

TFWA

Trade Facilitation
West Africa



SMALL-SCALE CROSS-BORDER TRADE SURVEY



FUNDED BY



Ministry of Foreign Affairs of the
Netherlands



IMPLEMENTED BY



WORLD BANK GROUP

THE WORLD BANK IFC International
Finance Corporation



Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH

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SEPTEMBER 2020



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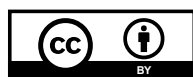
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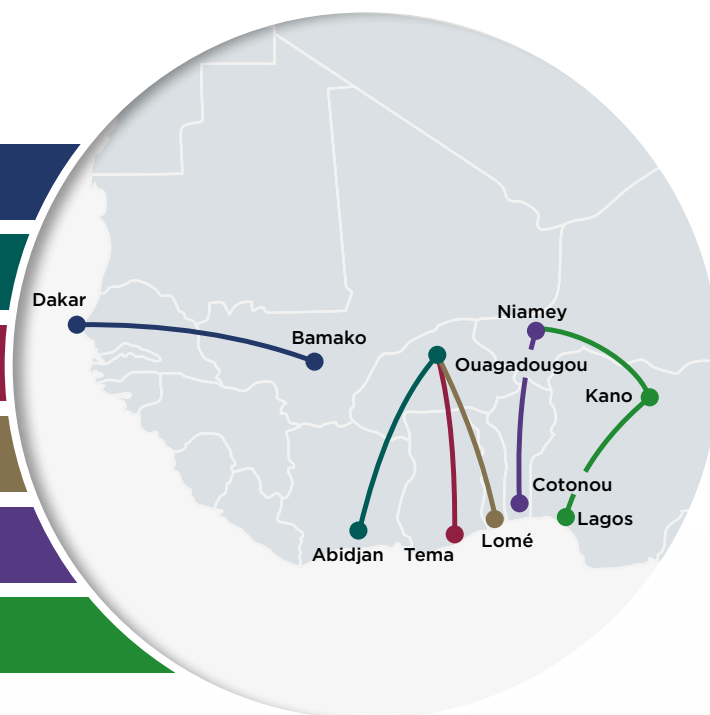
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ACRONYMS

COMESA	Common Market for East and Southern Africa
CSO	Civil Society Organization
ECOWAS	Economic Community of West African States
ETLS	ECOWAS Trade Liberalization Scheme
FGD	Focus Group Discussion
GIZ	German Development Agency
HIV/AIDS	Human Immune Deficiency Virus/Acquired Immune Deficiency Syndrome
KII	Key Informant Interview
km	Kilometers
MSMEs	Micro, Small, and Medium-size Enterprises
NGO	Non-Governmental Organization
PITs	Porters, Intermediaries, and Transporters
REC	Regional Economic Community
SSCBTs	Small-scale Cross-border Traders
STD	Sexually Transmitted Disease
TFWA	Trade Facilitation West Africa
UEMOA	West African Economic and Monetary Union
USAID	United States International Development Agency
WBG	World Bank Group
XOF	West African CFA franc

Color Key: TFWA Program Corridors

Dakar-Bamako
Abidjan-Ouagadougou
Tema-Ouagadougou
Lomé-Ouagadougou
Cotonou-Niamey
Lagos-Kano-Niamey



EXECUTIVE SUMMARY



This report summarizes the findings of a field survey on small-scale cross-border traders (SSCBTs), including women traders along six Trade Facilitation West Africa (TFWA) priority corridors, namely: Dakar-Bamako (Senegal-Mali), Abidjan-Ouagadougou (Côte d'Ivoire-Burkina Faso), Ouagadougou-Tema (Burkina Faso-Ghana), Lomé-Ouagadougou (Togo-Burkina Faso), Cotonou-Niamey (Benin-Niger), and Lagos-Kano-Niamey (Nigeria-Niger). The survey aimed to explore the following: (i) the characteristics and circumstances of small-scale traders, including 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 exists for small-scale border operators. A total of 2,999 quantitative interviews with traders, porters, intermediaries, and border officials; 204 key informant interviews; and 48 focus group discussions (FGDs) were completed.

Reducing barriers to, and facilitation of, regional trade in the region is an important consideration, as well as understanding its nature, dynamics, and key players. Intraregional trade as a share of all trade by West African economies is low, at about 8-10 percent. However, the actual level of regional trade integration in West Africa is likely somewhat higher because of the existence of *non-reported* imports and exports by small-scale traders. Many borders in Africa are not marked by clear geographical or social separators. Instead, pre-colonial trading routes often run through present-day boundaries, and kinship groups continue to straddle national borders. As a result, trade occurs outside of official border crossings, and without being properly registered by customs.

