TFWA Trade Facilitation West Africa

SMALL-SCALE CROSS-BORDER TRADE SURVEY

TEMA-OUAGADOUGOU CORRIDOR REPORT

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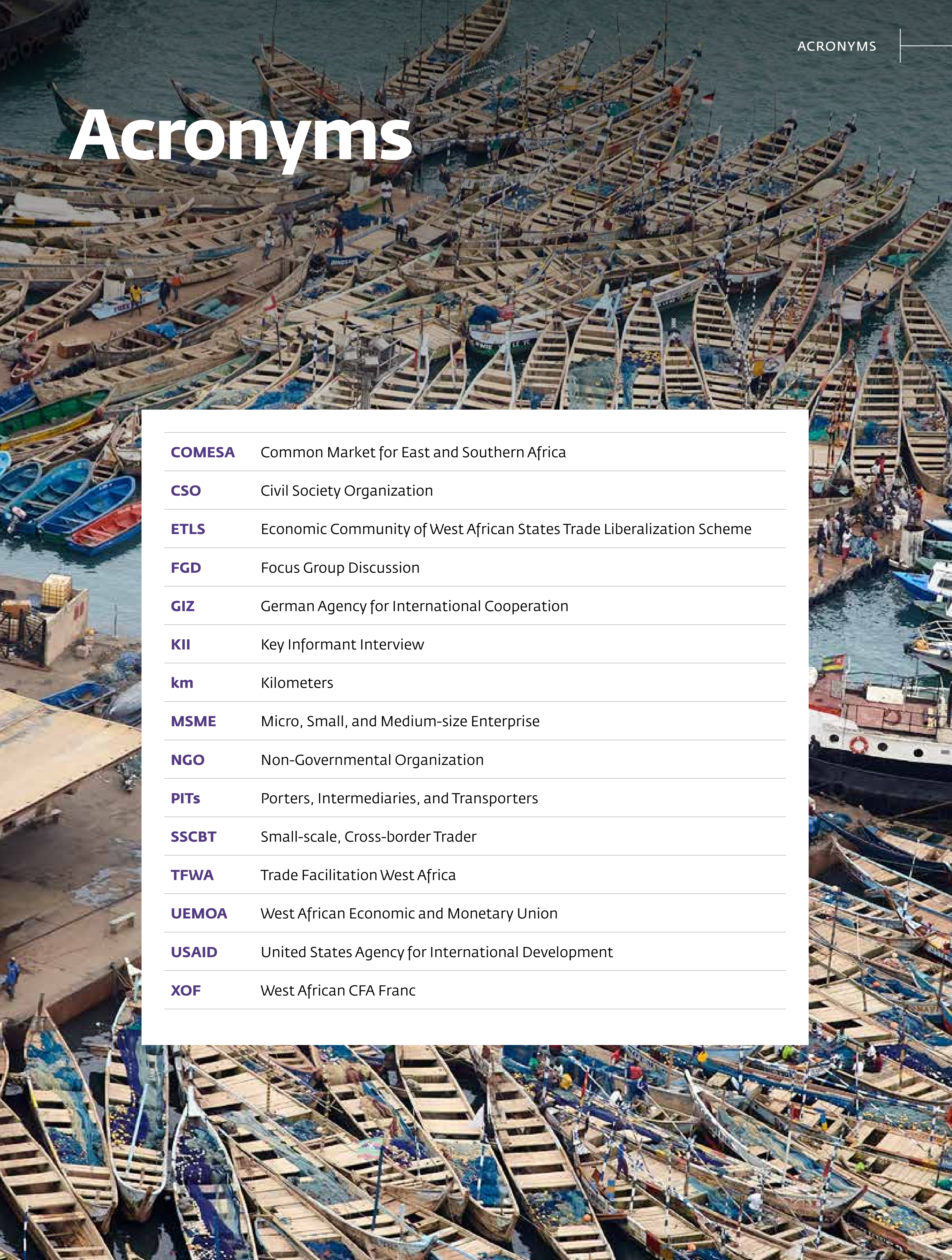

Acronyms

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 38 percent of traders in the sample (96 women out of 294 traders), which is slightly below the average across all six corridors. However, because of the underrepresentation of women among service providers and border officials, the share of women respondents in these two groups taken together was only 4 percent (8 out of a total of 192).

Tema - Ouagadougou traders and their views

The traders along the Tema-Ouagadougou trade corridor mostly trade in food (both agricultural products and processed food/beverages) and consumer durables, with some variation due to variables such as geography and sex. Livestock trade is very much a male preserve with women's share at nil or negligible in most markets. Compared to men, however, women traders are relatively more specialised in food than consumer durables. Trading activity along the Tema-Ouagadougou corridor is the main source of income for virtually all respondents (80 percent), with women showing a slightly higher income-dependence than men. Moreover, the value of consignments traded by women is generally lower than men.

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).

The average monthly income varies a lot. For 26 percent of respondents, individual monthly incomes fall into the bracket of $50-249, whereas an equal share even earned more than $500. Women traders are significantly overrepresented in lower income brackets.

The distances these traders travel to arrive at the market ranges from 6 to 2000 km, with a median of 180 km and a mean value of 328 km. For longer distances, two-track transport (car, bus, truck, train) dominates, while motorcycles, motorbikes, and muscle-propulsion (bike, cart, canoe, foot) are used mainly on shorter travel distances.

Barely a fifth of all traders are registered business owners, while the remainder are informal operators or not sure about the status of their activity. There is no significant difference between women and men traders in formalization. 25 percent of all respondents are members of an association of traders, with membership being more prevalent among men (29 percent) than women (22 percent), and among formal traders (37 percent) than informal ones (20 percent).

Only 7 percent of all 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 respondents obtain market-relevant information from other traders in the market or from friends.

Most small-scale traders (71 percent) are self-financed and rely on their savings to fund their operations. 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). There are distinct differences between financing sources accessed by women or men traders. Women are much more likely to borrow from a susu service, trader/village group or microfinancing services, whereas men favor using savings, borrowing from friends/neighbors, getting goods on credit and commercial banks.

Most small-scale traders on the Tema-Ouagadougou corridor have an unfavorable impression of the market infrastructure. At least 30 percent of traders rate infrastructure to be inadequate or very inadequate in every category; and in some areas, such as roads or toilets, 50 percent or more regard the infrastructure extremely poor. Similarly, many small-scale traders' perception of infrastructure quality at the border between Burkina Faso and Ghana is unfavorable. At least 30 percent of respondents view nearly every infrastructure facility as being inadequate or very inadequate, with roads, pedestrian lanes and toilets being deemed particularly poor. Women's perceptions are less favorable, with the gender gap being highest regarding facilities such as lighting, signage and rain cover.

Assessment of border clearance procedures shows a mixed picture. A majority of the traders rated border clearance as being complex (55 percent). At the same time, 15 percent perceived border clearance as being simple, and some of these respondents (9 percent) even viewed border clearance as very simple. The vast majority of traders claims to have little if any awareness of trade rules, regulations and procedures at the border.

Small-scale traders pay border clearance fees, notably at customs, but also at other agencies (e.g. immigration, phytosanitary control) and around 60 percent have been asked for facilitation payments at some point. Respondents underlined the systematic lack of justification or explanation for such payments, as well as the limited information made available by authorities on formal clearance requirements and poor awareness by traders on the same.

Lack of safety and security is a concern for a substantial share of traders at the Tema-Ouagadougou border. A third of respondents reported to feeling unsafe, or very unsafe at the border, with men and women equally affected. More than a quarter of traders report that they have witnessed verbal or physical harassment at least once over the past six months. Moreover, 23 percent of traders have heard of a case of sexual harassment over the past 6 months, and 16 percent claim to have been subject themselves to such inappropriate advances. Perhaps surprisingly, a larger share of men than women report incidents of sexual harassment.

When asked about their priorities for improvements to the border environment, traders list simplified procedures, improved safety, access to finance, transport, and improved behavior (less harassment and abuse) as their main demands. There are a few differences between men and women on priorities: men place somewhat greater emphasis on improved safety and access to finance, whereas women stress most of the other categories slightly higher (especially improved behavior and transport).

Porters, Intermediaries, and Transporters

A total of 160 individuals who serve these markets as porters, intermediaries, and transporters (PITs, 'service providers') completed the survey. All the PITs in the sample are men, except three women. A larger share of porters carries food products, while transporters carry more durables, livestock and inputs (such as construction material, timber, fertilizer, or animal feed). On the Tema-Ouagadougou border, unlike other borders in the region, this orientation appears to be reversed with transporters carrying proportionally more food than porters.

Service providers have a more positive perception of border procedures compared to traders, but this varies by type of provider. Theft is not uncommon on the Tema-Ouagadougou border, although maybe a little less prevalent than some other corridors.

In terms of improvements to the infrastructure in the border area, service providers see toilets and child care facilities, and car parks as the top priorities. Similar to priorities by traders, facilities supporting safety are mentioned frequently, including fencing, CTV cameras, pedestrian lanes and lights.

Border officials

A total of 32 border officials (of which six were women), representing customs, police, immigration, and phytosanitary officials, were interviewed on the Burkina Faso-Ghana border. The levels of education vary by agency, but overall officials' level of education is somewhat higher on average than traders or service providers.

Awareness levels on border procedures and existing regional provisions are generally high among officials, and much higher than for traders and service providers. For example, 80 percent of customs officials declared that they are aware of the ECOWAS Common External Tariff and the ECOWAS Trade Liberalization Scheme, as compared to 13 percent of traders.

Nearly 60 percent of officials regard toilets, lighting at night and pedestrian lanes at the border site as inadequate or very inadequate. Over 50 percent of border officials are aware of cases of insults or physical violence at the border. However, not a single one of the 32 officials interviewed acknowledge any cases of sexual harassment.

Border officials are aware of facilitation payments demanded by officials on the border and 70 percent of those who responded to the question deemed them illegal or unacceptable.

When asked about their suggestions for activities that the TFWA could usefully support in order to foster SSCBT, border officials mentioned safety and security improvements as especially important. Suggestions also include better education on trade regulations, access to credit/finance and adequate market facilities and simplified customs clearance procedures.

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–Kano–Niamey (Nigeria-Niger), Cotonou-Niamey (Benin-Niger), Dakar-Bamako (Senegal-Mali), and Lomé-Ouagadougou (Togo–Burkina Faso). (Annex B provides further information on the Tema-Ouagadougou 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 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. This report presents the findings from the survey on the Tema-Ouagadougou corridor.

A summary of the main characteristics of the respondents along the Tema-Ouagadougou corridor is presented in table 1.1.[2] 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. The share of women traders in the sample (38 percent) is a little below the average share for most corridors, while the proportion of young traders (34 or younger) is about the norm (42 percent). The number of traders who have been in business for 10 years or more (50 percent) is the highest among all corridors; but, perhaps because of this, the share of businesses formally registered is the lowest (22 percent).

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.

2 Financial data were converted from local currencies to US dollars to ensure comparability between corridors and countries

Table 1.1 **Key Characteristics of the Respondents and Comparison with Other TFWA Corridors**

Respondent characteristic	Tema-Ouagadougou	Other TFWA corridors in West Africa: Cotonou-Niamey	Other TFWA corridors in West Africa: Dakar-Bamako
Number of traders interviewed	294	291	312
Share of women among all traders (%)	38	44	40
Share of traders age 34 or younger (%)	42	45	46
Share of traders with informal or no schooling (%)	32	40	38
Share of traders with primary schooling (some or completed) (%)	49	26	39
Average number of dependents	6	7	7 (median)
Share of traders in business for more than 10 years (%)	50	39	42
Share of traders earning \$50-\$99 per month[a] (%)	17	40	21
Share of traders earning \$0-\$49 per month[a] (%)	22	20	4
Average distance traveled (mean) (km)	328	400	338
Most commonly traded commodities	Clothing, raw vegetables, grains	Raw vegetables, clothing, grains	Processed foods, raw vegetables, clothing
Trade business formally registered (% saying yes)	22	25	44
Prevalent mode of transport (%)	Car/bus (45)	Car/bus (51)	Car/bus (46)
Prevalent mode of crossing international borders: formal (official) versus informal route	Formal, 82%; pedestrian lane, 3%; unchartered routes, 8%	Formal, 90%; pedestrian lane, 4%; unchartered routes, 3%	Formal, 86%; pedestrian lane, 7%; unchartered routes, 3%
Main sources of finance	Used savings, borrowed from a friend/neighbor, borrowed from a commercial bank	Used savings, borrowed from a friend/neighbor, got goods on credit	Used savings, borrowed from a commercial bank, borrowed from a microfinance institution, borrowed from a friend/neighbor
Association membership (%)	25	33	24

Respondent characteristic	Tema-Ouagadougou	Other TFWA corridors in West Africa: Lagos-Kano-Niamey	Abidjan-Ouagadougou	Lomé-Ouagadougou
Number of traders interviewed	294	302	297	295
Share of women among all traders (%)	38	14	43	44
Share of traders age 34 or younger (%)	42	36	42	51
Share of traders with informal or no schooling (%)	32	47	49	51
Share of traders with primary schooling (some or completed) (%)	49	38	26	26
Average number of dependents	6	8 (median)	7	7
Share of traders in business for more than 10 years (%)	50	42	31	29
Share of traders earning $50-$99 per month[a] (%)	17	19	30	21
Share of traders earning $0-$49 per month[a] (%)	22	20	13	24
Average distance traveled (mean) (km)	328	228	385	354
Most commonly traded commodities	Clothing, raw vegetables, grains	Grains, beans, clothing	Clothing, raw vegetables, grains	Clothing, grains, agricultural inputs/seeds/fertilizers, raw vegetables
Trade business formally registered (% saying yes)	22	25	36	40
Prevalent mode of transport (%)	Car/bus (45)	Car/bus (58)	Truck (45)	Car/bus (40)
Prevalent mode of crossing international borders: formal (official) versus informal route	Formal, 82%; pedestrian lane, 3%; unchartered routes, 8%	Formal, 92%; pedestrian lane, 3%; unchartered routes, 5%	Formal, 91%; unchartered routes, 6%; pedestrian lane, 2%	Formal, 71%; pedestrian lane, 21%; unchartered routes, 5%
Main sources of finance	Used savings, borrowed from a friend/neighbor, borrowed from a commercial bank	Used savings, borrowed from a friend/neighbor, got goods on credit later	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
Association membership (%)	25	37	36	25

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

02
METHODOLOGY

The survey was conducted in two phases: a pilot survey on Dakar-Bamako was conducted in April 2019, followed by 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 Cotonou-Niamey 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 border 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.

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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 stopped and interviewed 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 Tema-Ouagadougou corridor, a total of 486 quantitative interviews, 34 KIIs, and 17 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 field survey covered 58 traders in Techiman, 88 in Navrongo, 95 in Pô, and 53 in Kombissiri for a total of 294 trader respondents.

Across the four surveyed markets, a large variety of products are traded. Food, broadly defined,[1] is a major part of what is traded in Tema-Ouagadougou and the other five corridors, but consumer durables[2] ("durables") are equally significant items in traders' portfolios in nearly all the markets (figure 3.1). Although the largest shares of items traded under "food" are agricultural produce, such as grains, raw vegetables, and fruit, processed foods and beverages (such as bread, chips, soft drinks, bottled water, beer, and packaged flour) also have significant shares.[3] The consumer product with the largest share traded is normally clothing; but consumer durables include a large range of items bought and sold, such as cookers, freezers, pots, furniture, home care products, cosmetics, electronics, car and motorcycle parts, phones, and phone accessories and sim cards. In the analysis, clothing and consumer durables are jointly referred to as "consumer durables."

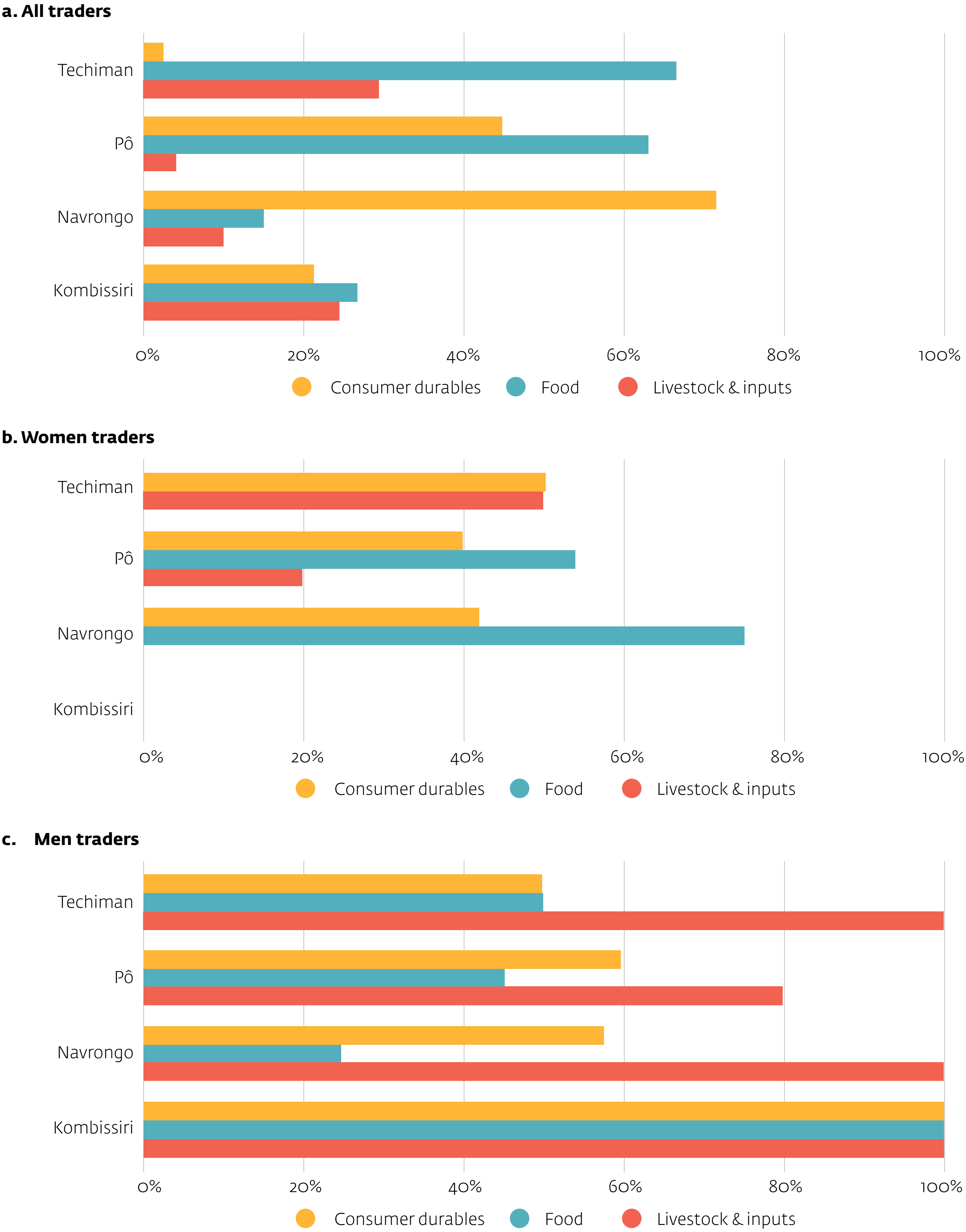
There are some distinct differences between the markets. Techiman market (about midway between the border and Accra) is by far the largest market with over 400 stalls (annex B) and has a long-term specialization in fresh produce (including as a conduit for long-distance trade); hence, there is a preponderance of food (and livestock), with consumer durables comprising only a small share (figure 3.1). The share of consumer durables is much higher in the other markets; and interestingly livestock trade is significant in all markets except for Pô. The somewhat higher share of livestock as goods traded at selected markets differs from most other corridors, and most likely reflects the significance of raising livestock for trade in Burkina Faso, and the role of Navrongo and Techiman in distributing it across Ghana (figure 3.1a). Livestock trade is very much a male preserve across West Africa, so women's share is nil or negligible in most markets; however, they are fully represented in both food and consumer durables (figure 3.1b) – except for Kombissiri where there was only one woman trader in the sample. Compared to men, however, women traders are relatively more specialised in food than consumer durables, especially in Navrongo (figures 3.1b and c).

