65) (figure 4). More than 60 percent of the respondents have received no or only informal schooling; relatively few (8 percent) have completed secondary school or received more advanced education (figure 5).

FIGURE 4: Age Distribution of the Traders



Source: TFWA Small-Scale Cross-Border Trade Survey.

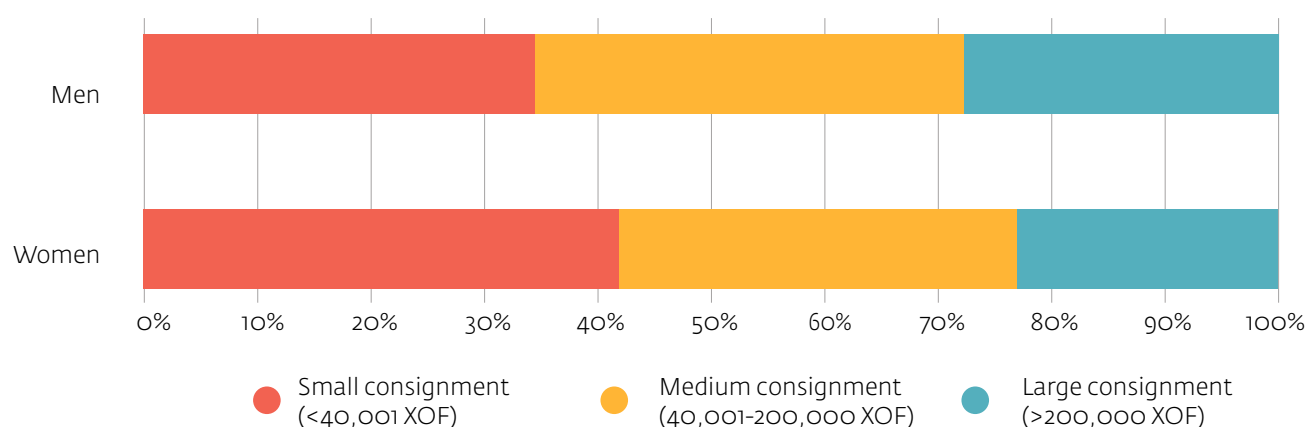
FIGURE 5: Education Level Attained by the Traders



Source: TFWA Small-Scale Cross-Border Trade Survey.

The trading activity along the Dakar-Bamako corridor is the main source of income for virtually all the respondents (92 percent), with women showing a slightly higher dependence on this source of earnings than men. This is confirmed by insights from the FGDs, whose participants identified trade as a major source of their livelihoods—women, specifically, often defined trading activities as “essential” to support their families and allow for financial independence. Nevertheless, as shown in figure 6, the quantitative findings suggest that, compared with men’s consignments, the value of consignments traded by women is generally lower.

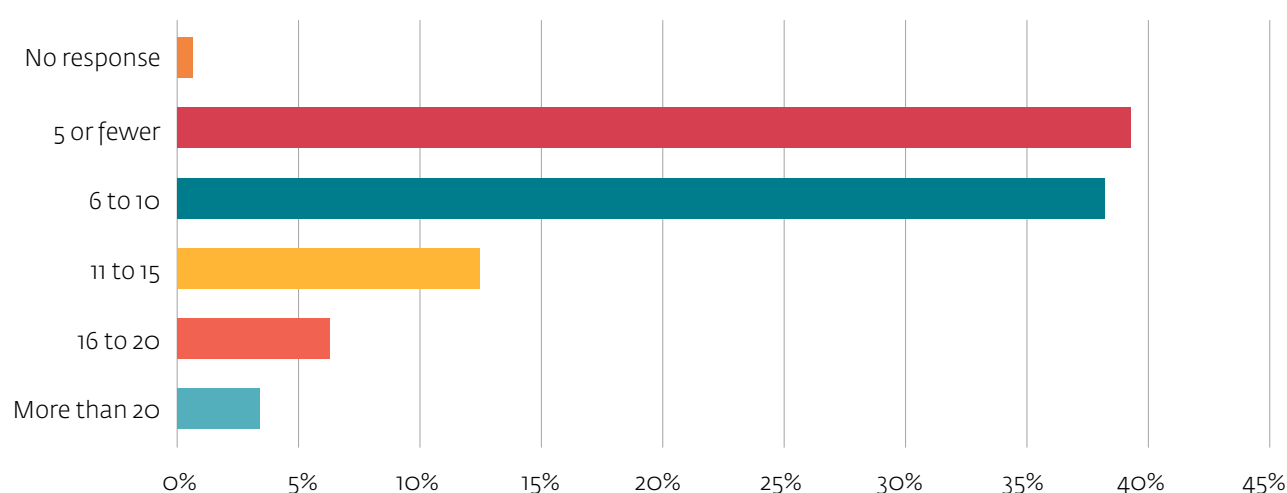
FIGURE 6: Consignment Size, by Gender



Source: TFWA Small-Scale Cross-Border Trade Survey.

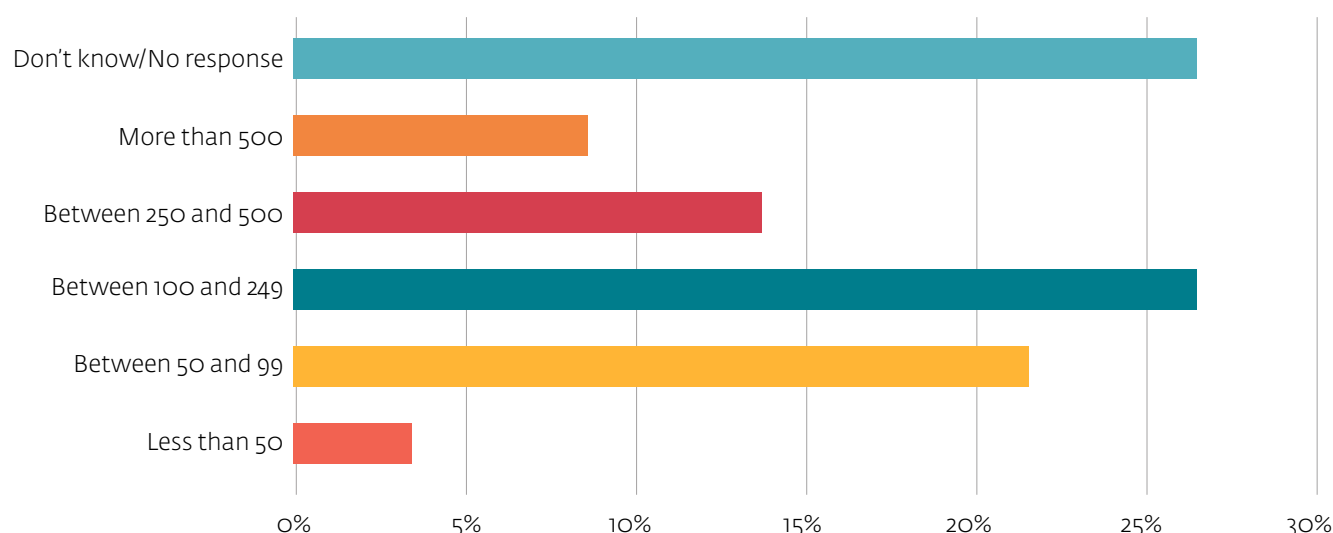
Traders are often members of large families. More than 61 percent of the traders have six or more dependents, and 4 percent have more than 20 dependents (figure 7).

FIGURE 7: Number of Dependents

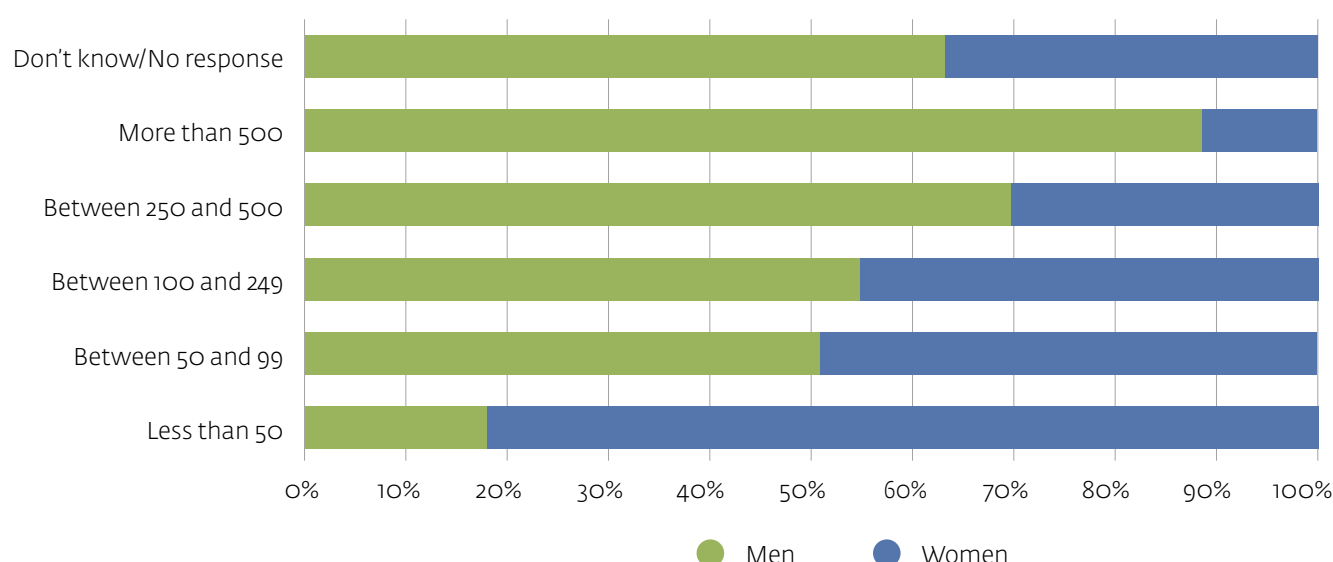


Source: TFWA Small-Scale Cross-Border Trade Survey.

For 26 percent of the respondents, individual monthly incomes fall in the \$100–\$249 bracket, with 21 percent making between \$50 and \$99 and 14 percent between \$250 and \$500 (figure 8). Nine percent earn more than \$500. Very few reported incomes of less than \$50. Indeed, the share of traders who earn less than \$50 per month is lower than the corresponding statistic for the other surveyed trade corridors in West Africa. Women traders tend to be overrepresented in the lower income brackets (figure 9).

FIGURE 8: Average Monthly Income (USD)

Source: TFWA Small-Scale Cross-Border Trade Survey.

FIGURE 9: Average Monthly Income Distribution, by Gender (USD)

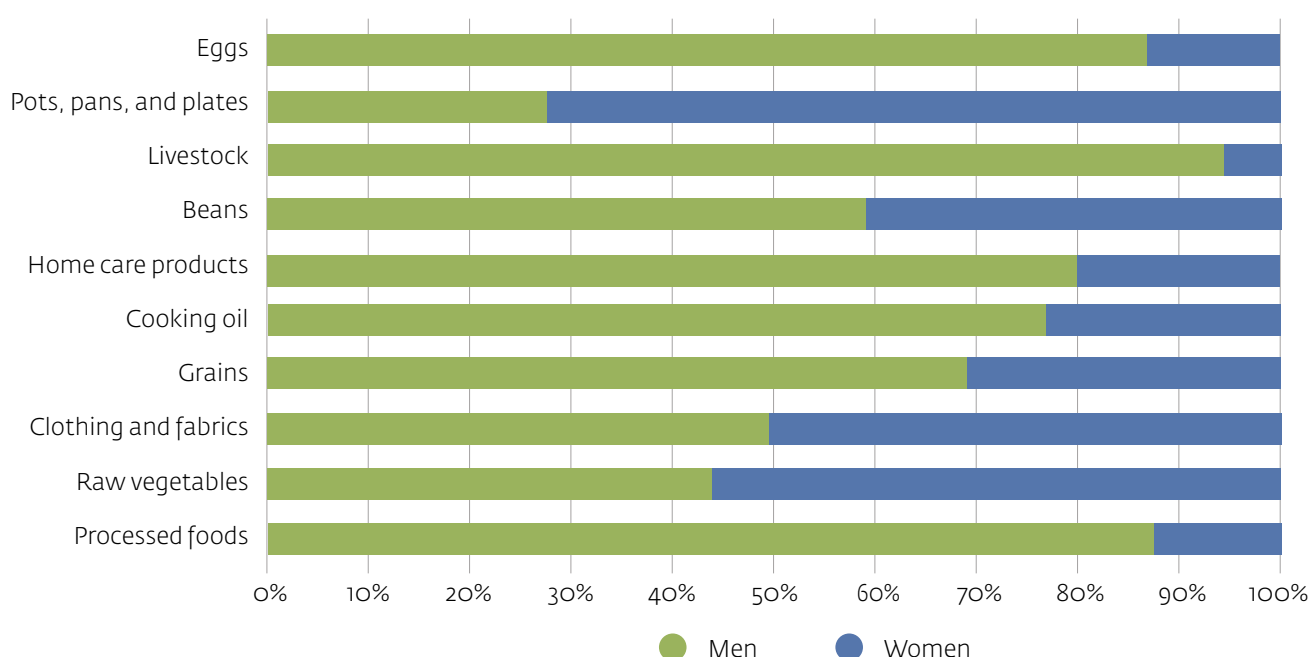
Source: TFWA Small-Scale Cross-Border Trade Survey.

Previous research has often implicitly or explicitly portrayed small-scale cross-border operators as border community individuals, who produce small quantities of goods, notably agricultural produce, and traverse the nearby border to sell their goods at markets in the neighboring country. The findings from the Dakar-Bamako pilot study confirm that this pattern of small-scale cross-border trade is indeed relevant. However, not all operators fit the pattern of the border community-based producer-seller. Indeed, several different types of small-scale traders can be distinguished.

A large proportion of the traders specialize in food or durable consumer products, such as clothing, chitenge, fabric, and bedding. These categories comprise, respectively, 45 and 31 percent of all the traders in the survey. The remaining respondents trade in construction materials, agricultural inputs, or livestock (5 percent); a combination of products across category boundaries (17 percent); or did not provide an answer to the question on their product portfolio (2 percent).

Disaggregating the traded products reveals a certain level of gender-specific specialization. For example, more than 70 percent of all the traders who sell pots, pans, and plates are women (figure 10). Other product groups in which women are overrepresented are raw vegetables, clothing, and beans. Conversely, only 5 percent of the traders who deal in livestock are women.

FIGURE 10: Share of Traders Offering Specific Products, by Gender
(top 10 product groups according to frequency of product offer)



Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: Only 40 percent of the traders in the sample are women.

Another distinctive feature among the traders is the distance traveled to arrive at the market. The reported distance ranges from 1 to 1,500 kilometers (km), with a median of 90 km and a mean value of 689 km. About 39 percent travel less than 5 km, 25 percent between 5 and 500 km, and 36 percent more than 500 km. The distance traveled correlates highly with the means of transport. For longer distances, two-track transport (car, bus, truck, or train) dominates, while motorcycles, motorbikes, and human propulsion (bike, cart, canoe, or foot) are used mainly for shorter distances. The median distance traveled for two-track transport is 700 km (for men and women traders), while for one-track transport (including human propelled transport) the median amounts to 2 km (1 km for women, 2 km for men). Two-thirds of the women use two-track transport and one-third use one-track transport. The ratio is 53 to 47 percent for men.

The two dimensions—product specialization and transportation mode¹—give rise to a two-by-two matrix with four types of small-scale traders: (i) food/one-track (“food-1”), (ii) food/two-track (“food-2”), (iii) durables/one-track (“durables-1”), and (iv) durables/two-track (“durables-2”). Table 2 shows the percentage of the traders in each of the four categories. This classification covers 76 percent of all the traders.² Despite some data limitations, there appears to be a high correlation between mode of transport and distance traveled, whereby two-track transportation correlates with longer distances, and one-track is associated with shorter distances.

¹ This classification uses the means of transport rather than the actual travel distance, as information on the means of transport is available for all the respondents, while only 250 of the 312 respondents (80 percent) could quantify the distance traveled.

² The remainder consists of mixed product traders, livestock and production input traders, and nonresponses.

TABLE 2: Distribution of Traders, by Product and Transport Classification

Product	One-track transport (motorcycle, bike, cart, canoe, foot)	Two-track transport (car, bus, truck, train)
Durables only (%)	17	14
Food only (%)	25	20

Source: TFWA Small-Scale Cross-Border Trade Survey.

Imagery analysis provided by Ipsos revealed an interesting point. Traders at the Diboli and Kidira markets, which are twin markets across the border, traveled the longest distances on average (167 and 430 km, respectively) (table 3). Specifically, there are two types of traders in Kidira: the ones living in the vicinity of Kidira and those traveling from Dakar. Many stop at Kidira, rather than crossing the border to Mali. At the Diboli market, many traders come from Dakar and Bamako, as well as other cities, including Kayes. The same imagery analysis shows that traders to and from the Kidira and Diboli markets do not stop at the Tambakunda market. This market serves predominantly as a local hub for commercial activity, unrelated to cross-border trade. Likewise, Kati-Dral proves to be largely a livestock market for traders in the vicinity of the market.