The literature indicates (and confirmed by the survey) that small-scale traders face unique constraints at border posts because of their situation and nature of their activity. They are seldom formally registered as business owners, and often transport small consignments of traded goods by bicycle, pushcart, or on foot. Border infrastructure is rarely dedicated to the needs of small-scale traders, with existing structures such as border offices and market stalls often being dilapidated, while lighting, fencing and bathroom facilities might be missing altogether, rendering the environment unsafe.

In addition, complex clearance procedures and cumbersome documentary requirements along with unpredictable trade policies all contribute to raising trade costs. The latter tend to be highly regressive and fall heavily on small-scale traders. Weak governance, low capacity, and poor behaviour by border officials also contribute to increasing trade impediments and to making borders unfriendly and unsafe). For traders dealing in perishable goods, long waiting times at border crossings can be particularly challenging and costly.

A significant proportion of small-scale traders at border crossings tend to be women, partly because they are often active in the distribution of food and smaller consumer goods which can dominate SSCBT. Women, no less than men, assume a variety of roles as cross-border traders. In many cases, they face more severe impediments to trade than their male counterparts in the form of higher trade costs and more pervasive corruption, more limited access to price and market information, and more frequent harassment and abuse. In addition, they face time and mobility constraints due to family obligations.

SSCBTs are classically 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. Although this is true to some extent in West Africa, the analysis of survey data on markets, distances traveled, goods bought and sold, and transportation used provides insight on a much more complex variety of long-distance traders and SSCBTs. The survey highlights that the surveyed traders belong to a complex web of regional trade networks in a vast geographical area. They often engage in long-distance travel, with varying means of transport, moving a wide range of products. The survey also highlights that transporters and intermediaries play important roles at the surveyed sites.

SSCBTs are relatively young, both male (60%) and female (40%), and generally poorly educated. They run businesses that are often unregistered and/or of limited profitability, and travelling long distances along regional corridors to trade in raw agricultural goods, processed food items, consumer durables and textiles, among others – some gender-based differences exist. Survey results suggest that, on average, between one-third and one-half of traders are aged 34 or less, and up to 40%+ of them have informal/no schooling. They are primarily male (60%), have a business formalization rate ranging

between 22-44%, and in 40% of the cases earn less than \$99/month. They travel on average between 228-400 km along regional corridors, primarily using 2-track transport (motorbikes, cars, vans, buses etc.), and in most cases engage in trader-to-trader sales.

Women traders, albeit a minority, can represent up to 40% of the total, with the notable exception of the Lagos-Kano-Niamey corridor where they are severely under-represented probably due to cultural and security reasons, among others). They are generally present in all product categories yet only dominate in food trade and engage in retail trade to the same extent that men do. On the other hand, they are more likely to run unregistered businesses (with average registration rate at 21.6%, compared to men's 42.4%), and generally travel shorter average distances (293 km as opposed to men's 470 km).

Border officials, along with porters, intermediaries, and transporters (PITs), play an important role in regional trade and exhibit different demographics from traders. Survey results indicate that both categories of officials and PITs are male-dominated, with women accounting for only 10-15% of the former on average and completely absent among the latter. Officials and PITs are also generally (much) better educated than traders, having completed secondary education or higher in most cases, and are typically quite experienced having been in their jobs for 10+ years on average – turn-over rates for officials vary across corridors, and can be relatively high in some cases. Since traders do not always cross borders for trading purposes, but rather travel along part of a corridor to then relay their goods to other traders who will continue the journey in the neighbouring country, it would appear that the role of PITs in facilitating such exchanges of good can be quite important, and deserves greater attention.

All survey respondents generally expressed concerns about the current status of border- and market- infrastructure as well as about overall safety, and complained about complexity of clearance requirements and procedures – on these, traders showed extremely limited knowledge. Among traders, up to 40%+ judged every single facility found at the surveyed border- or market site as “inadequate” or “very inadequate”, with women being slightly more negative on average, and generally more concerned with facilities associated with safety such as lighting, roads, pedestrian lanes and rain cover, as well as (separate) toilets. PITs were also critical of infrastructure, albeit generally less negative than traders.

Similarly, respondents' perceptions about clearance requirements & procedures were also generally negative, with formal traders being more critical (presumably because they are more likely to actually undergo formalities) but no clear product- or gender-based trend emerged. Awareness on trade-related rules and provisions (including regional provisions such as ECOWAS CET and ETLS) was extraordinarily low among traders: up to 90%+ declared to have “limited” or “no knowledge” on them.