1 "Food" includes all fresh and semi-processed agroindustry produce (for example, grains, fruit, vegetables, meat and fish, cooking oil, and so forth), as well as processed food and beverages (for example, chips, bread, biscuits, soft drinks, packed and bottled juice, bottled water, sugar, potato and banana crisps, packaged flour, and so forth).

2 "Consumer durables" include everything apart from food (defined in footnote 3) and agricultural inputs. Thus, manufactured goods, ranging from household products such as soap to electronic goods to car parts, are included..

3 The respondents were asked to list all the products they trade. They were also asked to name the top three products from which they earn the most money. For example, around 10 percent of the traders in the Abidjan-Ouagadougou corridor mentioned various processed foods or beverages among the top three.

FIGURE 3.1: Product offers at different markets along the Tema-Ouagadougou corridor (share of traders)



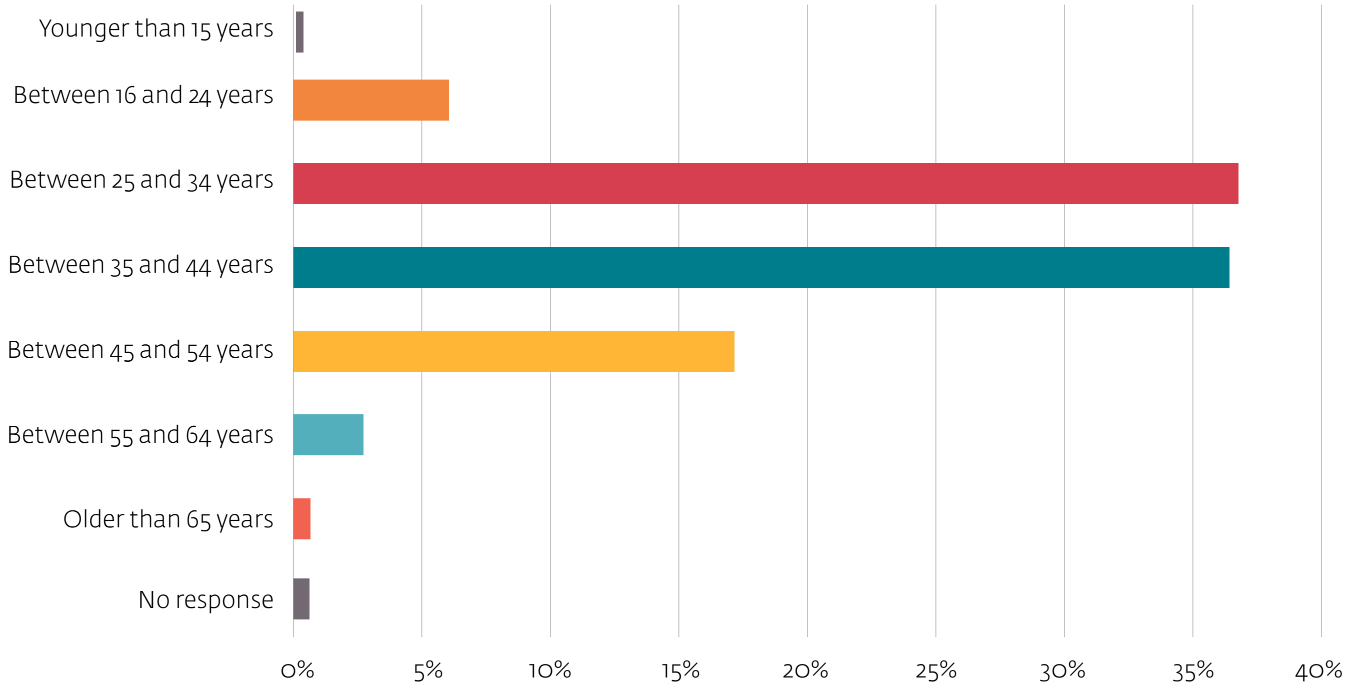
Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: There was only a single woman trader in the Kombissiri sample.

3.1.1 *Traders' demographics and livelihoods*

Most traders – 72 percent of the sample – are between the ages of 25 and 54. A few are older (21 percent), but very few above 65 years of age (figure 3.2). At the other end of the age distribution, about 6 percent are younger than 25 – nearly all of whom are 16 years of age or older.

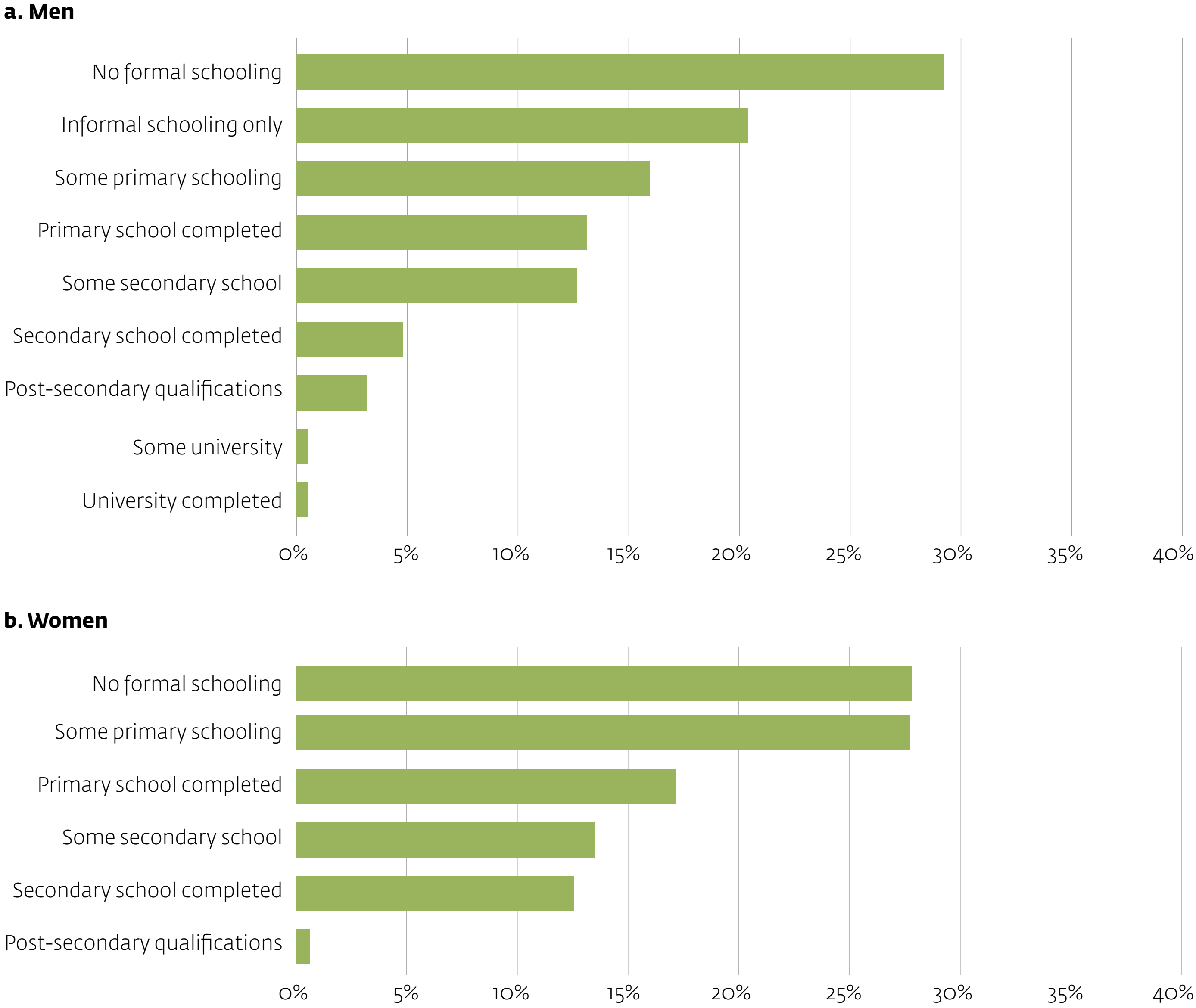
FIGURE 3.2: Age distribution of traders (share of traders)



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

Most traders along the corridor have either no/informal schooling (34 percent) or primary schooling (36 percent), with appreciably more women having completed primary school (28 percent to 16 percent) (figure 3.3 a and b). On the other hand, more men traders have a post-graduate qualification (4 percent to 1 percent), though the share of men and women traders with some secondary schooling is about the same (26 percent) (figure 3.3 a and b).

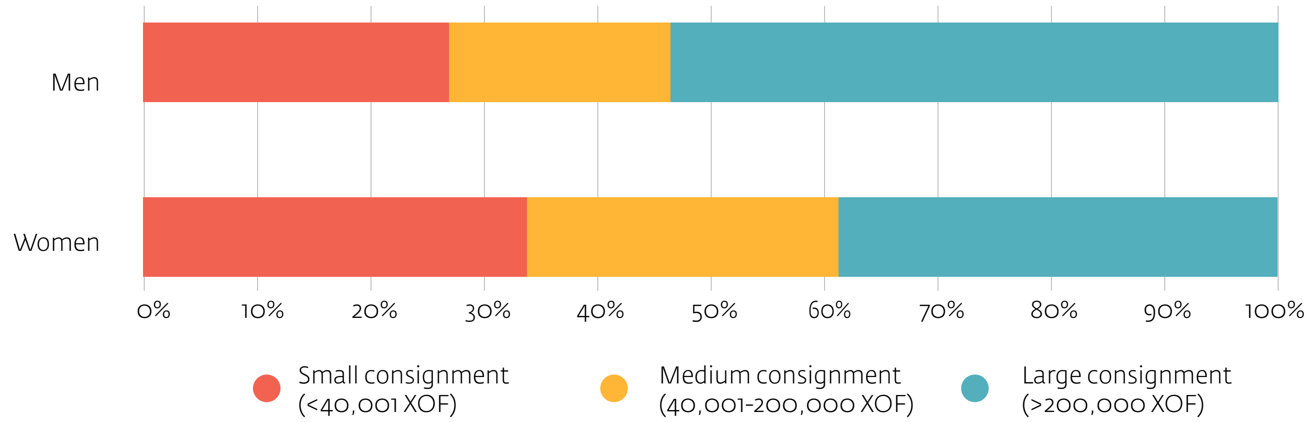
FIGURE 3.3: Highest education level attained by traders (share of traders)



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

Trading activity along the Tema-Ouagadougou corridor is the main source of income for virtually all respondents (80 percent), with a slightly higher share of women dependent on income from trade than men. This is confirmed by insights from FGDs, whose participants identified trade as a major source of livelihoods – women, specifically, often defined trading activities as "essential" to support their families and to allow for financial independence. On other hand, as shown in Figure 3.4 below, quantitative findings suggest that the value of consignments traded by women is generally lower than men.

FIGURE 3.4: Consignment size by gender of traders

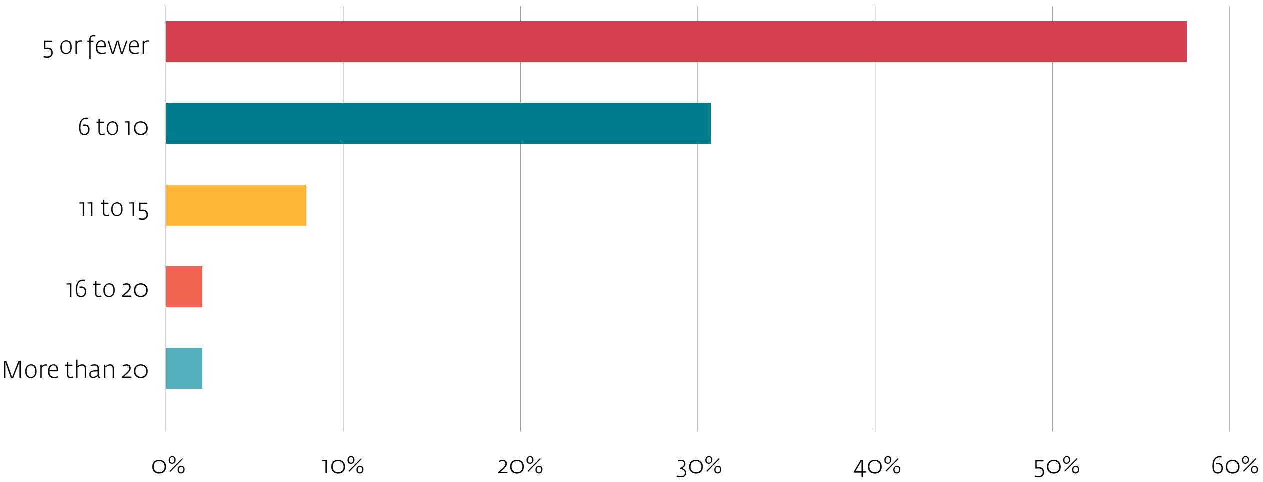


Source: TFWA Small-Scale Cross-Border Trade Survey.

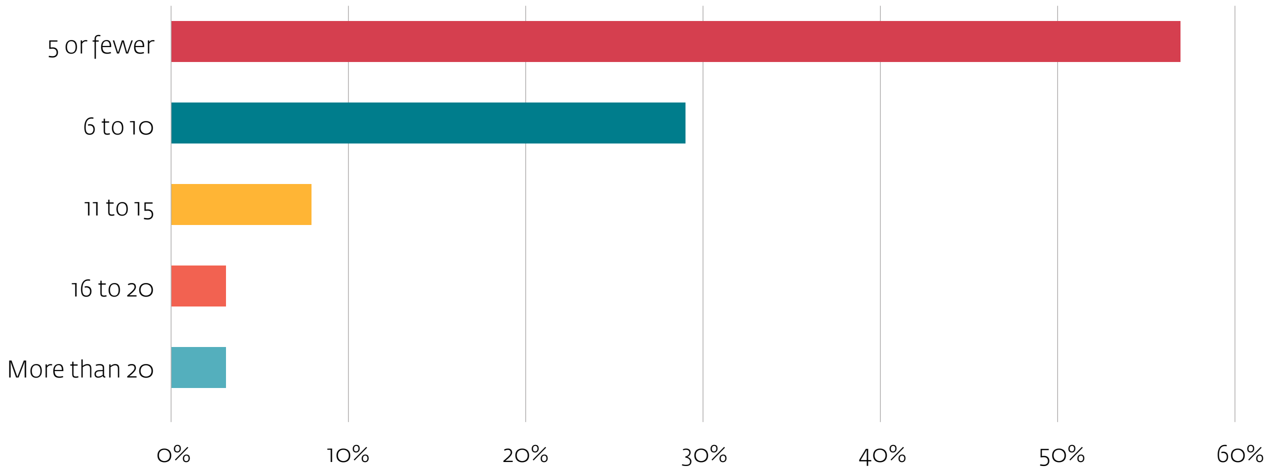
Around 43 percent of traders have 6 or more dependents in their families, while 57 percent have 5 dependents or less (Figure 3.5a). Traders in this corridor are often members of large families, but the share is lower than in others – e.g. in some corridors over 60 percent of respondents reported 6 or more dependents. There was not much difference in the size of families between women and men traders (figures 3.5b and c).

FIGURE 3.5: Number of dependents per trader (share of traders in each range)