TABLE 3: Traders' Travel Distance, Based on Imagery Analysis

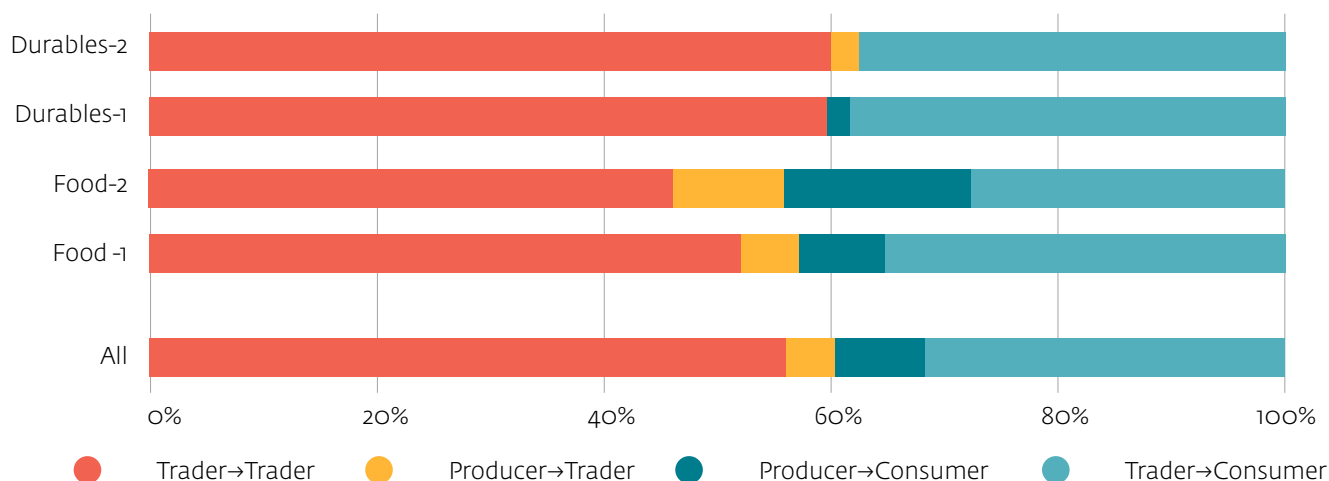
Market	Average daily count	Average distance traveled (km)	Inferred modality of transport
Kidira	210	430	Car or truck
Tambakunda	220	20	Car or motorbike
Diboli	310	167	Car or truck
Kati Dral	40	45	Car or truck

Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: The counts include all traders who came to the survey site, irrespective of whether they are in-country traders or cross-border traders.

The vast majority of the traders serving the Dakar-Bamako border markets buy their goods from wholesalers or retailers (90 percent), and only 10 percent produce the goods themselves or buy them directly from farms or other third-party producers. On the destinations of the goods, less than 40 percent target end consumers, and the majority sells their merchandise to retailers (53 percent) or wholesalers (7 percent). Hence, most of the small-scale traders on this corridor (56 percent) connect with other traders in Senegal and Mali, rather than establishing links with producers or consumers across the border. This finding is consistent with the imagery analysis of the Kidira market, which shows that, of the 210 traders identified, very few of the traders crossed into Mali.

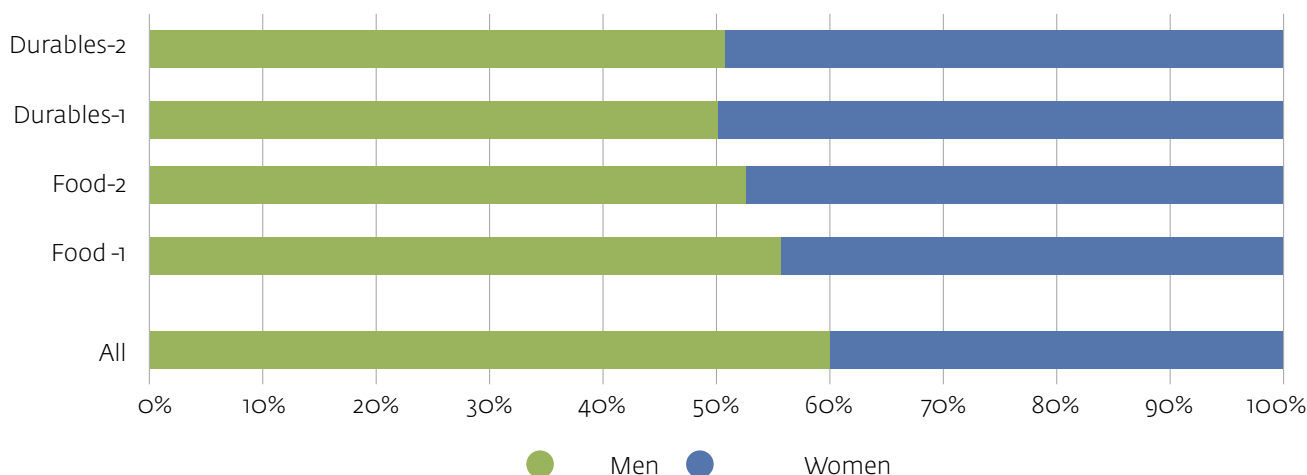
Only food traders purchase a substantial share of their products from producers. Most of the small-scale traders in durables obtain their merchandise from other traders (wholesalers or retailers). Perhaps surprisingly, longer distance food traders get a larger share of their products directly from producers, compared with traders who use one-track transport (figure 11). This finding could be due to the lack of agricultural production potential in the vicinity of the border. On the destinations of the goods, there are no marked differences across trader types, with food traders showing only a slightly higher propensity to sell to final consumers, compared with durables traders.

FIGURE 11: Origin and Destination of Merchandise, by Trader Type

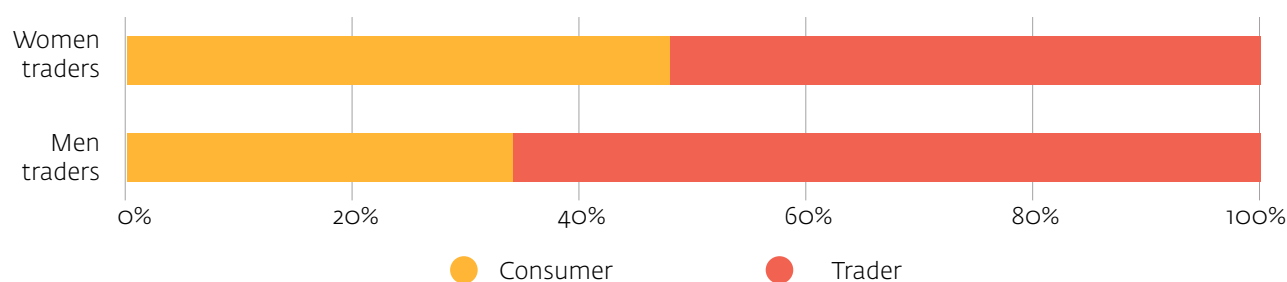
Source: TFWA Small-Scale Cross-Border Trade Survey.

In many cases, small-scale cross-border trade is dominated by women traders. However, men operators are preponderant in the border markets. Despite using a stratified sampling approach to try to obtain a gender-balanced sample, the majority of the respondents (60 percent) are men. Yet, men and women traders are active across all four types of trade (figure 12). Livestock trading, which is not covered by this trader typology, is heavily dominated by men. Based on the qualitative findings of the survey, women who participated in the FGDs indicated that they generally do not travel by car or truck, as this would expose them to higher risks of delays and/or harassment by border agency officials. Although such finding might seem to contradict the quantitative data in figure 12 (which instead suggest that two-track transport is quite popular among women), the survey questionnaires did not make a distinction between car and bus transport—thus, it is possible that most women travel by bus or other forms of public transportation but do not use private cars.

Women small-scale traders are more retail oriented than men traders are. Almost half of all the women in the sample sell their goods to consumers in the market, while the same is the case for only a third of the men (34 percent). Conversely, a larger share of the men turn over their goods to other traders, be it wholesalers or retailers (figure 13).

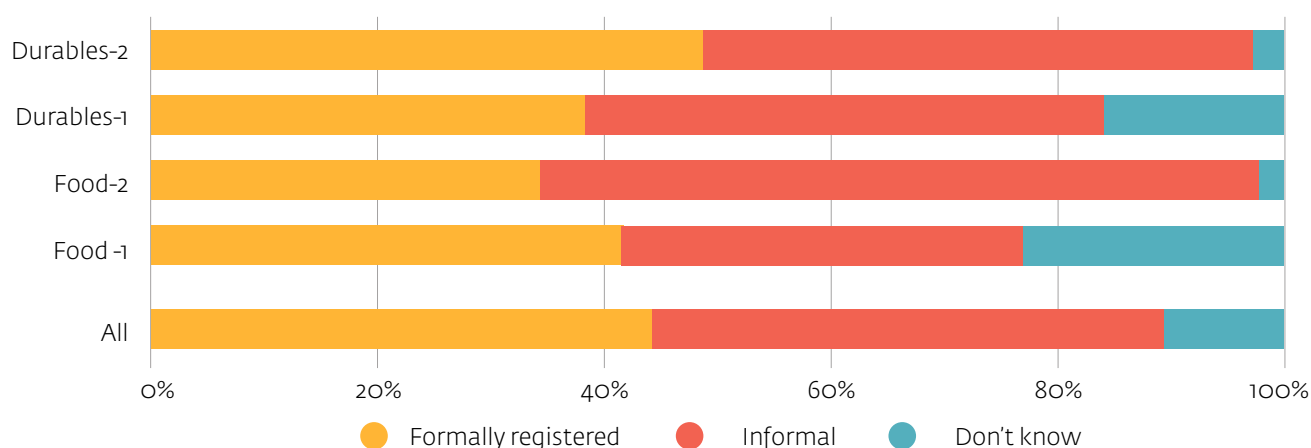
FIGURE 12: Gender of Respondents, by Trader Type

Source: TFWA Small-Scale Cross-Border Trade Survey.

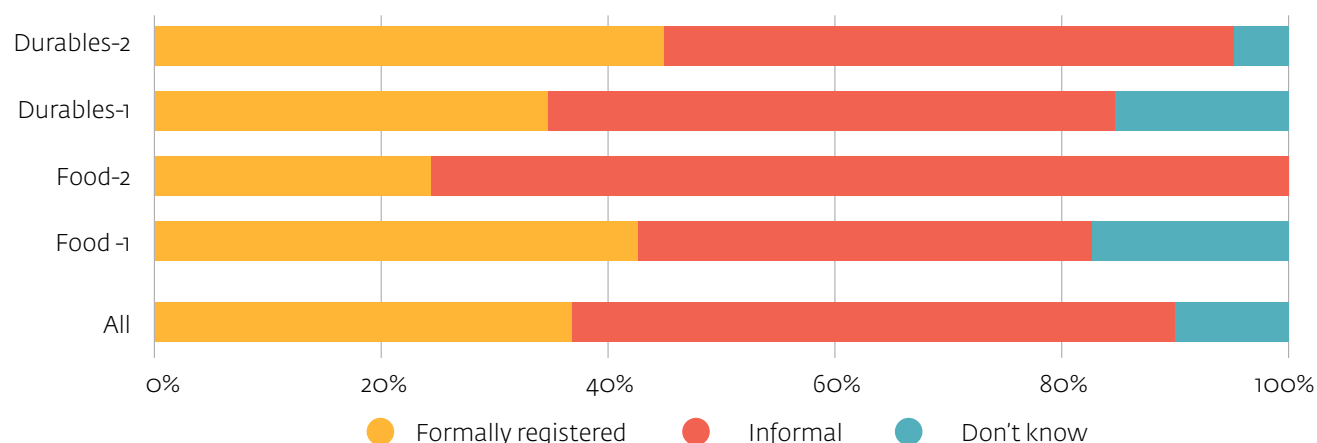
FIGURE 13: Sales Destination, by Gender of Respondents

Source: TFWA Small-Scale Cross-Border Trade Survey.

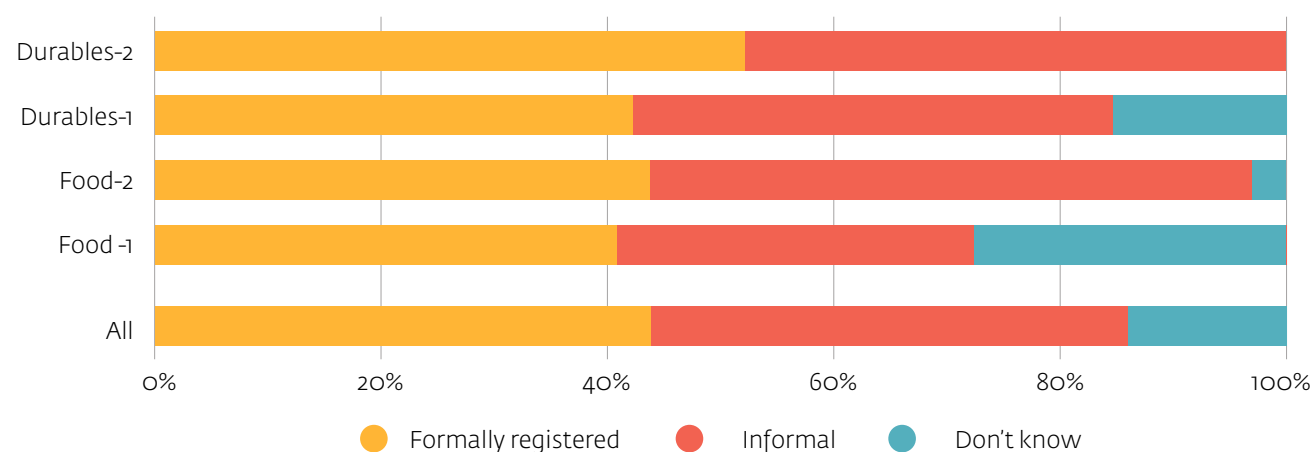
More than 44 percent of all the traders are registered business owners; the remainder are informal operators or not sure about the status of their activity. This share of formal operators is higher than the shares recorded on other trade corridors in West Africa. The highest extent of formality is observed for long-distance durables traders, and the highest degree of informality is observed for long-distance food traders (figure 14). Men are more likely than women to have formally registered their business. Nearly 50 percent of all the men reported a formal activity, while the same was the case for only 36 percent of the women. In line with the general trend, the women reported a particularly high degree of informality, if trading in food products using a two-track transportation mode (figures 15 and 16).

FIGURE 14: Formal Business Status, by Trader Type

Source: TFWA Small-Scale Cross-Border Trade Survey.

FIGURE 15: Formal Business Status, by Trader Type: Women

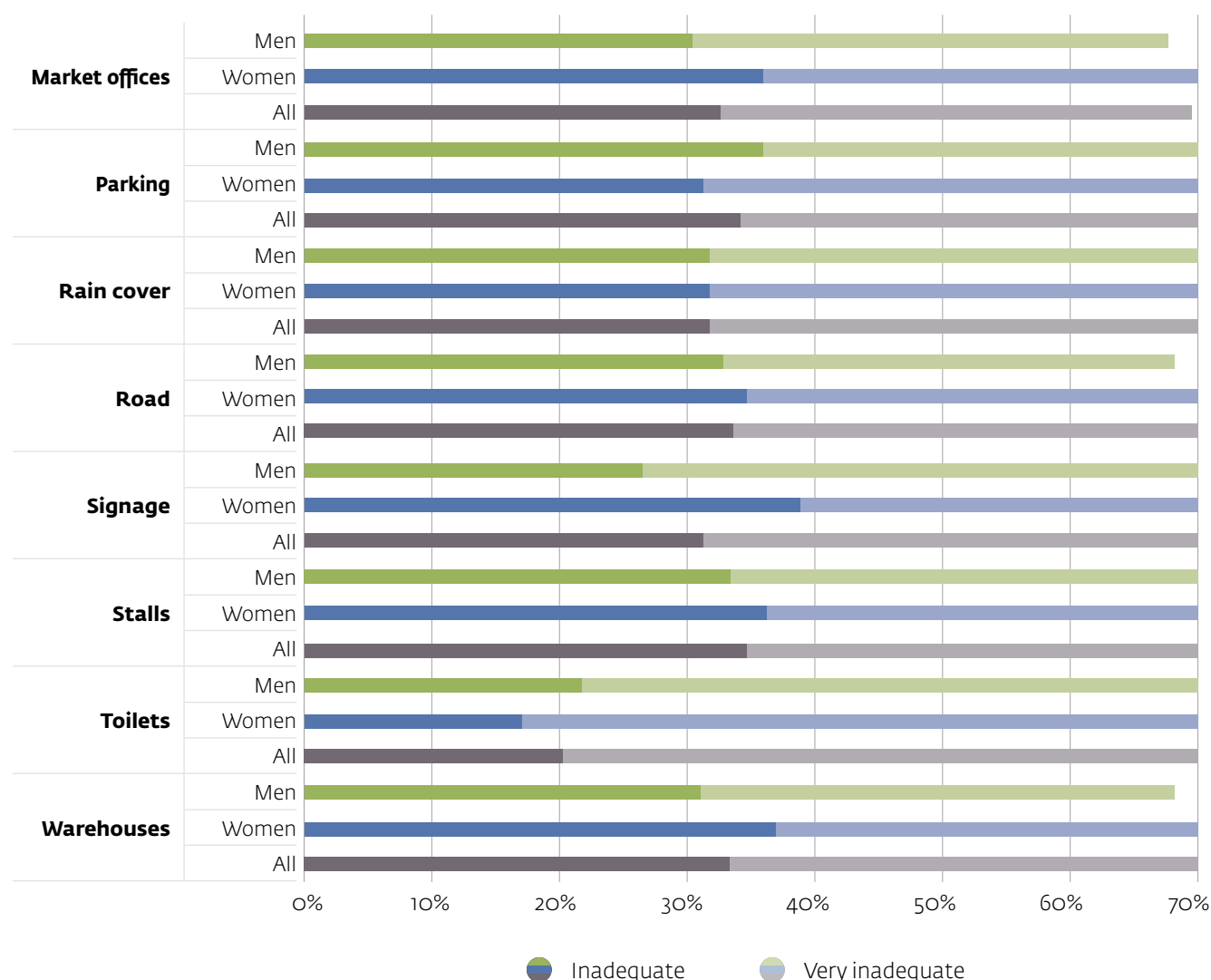
Source: TFWA Small-Scale Cross-Border Trade Survey.