Respondents in all six corridors also repeatedly highlighted the lack of transparency in border clearance, and reported relatively high incidence of abuse. Corruption was highlighted as a major issue by traders and PITs in both quantitative interviews and FGDs, and at least 40% of traders declared that they had been exposed to bribery along most of the surveyed corridors. Rate of issuance of formal receipts is apparently quite low (26-47% on average), and the issue seem to be relatively well acknowledged by the various actors with only one-third of surveyed officials explicitly condemning it. In contrast – at first glance – the scale of harassment, sexual or otherwise, was minimal or denied in the quantitative interviews, especially by women. But those phenomena did emerge as major concerns during FGDs and qualitative discussions. Part of such discrepancy can be attributed to respondents' being likely uncomfortable discussing sensitive issues on a one-on-one, but more forthcoming in some group settings.

Access to finance is a major constraint for respondents: personal savings and informal networks are the most common channels to access financing for traders, including women. Formal financial products and services are seen as more challenging to adopt. Personal savings are the primary form of finance for both male and female traders along all surveyed corridors – they represent about 33 to 40% of total financing on average, and can reach much higher values along the Dakar-Bamako and Lagos-Kano-Niamey corridors. Borrowing from family members, friends, and neighbours is also common among traders, while formal channels such as commercial banks and micro-finance institutions are typically used much less. There are some exceptions: for instance, up to 18% of male traders use commercial banks to finance their activities along Lomé-Ouagadougou, while 24% of women turn to microfinance institutions in Cotonou-Niamey.

In general, microfinance seems to be more popular among women, with their use peaking between 12 and 24% along four out of six corridors. Low financial literacy levels, complex documentation, and stringent loan requirements (for example, in terms of collateral, interest rates, and/or repayment terms) are cited by traders as major challenges preventing them from extensively using formal financing channels.

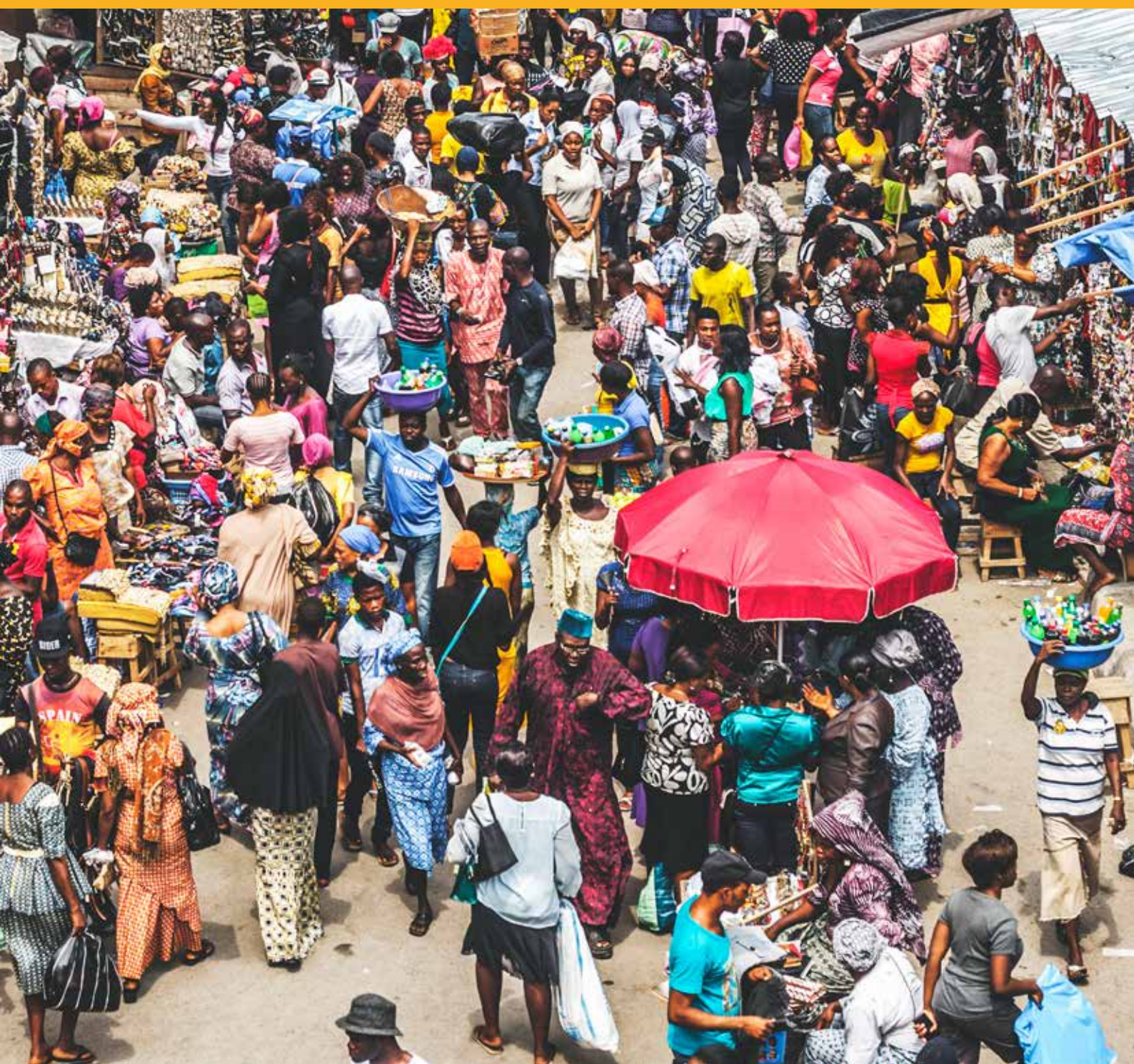
Based on these findings, the report suggests that the TFWA program should consider the following:

- **Put in place 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 training, dissemination campaigns, and other awareness-raising efforts).** The establishment of help desks (physical or virtual), mandated to inform traders of rules and regulations and assist them with clearance procedures, should also be considered in close coordination with community service organizations and relevant associations, including those representing women traders. Easy-to-follow guides designed for mobile phones could also be considered. Although the details will differ between corridors and borders, a common overall approach can be pursued for the adoption of these measures, 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 traders far beyond the border areas.
- **Put in place 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 others, attention could be given to options for a simplified regime for small-scale traders, as a measure 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 from 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 also helps to identify areas where transparency most needs to be encouraged (e.g. 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.
- **Put in place measures to improve behavior at the survey sites and relationships between traders, PITs, and border officials,** such as joint workshops, grassroots campaigns, town hall meetings, and ad hoc trainings, including on the gender ramifications of trade facilitation and challenges affecting women traders. Systems that allow 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.
- **Consider increasing the number of women staff** in the ranks of border agencies, particularly in Mali. Improving border officials' behavior is urgent and crucial.
- **In response to the concerns about infrastructure, implement 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 designation of night patrol guards.** These actions could be discussed for further prioritization with the stakeholders. Separately, the issue of the conditions of the markets and road-related and similar infrastructure could be forwarded to other donor-funded programs with heavy emphasis on physical infrastructure development.
- **Pay greater attention to the key features of PITs.** This is a broader lesson for the main survey and TFWA activities more generally, to understand the role that PITs play at survey locations and the challenges they face, which the program could try to address.

- **Address the challenges identified in the survey results on markets, information, and finance.** Financial constraints were cited as the biggest concern for traders at all the sites. 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, to fill existing gaps.
- **Give due consideration to the diversity that exists among the groups of SSCBTs** in designing (or modifying) and implementing interventions that will have varying impacts.
- **Systematic data collection on SSCBT. Detailed, relevant and organised data and information on SSCBT trade in West Africa are not available; establishing a data collection system on SSCBT should be considered under TFWA.** Lack of data represents an obstacle to efficient and effective policy making on a phenomenon which affects large sections of the region's poorest populations, and one which potentially has a significant role to play in the region's future development. Setting up a data collection system on SSCBT, ideally in a common effort across West Africa, could draw on lessons from countries that are regularly collecting such data, and where the information has influenced policy discussions at the local and national level. Setting up data collection systems in West Africa can also reflect extensive work conducted by a current World Bank project which is examining approaches to Monitoring SSCBT.