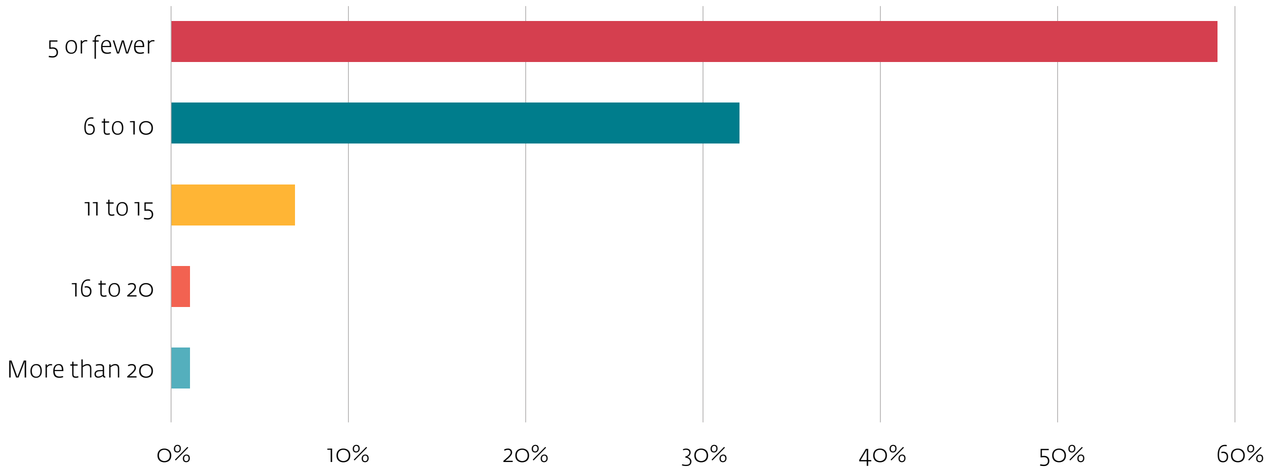
a. All traders



b. Men traders



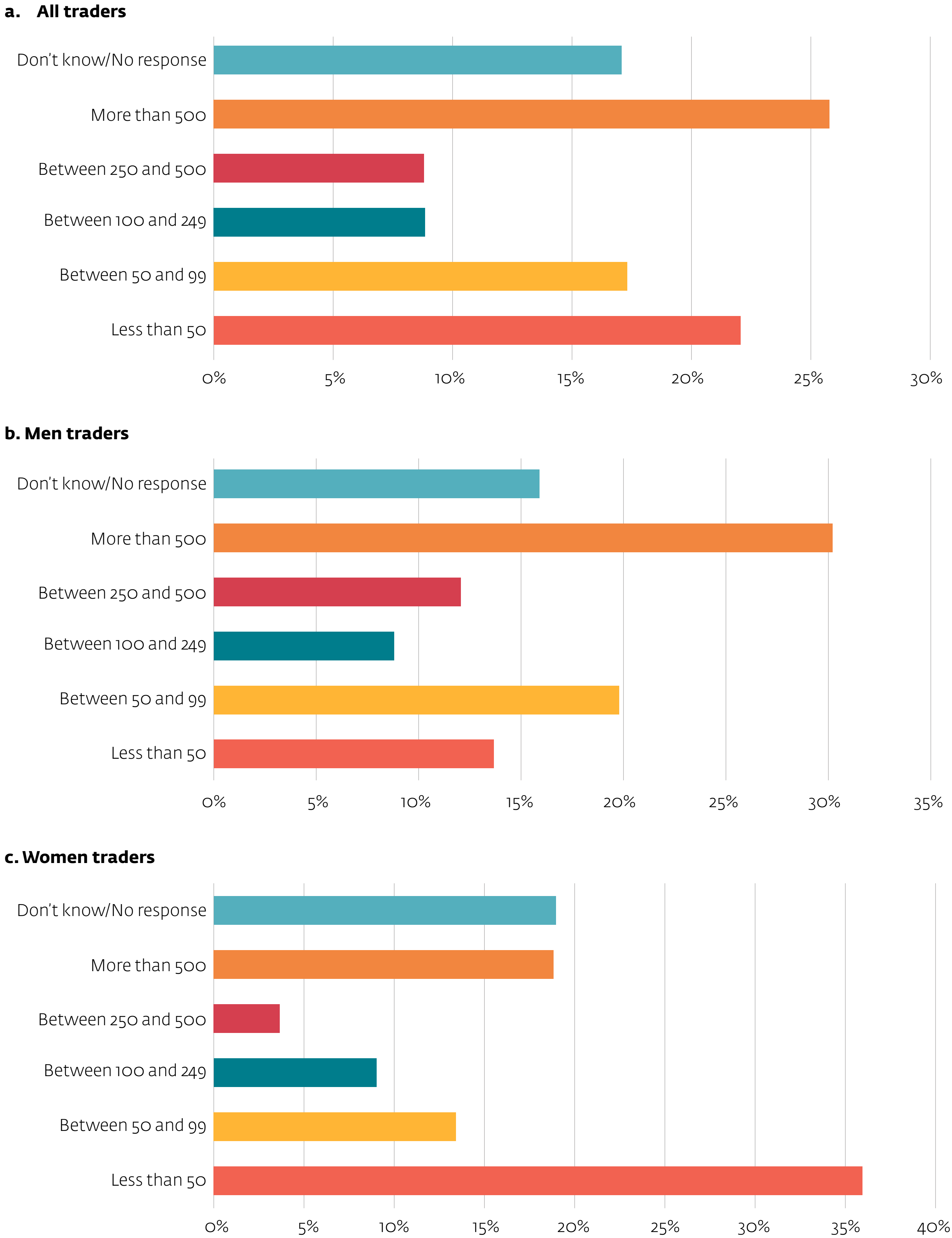
c. Women traders



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

For 26 percent of respondents, individual monthly incomes falls into the bracket of $50-249, with 9 percent between $250 and $500 (Figure 3.6). 26 percent even earned more than $500 (figure 3.8a). On the other hand, at 22 percent, the share reporting incomes of less than $50 was relatively high compared to some other corridors. Women traders are significantly overrepresented in lower income brackets, with 36 percent earning less than $50 per month (Figure 3.6c). At the other extreme, 30 percent of men declared an income of $500 or more (3.6b).

FIGURE 3.6: Average Monthly Income (USD)



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

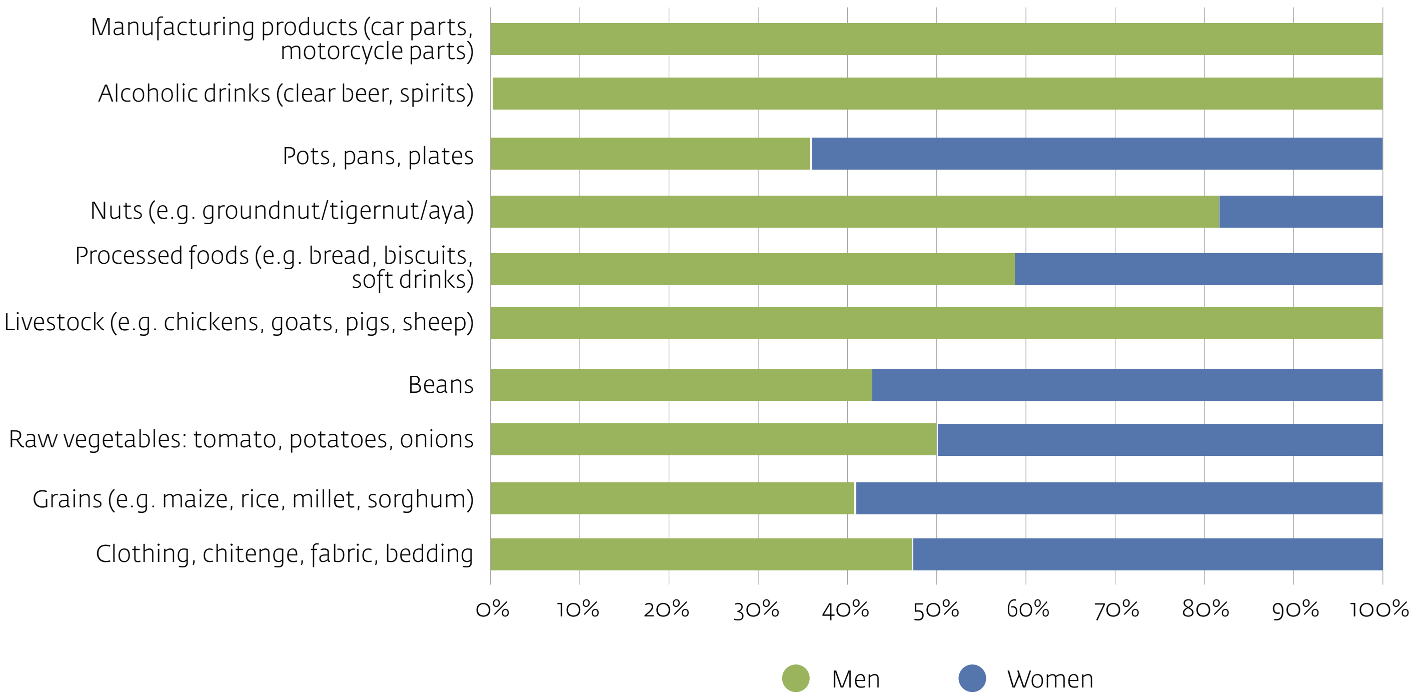
3.1.2 *Markets, distance travelled and transport*

Small-scale cross-border traders are typically regarded as border community individuals, specializing in agricultural produce and household wares, who travel to nearby markets – including over the border – to sell their goods. As analyzed below, the findings from the Tema-Ouagadougou corridor to some extent reflect this pattern of SSCBT, but a large proportion of traders do not fit this pattern of the border community-based producer-seller. Indeed, several different types of small-scale traders can be distinguished, and business dynamics are much more complex.

A significant share of traders are specialized in either food (40 percent) or consumer products/durables (35 percent) such as clothing, fabric and even machinery and parts. The remaining respondents either trade in construction materials, agricultural inputs, or livestock (13 percent), or a combination of products across category boundaries (5 percent).

Also, disaggregating the traded products reveals a certain level of gender-specific specialization. For example, more than 60 percent of all the traders who sell pots, pans, and plates are women (Figure 3.7), while men dominate product areas such as other manufacturing products, alcoholic drinks and livestock. Other product groups in which women are overrepresented are clothing, grains, and beans.

FIGURE 3.7: Breakdown of sales of specific products, by gender of traders



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

Notes: *(a) It should be mentioned that only 38 percent of traders in the sample are women.*
(b) The breakdown is of the top ten product groups according to frequency of product offer

A second distinctive feature among traders concerns distance travelled to arrive at the market. The reported distance ranges from 6 to 2000 km, with a median of 180 km and a mean value of 328 km. About 49 percent travelled between 5 km and 500 km[4] and 36 percent more than 500 km, with 38 percent not giving a distance. Distance travelled correlates highly with the means of transport. For longer distances, two-track transport (car, bus, truck, train) dominates, while motorcycles, motorbikes, and muscle-propulsion (bike, cart, canoe, foot) are used mainly on shorter travel distances. Median distance travelled for two-track transport is 182 km (225 km for men and 100 km for women traders). For one-tracked transport (including muscle -propelled transport) the median amounts to 83 km (30 km for women, 118 km for men). 92 percent of women use two-tracked transport and 8 percent one-tracked transport, while the ratio is 89 percent to 11 percent for men.

Two dimensions -- product specialization and transportation mode[5] -- give rise to a two-by-two matrix with four different types of small-scale traders: (i) food/one-tracked ("food-1"); (ii) food/two-tracked ("food-2"); (iii) durables/one-tracked ("durables-1"); and (iv) durables/two-tracked ("durables-2"). Table 3.1 below shows the percentages of traders that fall into each of the four categories. This classification covers 72 percent of all traders.[6] In most corridors, there is a high correlation between mode of transport and distance travelled, whereby two-tracked transportation correlates with longer distances, and one-tracked is associated with shorter distances. In the case of Tema-Ouagadougou, two-tracked transport is used much more than one-tracked across the board. To some extent, this may reflect the markets covered in the survey; Techiman in particular is a major conduit for long-distance trade in fresh food and livestock.

TABLE 3.1: 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 (%)	3	30
Food only (%)	4	35

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

The vast majority of traders serving markets in the Tema-Ouagadougou buy their goods from wholesalers or retailers (84 percent), and only 15 percent produce the goods themselves or buy them directly from farms or other third-party producers. Only food traders purchase a substantial share of their products from producers, while small-scale traders in durables obtain their merchandise overwhelmingly from other traders (wholesalers or retailers).

Concerning the sales of goods, about 40 percent are directly between traders and consumers, while the majority sell their merchandise to other traders (51 percent) (figure 3.8)[7]. Bearing in mind that most products are transported with two-track transport ('durables-2' and 'food-2'), it is interesting that the majority of sales of durables is to consumers (the vast majority for 1-track, 55 percent for 2-track); whereas over 60 percent of sales of food (2-track) is to traders. This implies that food products are distributed further afield, which makes sense given the significant role of Techiman market as a distribution center.

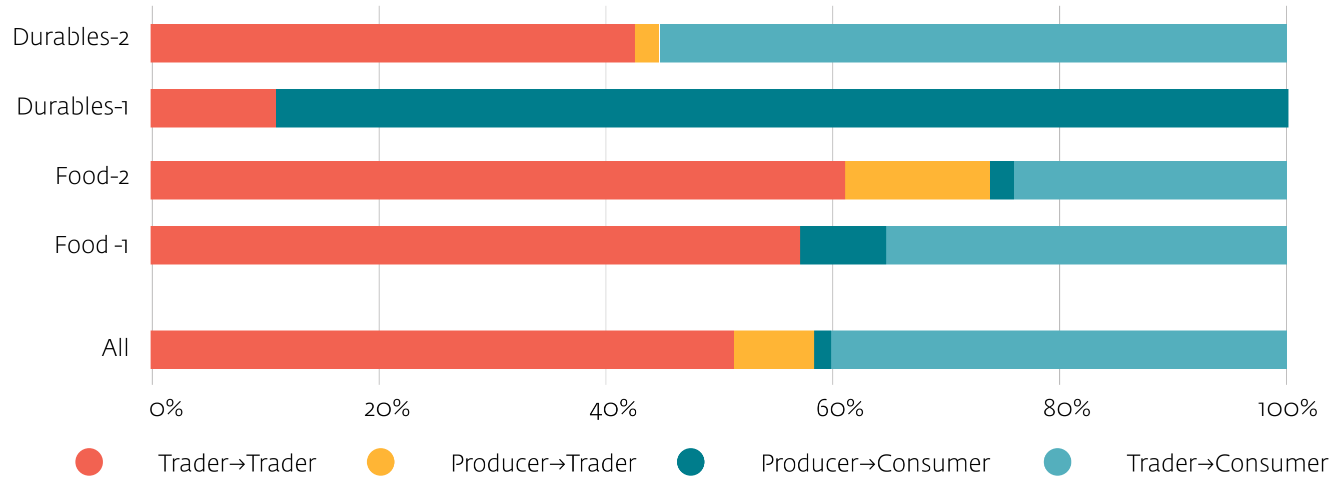
4 No trader reported travelling less than 5 km.

5 This classification uses the means of transport rather than the actual travel distance, as information on the transport means is available for all respondents, while only 182 out of the 294 respondents (62 percent) could quantify the distance travelled.

6 As discussed earlier, the remainder consists of mixed product traders, livestock and production input traders, and non-responses.

7 Out of the 294 traders interviewed in the corridor, all 5 traders who trade in goods not falling in at least 1 of the 4 product category classifications (i.e., food-1 track, food-2 track, durables-1 track, and durables-2 track) were of the same subset of 10 traders (of the same universe of 294 traders) not belonging to any of the four source-destination directional categories of traders. For these same 5 traders, there were a total of 6 observations in 4 unique products that were unclassified in this two-dimensional product-category/source-destination-directional matrix, representing two observations of livestock (e.g., chicken, goats); two observations of agricultural inputs, seeds and fertilizers; and an observation each for nuts / ground nuts / tiger nuts and polythene bags / sacks.

FIGURE 3.8: Distribution of sales, by seller-purchaser channel

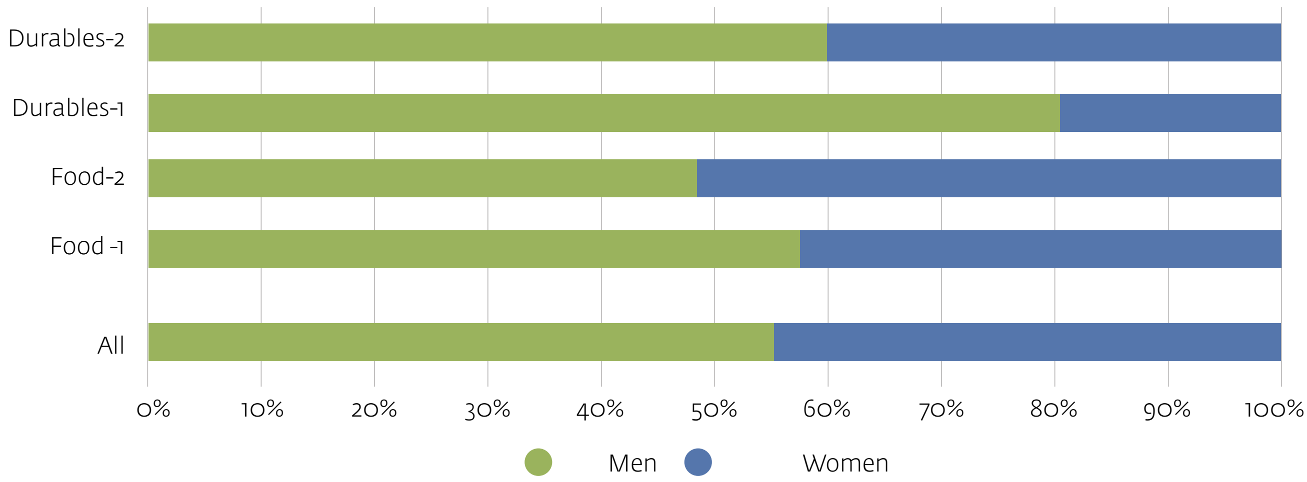


Source: *TFWA Small-Scale Cross-Border Trade Survey.*

Note: *Based on the 247 traders whose products fall within at least one of the four product classifications (left axis). Pertinent data were not available for the remaining traders.*

Women traders are active across all types of trade in the Tema-Ouagadougou corridor. Apart from 1-track durables (which are a small share of all trade), women represent 40 percent of traders in the other three categories (figure 3.9). (Bearing in mind that, livestock trading, which is not covered by this trader typology, is heavily male dominated.) Women small-scale traders are also more retail-oriented than male traders. Just over half of all women in the sample sell their goods to consumers in the market, while this is the case for only a third of men (34 percent). Conversely, a larger share of men sells their goods to other traders, be it wholesalers or retailers (Figure 3.10).

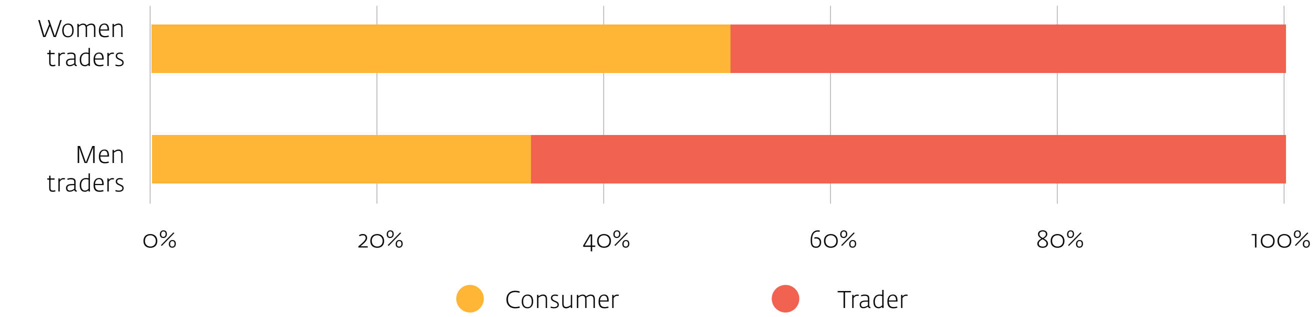
FIGURE 3.9: Gender breakdown of respondents by product type



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

Note: *Based on the 252 traders (male and female) whose products fall within at least one of the four product classifications (left axis). Pertinent data were not available for the remaining traders.*

FIGURE 3.10: Distribution of sales by type of purchaser



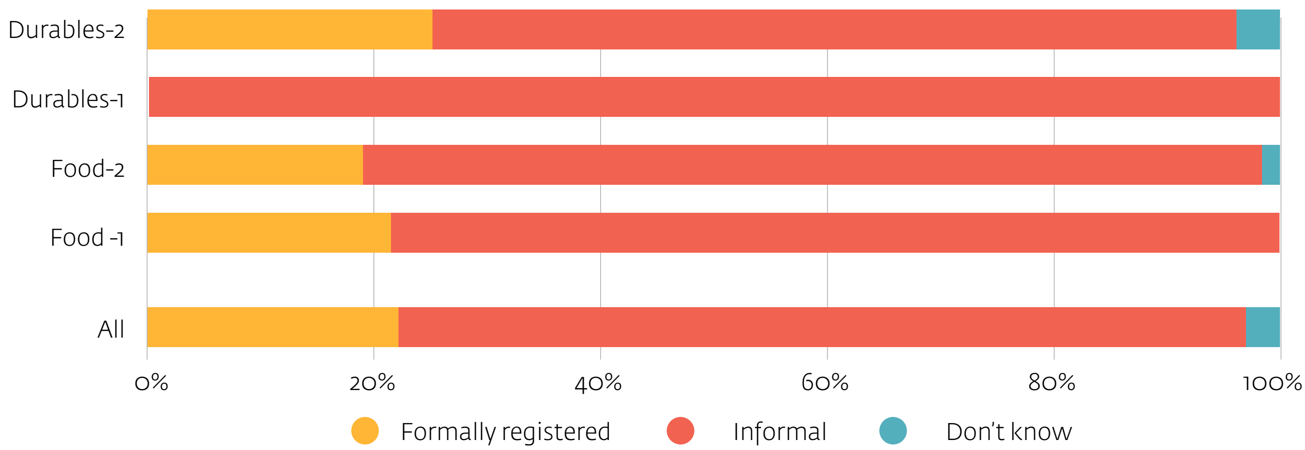
Source: *TFWA Small-Scale Cross-Border Trade Survey.*