FIGURE 16: Formal Business Status, by Trader Type: Men

Source: TFWA Small-Scale Cross-Border Trade Survey.

3.1.2 Traders' Perceptions of Border and Market Conditions

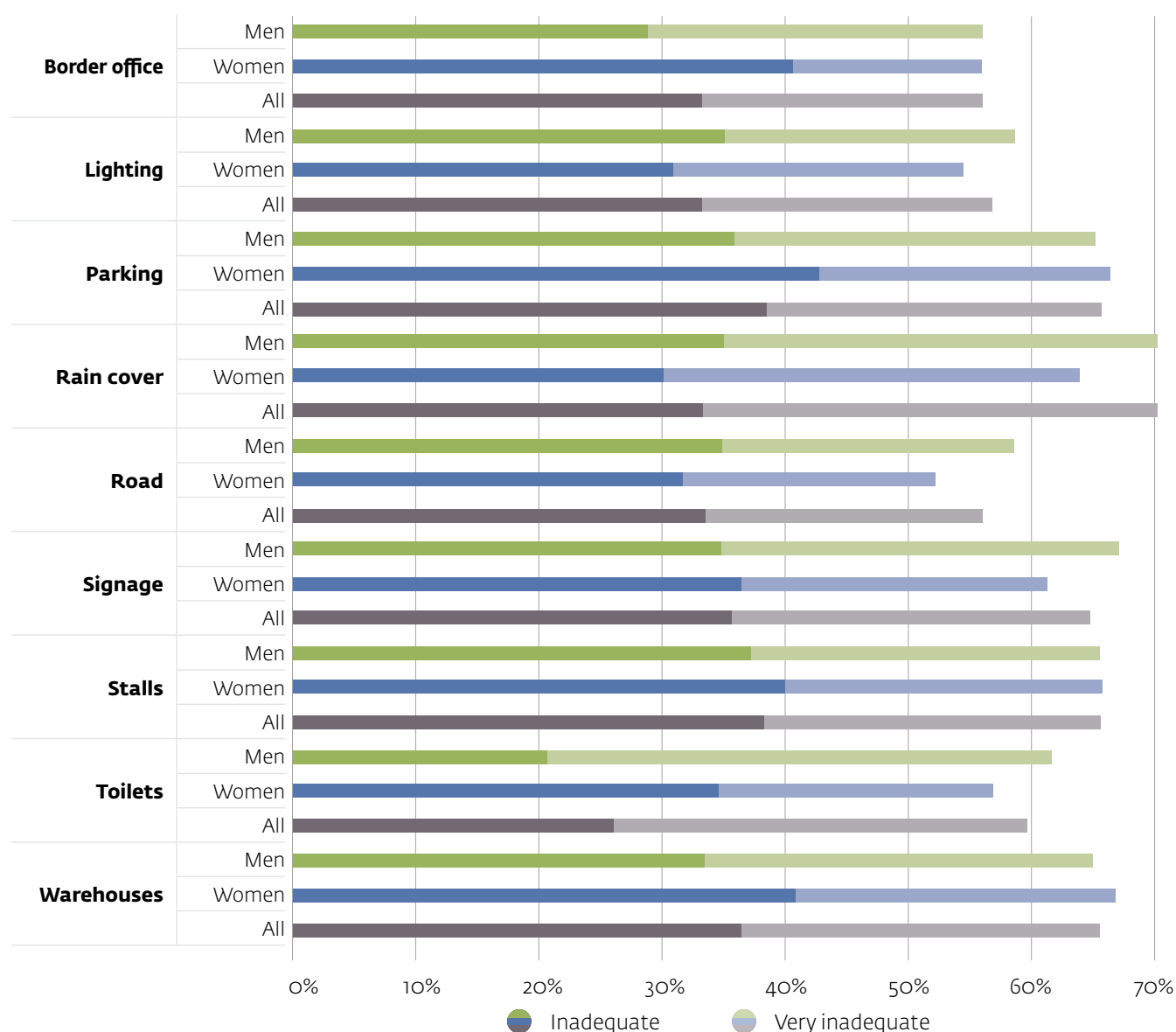
Most small-scale traders on the Dakar-Bamako corridor have an unfavorable impression of the infrastructure that is available to them in the border markets. Almost three-quarters judge the infrastructure facilities to be inadequate, and more than 40 percent of these respondents assess them as being very inadequate. The facilities that are viewed most critically are rain cover, toilets, and signage. Across all the facilities, women perceive the infrastructure deficits as being more pronounced than men do (figure 17). The strongest gender-based perception differences are for warehousing (17 percentage point difference), signage (13 percentage points), and rain cover (9 percentage points).

FIGURE 17: Traders' Perceptions of Market Infrastructure, by Gender

Source: TFWA Small-Scale Cross-Border Trade Survey.

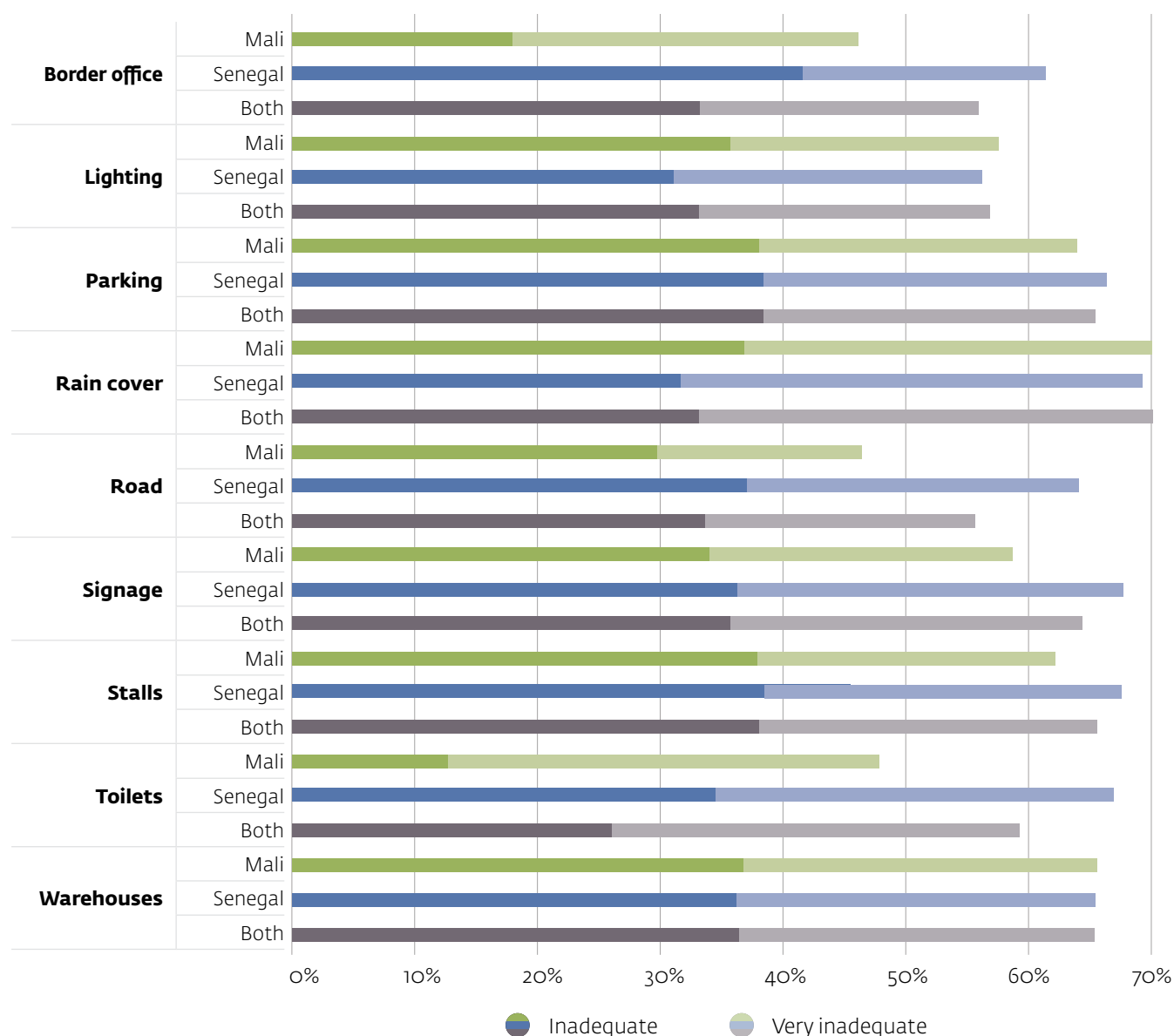
Among the four markets under consideration, the market infrastructure in Diboli (Mali) received the harshest criticism. No less than 80 percent of the operators consider the local facilities overall to be inadequate, including more than 50 percent who view it as very inadequate. Indeed, more than 60 percent of the small-scale traders perceive the toilet, market office, and warehouse situations as being very inadequate. The other three markets receive slightly less unfavorable assessments, but even in Kati Dral (Mali)—the least unfavorably judged location—more than 60 percent of the traders rate the infrastructure overall as being inadequate, including 36 percent who assess it as very inadequate.

Many small-scale traders have a negative perception of the quality of infrastructure at the border between Senegal and Mali, but the overall assessment is not as harsh as that for market infrastructure. On average, 62 percent of the respondents perceive the border infrastructure as inadequate, with 28 percent of these judging it to be very inadequate. Similar to the assessment of the market infrastructure, the lack of protection from rain tops the list of grievances (figure 18). It is noteworthy that, in contrast to the results for market infrastructure, compared with men traders, women traders hold a less unfavorable view of several of the available border infrastructure facilities.

FIGURE 18: Traders' Perceptions of Border Infrastructure, by Gender

Source: TFWA Small-Scale Cross-Border Trade Survey.

For most of the border infrastructure facilities, the traders' perceptions are similar irrespective of whether they work at markets on the Senegal or Mali side of the border (figure 19). However, for some types of infrastructure, the traders at the markets in Mali (Diboli and Kati Dral) are less negative than the traders at the markets in Senegal (Kidira and Tambakunda). This is notably the case for the quality of toilets, roads, and border office facilities.

FIGURE 19: Traders' Perceptions of Border Infrastructure, by Border Side

Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: Mali refers to the Bamako-Dakar corridor (in Mali); Senegal refers to the Dakar-Bamako corridor (in Senegal).

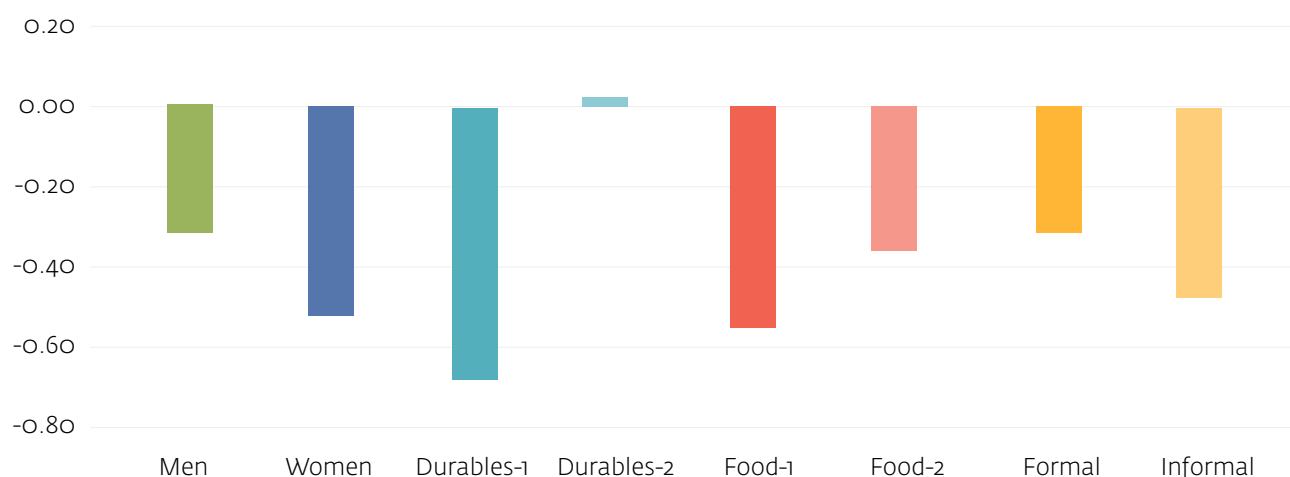
The assessment of border clearance procedures shows a mixed picture. A majority of the 228 traders who responded to the respective question rated border clearance as being complex (53 percent), of which 25 percent assessed the procedures as being very complex. By contrast, 35 percent perceived border clearance as being simple, and some of these respondents (6 percent) viewed border clearance as very simple. The remainder (13 percent) had a neutral position.

If the intervals on the five-point Likert scale are assumed to be equal, an average assessment score for border clearance can be calculated as the weighted average of individual ratings. Applying weights from minus two for very complex to plus two for very simple, the overall score for all the respondents comes out as relatively complex (-0.41). However, there are notable differences across trader types and groups (figure 20). In particular, women perceive a worse border clearance experience than men do. And compared with individuals with registered businesses, informal operators³ find customs

³ Including individuals who are not sure about the status of their activity.

clearance more cumbersome. Moreover, it is notable that traders who rely on one-track transport, including human propulsion, view their border clearance experience as worse, compared with the views of their colleagues who use two-track transport. This finding is pertinent for food and durables traders.

FIGURE 20: Traders' Perceptions of Border Clearance, by Gender, Formality Status, and Trader Type (average score on a scale from -2 to +2)



Source: TFWA Small-Scale Cross-Border Trade Survey.

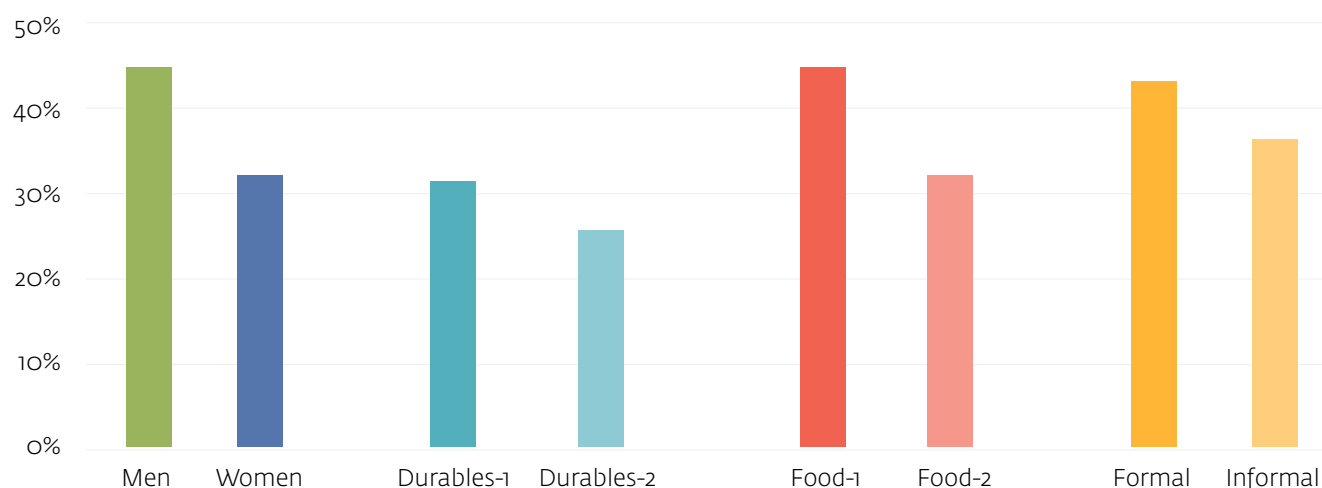
The vast majority of the traders claim to have little if any awareness of the trade rules, regulations, and procedures at the border. For example, only 4 percent of the traders are aware of existing regional provisions, such as the ECOWAS Common External Tariff (CET) and the ECOWAS Trade Liberalization Scheme (ETLS). This lack of knowledge is similar across men and women.

The reported border clearance times range from fewer than 15 minutes to two days, with a median time of 31 to 45 minutes. All the trader types report a median clearance time in the range of 16 to 30 minutes, except two-track food traders, whose median clearance time amounts to 31 to 45 minutes. It is noteworthy that individuals who perceive the border clearance procedures as being very complex also report a higher than average border clearance time (median in the range of 46 to 60 minutes).

More than 80 percent of the small-scale traders pay border clearance fees, notably at Customs, but also at other agencies (for example, immigration and phytosanitary control). Payments are almost always made in cash, with only four individuals among the 312 respondents reporting the use of mobile money. A sizable minority of the traders reported having been asked for facilitation payments. About 12 percent of the individuals claimed that this is always the case; 11 percent reported that they are often asked for bribes; 6 percent mentioned sporadic demands; and 10 percent told the enumerators that they sometimes receive requests for irregular payments. By contrast, 61 percent of the traders reported that they have never been confronted with demands for facilitation payments.