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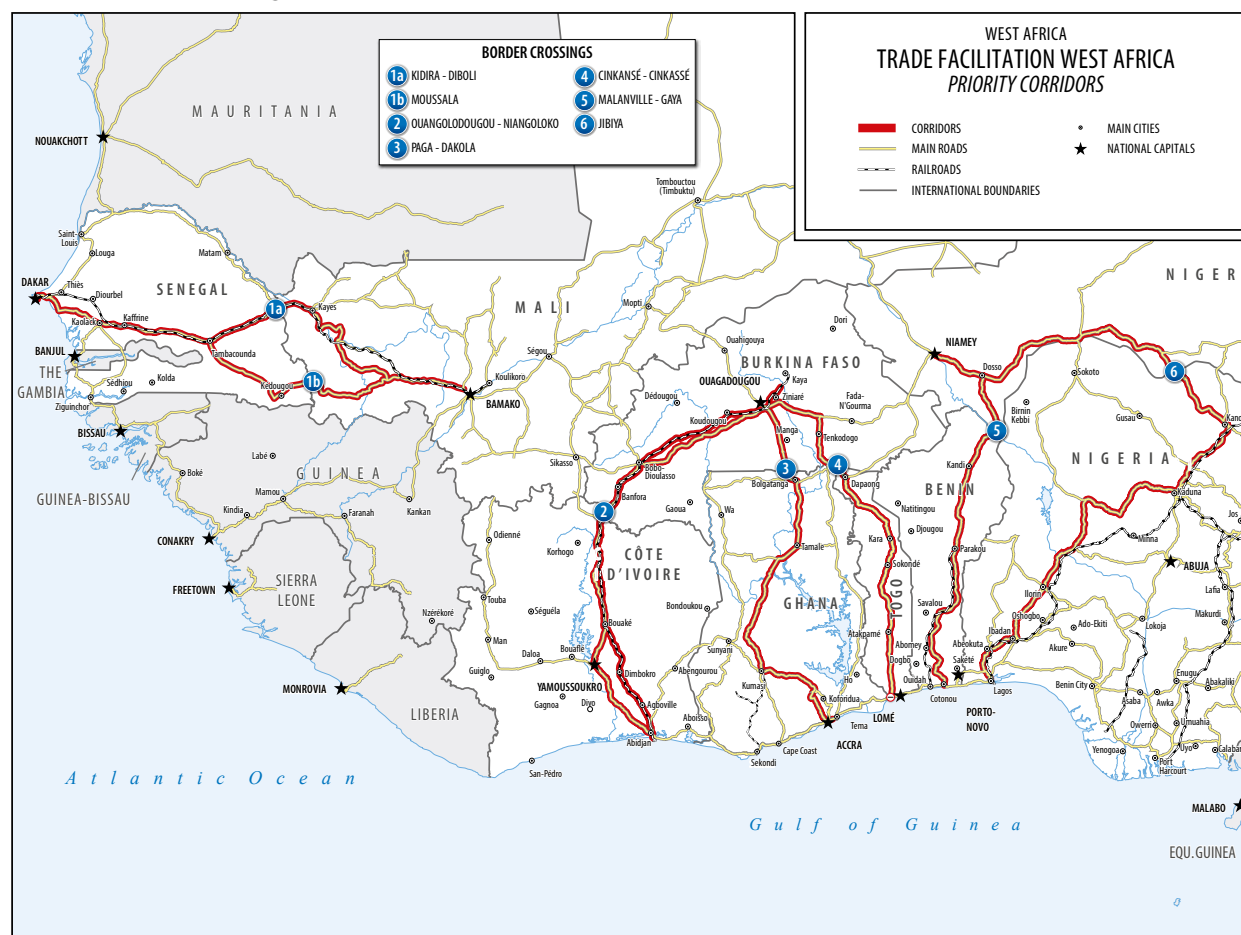
INTRODUCTION



The Trade Facilitation West Africa (TFWA) program is an initiative driven by multiple development partners¹ 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, 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 Development Cooperation Agency, the program's implementing partners, with strategic oversight and guidance provided by a steering committee chaired by the Economic Community of West African States Commission and supported by the West African Economic and Monetary Union 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 (SSCBTs), including women traders, along the six TFWA priority corridors, namely: Abidjan-Ouagadougou (Côte d'Ivoire-Burkina Faso), Ouagadougou-Tema (Burkina Faso-Ghana), 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 corridors and the surveyed locations). The activity was intended to generate empirical evidence to help address the main trade facilitation challenges affecting small-scale traders, especially women. In this study, the term "traders" refers to the economic operators who buy and sell goods in a market or border location covered by the survey. The research aims to explore the following: (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 exists for small-scale border operators. The outcomes of the regional field survey will inform the TFWA program activities.

MAP 1.1. TFWA Program corridors



Source: World Bank Group, 2019.

1.1. Background and context to the Survey

Countries in Africa have recognized the importance of pursuing deeper regional integration as a key economic policy objective, including in the area of trade. In consequence, the African Continental Free Trade Area Agreement (AfCFTA) was signed in Kigali, Rwanda, in March 2018.² Regional Economic Communities (RECs) across Africa provide important building blocks for the continent-wide integration.

The 15 member countries of the Economic Community of West African States (ECOWAS), the focus of the TWFA program, is one of the most significant RECs in Africa; and both today and historically³ regional trade represents a major component and driver of economic growth. Certainly, in recent years intra-regional trade in ECOWAS has been a significant driver of economic growth, and perhaps more so than trade with other parts of the world (Okoro et al, 2020⁴). This importance of regional trade will likely increase, as underlying economic developments – for example the rise of industrial clusters, often connected to burgeoning urbanization in ECOWAS and the rest of Africa – foster further connections between markets and communities across borders (Kaplinsky and Morris, 2019⁵).