3.1.3 Business status and dynamics of traders

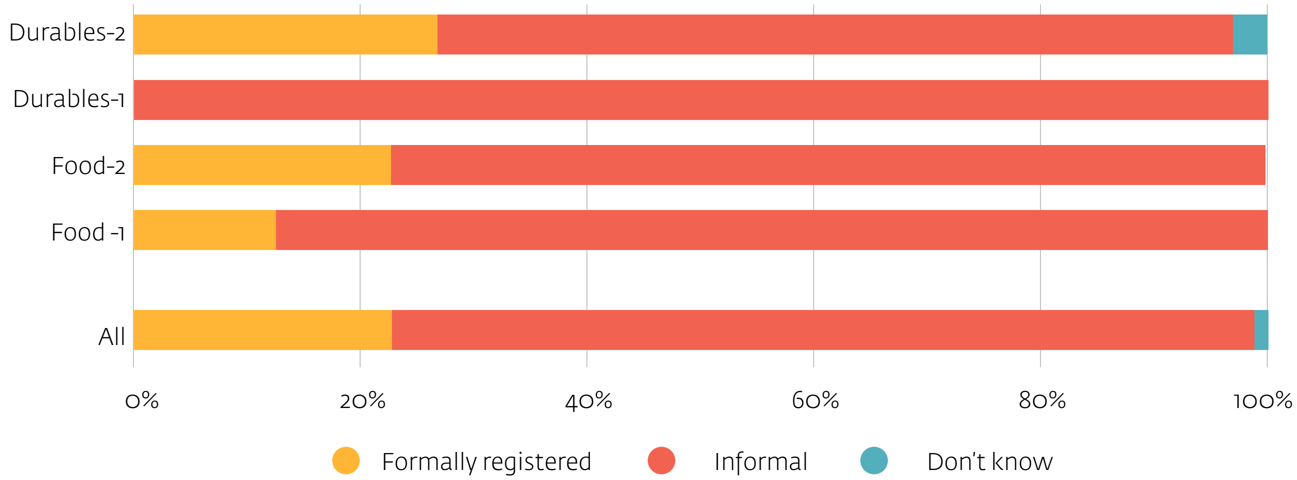
Barely a fifth of all traders (22 percent) are registered business owners, while the remainder are informal operators or not sure about the status of their activity (figure 3.11a). This is about half the rate formalization prevailing in some other corridors, and there is little variance by trader type (though traders in short-distance trade seem to be entirely informal). There is only a small amount of variation by gender (figures 3.11b and c). For example, there is a slightly higher level of formalization among both men and women traders who are more involved in long distance durables.

FIGURE 3.11: Formal Business Status, by trader type

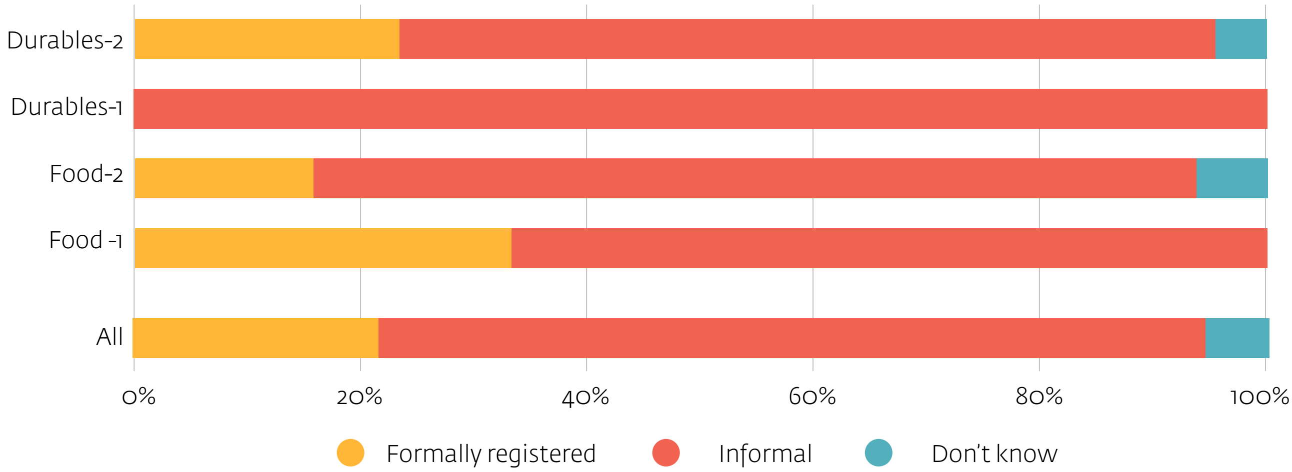
a. All



b. Women traders



c. Men traders



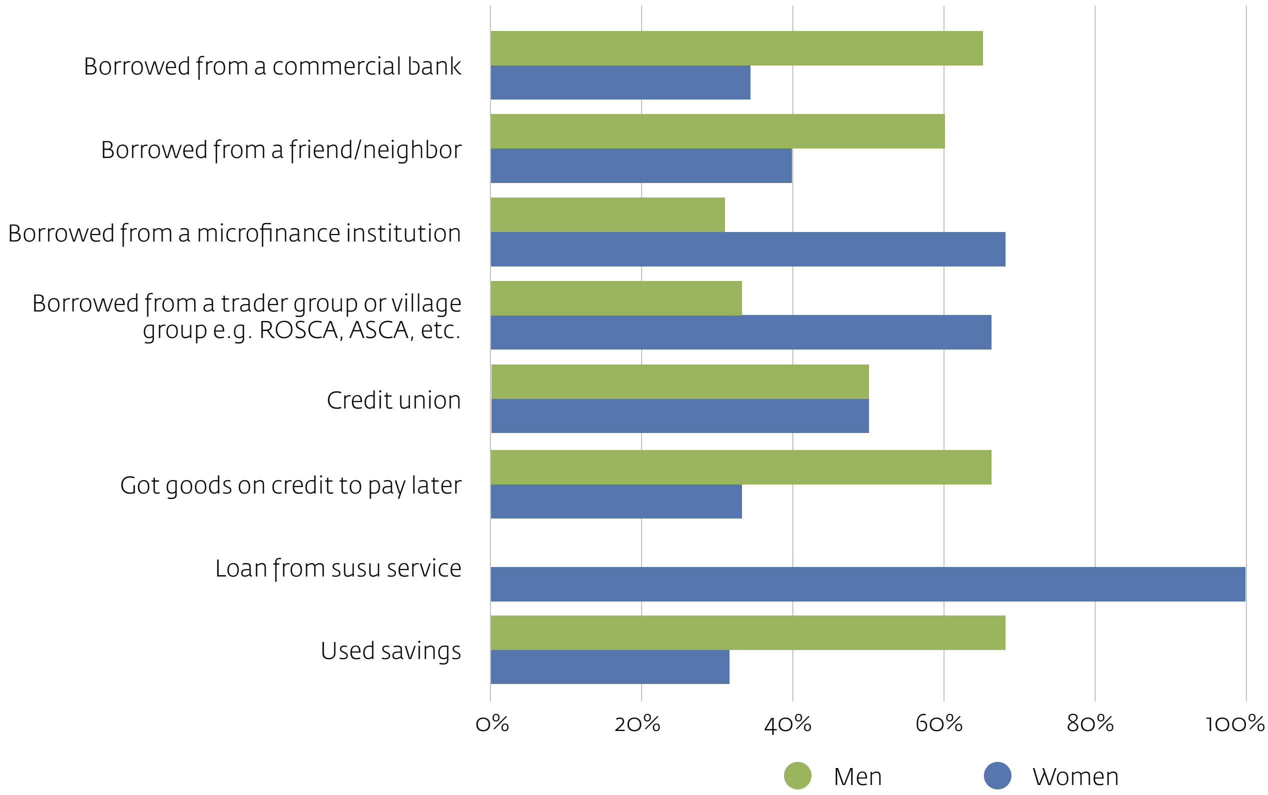
Source: *TFWA Small-Scale Cross-Border Trade Survey.*

25 percent of all respondents are members of an association of traders, with membership being more prevalent among men (29 percent) than women (22 percent), and among formal traders (37 percent) than informal ones (20 percent). One reason for the low rate of association membership might be the lack of effectiveness of the available organizations. Only 7 percent of all 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 respondents obtain market-relevant information from other traders in the market or from friends back home.

Most small-scale traders (71 percent) are self-financed and rely on their accumulated savings to fund their operations. 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 FDG participants referred to community- and association-based scheme to access finance. There are distinct differences between financing sources accessed by women or men traders. Women are much more likely to borrow from a susu service[8], trader/village group or microfinancing service (even allowing for fewer women respondents in the corridor); whereas men favor using savings, borrowing from friends/neighbors, getting goods on credit and commercial banks (figure 3.12). Credit Unions were equally favored.

8 See note to table 3.12.

FIGURE 3.12: Breakdown of financing sources of finance by gender of trader



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

Notes: *1. It should be mentioned that only 38 percent of traders in the sample are women.*

2. Susu ('small scale') is a type of informal savings scheme in Africa and the Caribbean (there are equivalents in other regions) whereby a group of people pool their resources on a periodic basis (say a month).

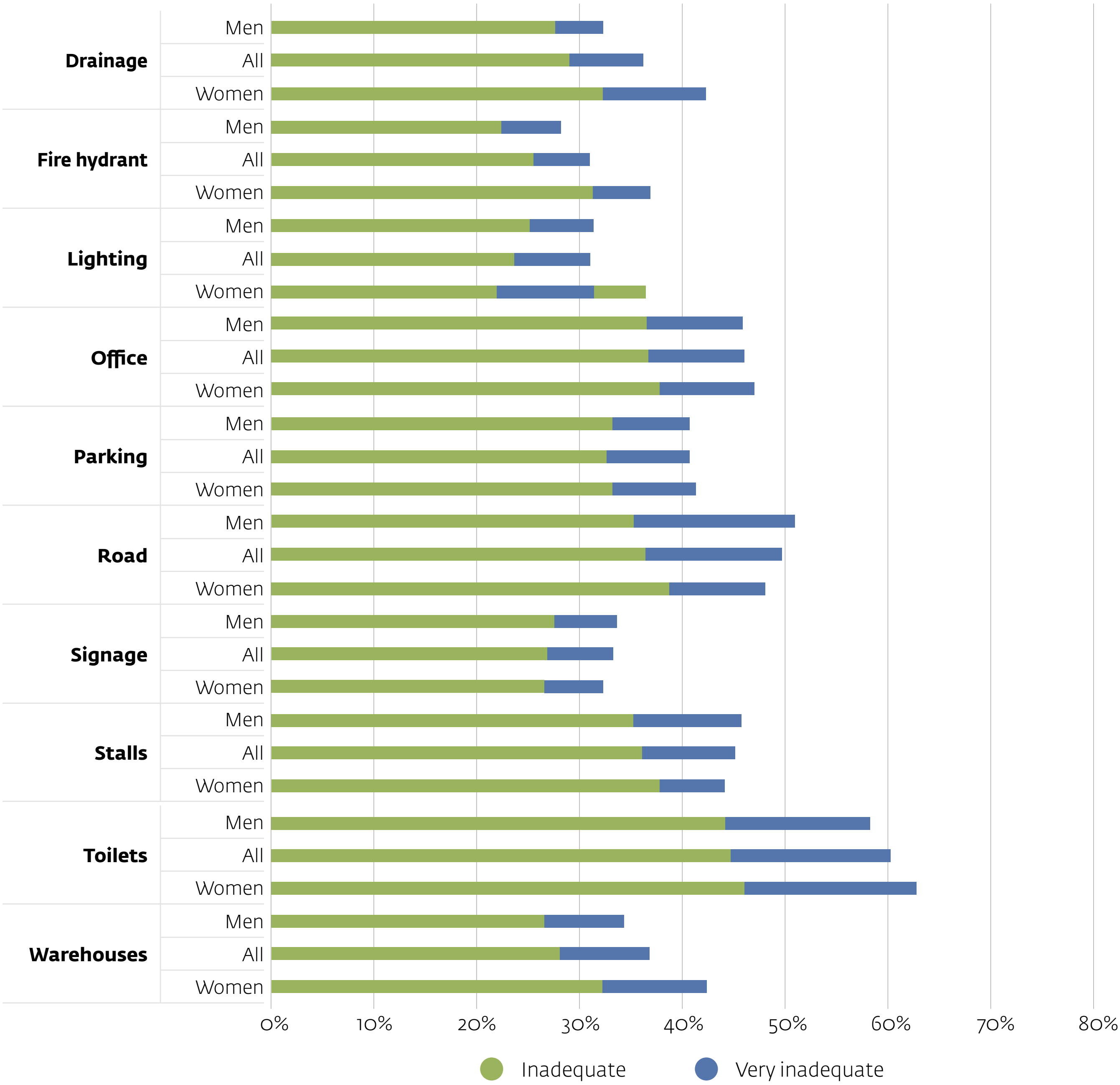
Each person contributes the same amount, and during each round one individual will receive the whole pooled amount; ultimately each person receives what they put in, but having a large amount at one point can be beneficial – including for traders. The system relies on trust, and in some cases a service is provided by a 'susu collector' who securely collects and distributes the funds.

3.1.4 Traders' perception of border and market conditions

Most small-scale traders on the Tema-Ouagadougou corridor have an unfavorable impression of the market infrastructure that is available to them. At least 30 percent of traders rate infrastructure to be inadequate or very inadequate in every category; and in some areas, such as roads or toilets, 50 percent or more regard the infrastructure extremely poor (figure 3.13). Other infrastructure facilities deemed very poor include the market office, stalls, parking and rain cover. Across nearly all facilities, women's perceptions of the infrastructure inadequacies are a little more pronounced than men's, but not overwhelmingly so.

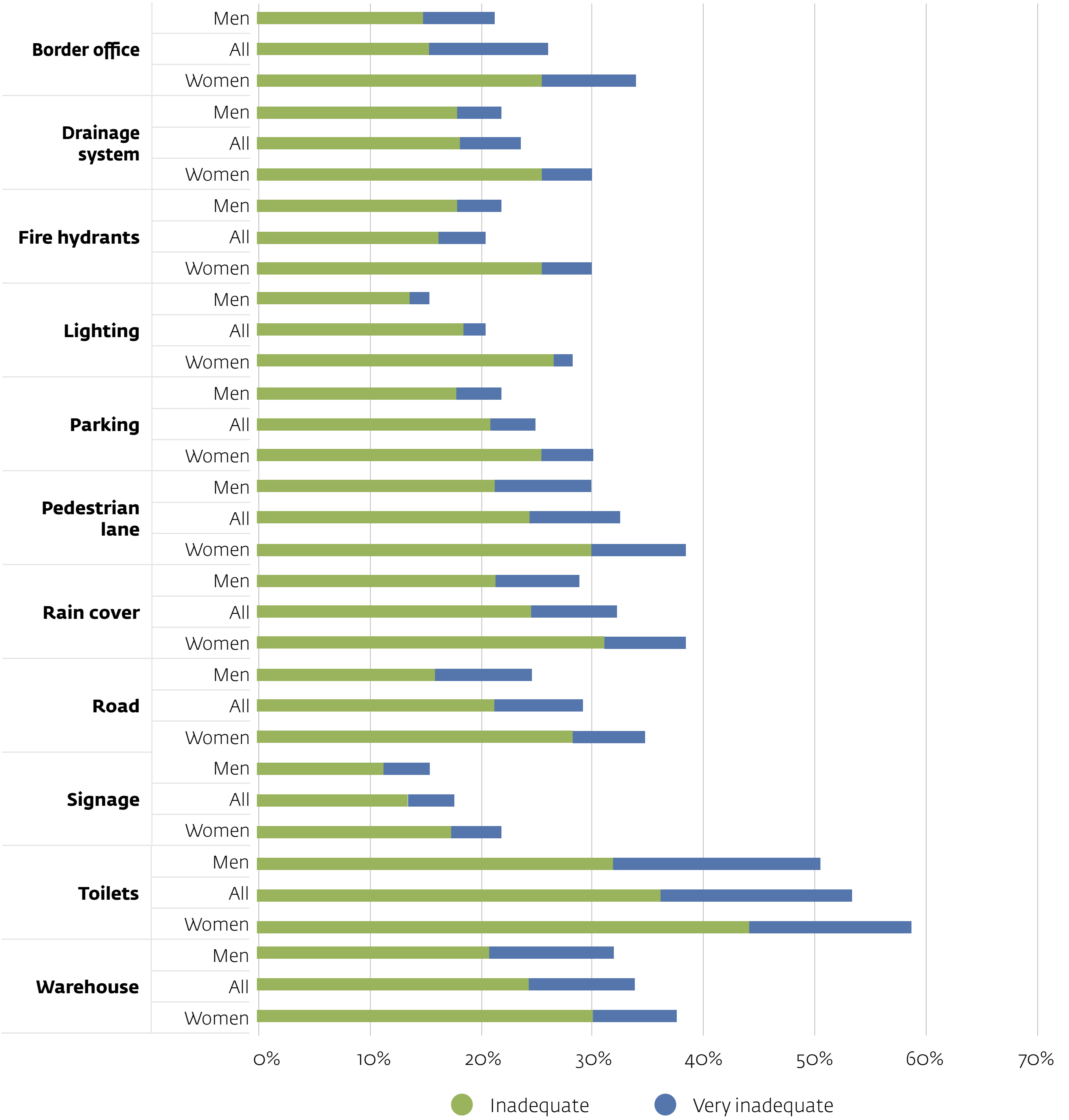
Many small-scale traders' perception of infrastructure quality at the border between Burkina Faso and Ghana is similarly unfavorable. At least 30 percent of respondents again view nearly every infrastructure facility as being inadequate or very inadequate, with roads, pedestrian lanes and toilets being deemed particularly poor (figure 3.14). Women's perceptions are again less favorable, with the gender gap being highest regarding facilities such as lighting, signage and rain cover. Overall border infrastructure was deemed somewhat worse on the Ghana side in nearly every facility, with particularly high gaps in lighting, pedestrian lanes, parking, warehouses and rain cover (figure 3.15).