Contrary to some earlier findings on bribery and corruption,⁴ the share of women who reported being asked at least sometimes to make facilitation payments is markedly lower than the corresponding share of men (figure 21). The gender differentials are more pronounced when the only responses considered are those that report demands for facilitation payments happen “often” or “always.” Moreover, food traders, and in particular short distance, one-track food traders, are more exposed to bribery demands than traders in consumer durables are. On business formality, there is no noteworthy difference between formal or informal operators in receiving demands for bribes.

FIGURE 21: Exposure to Demands for Facilitation Payments, by Gender, Trader Type, and Formality Status (share of individuals who were at least sometimes asked for facilitation payments)



Source: TFWA Small-Scale Cross-Border Trade Survey.

The survey findings on facilitation payments emerging from the quantitative and qualitative interviews are contrasting. The quantitative results suggest that facilitation payments are not a major constraint for traders—on the other hand, during the FGDs, all categories of participants except border officials were vocal about rampant demands for facilitation payments. It is possible that the survey respondents—especially women—may have felt more comfortable about opening up on such sensitive issues in a group setting, as opposed to a one-on-one quantitative interview. To reduce the sensitivity of certain questions, the expression “facilitation payments” was used in the quantitative questionnaires, instead of the more straightforward “bribe” term, which may have contributed to creating some confusion.

Participants in the group discussions also lamented the systematic lack of justification or explanation for such payments, as well as the limited information made available by the authorities on formal clearance requirements and the traders’ poor awareness on the same. However, facilitation payments appeared to be sometimes perceived as the only way that the traders could easily cross the border and conduct business activities undisturbed. Interestingly, the FGD results suggest that provisions that were initially adopted at the regional level to facilitate the movement of people and goods may have resulted in limitations of such movement. Lack of proper enforcement of those provisions was also lamented by the border officials in some cases. Box 1 presents a selection of quotes on this topic by the FGD participants.

⁴ See, for example, S. Simavi, C. Manuel, and M. Blackden, 2010, *Gender Dimension of Investment Climate Reform*, Washington, DC: World Bank.

BOX 1: Traders' Focus Group Discussion Quotes on Border Experiences

"They don't tell me anything, since it's not in Senegal I can't ask what it is for, since it's a foreign country, I'm not allowed to pay for it. It makes my job easier as I carry fish, I do it without hesitation to prevent my fish from rotting."

Fish trader, Senegal

"[...] We do not dare to ask any questions in this sense when we enter Mali, just to avoid being insulted."

Cross-border trader, Senegal

"At each customs station [in Diboli] on the way [from Dakar] you just show the receipt and they stamp it then you pay CFAF 1,000. But [on the] Mali side, it is different. If you leave Dakar for Bamako with the receipt, you will pay CFAF 100,000 at each customs station. They bother us a lot here."

Cross-border trader, Mali

"The customs officer does not want to negotiate the price he charges you. He'll tell you that he doesn't have time to lose."

Cross-border trader, Mali

"Ignorance of tariffs is a reality that strikes the business of Diboli. When we look at the neighbour Senegal, the rates to pay are very clear and you do not suffer also rackets."

Cross-border trader, Mali

"I had understood that with the texts established with ECOWAS things will become easier in this sense, but the observation I had to make is that things have become more difficult. When you present the ECOWAS ID card, things get more complicated."

Cross-border trader, Senegal

"There is the non-respect of the texts which are effective. As far as I am concerned, the texts regarding my agency are still not enforced here. If we enforce them there will be no problem. The texts are clear and neat. Everybody is aware of that because I sent a slip to all the authorities, everybody is aware and so far, it is still not enforced."

Border official, Mali

Lack of safety and security is a concern for a substantial share of the traders on the Dakar-Bamako corridor.

About 38 percent of the respondents reported that they feel unsafe, including 19 percent who feel very unsafe. The fragile safety situation affects men and women (figure 22). Indeed, a larger share of men than women report that they feel very unsafe. The insights gained from the FGDs show that references to murders and armed forces have been made during these discussions, especially for Mali.

FIGURE 22: Border Safety Assessment, by Gender

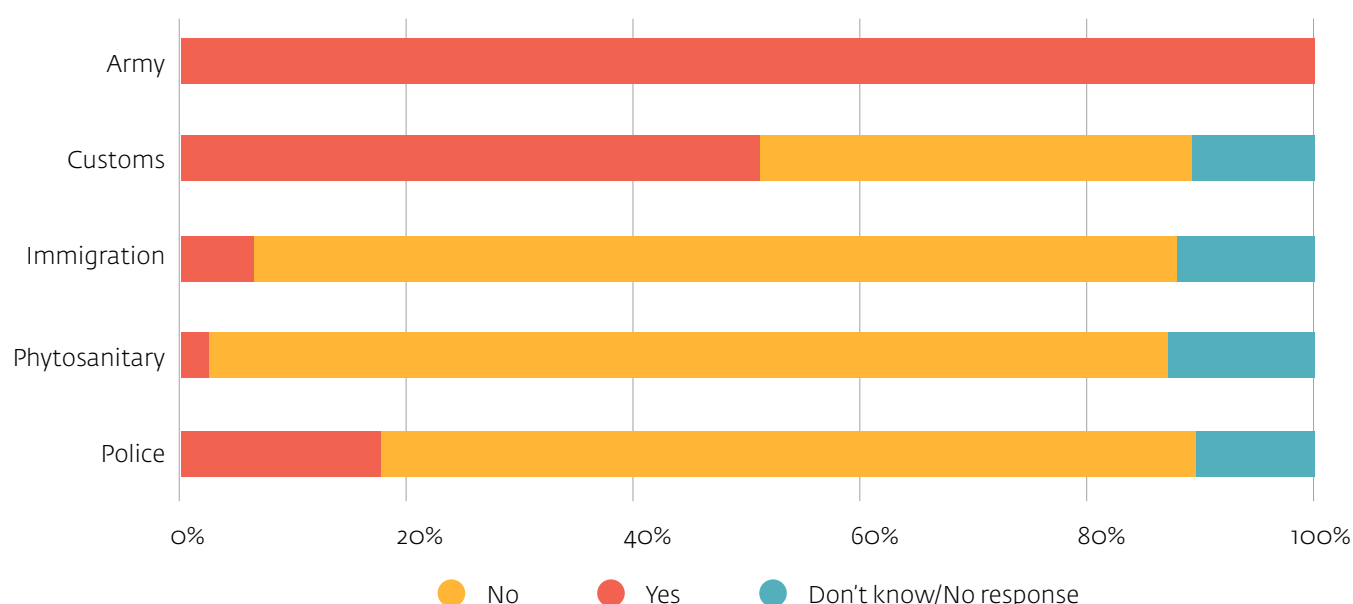


Source: TFWA Small-Scale Cross-Border Trade Survey.

The feeling of insecurity at the border is at times reinforced by the inappropriate behavior of border officials.

More than a quarter of the respondents reported that they have witnessed verbal or physical harassment at least once over the past six months. Ten percent of the men and 5 percent of the women claimed that they had been subjected to this form of abuse even multiple times a day. Customs and police officers are most frequently cited as the perpetrators (figure 23). Moreover, 23 percent of the traders have heard about a case of sexual harassment over the past six months,⁵ and 16 percent claim to have been subjected to such inappropriate advances. This survey result is supported by the FGDs where discussants extensively shared about their experiences of verbal abuse and harassment. Perhaps surprisingly, if seen in the light of previous research,⁶ a slightly larger share of men than women reported incidents of harassment, including sexual harassment. This finding suggests that there is inappropriate behavior by officials, but that the burden does not necessarily fall on women. That said, some of the key informant interviews with women representatives pointed to cases of sexual coercion and violence against women at the Dakar-Bamako border crossing and its surroundings. This was confirmed by some men officials and porters, intermediaries, and transporters (PITs) who participated in the FGDs, as shown by the quotes included in box 2.

FIGURE 23: Verbal or Physical Harassment of Traders, by Perpetrator Category



Source: TFWA Small-Scale Cross-Border Trade Survey.

BOX 2: Focus Group Discussion Quotes on Instances of Harassment

"Women are vulnerable and are exposed to these harassment practices. But unfortunately, even if they are victims of harassment, they usually hide it, they do not share as well."

Cross-border trader, Mali

"Due to the harassment many cross-border women have abandoned trade, and transporters have been affected. Today the majority of our customers have stopped trading. We are not even able to repair our vehicles."

Malian PIT

⁵ Comprising cat calls, unwelcome touching, winking, licking lips, name calling, patting, punching, stroking, squeezing, tickling, pinching, or brushing of body parts.

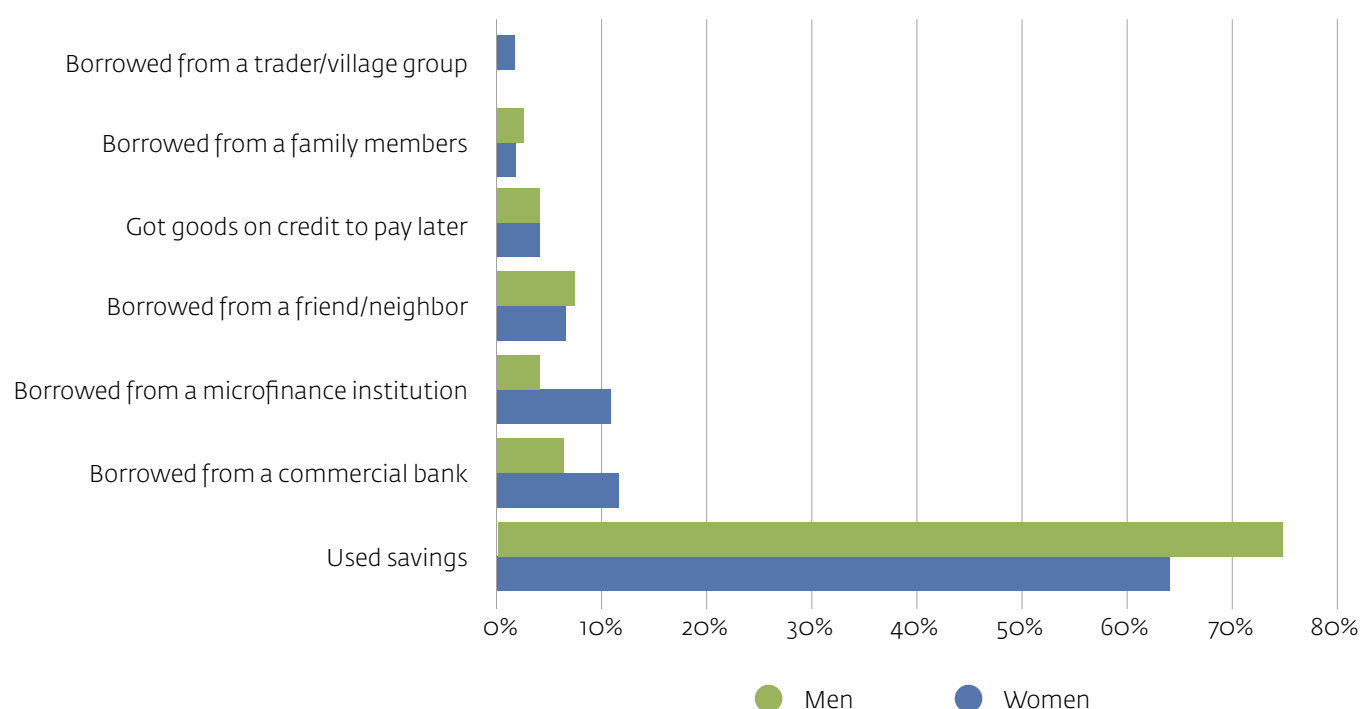
⁶ For example, a study on women in cross-border trade in Liberia revealed that 37 percent of the respondents had experienced sexual violence at border crossings and 15 percent had been raped or forced to have sex in exchange for favors (see F. Aboudou, A. Oga, M. Tassou, and K. Alamou, 2017, "Study on the Specific Problems of Women Traders in the Abidjan-Lagos Corridor," Report prepared for the Laboratoire d'Analyse Régionale et d'Expertise Sociale (LARES) for Borderless Alliance).

3.1.3 Traders' Views on Representation, Finance, and Policy Priorities

Less than a quarter of all the respondents are members of an association of traders, with membership being more prevalent among men (26 percent) than women (21 percent), and among formal traders (30 percent) than informal ones (19 percent). One reason for the low rate of association membership might be the lack of effectiveness of the available organizations. Only 8 percent of all the respondents reported that over the past six months they had received information on market prices, laws, regulations, market news, or taxation from a trade association. Instead, the overwhelming majority of the respondents obtain market-relevant information from other traders in the market or friends back home.

Most small-scale traders (71 percent) are self-financed and rely on their accumulated savings to fund their operations. Some others borrow from friends (7 percent) and family (2 percent) or operate on supplier credit (4 percent). Only a relatively small minority take out loans from a commercial bank (8 percent) or a microfinance institution (7 percent). Several of the FGD participants referred to community- and association-based schemes to access finance. The FGDs also revealed wide-ranging opinions expressed by the traders as to why they should or should not take out a loan from certain types of institutions. In this context, it is noteworthy that women traders are about twice as likely to take out a loan with a bank or microfinance provider, compared with their male colleagues (figure 24).

FIGURE 24: Sources of Finance, by Gender of Trader

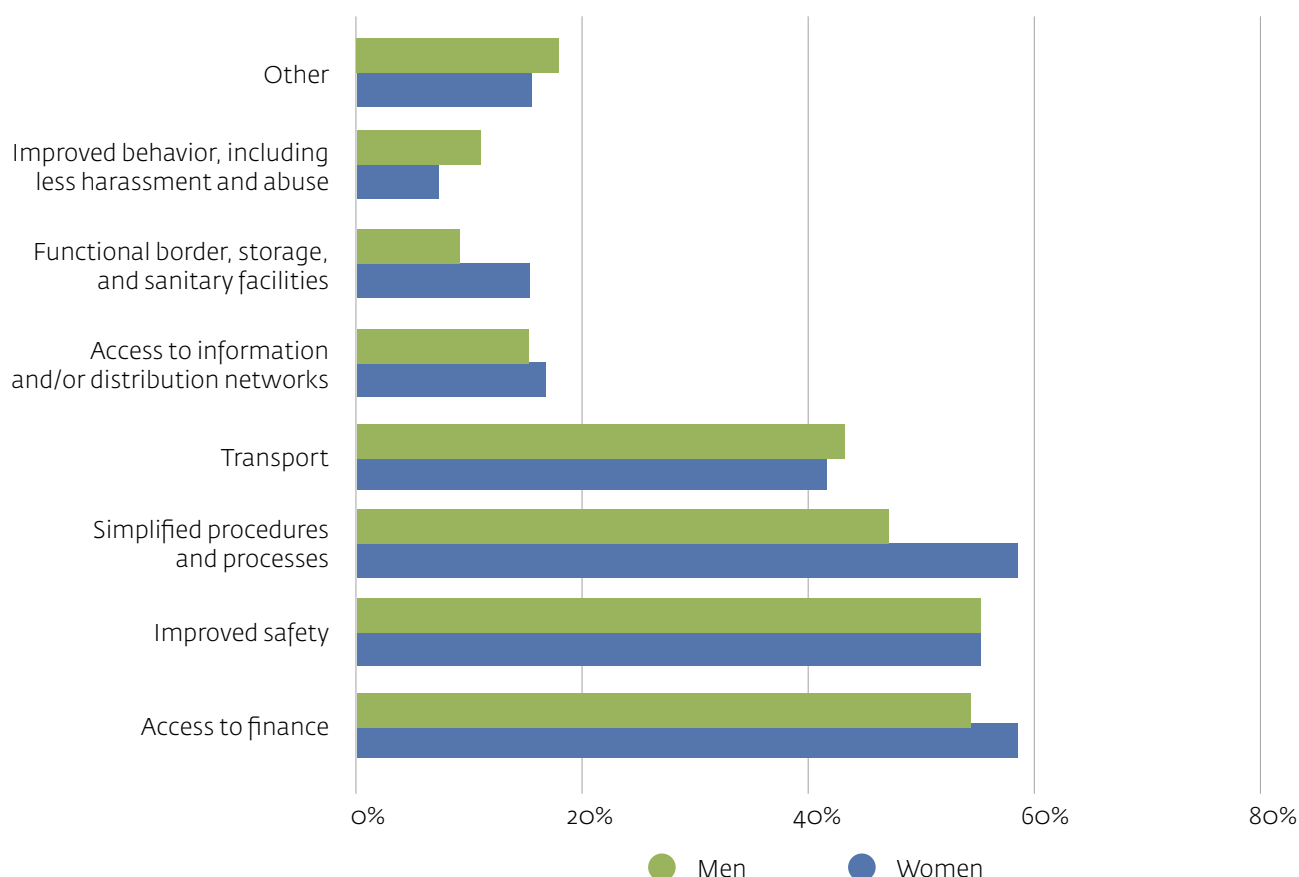


Source: TFWA Small-Scale Cross-Border Trade Survey.

When asked about their priorities for improvements to the border environment, traders on the Dakar-Bamako corridor listed access to finance, safety, simplified procedures, and transport as their main demands (figure 25).

Better access to information, more functional storage and sanitary facilities, and improved behavior of border officials are seen as less important. This assessment does not differ substantially between men and women.