ECOWAS has some way to go in terms of regional integration, including in trade. Based on a regional integration index constructed by Odjo et al (2019) and applied to all of Africa's main RECs, ECOWAS' integration was below the African average in trade, infrastructure and intermediate goods, but above average in the free movement of people and finance.⁶ In common with other African RECs, ECOWAS' customs duties on intraregional imports are low, but the highest compared to other RECs, at an average of 5.5 percent. ECOWAS' border procedures, such as the time required to clear exports through customs, also receive a low score⁷. Overall, formal intraregional trade as a share of trade for all products is low in ECOWAS at 8-10 percent (SADC is at about 18 percent), and similar for trade in agricultural goods⁸. Reducing barriers to, and facilitation of, regional trade in ECOWAS is thus an important consideration, as well as understanding its nature, dynamics, and key players.

The actual level of regional integration in West Africa is likely somewhat higher because of the existence of *non-reported* imports and exports (Golub, 2015⁹). Many borders in Africa are not marked by clear geographical or social separators. Instead, pre-colonial trading routes often run through present-day boundaries, and kinship groups continue to straddle national borders (Walther, 2014¹⁰). As a result, trade occurs outside of official border crossings, and without being properly registered by customs. The reason for this varies: the value of traded consignments falls below a certain threshold or because of other arrangements between traders and customs officials. These different types of unrecorded cross-border transactions are often labelled as “informal trade”. However, while many small-scale traders may not be registered as formal business owners, this informal status does not imply that they are intentionally trying to circumvent existing laws, applicable taxes, or relevant procedures (Brenton and Soprano, 2018¹¹). For this reason, this report uses the term small-scale traders rather than informal traders.

There have been a number of attempts to assess the importance of small-scale cross-border trade. Ackello-Oguto (1996) distinguishes three different approaches to collecting qualitative and quantitative information about informal cross-border trade: (i) tracking movement of large transport vehicles and comparing the volume and value of the merchandise with official customs data to identify fraud and misdeclaration; (ii) monitoring stock levels at open borders and to compare actual observed sales data with customs data; and (iii) observing border movement to assess the importance of non-official trade.¹²

The border observation method is the most broadly applicable information gathering approach concerning small-scale trade and will be the focus of the subsequent discussion. Overall, studies show that unrecorded trade carried out by small-scale cross-border traders is often relatively high compared to official statistics. Thus, for instance, Bensassi et al (2018) analysed data from the ECENE survey (Enquête sur le commerce extérieur non enregistré) that was conducted at the borders of Benin with Togo and Nigeria by the National Institute of Statistics of Benin in 2011. Their analysis showed that informal transactions were more than five times more valuable than the official exports reported in customs statistics. Moreover, the findings suggest that there is little overlap between products that are traded formally and informally, and that some goods are traded exclusively through the informal channel.

1.2. Conditions facing small-scale traders

The policy dialogue on the role of small-scale traders in cross-border trade – and especially the conditions they face in conducting this trade – has generally been neglected. Previous research has shown that small-scale traders and the producers and consumers they connect fall into the bottom third of the population by household income, so that small-scale cross-border trade (SSCBT) is directly relevant for poverty reduction (Brenton et al 2013¹³). In addition, SSCBT also makes a notable contribution to regional food security by linking markets across borders. However, small-scale traders often face unfavourable conditions and discrimination by border officials compared to large commercial operators, so that their trade transactions costs are high. Hence, improving the trading environment for small-scale traders and reducing their trade costs can help to deepen regional integration and foster development and income growth in border communities.

Small-scale traders face unique constraints at border posts because of their situation and nature of their activity. They are seldom formally registered as business owners, and often transport small consignments of traded goods by bicycle, pushcart, or on foot (Little, 2005¹⁴). Border infrastructure is rarely dedicated to the needs of small-scale traders, with existing structures such as border offices and market stalls often being dilapidated, while lighting, fencing and bathroom facilities might be missing altogether, rendering the environment unsafe.

In addition, complex clearance procedures and cumbersome documentary requirements along with unpredictable trade policies all contribute to raising trade costs. The latter tend to be highly regressive and fall heavily on small-scale traders. Weak governance, low capacity, and poor behaviour by border officials also contribute to increasing trade impediments and to making borders unfriendly and unsafe (Brenton and Soprano, 2018¹⁵). For traders dealing in perishable goods, long waiting times at border crossings can be particularly challenging and costly.