FIGURE 3.13: Trader perceptions on market Infrastructure by gender of respondent



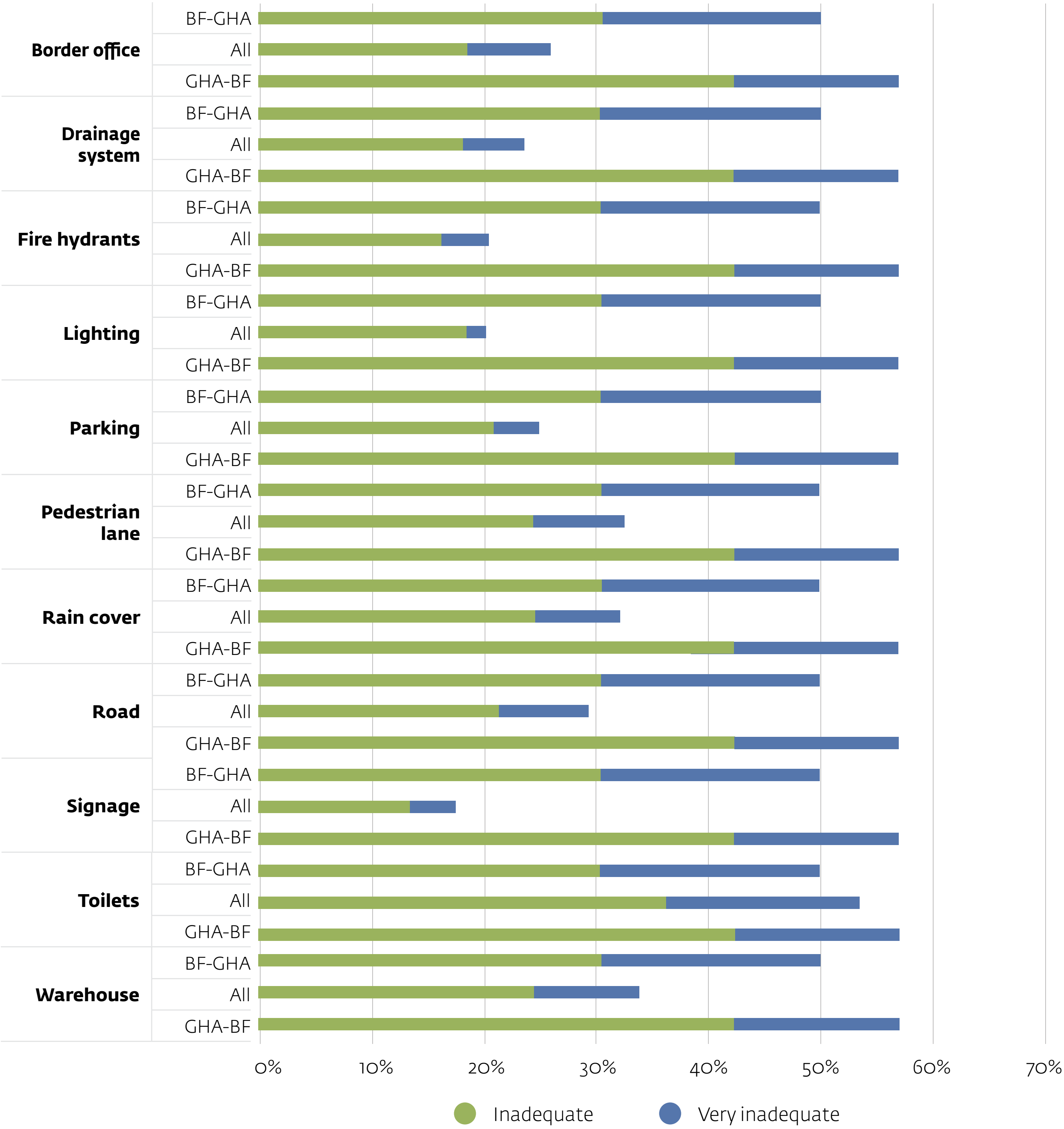
Source: *TFWA Small-Scale Cross-Border Trade Survey.*

FIGURE 3.14: Traders' perceptions on border Infrastructure by gender of respondent



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

FIGURE 3.15: Trader perceptions on of Infrastructure by side of border



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

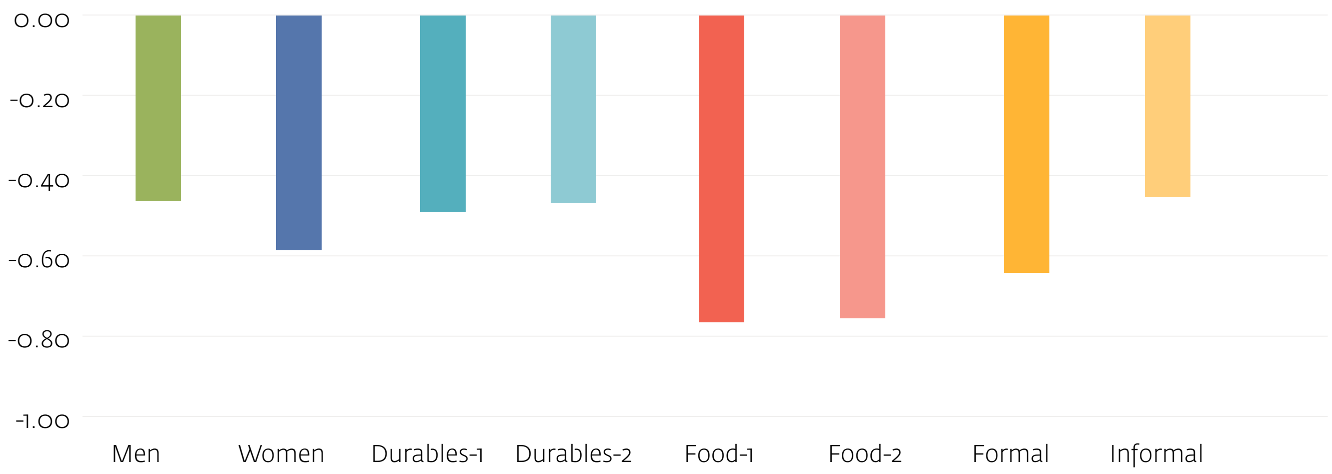
Note: *BF-GHA refers infrastructure in Burkina Faso and GHA-BF to infrastructure in Ghana.*

Assessment of border clearance procedures shows a mixed picture. A majority of the 294 traders who responded to the respective question rated border clearance as being complex (55 percent), of which 27 percent assessed the procedures even as being very complex. On the other hand, 15 percent perceived border clearance as being simple, and some of these respondents (9 percent) even viewed border clearance as very simple. The remainder (13 percent) had a neutral position.[9]

9 Around 8 percent did not offer a view.

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 (figure 3.16). Applying weights from minus two for very complex to plus two for very simple, the score for all respondents comes out as complex (below zero for all trader types and groups). There are differences across trader types and groups. In particular, women perceive a worse border clearance experience than men (-0.60 to (-0.46). Also, individuals with registered businesses find customs clearance more cumbersome than informal operators[10], albeit the latter group far outnumber the former one in the Tema-Ouagadougou corridor.

FIGURE 3.16: Trader perceptions on border clearance procedures by gender, formalization of business 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 traders claims to have little if any awareness of trade rules, regulations and procedures at the border. In particular, less than 10 percent of traders are aware of existing regional provisions, such as the ECOWAS Common External Tariff and the Trade Liberalization Scheme. This lack of knowledge is similar for men and women.

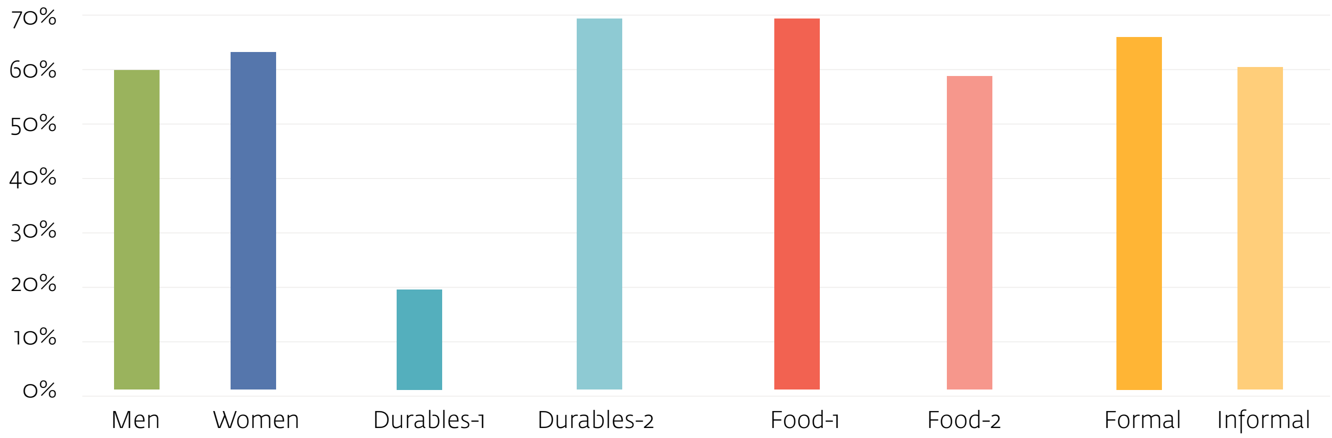
The reported border clearance times range from very fast (zero minutes) to an average of 1.8 days for traders who regard border clearance as very complex. An extreme border clearance time of 69 days was mentioned by one trader.

3.1.5 *Traders' exposure to facilitation payments and security issues*

Small-scale traders pay border clearance fees, notably at Customs, but also at other agencies (e.g. immigration, phytosanitary control) and around 60 percent have been asked for facilitation payments at some point (figure 3.17). About 20 percent of individuals claim that this is always the case, 18 percent report that they are often asked for bribes, 1 percent mention sporadic demands, and 13 percent told the enumerators that they sometimes receive requests for irregular payments. On the other hand, 40 percent of traders report that they have never been confronted with demands for facilitation payments. The share of women who report having been asked at least sometimes to make facilitation payments is about the same as the corresponding share of men (Figure 3.17). While formal traders are slightly more likely to be asked for facilitation payments, there are some large disparities by commodity type. In particular, two-track traders in consumer durables are far more likely to be exposed to bribes than one-track ones (figure 3.17).

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

FIGURE 3.17: Exposure to facilitation payment demands by gender, formalization of business status and trader type (share of individuals who were at least sometimes asked for facilitation payments)



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

Note: *"Sometimes" represents the aggregation of responses "always", "every time I need to renew permit / pass", "often", "sometimes", "sometimes when I need to renew permit / pass", and "sporadically".*

Focus Group Discussions (FGDs) on facilitation payments reinforce traders concerns about facilitation payments. Quantitative results from FGDs, underscored the quantitative findings on bribery because survey respondents - especially women – appear to have felt more comfortable about opening up on such sensitive issues in a group setting. It is also worth noting that, in order 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 group discussions also lamented the systematic lack of justification or explanation for such payments, as well as the limited information made available by authorities on formal clearance requirements and poor awareness by traders on the same – however, facilitation payments appeared to be sometimes perceived as the only way to easily cross the border and conduct business activities undisturbed. Box 1 below presents a selection of quotes from FGD participants related to the issue described in this paragraph.

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

"One thing that I also see is the way they always charge us and collect the money; at the end you won't collect anything from your sales...'

Trader, Ghana

"I think that in Burkina here traders are abandoned. In Ghana, they create adequate conditions for trade. But here there are too many taxes. We must speak in terms of volume, not in terms of money."

Trader, Burkina Faso

"We do not even know who to go to for a document in which we will get information on the customs clearance; and if you ask them for an explanation, they will seize your luggage..."

Trader, Burkina Faso

"There is another big problem; it's with their currency. Often when you arrive, we say that the goods cost 100,000, by the next day they say 150,000. So, this problem of money (fluctuation in prices) is a big handicap for us..."

Trader, Burkina Faso

"If they see that your goods are many, then they expect much from you"

Trader, Ghana

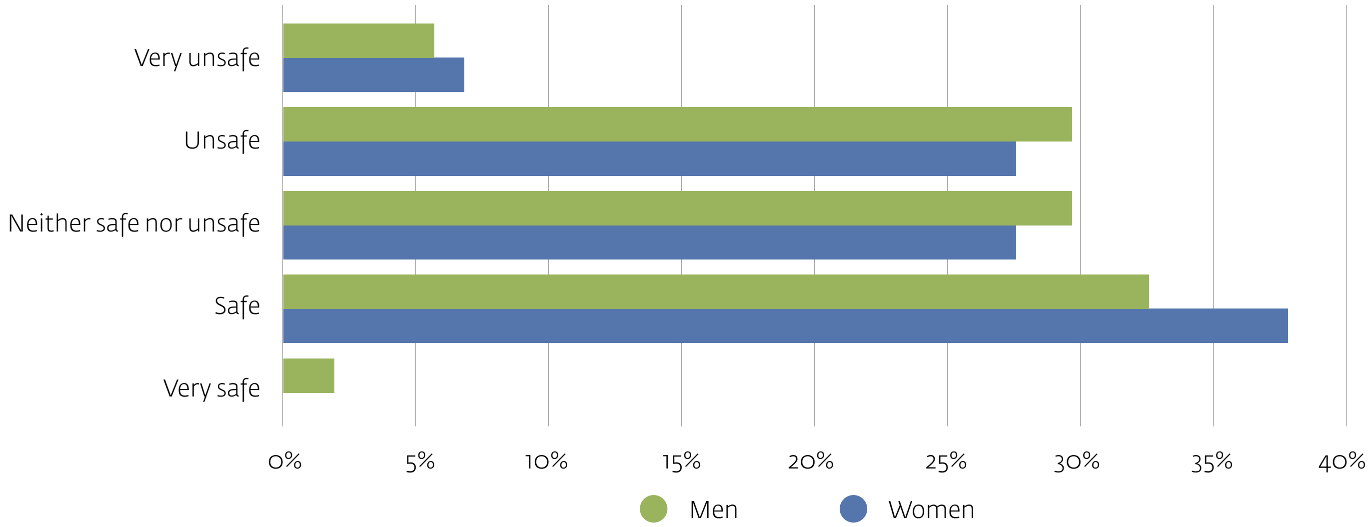
"We take into account taxes that the state sets, for example in Ghana it's cheaper than Burkina. Many customs officers engage in acts of corruption, because they want to fill their pockets. Taxes are set at more than 1,000,000. How can a small trader pay for this?"

Trader, Burkina Faso

Source: *Trade Facilitation West Africa Small-Scale Cross-Border Traders survey.*

Lack of safety and security is a concern for a substantial share of traders at the Tema-Ouagadougou border. A third of respondents reported to feeling unsafe, or very unsafe at the border, with men and women equally affected (figure 3.18).

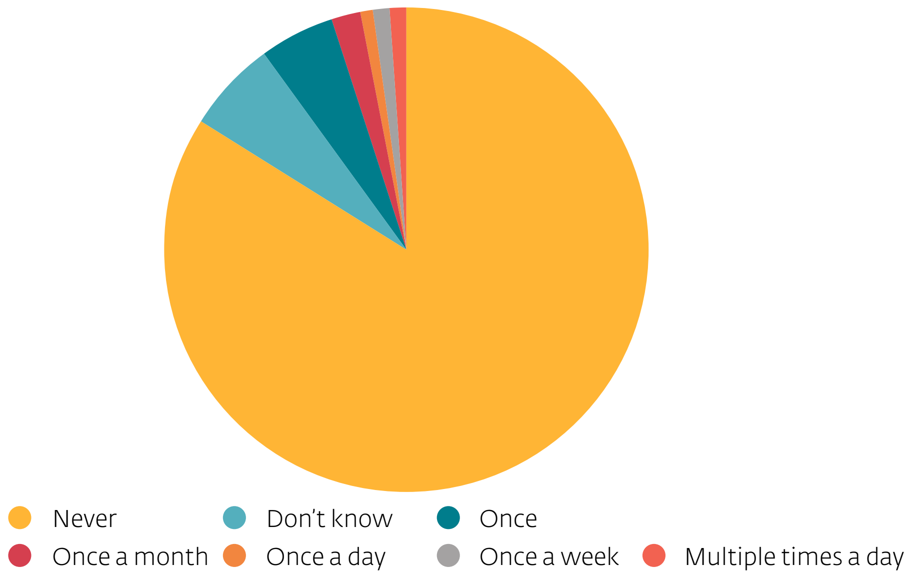
FIGURE 3.18: Traders' assessment of border safety



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

The feeling of insecurity at the border is at times reinforced by inappropriate behavior by border officials. More than a quarter of traders report that they have witnessed verbal or physical harassment at least once over the past six months. Ten percent of men and 5 percent of women claim to be subject to this form of abuse, maybe even multiple times a day (figure 3.19). Police, customs and immigration officers are most frequently cited as the perpetrators (Figure 3.20). Moreover, 23 percent of traders have heard of a case of sexual harassment over the past 6 months,[11] and 16 percent claim to have been subject themselves to such inappropriate advances. These survey results are also supported by the FDGs where discussants extensively shared the experience of verbal abuse and harassment.