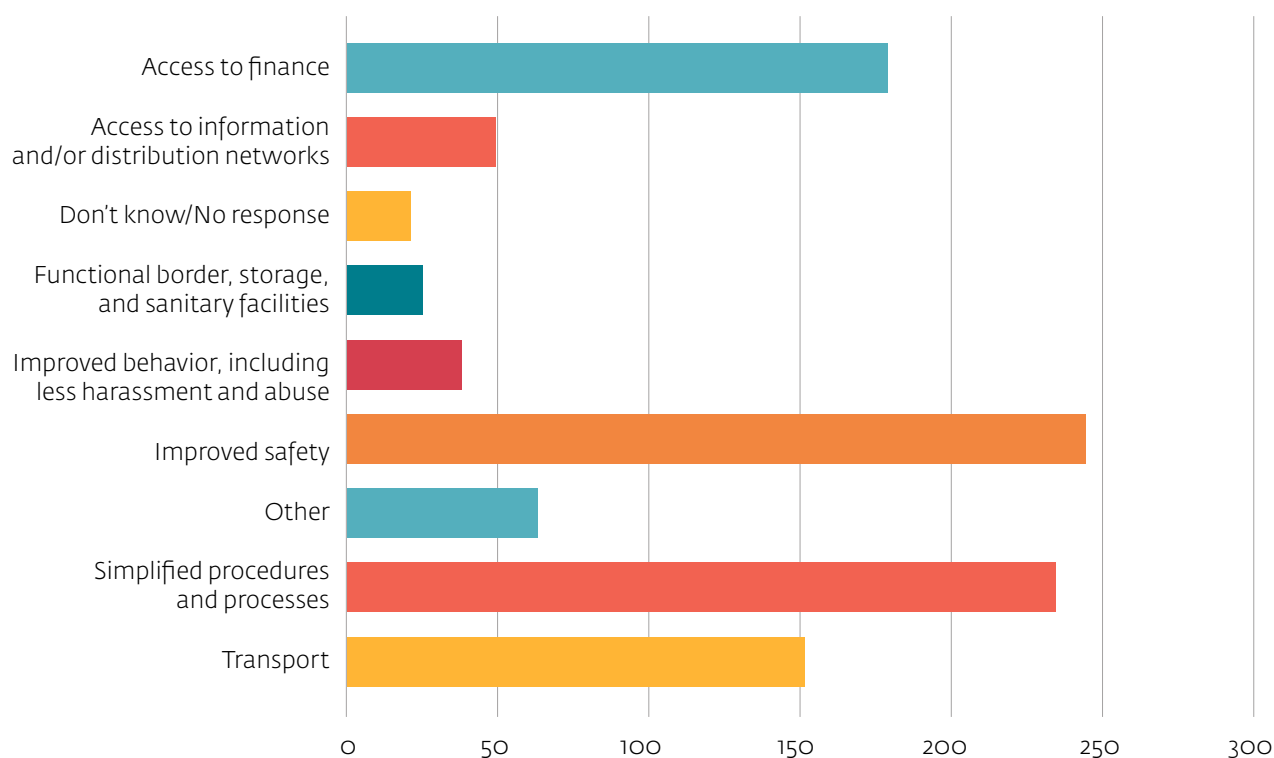
FIGURE 25: Priorities for Improvements to the Border Environment
(share of individuals who listed the issue among their top three priorities)



Source: TFWA Small-Scale Cross-Border Trade Survey.

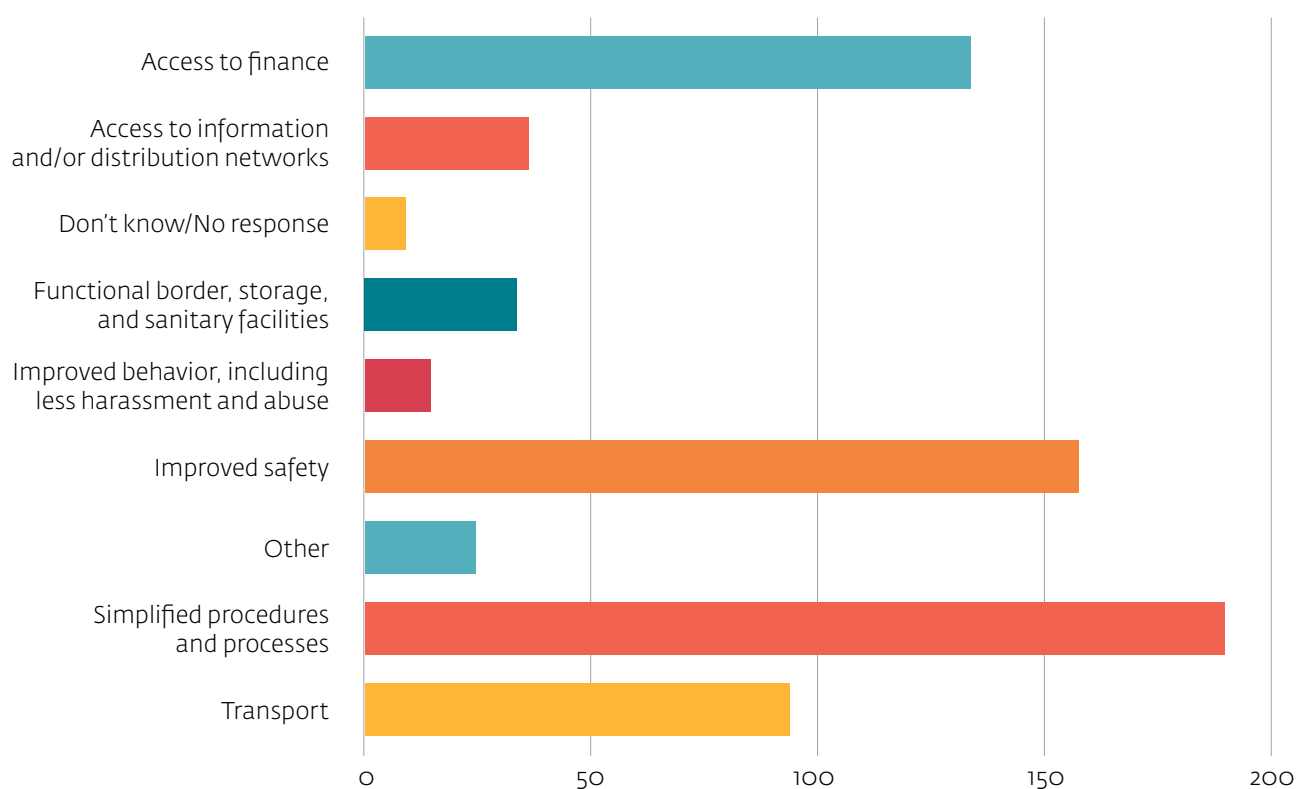
The respondents were asked to rank their top three priorities, so it is possible to take advantage of the relative ranking to obtain a clearer picture of the demands for improvement. For example, a weighted score can be calculated that assigns three points to the top priority, two points to the second, and one point to the third. Figures 26 and 27 show the resulting weighted scores for men and women traders, respectively. The figures show that, compared with men traders, women traders place relatively greater emphasis on the simplification of procedures and processes.

FIGURE 26: Priorities for Improvements to the Border Environment: Men Traders (weighted priority score)



Source: TFWA Small-Scale Cross-Border Trade Survey.

FIGURE 27: Priorities for Improvements to the Border Environment: Women Traders (weighted priority score)

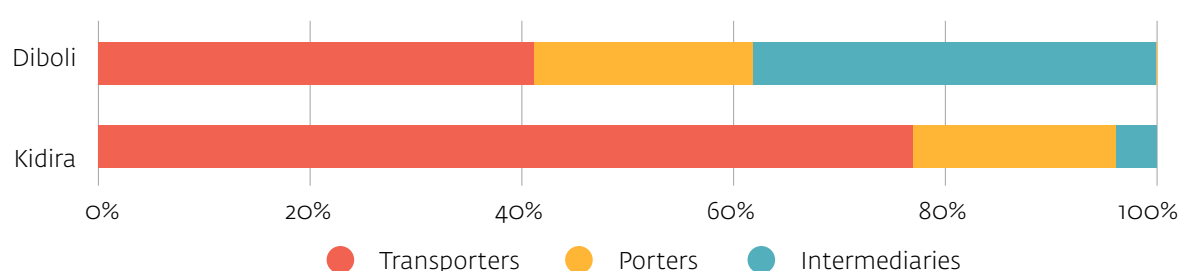


Source: TFWA Small-Scale Cross-Border Trade Survey.

3.2 Porters, Intermediaries, and Transporters

A total of 167 individuals who served the markets of Kidira (80 respondents) and Diboli (87 respondents) as PITs completed the survey. The sample contains sizable numbers of porters and transporters in both markets; responses from intermediaries were obtained mainly at Diboli (figure 28). Porters transport goods back and forth across the border using carts, bicycles, or headloads. Transporters ship cargo across borders using cars, mini-vans, buses, or trucks. Intermediaries take orders on behalf of traders and help make the arrangements to transport their goods across the border (one-third of the respective individuals in the sample) or help traders to process their documents and clear their goods (two-thirds).

FIGURE 28: Sample Composition of Porters, Intermediaries, and Transporters at the Border Markets

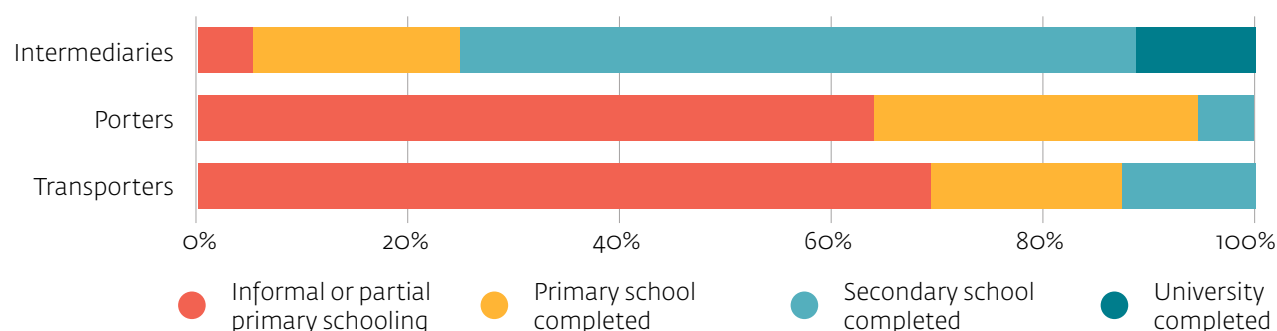


Source: TFWA Small-Scale Cross-Border Trade Survey.

3.2.1 Characteristics of Service Providers

The service providers are predominantly men, showing differences in age, educational attainment, and income levels based on the roles they perform. All the porters and transporters in the sample are men, and only one of the 32 intermediaries is a woman. The physically very demanding job of a porter is carried out by relatively young service providers (on average, age 27), while intermediaries (30 years) and transporters (36 years) are somewhat older. In terms of formal education, there are fundamental differences between the groups of service providers. Although the rate of primary school completion of porters (30 percent) and transporters (36 percent) is comparable to that of men traders (33 percent), 94 percent of the intermediaries have completed primary school. Indeed, 75 percent of the individuals in this group have completed secondary school, of which 11 percent hold a university degree (figure 29).

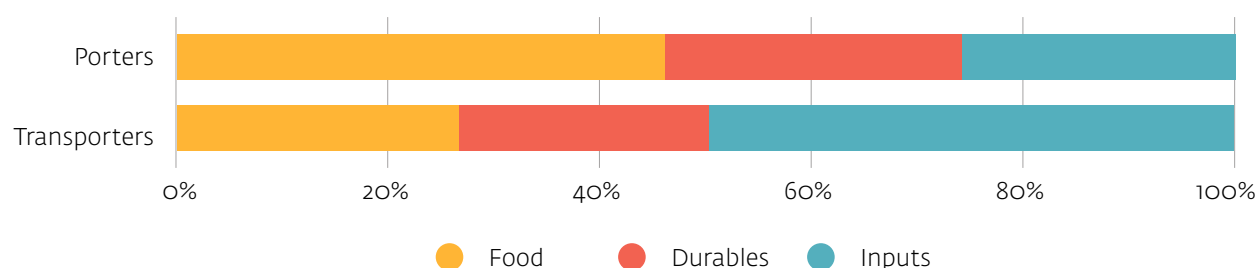
Better education seems to be rewarded by better income on the Dakar-Bamako corridor. Intermediaries earn on average 75 percent more than porters (CFAF 122,500 versus CFAF 70,000 per month). Transporters report an even higher average income (CFAF 137,000), but it is unclear whether this figure represents their personal income or if they need to cover the costs of their vehicles from this amount.

FIGURE 29: Highest Level of Educational Attainment among Porters, Intermediaries, and Transporters

Source: TFWA Small-Scale Cross-Border Trade Survey.

Among the service providers, none ships their own goods across the border. Instead, they intermediate in the supply chain. The most frequent geographical origin of the transported goods was Dakar, followed by Bamako and Kidira. Goods were most often destined for Bamako, Dakar, and Kayes. Indeed, the long distances traveled between Dakar and Bamako and between Bamako and Dakar accounted for, respectively, 38 and 8 percent of all travel routes.

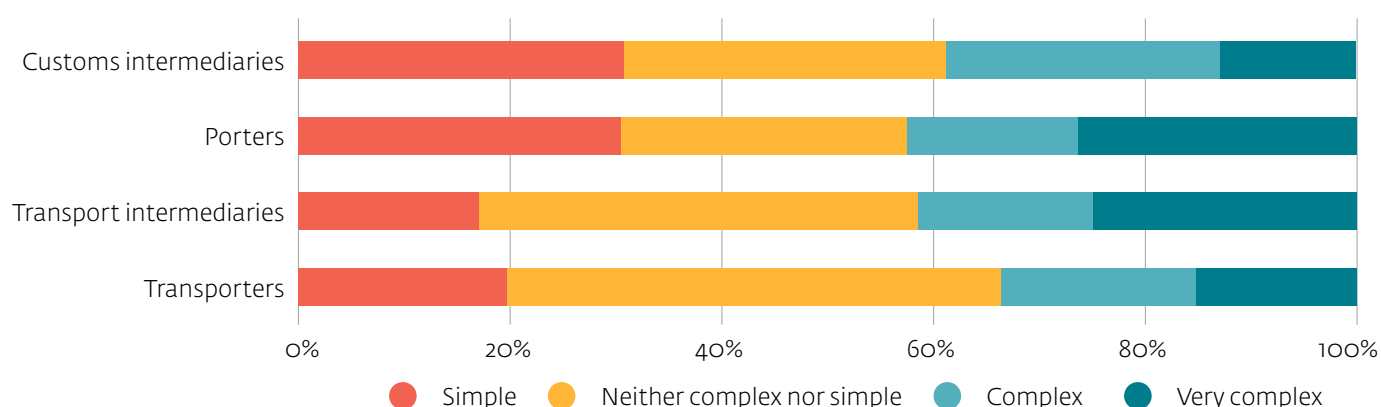
The four-wheel vehicles available to transporters make it possible to ship heavier and bulkier products compared with the two-wheel or foot-based propulsion of porters. This fundamental difference is reflected in the products that the two groups of service providers carry. A larger share of the porters carry food products. Half of the load of transporters consists of production inputs, such as construction material, timber, fertilizer, or animal feed (figure 30). Three-quarters of the transporters ship goods from just one owner, and one-quarter carry goods for several traders on the same trip.

FIGURE 30: Products Transported by Transporters and Porters (share of individuals who carry the respective products)

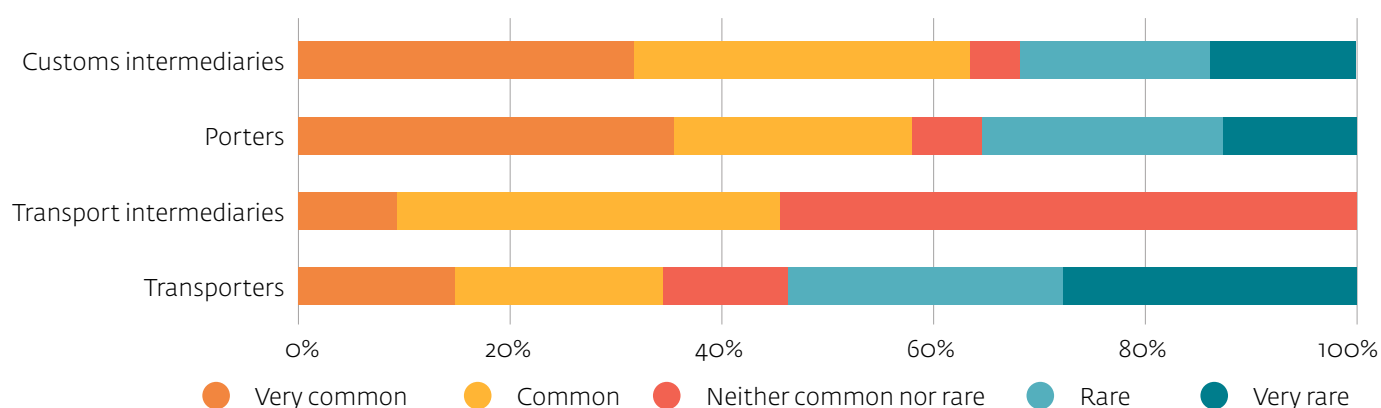
Source: TFWA Small-Scale Cross-Border Trade Survey.

3.2.2 Service Providers' Perceptions of Border Conditions

Compared with the traders, the service providers have a slightly more positive perception of border procedures. About 37 percent of the service providers find the border clearance procedures to be complex or very complex. This share is lower than the one for small-scale traders. Transporters are the group of service providers who complain the least about the complexity of clearance procedures (figure 31). Theft of goods is a problem for a large share of the service providers. About 44 percent reported that theft is common or very common. Intermediaries who arrange for the transport of goods, as well as porters, are most concerned about this issue (figure 32).