As most small-scale cross-border traders are women (at least over shorter distances), the available empirical studies have often analysed SSCBT from a women perspective (see below). In this context, the field survey examines whether and to what extent there are differences between male and female small-scale cross-border traders. The analysis in later chapters will identify and highlight the critical constraints that small-scale traders in general are facing in West Africa and differentiate the findings between men and women. The perception of traders and porters concerning the trading environment that they are operating in are explored, with a view to determining what they see as the priorities for infrastructure upgrading and regulatory reform.

1.3. Role of women in West African Trade

A large proportion of small-scale operators at border crossings in Africa tend to be women, partly because they are often active in the distribution of food and smaller consumer goods which can dominate SSCBT. As a result, small-scale cross-border trade is generally characterized by a significant share of women traders. For example, a survey of operators at four border posts in the East of the Democratic Republic of Congo identified 85 percent of small-scale traders to be women (Brenton et al, 2011¹⁶). In West Africa, the share of women traders is estimated to amount to 70-90 percent of all small-scale traders in the region (Aboudou et al, 2017¹⁷), though the level may depend on the definition of ‘trader’ used in a study.¹⁸

Women, no less than men, assume a variety of roles in small-scale trade as border traders, transporters, processors, or vendors. In many cases, they face more severe impediments to trade than their male counterparts in the form of higher trade costs and more pervasive corruption, more limited access to price and market information, and more frequent harassment and abuse. In addition, they face time and mobility constraints due to family obligations. Addressing these gender-specific disadvantages and creating a safe, transparent and equitable environment at border crossings will facilitate and promote cross-border trade and reduce gender injustice.

The challenging situation of small-scale traders, notably women traders, at border crossings is made even more difficult by poor institutional support. There are often no trader associations in existence that specifically give voice to small scale traders and represent their interests vis-à-vis border officials or larger commercial trading operations. Also, even if help desks exist at a particular border crossing, small-scale traders might not trust the agents to address their grievances concerning issues such as corruption, harassment, or violence.

While many small-scale cross-border traders are women, most of the officials who regulate the border tend to be men (Brenton et al, 2011¹⁹). This gender asymmetry can lead to significant physical and mental stress. Focus group discussions with Nigerian women traders reveal regular incidents of corruption, harassment and abuse by customs, police, or immigration officers (Olayiwola Jawando et al, 2012²⁰). A study on women in cross-border trade in Liberia, for example, indicated 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 favours (Aboudou et al, 2017²¹).

Women also tend to be more severely affected by some of the constraints and high transaction costs that all informal traders face. For example, because of customary law, land policy, or traditional customs and values, women often lack collateral and face severe problems accessing finance for their businesses. This in turn frequently limits their choice of cross-border transport to public means of transport with poor reliability and security.

Finally, based on interviews with female cross-border traders, Yusuff (2015²²) finds that many women have little knowledge about policies at the border, including the costs of crossing the border “formally”, or any means of redress available if they were subject to mistreatment. Poor levels of education and low literacy similarly entail that women have more limited access to professional networks, trade fairs and other promotional activities than their better educated and informed male colleagues (Aboudou et al, 2017²³). In addition, Simavi et al (2010²⁴) show that women are less confident than men when confronted with corrupt and intimidating behaviour on the part of government officials, so that they end up paying larger bribes than men.

Most of the empirical evidence on the particular challenges that small-scale female traders face is anecdotal or derives from qualitative interviews of a small sample of women traders. By surveying a large number of women traders, this study aims to complement the available understanding of gender issues in SSCBT by systematically analysing consistent information from a significant number of male and female cross-border traders about their personal characteristics, trading activities, constraints and challenges. Analysis of the gendered differences across trading features will make it possible to highlight and quantify the disadvantages women cross-border traders face. Moreover, comparing the findings across the six border corridors will help to discern whether the identified challenges are location-specific or generic.

1.4. The role of border officials and service providers

While the study is primarily about SSCBT and understanding/acting on how to support small cross-border traders in a dedicated and nuanced way, the field survey also included quantitative and qualitative instruments to obtain information from and about border officials and service providers. Border officials include customs officers, police, and phytosanitary services among others. Service providers include porters, intermediaries, and transporters (PITs). Porters convey goods back and forth across the border using carts, bicycles, or headload; intermediaries take orders on behalf of traders and help make arrangements to transport their goods across the border or help traders to process their documents and clear their goods; and transporters ship cargo across borders using a car, mini-van, bus, or truck.

The purpose for including them in the survey was two-fold. First, these two groups are central to facilitating cross-border trade and understanding how they operate and their views on how to improve trade is crucial. Secondly, they interact directly with traders, so their perceptions are essential to triangulating the perceptions of traders. For example, on the freight issue of corruption (including ‘facilitation payments’) service providers’ views can corroborate responses being obtained from traders;

and understanding the motives of border officials who are accused of corruption may help in determining effective solutions. Less conflictual, traders, officials and border official are all invested in the idea of effective and efficient market and border infrastructure, but their differing, nuanced views may guide policy makers and other stakeholders on what to prioritize and how best to proceed.