FIGURE 3.19 Trader awareness of the frequency of harassment

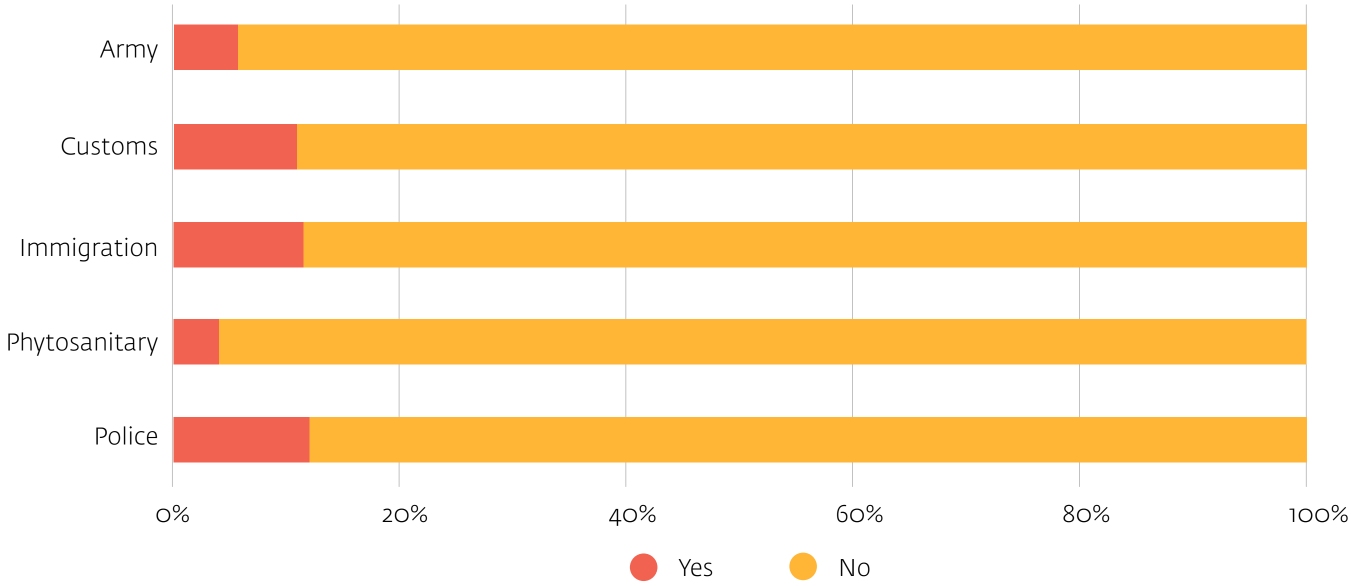


Source: *TFWA Small-Scale Cross-Border Trade Survey.*

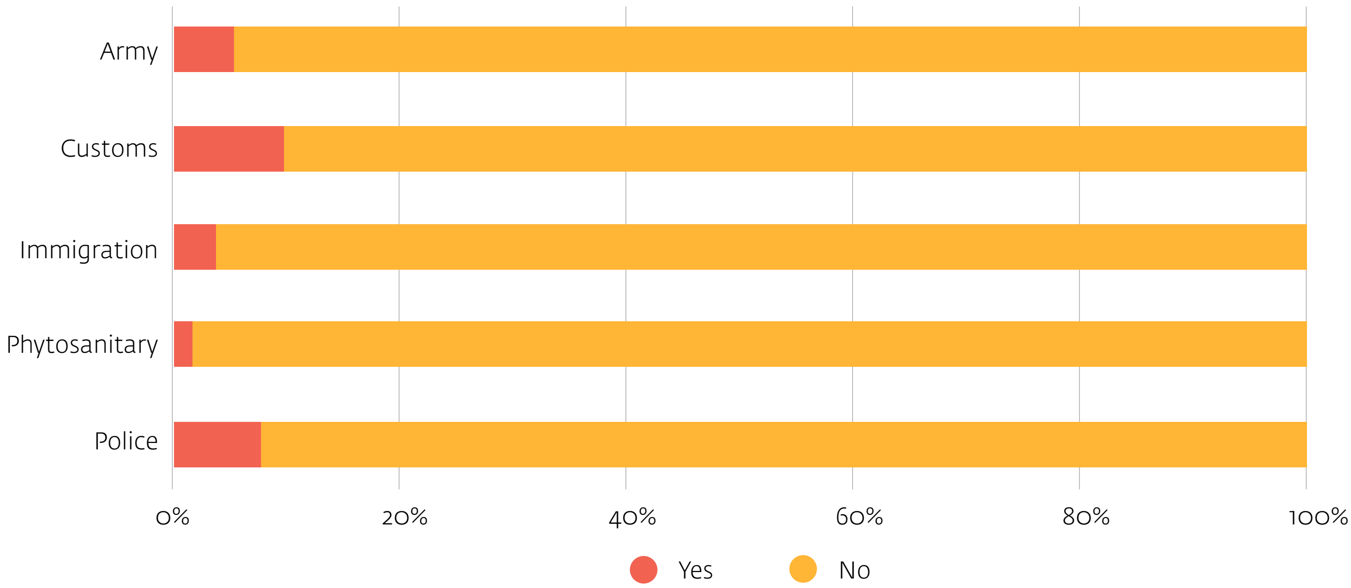
11 Comprising cat calls, unwelcome touching, winking, lips liking, name calling, patting, punching, stroking, squeezing, tickling, pinching, or brushing of body parts.

FIGURE 3.20: Level of verbal or physical harassment by agency

a. Male responses



b. female responses



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

Perhaps surprisingly, in the light of previous research,[12] a larger share of men than women report incidents of sexual harassment. This finding suggests that there is inappropriate behavior by officials, and this can be directed at both women and men. Nevertheless, while reported harassment of women is lower from the survey, this is at least partly because women are less likely to mention abuse because of fear of stigmatization. In any case, it is not absent. More frequent mention is made of sexual harassment in FGDs with women than in one-to-one interviews (which are commonly with male interviewers).

12 For example, a study on women in cross-border trade in Liberia revealed that 37 percent of respondents had experienced sexual violence at border crossings and 15 percent had been raped or forced to have sex in exchange for favors (see Aboudou, F., 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.).

For example,

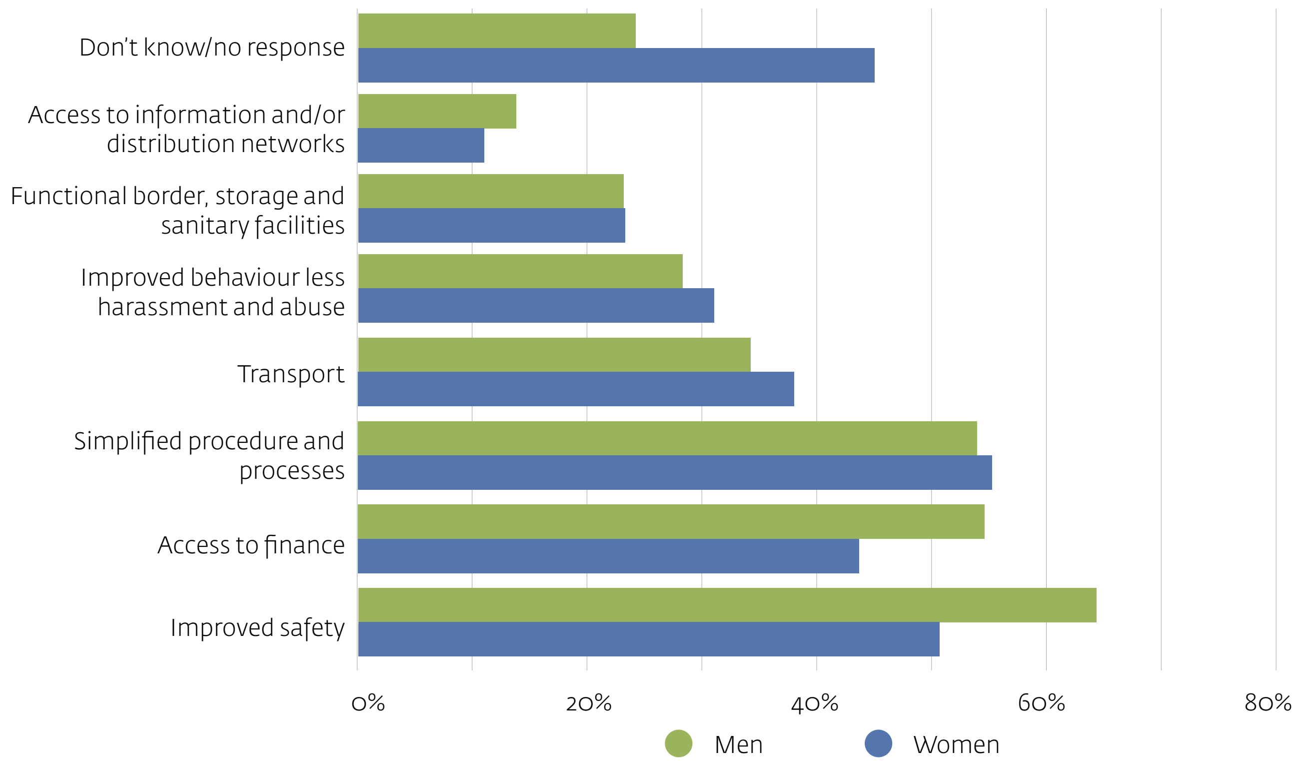
> *"They often do it on the formal routes. If you do not have the money to pay, they want to sleep with you before they allow you to go. After the act they may refuse to honor their promise, and then it becomes a cursing issue. When you get there, you may be three women, but instead of them talking to all three of you they want to talk to just one. They will even close the door when doing this, so that the rest of you don't hear what is being said".*
>
> **Female cross-border trader, Ghana Women's FGD**

Moreover, some of the key informant interviews with women representatives also point to cases of sexual coercion and violence against women at the border crossing and its surroundings. This was also confirmed by same male officials and service providers such as porters who participated in FGDs.

3.1.6 *Traders' views on policy priorities*

When asked about their priorities for improvements to the border environment, traders at the Tema-Ouagadougou corridor list simplified procedures, improved safety, access to finance, transport, and improved behavior (less harassment and abuse) as their main demands (Figure 3.21). Thirty percent or more of traders (men and women) deem these as important improvements required, with border facilities and access to information assigned a lower priority. There are a few differences between men and women on priorities: men place somewhat greater emphasis on improved safety and access to finance, whereas women stress most of the other categories slightly higher (especially improved behavior and transport).

FIGURE 3.21: Priorities for Improvements to the border environment (share of individuals who list the issue among their top-three priorities)



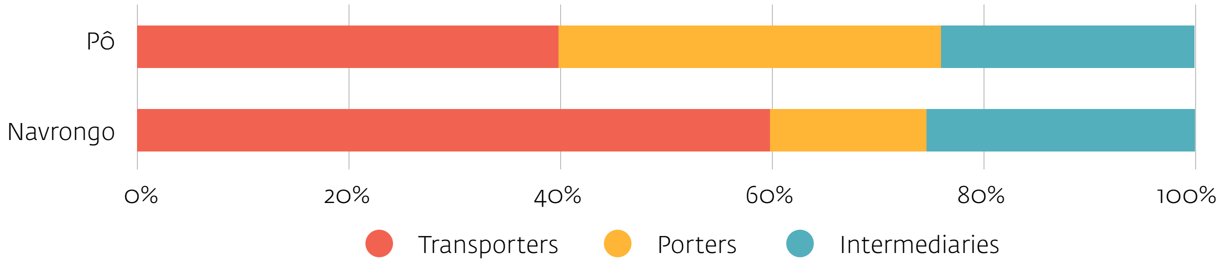
Source: *TFWA Small-Scale Cross-Border Trade Survey.*

3.2 Porters, Intermediaries, and Transporters

A total of 160 individuals that served the markets of Pô (80 respondents) and Navrongo (80 respondents) as porters, intermediaries, or transporters (PITS) were interviewed for the survey. Porters are individuals who transport goods back and forth across the border (as well as to and from the border), using either carts, bicycles or headload. They are directed in their work by traders, as well as intermediaries (on behalf of traders). Transporters ship cargo across borders using a car, mini-van, bus or trucks for bigger loads. Intermediaries either take orders on behalf of traders and help make arrangement to transport their goods across the border or help traders to process their documents and clear their goods. The transfer of goods across borders are not necessarily linked to traders crossing the border; it may be that one trader carries goods to the border, and they are transferred to another trader on the other side who transports them further.

The sample contains sizeable numbers of transporters and intermediaries in both markets, but there were few porters in Navrongo, possibly because of the significance of long-distance trade (much of which is trucked) from the border to markets such as Techiman (Figure 23.22).

FIGURE 3.22: Sample composition of service providers at border markets

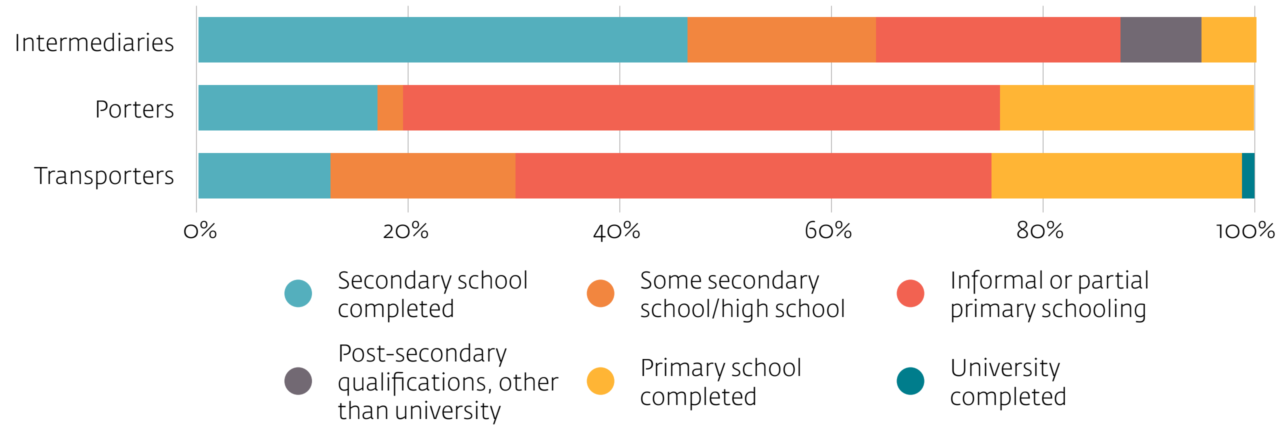


Source: *TFWA Small-Scale Cross-Border Trade Survey.*

3.2.1 *Characteristics of Service Providers*

Service provides are almost entirely men, showing variations in age, educational attainments and income levels based on the role they perform. All of the PITS are men, except one woman in Pô. The physically very demanding job of a porter is carried out by relatively young service providers (average age of 27 years), while intermediaries (30 years) and transporters (36 years) are somewhat older. In terms of formal education, there are significant differences between the groups of service providers. 80 percent of porters have informal or primary school teaching (with the rest have partly or fully completed secondary schooling), this share is lower for transporters (30 percent have completed secondary education or higher) and much lower for intermediaries (figure 3.23). Of the last group, 72 percent have completed some secondary education or higher, which is commensurate with the duties they perform.

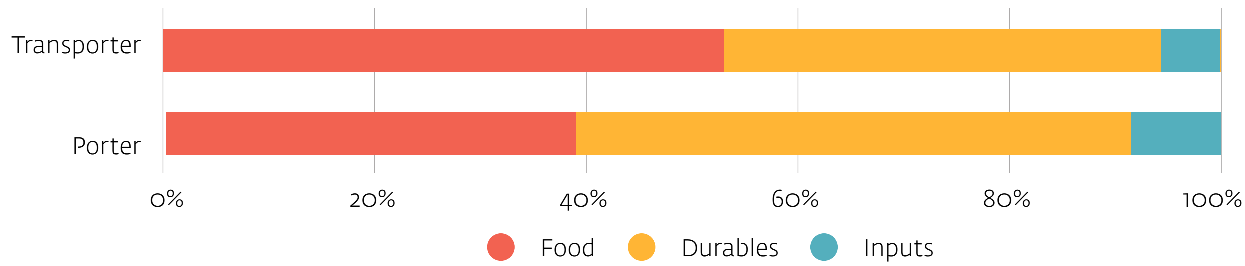
FIGURE 3.23: Highest level of educational attainment by type of service provider



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

In general, four-wheeled vehicles available to transporters make it possible to ship heavier and bulkier products than the two-wheeled or foot-based propulsion of porters. This fundamental difference is normally reflected in the products that the two groups of service providers carry. A larger share of porters carry food products, while transporters carry more durables, livestock and inputs (such as construction material, timber, fertilizer, or animal feed). On the Tema-Ouagadougou border, unlike other borders in the region, this orientation appears to be reversed with transporters carrying proportionally more food than porters (figure 3.24). The reason appears to be that transporters are serving large food distribution center's such as Techiman, so fresh vegetables are transported over the border from Burkina and distributed more widely from Techiman (and similar markets).

FIGURE 3.24: Products transported by type of service provider (share of individuals who carry the respective products)

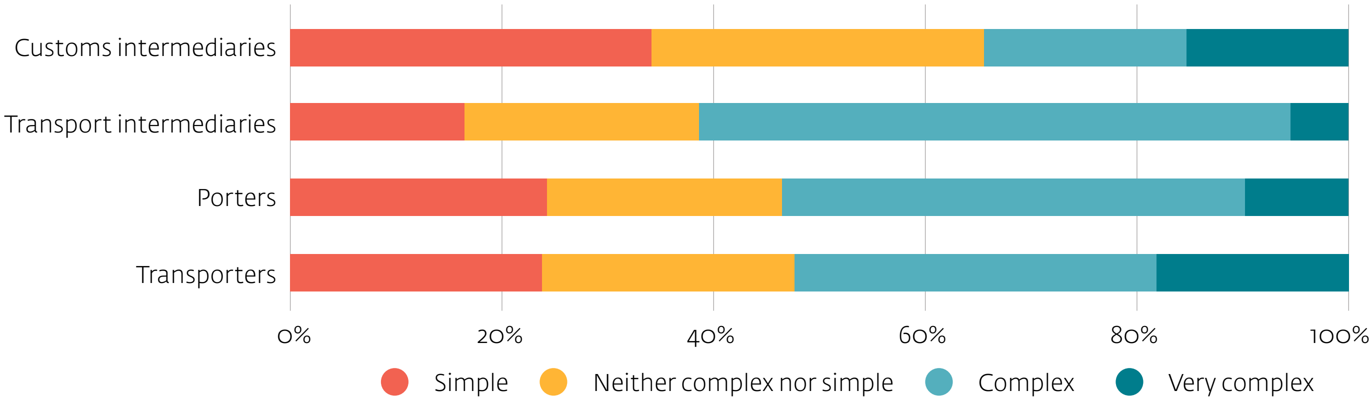


Source: TFWA Small-Scale Cross-Border Trade Survey.

3.2.2 *Service Providers' Perceptions of Border Conditions*

Service providers have a more positive perception of border procedures compared to traders, but this varies by type of provider. Transport intermediaries are the group of service providers that most deems procedures most complex/very complex overall (65 percent of the group), followed by porters (54 percent) and transporters (52 percent) (figure 3.25). In contrast, only 35 percent of customs intermediaries find the rules overly complex, but they are dealing directly with the nitty-gritty of procedures. Interestingly, the proportion of customs intermediaries considering rules very complex is higher than other groups, apart from transporters (figure 3.25).