FIGURE 31: Service Providers' Perceptions of Border Clearance

Source: TFWA Small-Scale Cross-Border Trade Survey.

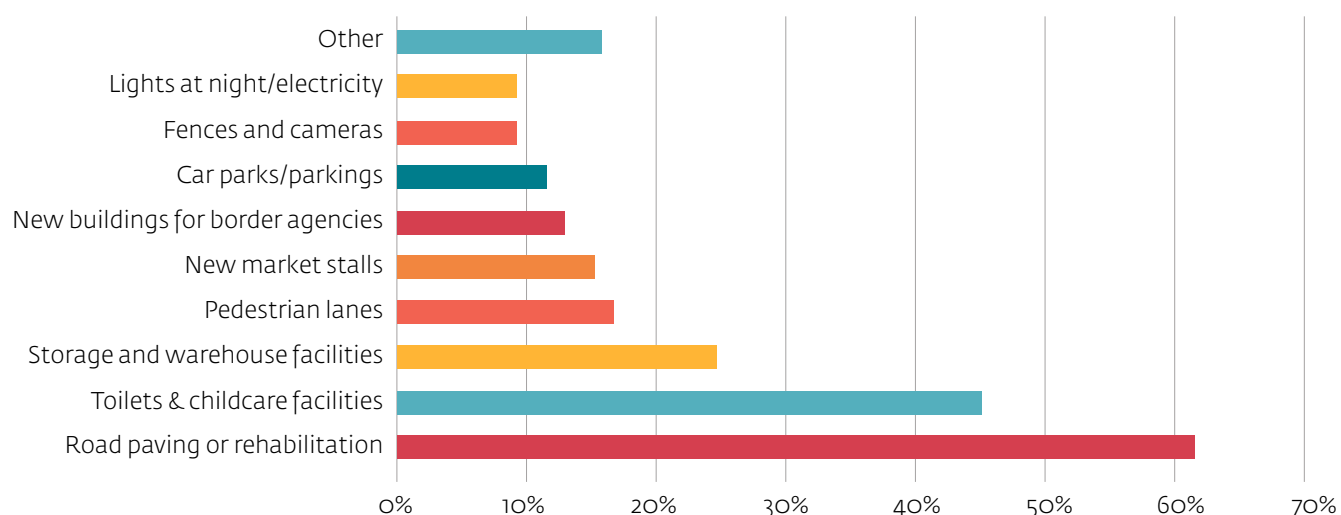
FIGURE 32: Service Providers' Perceptions of Theft of Goods

Source: TFWA Small-Scale Cross-Border Trade Survey.

On improvements to the infrastructure in the border area, the trade service providers see rehabilitation of the road system as the top priority, with more than 60 percent mentioning the need for a better transport route.

The importance given to the transport track is certainly understandable, since porters and transporters use the road system extensively. Moreover, the trade and transport service providers frequently mentioned better toilet and sanitary facilities, improved storage and warehousing, and the establishment of pedestrian lanes as highly desirable infrastructure developments (figure 33).

Insights from the FGDs confirm that infrastructural improvements remain a major priority for the PITs, especially in relationship to roads—yet, they also suggested that challenges that affect them include lack of transparency on clearance rules and regulations, as well as requests for facilitation payments. In some cases, instances of corruption and/or harassment against traders also seem to have negatively impacted the PITs, who may have seen their business opportunities reduced as a result of a reduced number of traders, especially women traders, operating at their site (in turn discouraged by harassment concerns). Box 3 presents some quotes from the FGDs that were conducted with the PITs.

FIGURE 33: Service Providers' Priorities for Border Infrastructure Improvements

Source: TFWA Small-Scale Cross-Border Trade Survey.

BOX 3: Quotes on the Border Experience, by Porters, Intermediaries, and Transporters

"I see people traveling with their Senegalese ID cards, but once at the post they are asked to pay CFAF 1,000 even if they are still valid, and it is the same case for the Malian who leaves his country and arrives at the Kidira checkpoint. It is a practice that annoys travelers too much."

Senegalese PIT

"Customs clearance procedures are unclear: often what is paid is higher than normal customs clearance, even with one bag or three bags between Diboli and Kayes you are asked to pay CFAF 7,500. At each customs station you pay CFAF 1,000 per bag without receipt, from Diboli to Kayes there are three customs stations that dictate their laws to transporters."

Malian PIT

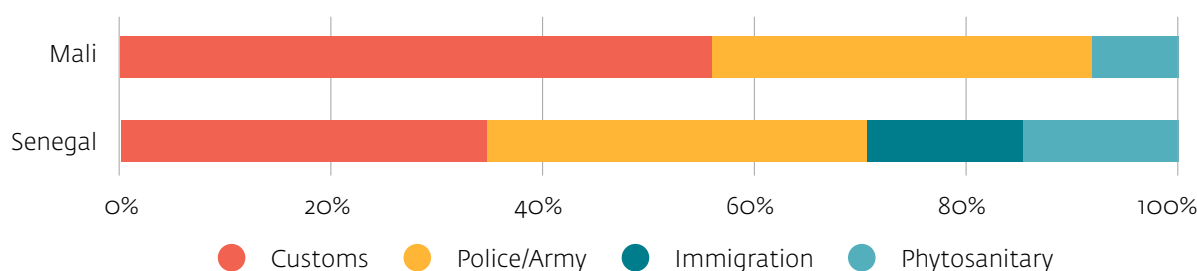
"We do not have access to this information because some agents are not transparent."

Malian PIT

3.3 Border Officials

The regional field survey contains a questionnaire for customs, police, immigration, and phytosanitary officials. A total of 43 individuals answered the detailed set of questions, with 20 and 23 officials, respectively, participating on the Senegalese and Malian sides of the border. Figure 34 summarizes the composition of the sample across border agencies.

FIGURE 34: Respondents, by Border Agency

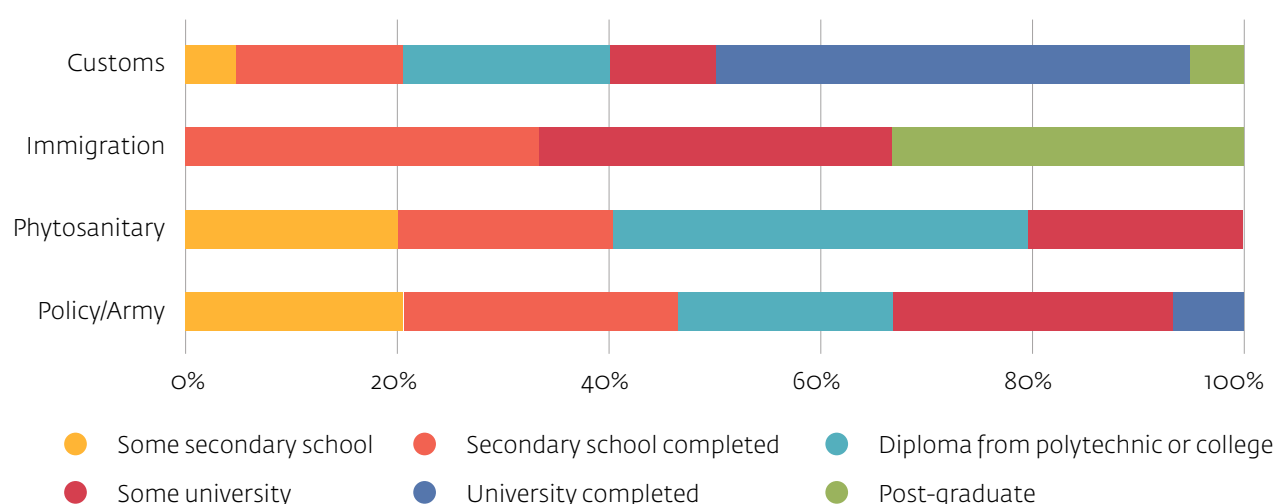


Source: TFWA Small-Scale Cross-Border Trade Survey.

3.3.1 Characteristics of Border Officials

The majority of the border officials on the Dakar-Bamako corridor are men with various levels of education and tenure. In Mali, only one customs officer in the sample is a woman, while five women officers (at customs, immigration, or the phytosanitary office) participated in the survey on the Senegalese side of the border. The educational attainment of the border officials is substantially higher than that of the traders and service providers. Every border official had completed primary school and the vast majority (88 percent) also secondary school. More than a quarter of the officials hold a university degree. Indeed, half of all the customs officers and a third of the immigration officers in the sample had completed university or post-graduate studies (figure 35).

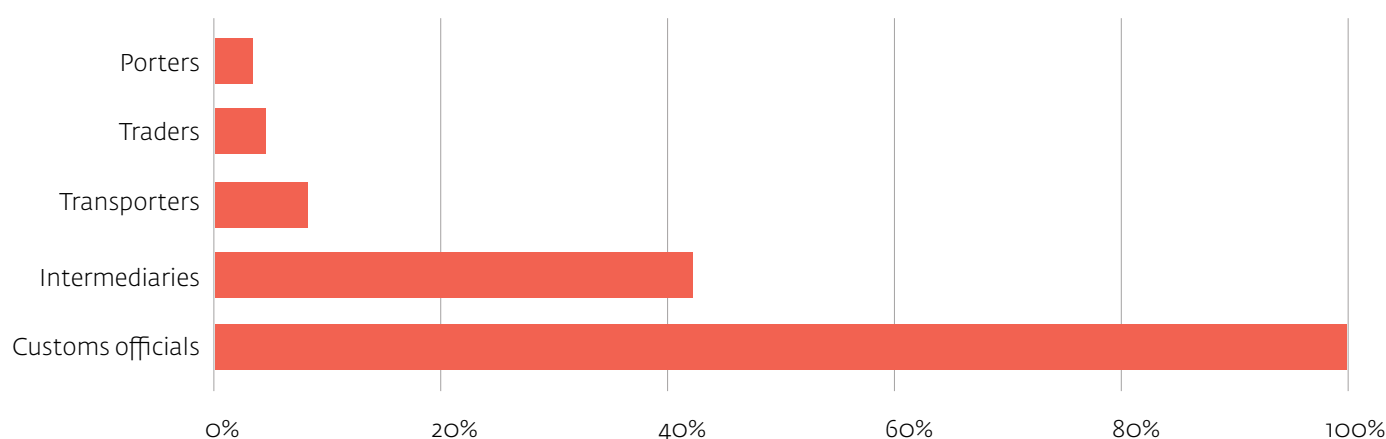
The total work experience of the border officials ranged from six months to 38 years, with average experience of 12.5 years. Average tenure at the border amounted to about three years. Phytosanitary officers had been stationed at the border for the longest period on average (five years). In contrast, the immigration officers in the sample had been in their posts on average only for fewer than two years.

FIGURE 35: Educational Attainment of the Border Officials

Source: TFWA Small-Scale Cross-Border Trade Survey.

3.3.2 Border Officials' Perceptions of Border Conditions

Awareness levels on border procedures and regional provisions are generally high among the officials. All the customs officials are aware of the ECOWAS CET and the ETLs. This finding confirms the expectations, as the CET and ETLs are core parts of the tariff policies of Senegal and Mali, and customs officers should have received training and guidance on the applications of the policies. However, in the FGDs, some participants from this group lamented the uneven application of the CET and ETLs rules. By contrast, knowledge of these regional trade provisions is virtually absent among the trader and service provider communities. Only 14 of the 312 traders who were surveyed (4.5 percent) professed to know about the CET and ETLs, and only four individuals reported that the preferential regime applies to them always or often. Similarly, the transporters and porters are largely ignorant of the preferential regime (figure 36). Only the intermediaries fare somewhat better.

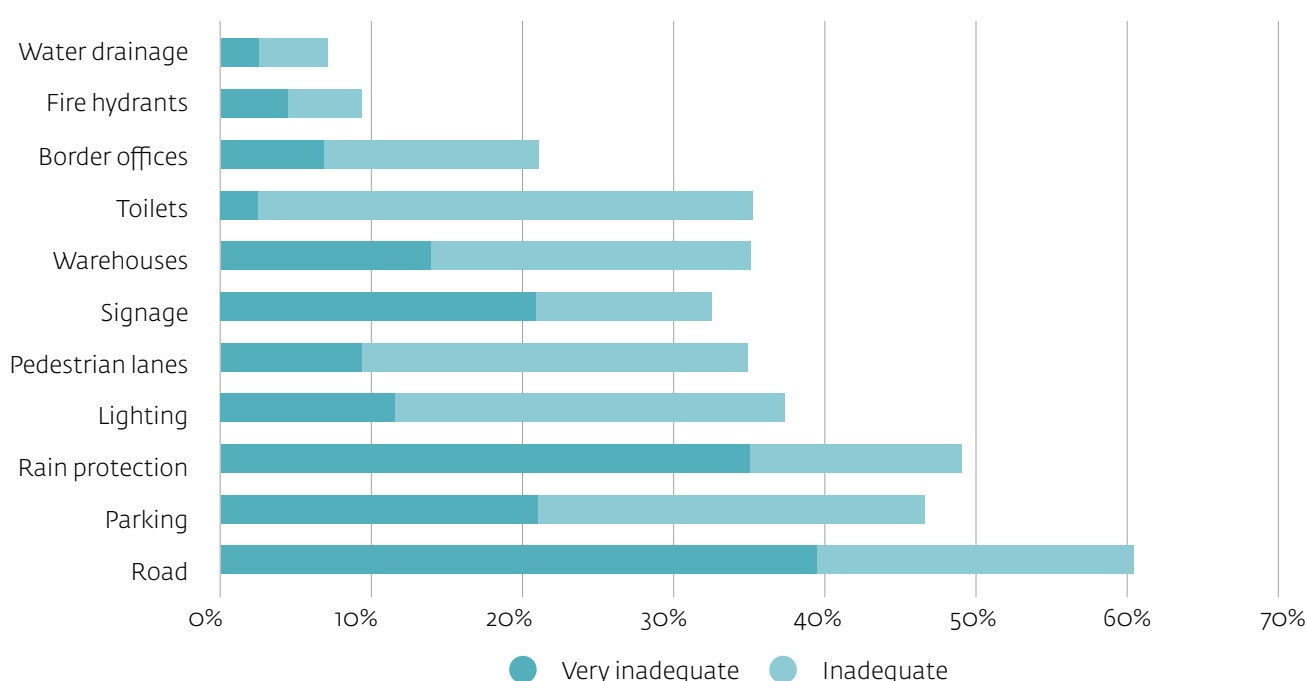
FIGURE 36: Awareness of the ECOWAS Common External Tariff and Trade Liberalization Scheme

Source: TFWA Small-Scale Cross-Border Trade Survey.

The border officials joined the traders and service providers in the view that there are major infrastructure deficits at the Dakar-Bamako border. Similar to the assessment of the service providers, a clear majority of the border officials (65 percent) perceive the road situation as being inadequate or very inadequate (figure 37). Moreover, similar to the views expressed by the traders, the insufficient protection against rain and mud is seen as a major nuisance and impediment, with more than a third of all the officials qualifying the available rain cover at the border as being very inadequate.

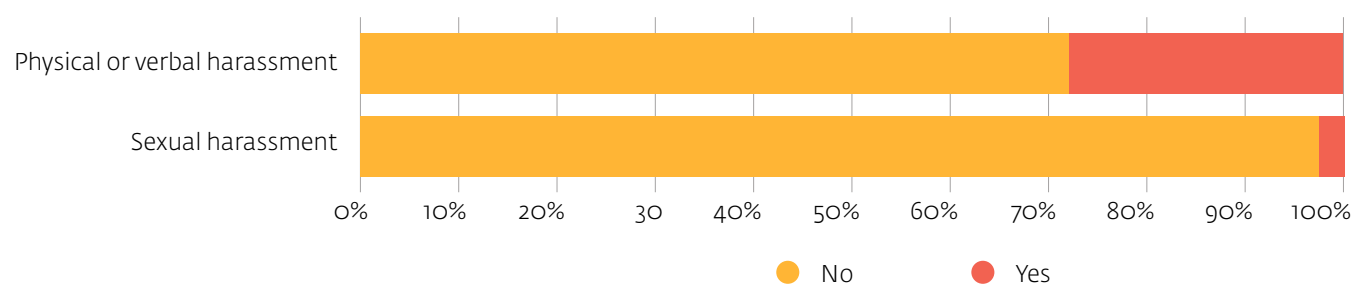
Additionally, more than half of the border officials (56 percent) think that the infrastructure deficits at the border affect women more severely than men. Of those who hold this view, more than half consider that the inadequate infrastructure exposes women to greater insecurity. Far fewer estimate that the unsatisfactory infrastructure situation does not cater sufficiently to women-specific sanitary and childcare needs (17 percent) or exposes them to greater risks of abuse or harassment (13 percent).