FIGURE 3.25: Service provider perceptions on border clearance procedures

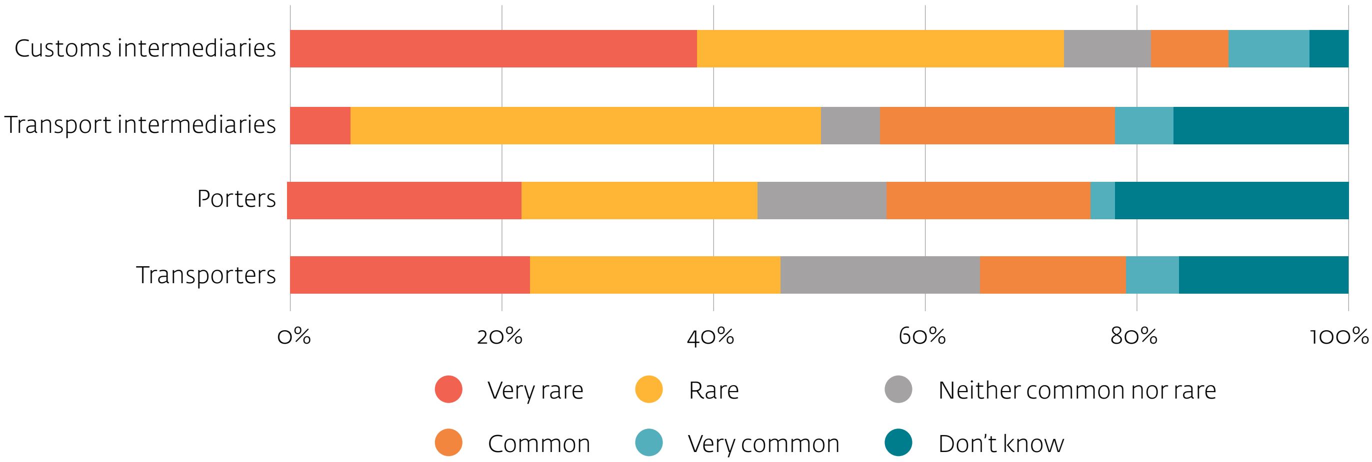


Source: *TFWA Small-Scale Cross-Border Trade Survey.*

Note: *5 respondents indicated "yes" to being both "customs intermediaries" and "transport intermediaries".*

Theft is not uncommon on the Tema-Ouagadougou border, although maybe a little less prevalent than some other corridors. Leaving aside customs intermediaries who are least directly involved with goods, between 20 percent (transporters) and 30 percent (porters, transport intermediaries) consider theft common (figure 3.26).[13]

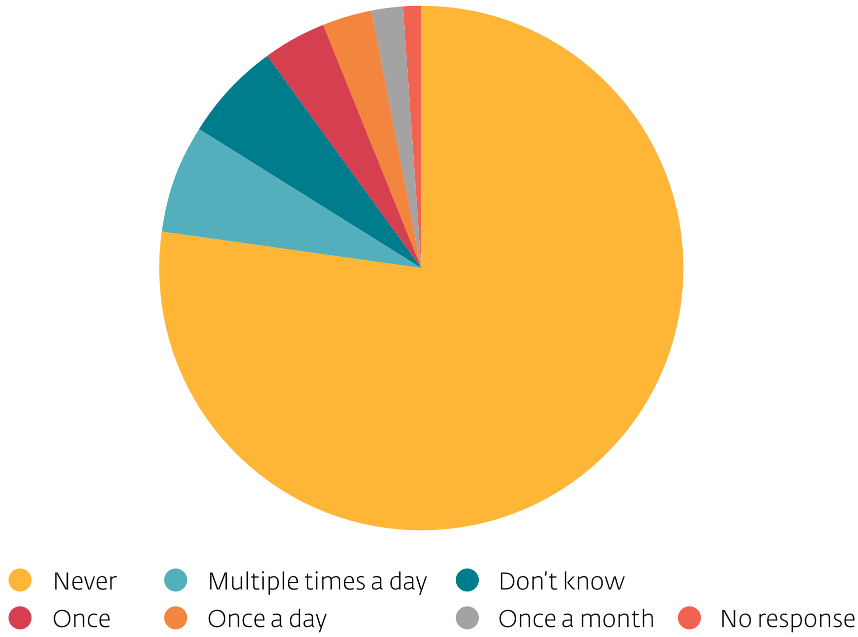
FIGURE 3.26: Service provider perceptions on theft of goods



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

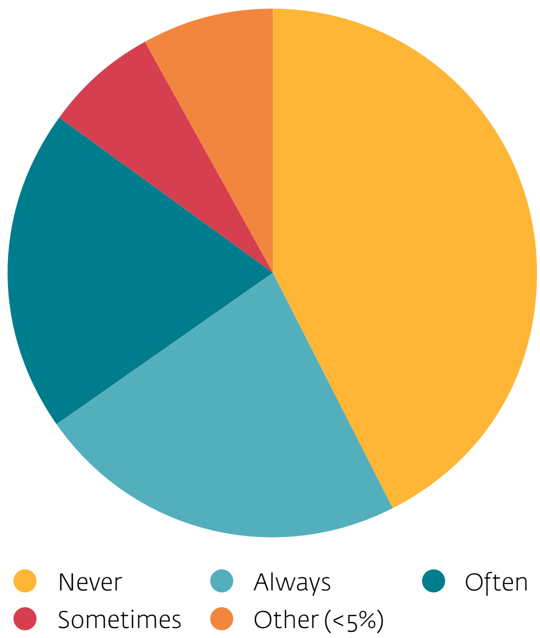
13 Don't knows are excluded from these calculations.

FIGURE 3.27: Service providers' awareness of the frequency of harassment



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

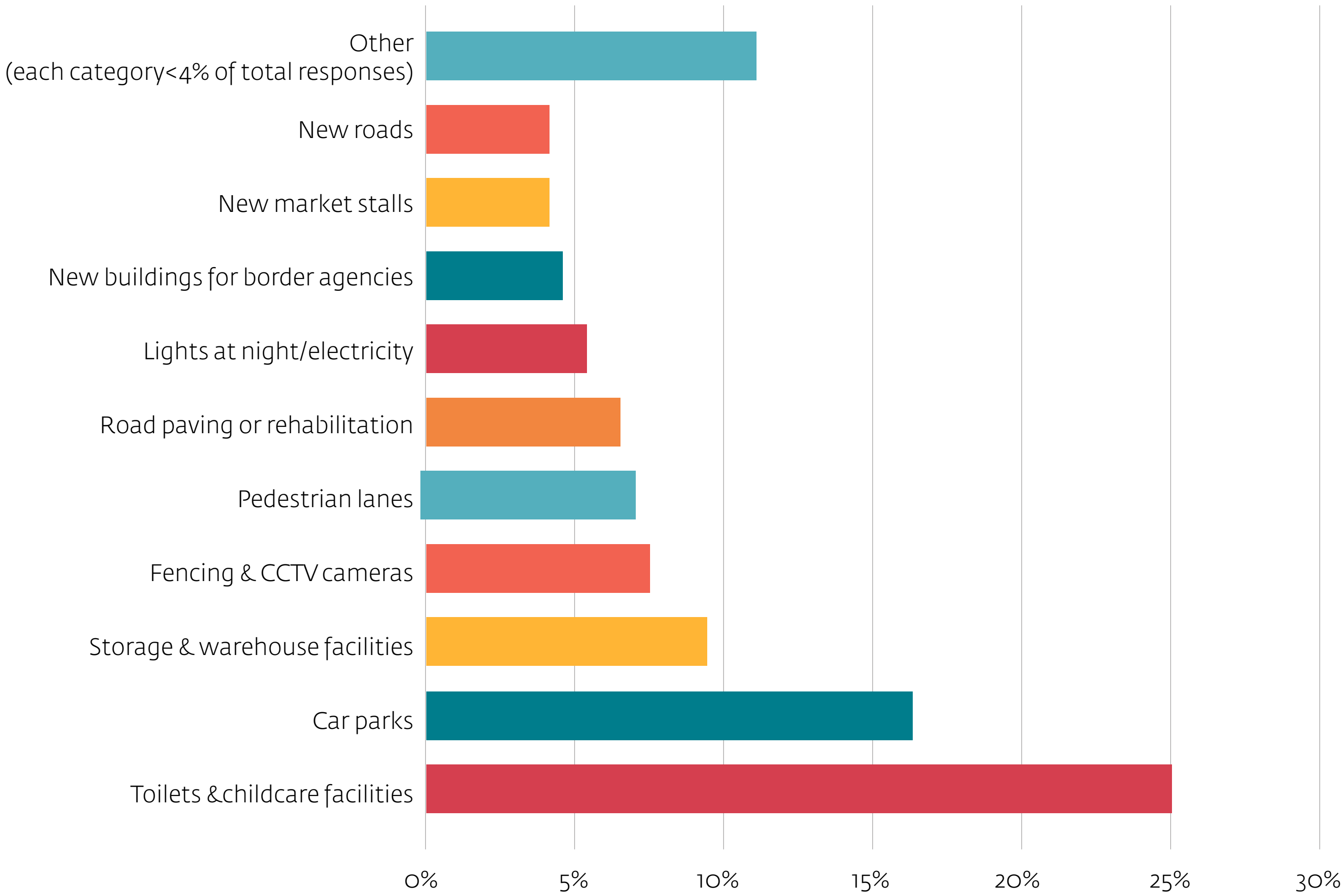
FIGURE 3.28: Service providers' exposure to facilitation payments



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

In terms of improvements to the infrastructure in the border area, service providers see toilets and child care facilities[14], and car parks as the top priorities (figure 3.29). Unusually, since porters and transporters use the road system extensively, many transportation-related facilities are lower down their priorities compared to other West African borders; for example, only 10 percent of service providers prioritized new roads or road paving/rehabilitation. Similar to priorities by traders, facilities supporting safety are mentioned frequently, including fencing, CTV cameras, pedestrian lanes and lights (figure 3.29). Similar infrastructure priorities mentioned under 'other' include hospitals, police/security post and shelters for protection from rain.

FIGURE 3.29: Service Providers' priorities for border infrastructure improvements



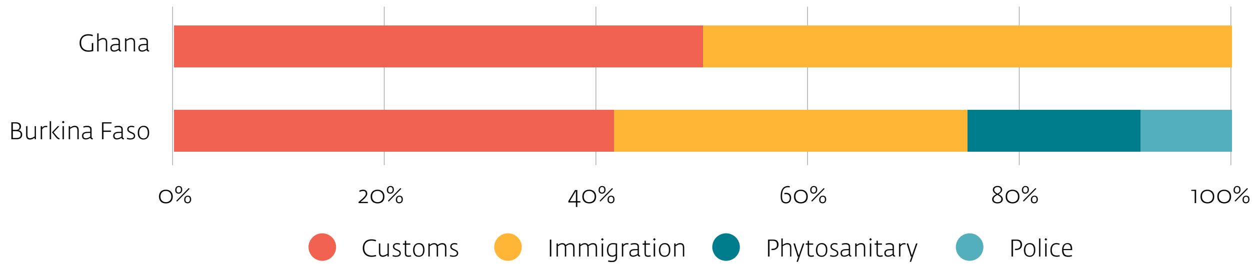
Source: *TFWA Small-Scale Cross-Border Trade Survey.*

14 Child care facilities are uniquely mention as being significant on this border.

3.3 Border Officials

A total of 32 border officials, representing customs, police, immigration, and phytosanitary officials, were interviewed on the Burkina Faso-Ghana border. Figure 3.30 summarizes the composition of the sample across border agencies. In the case of Ghana, only customs and immigration officials were interviewed.

FIGURE 3.30: Respondents by border agency

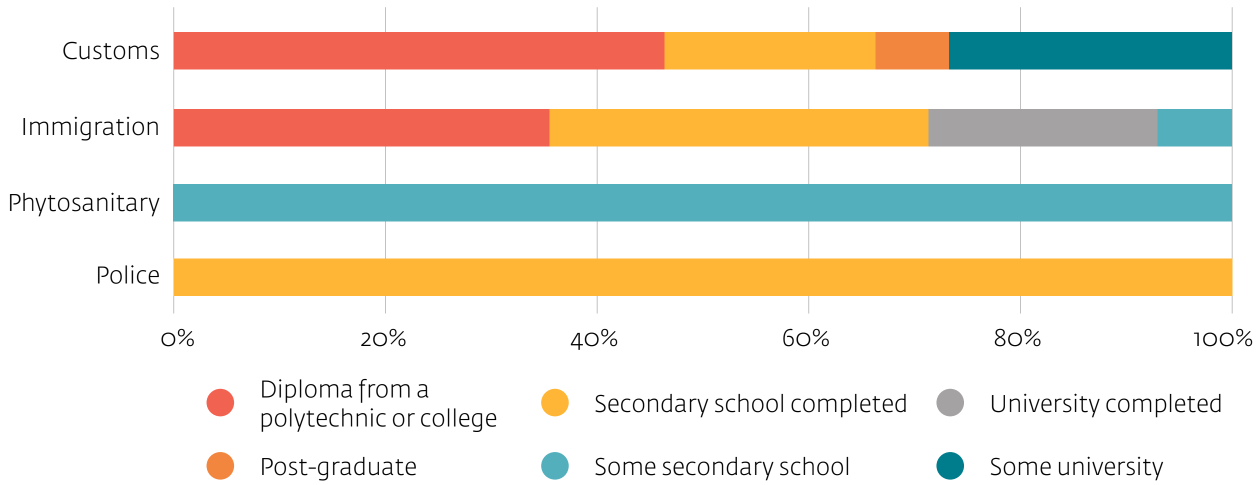


Source: *TFWA Small-Scale Cross-Border Trade Survey.*

3.3.1 *Characteristics of Border Officials*

The majority of border officials on the Tema-Ouagadougou corridor are men, with only 6 women out of the total of 32 officials. The levels of education vary by agency, but overall officials' level of education is somewhat higher on average than traders or service providers. The 6 women officials are equally divided between Burkina Faso and Ghana, with 4 being in customs and immigration and one each (in Burkina Faso) in police and phytosanitary activities. Apart from officials in the phytosanitary agency and one in immigration, all border officials had completed secondary education and, in many cases, higher (figure 3.31). 80 percent of customs officials a postgraduate or polytechnic/college diploma; and 57 percent of immigration officials had a diploma or university degree. The tenure of officials at this border post was lower than some other corridors; 67 percent had been in place for 1-3 years, with 11 percent for more than 3 years, and 21 percent less than a year.

FIGURE 3.31: Educational attainment of border officials

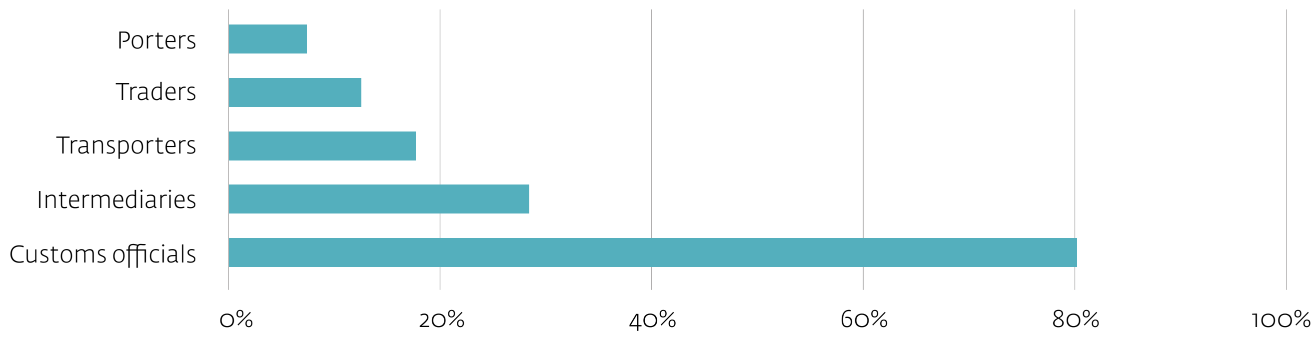


Source: *TFWA Small-Scale Cross-Border Trade Survey.*

3.3.2 *Border Officials' Perceptions of Border Conditions*

Awareness levels on border procedures and existing regional provisions are generally high among officials, and much higher than for traders and service providers. 80 percent of customs officials declared that they are aware of the ECOWAS Common External Tariff and the ECOWAS Trade Liberalization Scheme. On the other hand, knowledge of these regional trade provisions is extremely low among the trader and service provider communities. Only 13 percent out of the 294 traders surveyed profess to know about the CET and ETLS; and similarly, between 7 percent (porters) and 28 percent (intermediaries) are aware of the preferential regime (Figure 3.32).

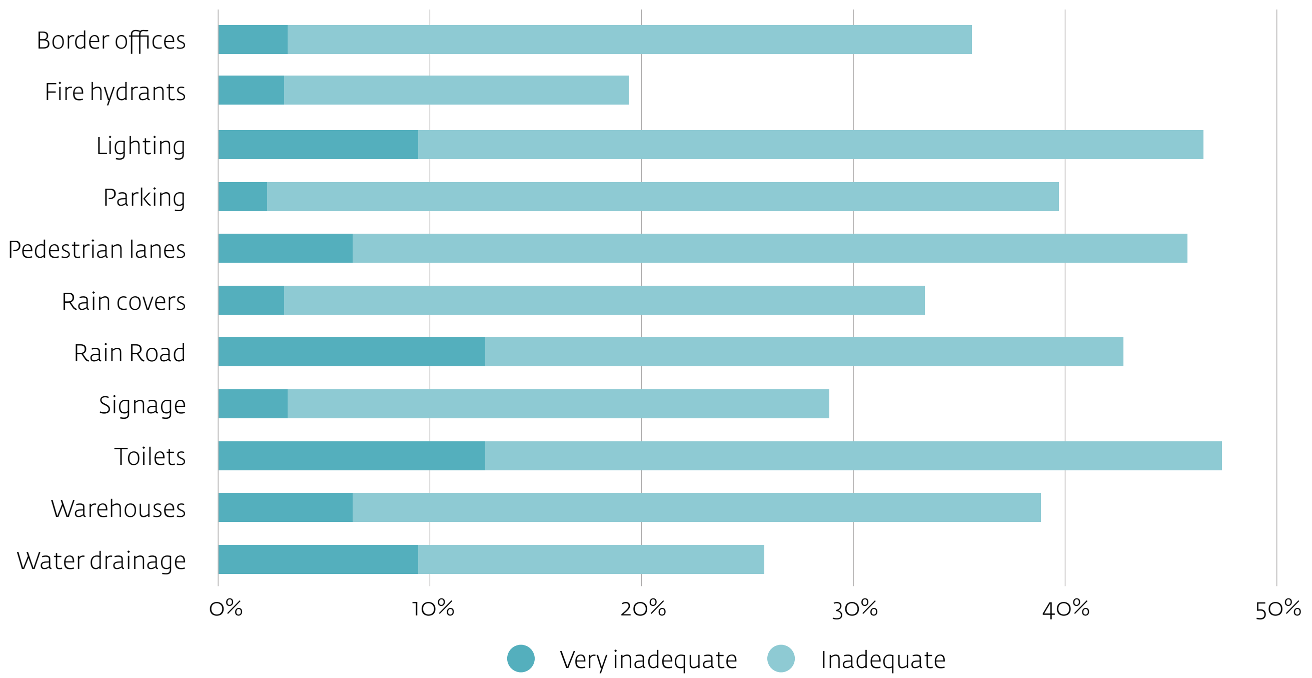
FIGURE 3.32: Border officials' awareness of the ECOWAS CET and ETLS



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

Border officials agree with traders and service providers that there are major infrastructure deficits at the Burkina Faso-Ghana border. Nearly 60 percent of officials regard toilets, lighting at night and pedestrian lanes as inadequate or very inadequate (figure 3.33). Indeed, with every category in figure 3.33 regarded as inadequate or very inadequate, officials' perceptions of border infrastructure is perhaps the most negative of all three groups of respondents.