FIGURE 37: Border Officials' Perceptions of Border Infrastructure

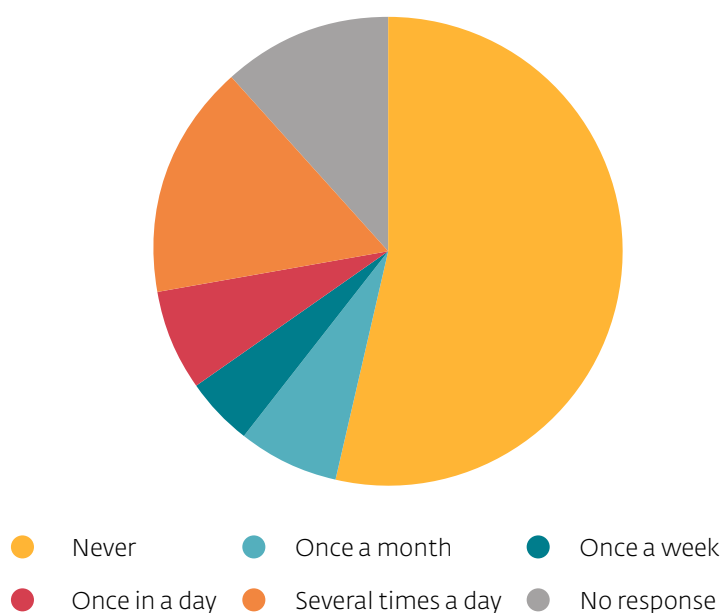


Source: TFWA Small-Scale Cross-Border Trade Survey.

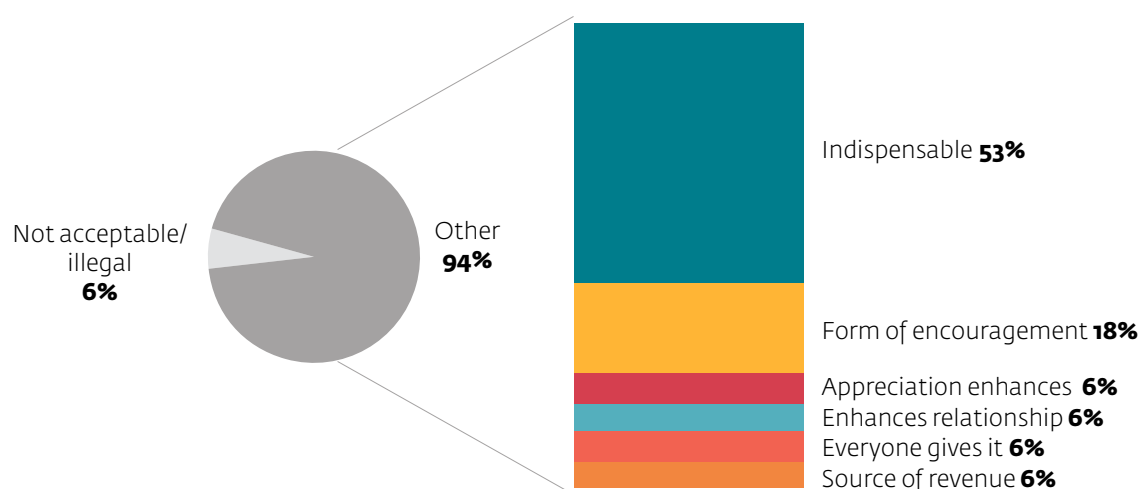
The officials are relatively familiar with instances of abuse and harassment, although cases of sexual harassment are much less known to them. Almost 30 percent of the border officials are aware of cases of insults or physical violence at the border. Yet, only one official reported knowing about a case of sexual harassment (figure 38). On facilitation payments, more than a third of the officials (35 percent) had witnessed bribe-taking over the past six months (figure 39). A similar share of the officials justified facilitation payments as indispensable or otherwise justified (figure 40). Only one official noted that such payments were not acceptable and illegal.

FIGURE 38: Border Officials' Awareness of Harassment

Source: TFWA Small-Scale Cross-Border Trade Survey.

FIGURE 39: Border Officials' Awareness of the Frequency of Facilitation Payments

Source: TFWA Small-Scale Cross-Border Trade Survey.

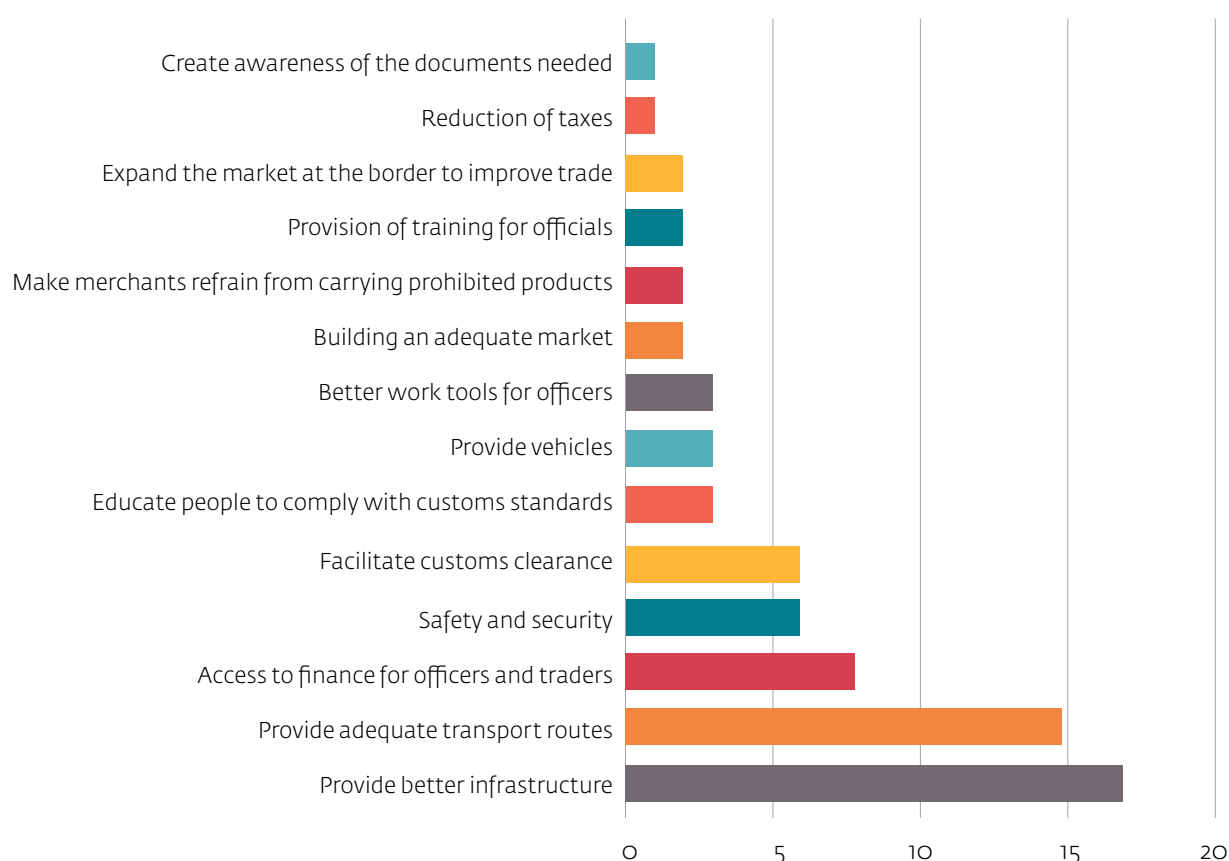
FIGURE 40: Attitudes toward Facilitation Payments among Border Officials

Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: Sixty percent of the officials did not respond to the question. No-responses are not shown.

When asked about their suggestions for activities that the TFWA could usefully support to foster small-scale cross-border trade, the border officials mentioned a range of issues (figure 41). Infrastructure and transport route improvements top the list of priorities. The items brought forward also include measures that relate to access to finance, regulatory reform, and capacity building. During the FGDs, the border officials emphasized infrastructure needs much more strongly than the need to improve cross-border procedures.

FIGURE 41: Border Officials' Recommendations for TFWA Activities (frequency count)



Source: TFWA Small-Scale Cross-Border Trade Survey.



04

LESSONS LEARNED + RECOMMENDATIONS

Based on the findings of the surveys, several recommendations and potential actions can be proposed for consideration under the TFWA Program to address the identified issues. These recommendations and actions were devised using the findings from the analyses in the six corridor reports, as well as the overall synthesis report.

Easing procedures and requirements. The findings show that traders and PITs are generally unsatisfied with procedures and requirements related to border clearance. Among other things, they were concerned about the complexity and cumbersome nature of those procedures, which translate into longer clearance times, higher costs for smaller traders, and greater potential license for arbitrary enforcement and related abuse by officials.

Thus, consideration could be given under TFWA to measures that can help simplify, streamline, and/or decentralize existing procedures and requirements, as well as create incentives for more systematic application of existing regional provisions, such as the Economic Community of West African States Trade Liberalization Scheme. Among other things, attention could be given to simplifying requirements for small-scale traders, such as measures to reduce documentary requirements on smaller consignments, streamline procedures, and reduce the time and cost of trade. In this sense, lessons could be imported from elsewhere, such as Southern Africa and East Africa.

In terms of sequencing actions, prior to the process of simplification it would be useful to document what the procedures and requirements are at each border, where they are defined, who is responsible for their implementation, what documents traders need to carry and so on. As well as making the simplification of procedures a smoother process, this action would also help to identify areas where transparency most needs to be encouraged (for example, by removing discretion from officials implementing rules). Measures to increase transparency (see below) are therefore best implemented after procedures and requirements are simplified. Another benefit of documenting existing rules and practices is that this allows comparisons between borders and can encourage more systematic change in procedures and requirements across the region.

Current applications of procedures and requirements affect some groups, types of business, and goods traded differently. Formal and informal businesses and types of goods are affected, but in various ways and different degrees in each corridor. Thus, the types of businesses and goods should be given due consideration in designing (or modifying) and implementing procedures and requirements under TFWA.

Increasing transparency and raising awareness. Respondents in all six corridors repeatedly underlined a lack of transparency in border clearance procedures and regulations, difficulty in accessing the related information, and limited understanding of/knowledge on the underlying provisions and legal texts. In response to this, major emphasis should be placed under TFWA on measures that can increase transparency at the border (for example, by clearly displaying regulations and procedures) and strengthen capacity and awareness levels among border and market users (for example, through trainings, dissemination campaigns, and other awareness-raising efforts). An important lesson from East and Southern Africa is that a simple charter of traders' rights and obligations, with visible signage at borders in local languages, can be a significant first step in improving relations between traders and officials.

The establishment of help desks (physical or virtual), mandated to inform traders of rules and regulations and assist them with clearance procedures, should be considered in close coordination with community service organizations and relevant associations, including those representing women traders. Traders' associations and trade information officers (either locally hired or under a regional program) play an important role in strengthening the interface between officials and traders and in improving awareness, understanding and mutual respect. Easy-to-follow guides designed for mobile

phones could also be considered. Although the details differ between corridors and borders, a common overall approach can be taken to the measures adopted, for efficiency reasons, but also to ensure that, for instance, traders crossing more than one border will be familiar with the approach. In designing a program, careful consideration needs to be given to the most appropriate location of delivery (that is, border versus non-border), given the extensive movement of the traders far beyond the border areas.

Improving behavior. The survey results were varied on sensitive issues such as corruption and harassment, including sexual harassment. Corruption was highlighted as a major issue by traders and PITs, in quantitative interviews and FGDs. The differential impacts on women, as well as types of businesses and goods, were very apparent in the analyses. In contrast, harassment, sexual or otherwise, was minimized or denied in the quantitative interviews. Nevertheless, those issues were cited as major constraints during FGDs and qualitative discussions. It can be assumed that, during one-on-one interviews, the respondents to the quantitative survey may have felt uncomfortable confirming the existence of such phenomena, while being more willing to discuss them in group settings.

Whatever the reason for the contrasting results, TFWA should consider measures that can improve behavior at the survey sites and relationships between traders, PITs, and border officials, such as joint workshops, grassroots-level campaigns, town hall meetings, and ad hoc trainings, including on the gender ramifications of trade facilitation and the specific challenges affecting women traders. Systems allowing traders and PITs to report abuse in safe ways could be devised. The participation of trusted organizations, especially community service organizations—including those representing women—should be encouraged, as their role will be crucial in the process of improving behavior.

Where possible, consideration could also be given to increasing the number of women staff in the ranks of border agencies, particularly in Mali. Improving the behavior of border officials is particularly urgent and crucial, given the level to which officials deny or condone inappropriate behavior, although the extent of this differs between corridors/borders.

Confiscation and the threat of confiscation of goods is a key finding from this and similar surveys, and often lies behind corruption, harassment, and abuse. Specific procedures should be considered to deal with such issues. In this case by, for example, requiring any confiscation to be validated by the head of the border station, and providing an invoice with a full explanation for the reason for confiscation and conditions under which goods will be returned.

Upgrading infrastructure and enhancing overall security. The survey respondents expressed very serious concerns about the current status of infrastructure at the borders and in all the markets, whether close to the border or farther away. These concerns were shared by traders, PITs, and border officials across all the borders—with a little variation by corridor and the differential use of specific infrastructure facilities by type of respondent. The issues can be grouped into three categories: insufficient infrastructure resulting in safety and security concerns at the border, the condition of roads impeding their movement, and the condition of markets. In response to the first, relatively quick and cheap infrastructural development interventions, such as the introduction of surveillance cameras, installation of solar-powered lighting facilities, systems to report problems (and ensure rapid response), as well as the designation of night patrol guards, could be discussed with the stakeholders for further prioritization. Separately, the issue of the condition of the markets and road-related and similar infrastructure could be forwarded to other donor-funded programs with heavy emphasis on physical infrastructure development.

Supporting transporters and intermediaries. The survey highlighted that transporters and intermediaries play important roles at the surveyed sites. A broader lesson for the main survey and for TFWA activities more generally is to pay greater attention to the key features of PITs, to understand the roles they play at survey locations and the challenges they face, which the program could try to address. A supplementary, small survey could be considered to help guide actions to support PITs.

Improving access to markets, information, and finance. The survey results suggest that access to markets, information, and finance are challenges. In particular, financial constraints were cited as by far the biggest concern for traders at all the sites. Although financial institutions (especially multilateral financial institutions) may be active in the surveyed areas, including offering tailored products in some cases, access to finance continues to be a major obstacle, particularly for women traders, who are often unable to obtain credit due to limited information, lack of collateral, and/or inability to meet the terms and conditions. However, the existing literature often points out that the supply challenge of finance usually mirrors the demand-side constraints, such as the bankability of borrowers. Supporting financial inclusion of these traders and improving their financial literacy seem to be a high priority. Given that access to finance requires a comprehensive approach, TFWA will need to work with other, ongoing initiatives to improve financial inclusion and access to finance in the region. This would help to fill the existing gaps effectively, while also offering some punctual support, such as carrying out an information campaign on existing financial product offerings or supporting access to market information in close coordination with local associations and nongovernmental organizations.

Ensuring systematic data collection on SSCBTs. Detailed, relevant, organized data and information on SSCBTs trade in West Africa are not available. This represents an obstacle to efficient and effective policy making on a phenomenon that affects large sections of the region's poorest populations, and one that potentially has a significant role to play in the region's future development. Support should be considered for West African statistical agencies under TFWA to establish a data collection system on SSCBT, ideally in a common effort. Lessons can be drawn from countries, such as Rwanda and Uganda in East Africa, that are regularly collecting such data and where the information has influenced policy discussions at the local and national levels. Setting up data collection systems in West Africa can also reflect extensive work conducted by a current World Bank project examining approaches to monitoring SSCBTs. Among others, it is developing suitable methodologies and indicators that statistical agencies can use in surveys, analysis and reporting.

Annex A:

Detailed Survey Methodology

As a critical analytical piece that underpins the design of the Trade Facilitation West Africa (TFWA) program, significant thought and effort have gone into the preparation and execution of the research. For this reason, this annex provides a detailed description of the methodology.

A.1. Field Preparation

To obtain sufficient survey data collection, prior engagement with the community proved to be critical. In all countries, the survey team conducted prior advocacy visits to the provincial/community authorities and market leaders at the targeted survey sites to educate them about the survey and secure consent and permission to carry out the survey activities. During this visit, the date(s) for the survey were communicated. And the survey team informed the market head that on the first day of data collection all small-scale, cross-border traders (SSCBTs) present in the market would be invited to a central location within the market to be listed and randomly selected for an interview. Similarly, advocacy visits were made to the leadership of institutions and organizations responsible for border operations as a follow-up to introductory letters sent by the World Bank team to seek their support to facilitate survey implementation at the border sites. All the advocacy visits were completed before data collection; however, there were requests for additional approval during the fieldwork, which necessitated a call for more support from local authorities, especially in Ghana, Burkina Faso, and Côte d'Ivoire. Ipsos is bound by the European Laws on Data Privacy Protection. As such, consent was received before the commencement of each interview, and participation in survey activities was always voluntary.

A.2. Quantitative Data Collection

Three closed-response surveys were administered to different target groups at border crossings: (i) traders; (ii) "porters, intermediaries, and transporters; and (iii) border officials from customs, police, immigration, and phytosanitary services. The term "trader" was used to identify economic operators who buy and sell goods in a market or border location covered by the survey. The questionnaires were administered through personal, face-to-face interviews by trained enumerators, working with electronic tablets to ensure data entry completeness and consistency. The question format was dominated by closed-response questions, including Likert scale perception assessments.⁷ In addition, some questions were open ended and asked respondents for brief write-in responses (for example, values of the current transactions).

⁷ Likert-style rating scales make it possible to capture the intensity of a respondent's position, for example, ranging from "strongly agree" to "strongly disagree."