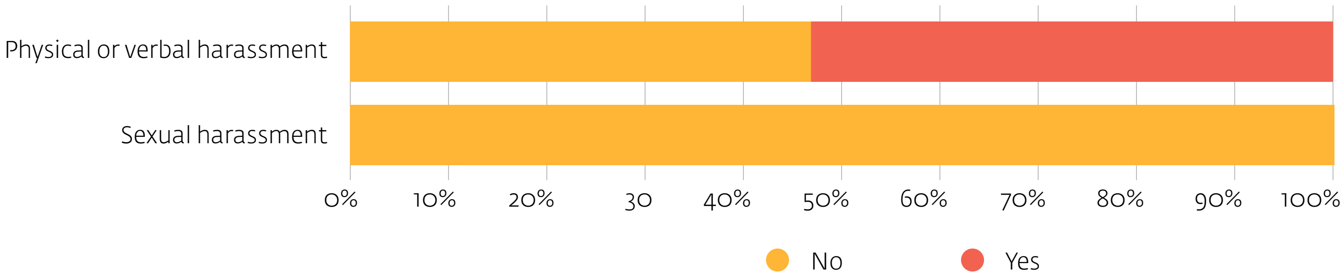
FIGURE 3.33: Border officials' perceptions of border infrastructure



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

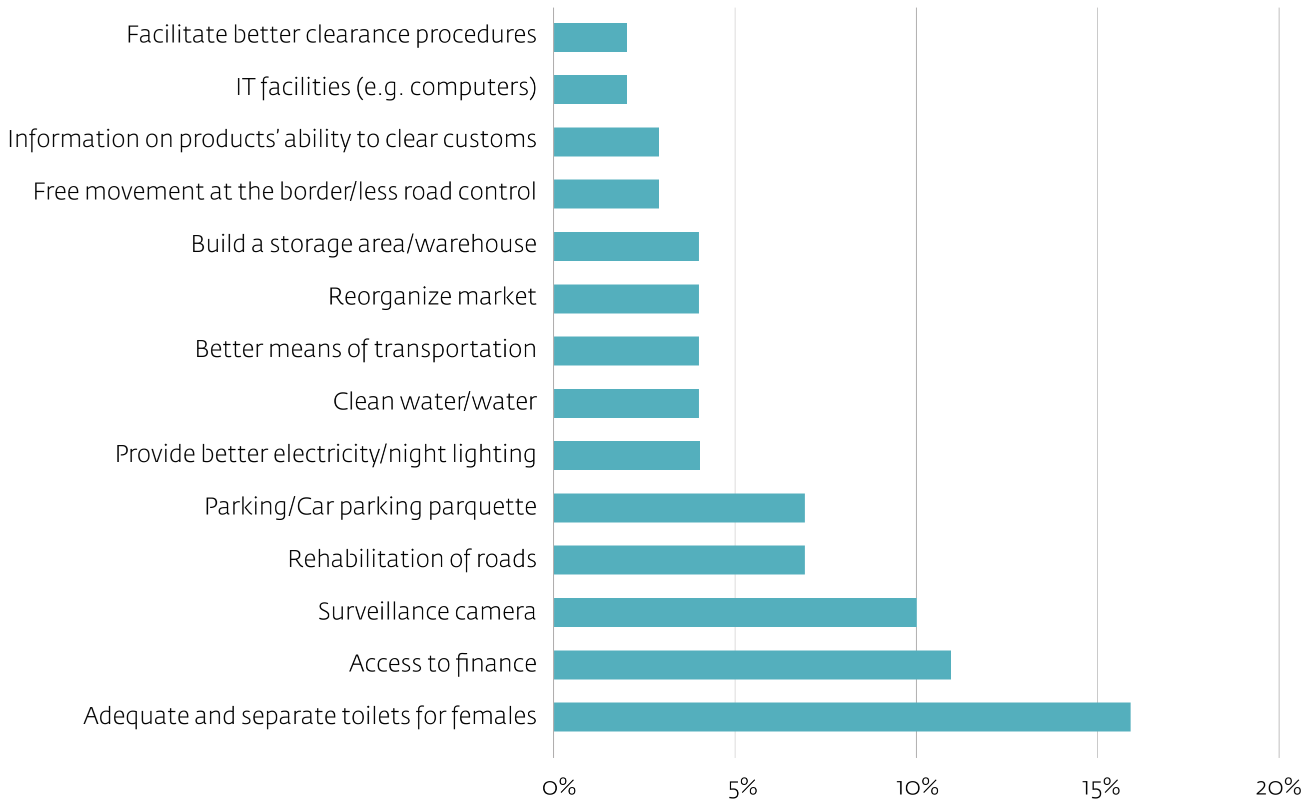
Officials are aware of instances of abuse and harassment, but profess ignorance of sexual harassment. Over 50 percent of border officials are aware of cases of insults or physical violence at the border. However, not a single one of the 32 officials interviewed (including 6 women) acknowledge any cases of sexual harassment (Figure 3.34). Nevertheless, officials are aware of safety issues for women crossing the border and indicated which actions might be prioritized to achieve this (figure 3.35). Actions are quite wide-ranging from adequate and separate toilets, surveillance cameras, better lighting and clean water to access to finance, parking considerations and reorganization of the market (from the responses, the question was interpreted quite widely). .

FIGURE 3.34: Border officials' awareness of harassment



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

FIGURE 3.35: Top actions proposed by officials to improve safety for female cross border traders

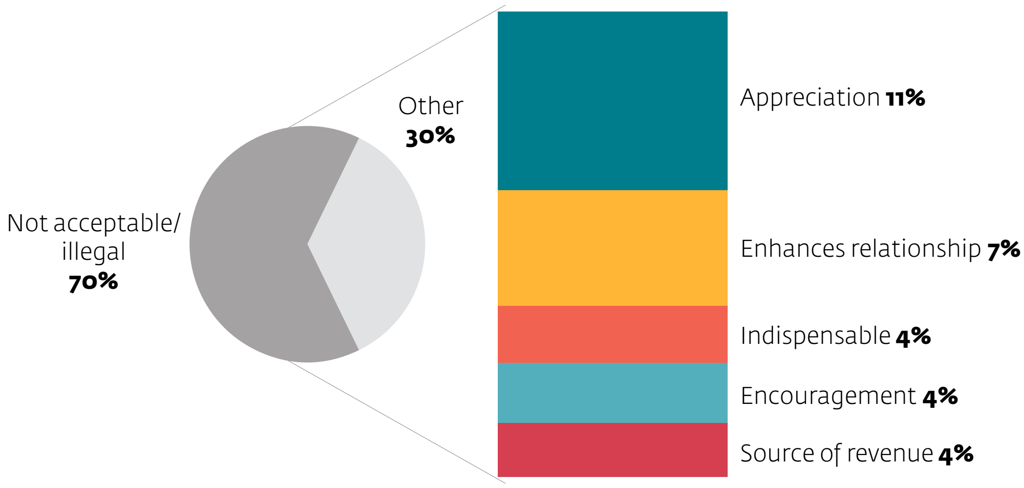


Source: TFWA Small-Scale Cross-Border Trade Survey.

Note: 32 respondents, of whom 26 are male and 6 are female.

Border officials are aware of facilitation payments demanded by officials on the Burkina Faso - Ghana border and 70 percent of those who responded to the question deemed them illegal or unacceptable; the remainder defend the practice in some fashion. Of those who responded,11 percent of officials argued that these payments expressed traders' appreciation, 7 percent said it enhances relationship and 4 percent each considered the practice 'indispensable', a 'source of revenue' or 'encouragement' for their efforts (figure 3.36).

Figure 3.36: Attitudes toward facilitation payments among border officials

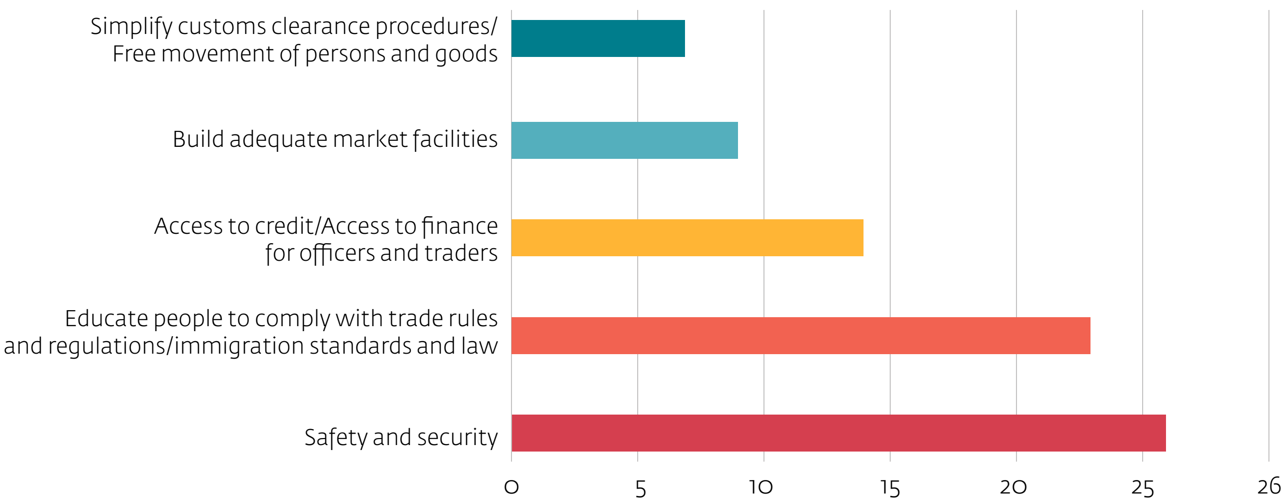


***Source:** TFWA Small-Scale Cross-Border Trade Survey.*

***Note:** 25 percent of officials responded "Don't know" to the question. Don't-know responses not shown.*

When asked about their suggestions for activities that the TFWA could usefully support in order to foster SSCBT, border officials mentioned a range of issues (Figure 3.37). Safety and security improvements top the list of priorities, but suggestions include better education on trade regulations, access to credit/finance and adequate market facilities and simplified customs clearance procedures. These recommendations differ from those offered by officials in some other corridors, where infrastructure is emphasized.

FIGURE 3.37: Recommendations by border officials for TFWA activities (No of responses)



***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-onone 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.[15] In addition, some questions were open ended and asked respondents for brief write-in responses (for example, values of the current transactions).

15 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 roburst sampling frame for the random selection of particpants for the survey.
- Random selection of participants for the survey was done using a public ballot.
- Superviors 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 equaly 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			Men only (12)		Women only (12)		PIT (12)		Border officials (12)		FGD total (48)
			Number of participants								
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	Ouangolodougou	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				KIIs (n)							
Country	Border corridor	Border market	In-country market	Representative of trader association	Market organizations	Local government authority	Civil society organizations	Women's organizations	Ministry of Trade	Financial institutions	KIIs TOTAL
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	Madaooua	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 recruitement 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.

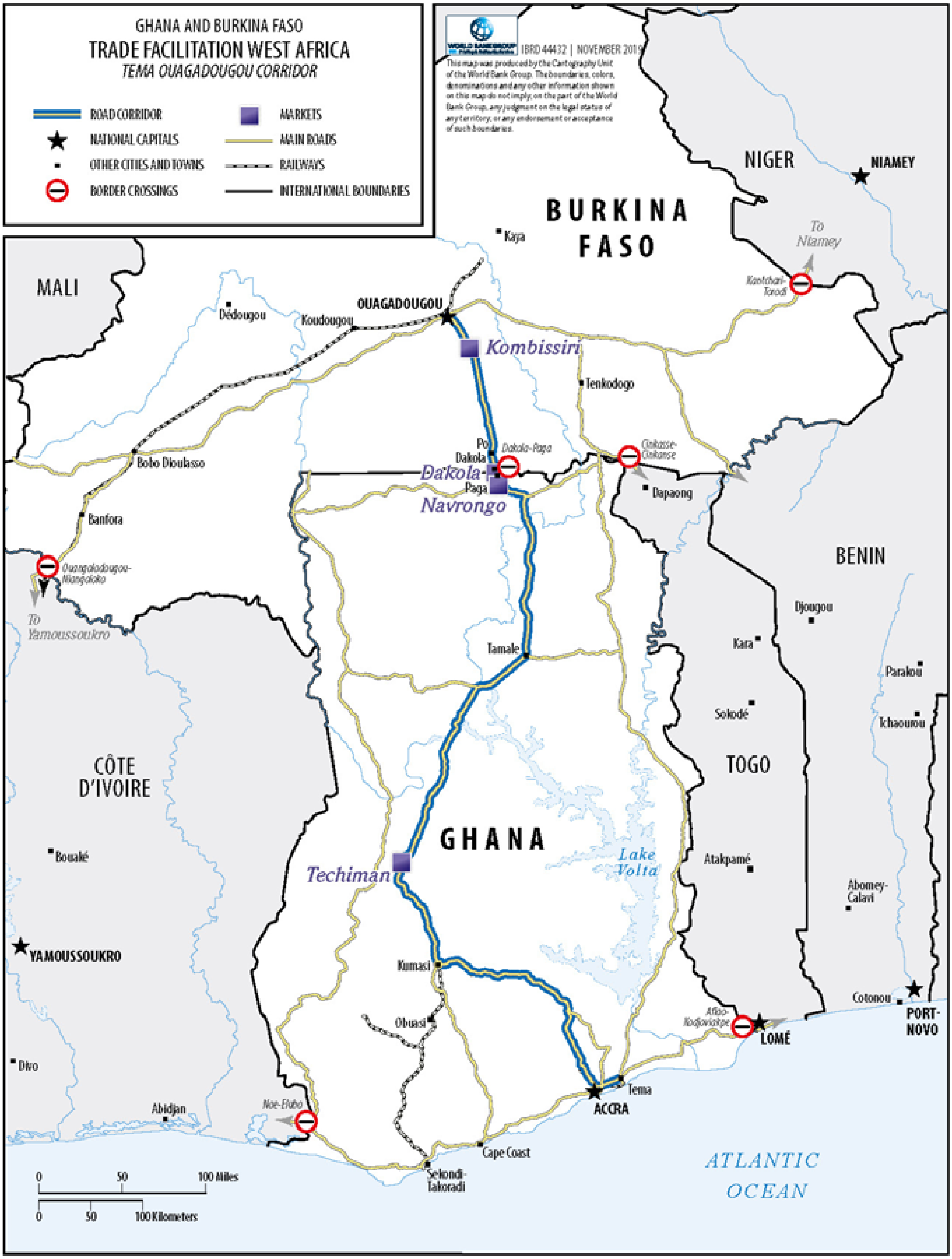
Techiman Market, Ghana. This market is in a major market town in the Bono East region of Ghana. Techiman hosts traders from many other regions within and outside Ghana. The market spans 62,748 square meters and contains more than 415 stalls, making the market one of the busiest in the region. Most of the stalls are covered (402+) and contain high levels of lighting. The uncovered markets (13+) have largely inadequate lighting.

Navrongo Market, Ghana. This market is in the capital of Kassena-Nankana district (in northern Ghana). It is 17 kilometers (8 to 10 minutes' drive) from the border crossing. Navrongo is one of three markets that are open in rotation (Bolgatanga, Sandema, and Navrongo). The market is divided into segments based on the category of products sold, each having a union head. The imagery shows that the market is rather dispersed and unstructured, with small, individual shops. It is estimated that there are more uncovered (79+) than covered (41+) stalls, although the exact numbers are difficult to ascertain from the imagery. The market covers 172,143 square meters. It is estimated that there are more than 120 stalls, and the trader count is estimated at 80 based on cell data. Lighting at this market is low to medium, as the open areas rely on natural lighting and the closed areas rely on a limited amount of artificial lighting.

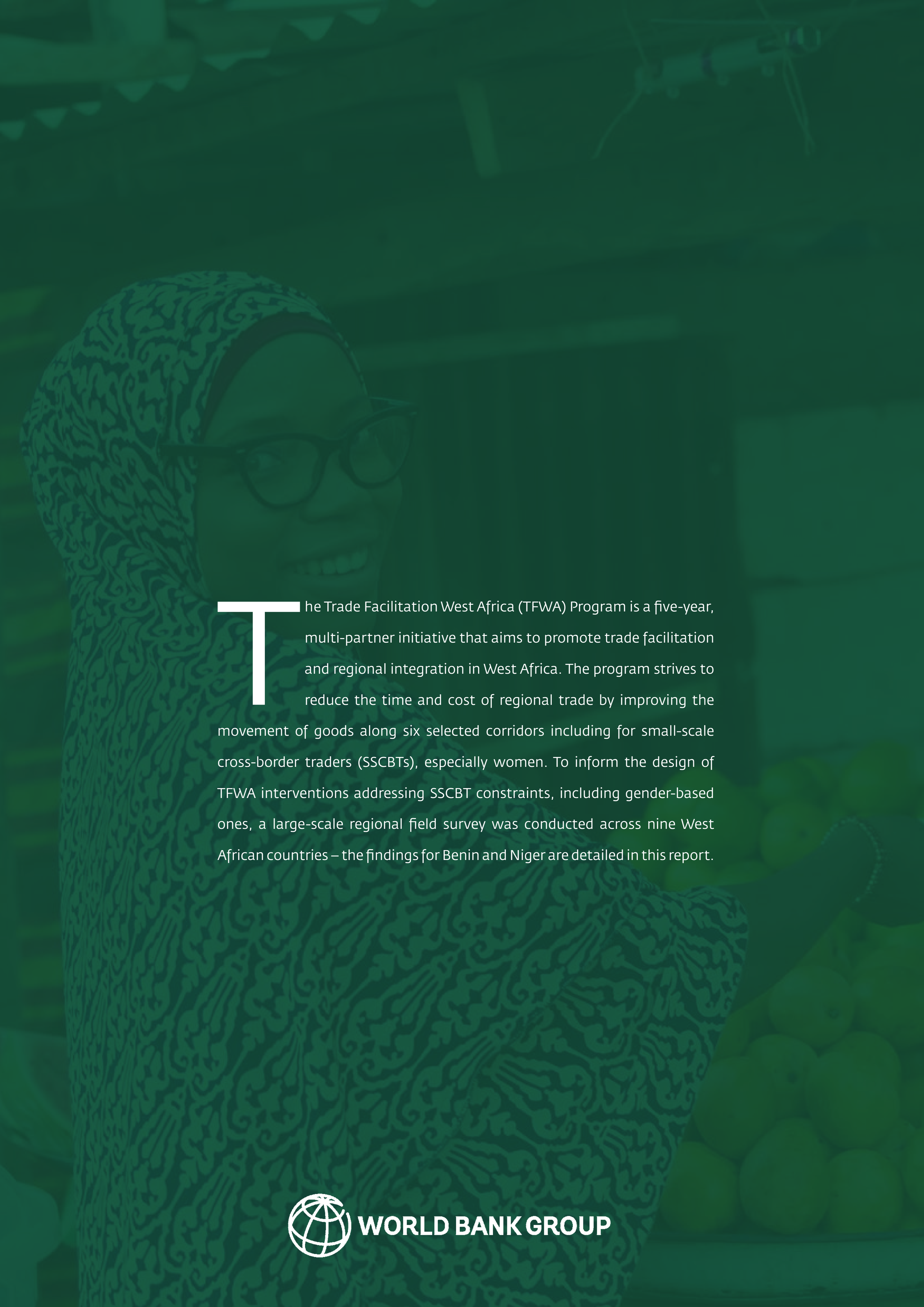
Dakola Market (Pô), Burkina Faso. Dakola market is in the border town of Pô, next to the Burkina Faso–Ghana border and co-located with the Bureau of Customs Dakola border checkpoint. There are upwards of 63 trucks parked next to the Dakola market border checkpoint, indicating a loading zone or rest area. The estimated number of traders is 150. The vast majority of the stalls within Dakola are covered (47+, with only three uncovered). Lighting at this market is slightly better compared with the other selected markets (medium lighting); thus, a reasonable level of safety is inferred.

Kombissiri Market, Burkina Faso. This is a local market located in the town of Kombissiri, 38.5 kilometers (an hour) outside the capital of Ouagadougo. It is a smaller market that sees an average of 40 traders per day. Imagery shows that the market contains more than 77 covered stalls, although the exact number under the market roofs is difficult to assess. The inferred lighting is low to medium, meaning that some areas of the market have better lighting than others, but it generally relies on natural light, with limited artificial lighting.

Map B.1 : Tema-Ouagadougou 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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