The following approach was adopted for sampling and data collection:

- The team listed all SSCBTs present in the market on the key or major market day, by inviting them to an informational meeting. This exhaustive listing of all meeting attendants included market leaders who are SSCBTs. The listing of SSCBTs on the major market day allowed for the creation of a robust sampling frame for the random selection of participants for the survey.
- Random selection of participants for the survey was done using a public ballot.
- Supervisors and quality control officers ensured that only persons listed and randomly selected were interviewed for the survey.
- SSCBTs crossing from one side of the border to the other for markets very close to the border were also intercepted for interviews. SSCBTs on longer journeys traveling from one country to another through a selected corridor were intercepted at the border crossing or at a motor park close to the border. It was important to have these segments in the sample, as they equally contribute to the cross-border economy.
- In addition to random selection of traders, the teams used intercepts for the porters, intermediaries, and transporters—indeed, randomly selecting this category of respondents was not possible due to their high mobility, which would have made random selection prone to errors. Finally, border officials were purposively identified.

A.3. Qualitative Data Collection

The survey team conducted key informant interviews (KIIs) with officials from key ministries and border agencies (such as customs, immigration, phytosanitary officials, the police, and the ministries of trade), as well as with representatives of financial institutions, traders' associations, market organizations, civil society organizations, and women's organizations. Additionally, focus group discussions (FGDs) were conducted with male and female cross-border traders and border officials, to stimulate better responses and reveal certain aspects of the respondents' behaviors, perceptions, motivations, feelings, and beliefs.

The discussions were centered on the nature and obstacles to small-scale trade, as observed and perceived by the different groups, as well as on the extent to which effective institutional support is available to help small-scale traders overcome the challenges they face. Two techniques, among others, were employed to solicit feedback from the participants:

- **Indirect probing.** The respondents were asked questions in the third person, rather than directly, which helped reduce pressure during the discussions.
- **Participatory approach.** The respondents were asked to lead the discussions as the moderator watched and audio recorded the information provided by the respondents. The moderator only guided the group through indirect questions and probing.

A.4. Sample Overview

A total of 2,999 quantitative interviews, 204 KIIs, and 48 FGDs were completed during the main survey. Tables A.1 and A.2 provide an overview of the various samples, broken down by type of interview (quantitative versus qualitative) and respondent groups.

TABLE A.1: Completed Quantitative Interviews

a. Traders

Coverage				Men	Women	
Country	Border corridor	Border market	In-country market	Survey (n)		Total
Benin	Cotonou-Niamey	Malanville	Parakou	42	104	146
Burkina Faso	Ouagadougou-Tema	Pô	Kombissiri	95	53	148
Burkina Faso	Ouagadougou-Abidjan	Niangoloko	Bobo-Dioulasso	97	55	152
Burkina Faso	Ouagadougou-Lomé	Cinkansé	Poutenga	74	79	153
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangolodougou	Bouké	73	72	145
Ghana	Tema-Ouagadougou	Navrongo	Techiman	88	58	146
Mali	Bamako-Dakar	Diboli	Kati-Dral	103	43	146
Niger	Niamey-Kano-Lagos	Maradi	Madaooua	150	7	157
Niger	Niamey-Cotonou	Gaya	Dosso	122	23	145
Nigeria	Lagos-Kano-Niamey	Jibia	Dwanau	111	34	145
Senegal	Dakar-Bamako	Kidira	Tambacounda	84	82	166
Togo	Lomé -Ouagadougou	Cinkassé	Atakpamé/Dapaong	90	52	142
			Total	1,121	654	1,775

Source: TFWA Small-Scale Cross-Border Trade Survey.

b. Porters, intermediaries, and transporters

Coverage				Men	Women	
Country	Border corridor	Border market	In-country market	Survey		Total
Benin	Cotonou-Niamey	Malanville	Parakou	80	0	80
Burkina Faso	Ouagadougou-Tema	Pô	Kombissiri	79	1	80
Burkina Faso	Ouagadougou-Abidjan	Niangoloko	Bobo-Dioulasso	86	0	86
Burkina Faso	Ouagadougou-Lomé	Cinkansé	Poutenga	80	0	80
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangolodougou	Bouké	80	2	80
Ghana	Tema-Ouagadougou	Navrongo	Techiman	78	1	80
Mali	Bamako-Dakar	Diboli	Kati-Dral	86	0	87
Niger	Niamey-Kano-Lagos	Maradi	Madaooua	87	0	87
Niger	Niamey-Cotonou	Gaya	Dosso	82	0	82
Nigeria	Lagos-Kano-Niamey	Jibia	Dwanau	83	0	83
Senegal	Dakar-Bamako	Kidira	Tambacounda	80	0	80
Togo	Lomé -Ouagadougou	Cinkassé	Atakpamé/Dapaong	81	1	82
			Total	982	5	987

Source: TFWA Small-Scale Cross-Border Trade Survey.

c. Border officials

Coverage			Customs		Immigration		Police		Phytosanitary		Other agencies		Total
			Men	Wom.	Men	Wom.	Men	Wom.	Men	Wom.	Men	Wom.	
Country	Border corridor	Border market	Survey (n)										
Benin	Cotonou-Niamey	Malanville	4	0	10	0	4	0	1	0	1	0	20
Burkina Faso	Ouagadougou-Tema	Pô	4	1	4	0	0	1	1	1	0	0	12
Burkina Faso	Ouagadougou-Abidjan	Niangoloko	5	0	10	1	0	1	1	2	0	0	20
Burkina Faso	Ouagadougou-Lomé	Cinkansé	4	1	5	0	1	1	2	0	0	0	14
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangolodougou	4	1	5	0	4	1	5	1	0	0	21
Ghana	Tema-Ouagadougou	Navrongo	8	2	9	1	0	0	0	0	0	0	20
Mali	Bamako-Dakar	Diboli	12	1	0	0	7	0	2	0	1	0	23
Niger	Niamey-Kano-Lagos	Maradi	4	1	4	0	9	2	3	0	0	0	23
Niger	Niamey-Cotonou	Gaya	10	0	3	2	2	1	2	0	0	0	20
Nigeria	Lagos-Kano-Niamey	Jibia	2	3	5	0	7	0	5	1	1	0	24
Senegal	Dakar-Bamako	Kidira	5	2	0	0	8	2	2	1	0	0	20
Togo	Lomé -Ouagadougou	Cinkassé	12	0	5	0	0	0	1	0	2	0	20
		Total	74	12	60	4	42	9	25	6	5	0	237

Source: TFWA Small-Scale Cross-Border Trade Survey.

TABLE A.2: Completed Qualitative Interviews

a. Focus group discussions

Coverage			Number of participants								FGD total (48)
			Men only (12)		Women only (12)		PIT (12)		Border officials (12)		
Country	Border corridor	Border market	Target	Present	Target	Present	Target	Present	Target	Present	
Benin	Cotonou-Niamey	Malanville	10	10	10	10	10	9	10	10	
Burkina Faso	Ouagadougou-Tema	Pô	10	10	10	10	10	8	10	7	
Burkina Faso	Ouagadougou-Abidjan	Niangoloko	10	10	10	10	10	10	10	6	
Burkina Faso	Ouagadougou-Lomé	Cinkansé	10	10	10	10	10	8	10	5	
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangelodougou	10	10	10	10	10	10	10	10	
Ghana	Tema-Ouagadougou	Navrongo	10	10	10	10	10	10	10	10	
Mali	Bamako-Dakar	Diboli	10	8	10	9	10	9	10	6	
Niger	Niamey-Kano-Lagos	Maradi	10	8	10	8	10	10	10	10	
Niger	Niamey-Cotonou	Gaya	10	10	10	9	10	10	10	8	
Nigeria	Lagos-Kano-Niamey	Jibia	10	10	10	10	10	9	10	10	
Senegal	Dakar-Bamako	Kidira	10	10	10	10	10	10	10	6	
Togo	Lomé -Ouagadougou	Cinkassé	10	10	10	10	10	10	10	10	
		Total	120	116	120	115	120	113	120	98	

Source: TFWA Small-Scale Cross-Border Trade Survey.

b. Key informant interview

Coverage				Representative of trader association	Market organizations	Local government authority	Civil society organizations	Women's organizations	Ministry of Trade	Financial institutions	KIs TOTAL
Country	Border corridor	Border market	In-country market	KIs (n)							
Benin	Cotonou-Niamey	Malanville	Parakou	4	3	2	3	2	1	2	17
Burkina Faso	Ouagadougou-Tema	Pô	Kombissiri	3	3	2	3	3	1	2	17
Burkina Faso	Ouagadougou-Abidjan	Niangoloko	Bobo-Dioulasso	3	3	2	3	3	1	2	17
Burkina Faso	Ouagadougou-Lomé	Cinkansé	Poutenga	3	3	2	3	3	1	2	17
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangolodougou	Bouké	3	4	1	1	3	1	4	17
Ghana	Tema-Ouagadougou	Navrongo	Techiman	6	3	2	1	0	1	4	17
Mali	Bamako-Dakar	Diboli	Kati-Dral	3	2	2	3	3	1	3	17
Niger	Niamey-Kano-Lagos	Maradi	Madaoua	3	3	2	3	3	1	2	17
Niger	Niamey-Cotonou	Gaya	Dosso	3	4	1	3	3	1	2	17
Nigeria	Lagos-Kano-Niamey	Jibia	Dwanau	5	3	2	2	0	1	4	17
Senegal	Dakar-Bamako	Kidira	Tambacounda	3	3	2	3	3	1	2	17
Togo	Lomé-Ouagadougou	Cinkassé	Atakpamé/Dapaong	3	2	2	3	4	2	2	17
Total				42	36	22	31	30	12	31	204

Source: TFWA Small-Scale Cross-Border Trade Survey.

A.5. Training of Enumerators

The training of the survey teams was conducted in phases. Following the pilot survey on Dakar-Bamako in April 2019, the field managers and project coordinators who led the training in all countries received an online training of the trainers between June 26 and July 1, 2019. The online training covered survey and gender-based topics for all the field managers and coordinators. Training on country-based data collection was done in Nigeria and Ghana from July 2 to 6, 2019; in Côte d'Ivoire and Burkina Faso from July 4 to 9, 2019; and in Benin, Togo, and Niger from July 10 to 16, 2019.

The training program included teaching on the objectives and scope of the TFWA program, methodology and data collection tools, demonstrations, practical exercises, pilot interviews, role play, and team building. The training sessions also included gender-related ethical considerations, ensuring the integration of gender aspects into the data collection process. During the training, the qualitative and quantitative teams of data collectors were briefed on their respective survey targets, methodology, and how to administer the data collection tools, that is, the questionnaires and discussion guides. The survey team was allowed time to do multiple dress rehearsals (mock sessions) to familiarize themselves with the data collection tools. Each day's training commenced with setting the expectations and ended with a recap of the day's learning—including integrating the gender aspects into the data collection process—with role play and demonstrations involving different possible scenarios that may arise during the fieldwork. Notions related to gender

ethics were inserted into all the practice sessions and throughout the training tools and mock sessions. Evaluations through oral reviews and written tests were done periodically during the training days to measure participants' understanding of the training subjects covered. Refreshers were done to ensure that knowledge gaps observed through the evaluations were adequately bridged. The qualitative teams also conducted mock mini-FGDs and mock KIIs (one for each type of qualitative design), to stimulate understanding of the qualitative questions.

For each country, the entire data collection team met on the last day of the training to share feedback and review what was learned from the training and mock session. The project manager and team lead documented all feedback and experiences and shared advice and suggestions for improvements as they apply to the survey. The gender expert used the debrief session to reiterate core aspects of the gender training that must be checked by team leaders and quality assurance officers when they accompany the data collectors during fieldwork.

A.6. Quality Control

Various techniques were used during the survey for quality control purposes. For the quantitative interviews, these included but were not limited to the following:

- **Physical back-checks.** Of all the interviews, 41 percent were directly observed by the team supervisors and quality control officers. The quality control officers randomly selected interviews from each interviewer's work and assigned them to supervisors and independent quality control personnel for physical back-checks. The original target for this was 15-20 percent (table A.3).
- **Telephone back-checks.** Telephone calls were placed by the in-office quality control officers to interviewed respondents to validate 23 percent of the interviews, which exceeded the set target of 10 percent.
- **Voice recording.** One of the questions asked of the officials at the border was programmed to record voice response. For Ghana, Niger, and Burkina Faso, quality control officers listened to audio recordings for all three quantitative interview segments. For Nigeria, Togo, and Côte d'Ivoire, there were no audio recordings for the quantitative interviews conducted with officials. The total silent recording that was checked exceeded the set target by 13 percent. The set target for this task was 5 percent.
- **Direct observations.** Direct observations were done to evaluate and improve interviewer performance and look for errors and misconceptions that could not be detected through data checks. The observations were carried out without disrupting the interviews. These observations enabled the supervisors and quality control officers to monitor adherence to and implementation of gender ethics for data collection among the enumerators. Notes were taken by the supervisors and quality control officers on the observed issues, and this helped in providing onsite feedback to the interview team during the morning and afternoon meetings.

TABLE A.3: Overview of Quality Control Back-Checks Completed

BENIN / BURKINA FASO / CÔTE D'IVOIRE / GHANA / MALI / NIGER / NIGERIA / SENEGAL / TOGO							
QC Stage	Target	QA Target	SSCBTs	PITs	Officials	Total	Effective (QA%-Ave)
Supervisor QC (20%)	F2F backcheck	598	410	259	66	735	14%
Independent QC (25%)	F2F backcheck	352	336	241	36	613	18%
	Telephone backcheck	374	289	179	70	538	
Script (5%)	Silent recording	151	117	55	5	177	13%
Total achieved		1,475	1,152	734	177	2,063	

Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: Silent recording was activated by consent and used for quality assurance purposes only. The recordings were immediately discarded once the interviews were verified. As the table shows, most of the officials did not consent to voice recording. Ave = average; F2F = face to face; PITs = porters, intermediaries, and transporters; QA = quality average; QC = quality control; SSCBTs = small-scale, cross-border traders.

For the qualitative interviews, quality control primarily entailed selective recruitment of survey participants.

All the recruitment questionnaires were shared with the quality control team and project manager prior to the commencement of the FGDs and KIIs. This enabled the quality control officer and project manager to check whether the respondents who were recruited were qualified to take part in the survey. The FGD respondents were screened by a quality control person through the use of the completed recruitment questionnaire, and only respondents whose responses matched the content of the recruitment questionnaire were allowed into the venue for the groups. The quality control officer also used secondary questions to validate the responses provided, to ensure that the personal details provided by the respondents were authentic. For the KIIs, the interviewees were pre-screened through telephone back-checks before engagement with the moderator.

A.7. Data Processing and Analysis

For the quantitative interviews, data processing commenced by validating each data set against the stipulated filters in the questionnaires and cleaning of responses that did not match the questionnaire logic, if any. The following pre-analysis processes were carried out:

- Extraction and translation of all "Other – Specify" responses to English language
- Creation of code frame and coding of all "Other – Specify" responses
- Processing and labeling: the data were disaggregated by country for all the data sets, to aid comparison across border corridors.

For the qualitative interviews, data processing started with all the audio files from the FGDs and KIIs being transcribed into French and subsequently translated into English for the files received from Benin, Burkina Faso, Côte d'Ivoire, Niger, and Togo. For Nigeria and Ghana, only the interviews with female SSCBTs conducted in Hausa and Twi were translated into English. All the transcripts and audio recordings were then reviewed by linguists with expertise in English and the respective languages, to ensure that the meaning and content of the insights provided by the participants were not lost during translation and transcription.

Annex B:

Description of Survey Locations

This annex describes the border markets that were surveyed. Where appropriate, the information is complimented by a combination of satellite imagery analysis and de-identified cell data analysis.

Tambakunda, Senegal. Tambakunda is a market located along the trade route between Dakar and Kidira in Senegal. It measures 92,464 square meters, with 222+ stalls, of which roughly 10 percent are covered and the rest uncovered. Lighting at this market is low.

Kidira, Senegal. Kidira market is a condensed market of 4,398 square meters, located on the border of Senegal and Mali. There is a customs control/immigration checkpoint less than a kilometer from this market. A minimum of 160 stalls is estimated, of which approximately 45 are uncovered and 116 are covered. The site hosts around 260 daily traders. Nine trucks were counted at this market, and few to no cars were visible, likely due to the location of the market in a dense area. Motorbikes are most common at this market. A low level of lighting was observed. On average, there are 210 daily traders at Kidira market, and many of them appear to be from Dakar.

Diboli, Mali. Diboli is located at/near a border checkpoint, in a large space that is not as dense as the other markets. It is 314,107 square meters in size. Given its location at the border and customs checkpoint, imagery across multiple years consistently shows a lineup of trucks, estimated at more than 160, and at least 75 cars. The lighting at the market is slightly better compared with the other markets (medium lighting); thus, a higher level of safety is inferred. Of the nearly 2,000 people at this market, 650 were assessed to be travelers driving through the customs station. On average, the daily count of traders is 310.

Kati Dral, Mali. Kati Dral is primarily a cattle and livestock market, located on the main trade route/highway. It is 157,898 square meters in size, with at least 219 stalls counted, of which 20 are uncovered and the rest covered. Few vehicles appear at this market, with an average of only five trucks and two cars. The available lighting at this market is low and insufficient. Although other market participants were located at the market, approximately 40 traders were conservatively estimated to be working at this market on Saturdays, the only day the market is open.

Map B.1 : Dakar-Bamako Corridor

Source: World Bank Group, 2019.



The Trade Facilitation West Africa (TFWA) Program is a five-year, multi-partner initiative that aims to promote trade facilitation and regional integration in West Africa. The program strives to reduce the time and cost of regional trade by improving the movement of goods along six selected corridors including for small-scale cross-border traders (SSCBTs), especially women. To inform the design of TFWA interventions addressing SSCBT constraints, including gender-based ones, a large-scale regional field survey was conducted across nine West African countries – the findings for Benin and Niger are detailed in this report.



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