1.5. Field survey on small-scale cross-border trade (SSCBT) and gender

The regional field survey on small-scale cross-border trade (SSCBT) and gender set out to generate empirical evidence to help address the main trade facilitation challenges affecting small-scale traders. In particular, empirical information was collected from small-scale traders, border officials, service providers and border community stakeholders to shed light on the extent of SSCBT in West Africa, the constraints faced by small-scale traders, and the situation of women traders. These issues are currently not well understood and have received limited attention in the literature. The research particularly aimed to explore the following:

- (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.
- (iii) The institutional framework and support that exists for small-scale border operators.

While all empirical studies of SSCBT suggest the considerable importance of unrecorded trade, the quantitative estimates of SSCBT vary widely across countries, border crossings, and traded products. In this context, the regional field study aimed to complement earlier efforts at quantifying the extent of SSCBT by conducting surveys along six different border corridors using a common methodology and common survey instruments. Most empirical research on SSCBT hitherto has been conducted in Central and Eastern Africa, so this regional field survey aimed to contribute by extending the geographical scope of the knowledge base by focusing on six understudied trade corridors in West Africa. The previous body of research on SSCBTs (in Central and Eastern Africa) implied that traders are largely clustered at the border, are largely women carrying small volume, and are constrained by the lack of infrastructure, lack of information, lack of facilitation support tailored for SSCBTs, and harassment.

The TFWA survey of SSCBT in West Africa survey was, however, not constrained by these previous findings and was generally open-ended in design. Its purpose was to support SSCBT that can be financed by TFWA program and was primarily focussed on understanding, broadly speaking, the characteristics of SSCBTs and their constraints. For instance, by focussing on trade corridors criss-crossing the region it was able to bring the role of long-distance small-scale traders in transporting goods well beyond borders (and between key markets) to the fore. In consequence, the field survey covered a very wide geographical area, was ambitious in scale, and utilized a variety of quantitative and qualitative research instruments to provide a multifaceted assessment of the issues (further methodological details are provided in chapter 2). Chapter 3 analyses the information and data from the survey; and chapter 4 provides recommendations from the analysis to inform TFWA program activities.

2

METHODOLOGY



The study was conducted in two phases: a pilot survey on Dakar-Bamako was undertaken 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 (see the maps in annex B). Financial data were converted from local currencies to US dollars to ensure comparability between corridors and countries.²⁵ Separate quantitative questionnaires on SSCBTs, including women traders, were administered to the three target groups of traders, service providers, and officials. This information was complemented by findings from qualitative focus group discussions (FGDs) and key informant interviews (KIIs) with stakeholder representatives, as well as imagery analysis.

Three closed-response surveys were administered to the following target groups at 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 SSCBTs 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 SSCBTs. Listing of SSCBTs on the major market day allowed for the creation of a robust sampling frame for the random selection of participants for the survey.
- Random selection of participants for the survey was done using a public ballot for men and women.
- Supervisors and quality control officers ensured that only persons listed and randomly selected were interviewed for the survey.
- SSCBTs crossing from one side of the border to the other for markets very close to the border were also intercepted for interviews. SSCBTs on longer journeys traveling from one country to another through a selected corridor were intercepted at the border crossing or at a motor park close to the border. It was important to have these segments in the sample, as they equally contribute to the cross-border economy.
- In addition to random selection of traders, the teams used intercepts for the porters, intermediaries, and transporters (PITs). 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, the police, and the 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.

A total of 2,999 quantitative interviews, 204 KIIs, and 48 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, an extensive training of enumerators was conducted at 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.

3

MAIN FINDINGS



SCBTs are classically 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. Although this is true to some extent in West Africa, the analysis below of markets, distances traveled, goods bought and sold, and transportation used provides insight on a much more complex variety of long-distance traders and SSCBTs. Over a region as vast as West Africa, the pattern of trading is affected by country policies, natural endowments, cultural connections, demographic conditions, infrastructure quality, level of development (hence average earnings between countries), and much more. Thus, although many of the issues related to long-distance and cross-border trade covered in this analysis are broadly similar, the six corridors are not mirror images of each other.

3.1. Traders' characteristics and business dynamics

General characteristics and demographics

Nearly 1,800 traders were interviewed across all six corridors as part of the TFWA SSCBT survey, with at least 291 traders in each of the six corridors (table 3.1). In most of the corridors, around 40 percent of the respondents were women, with only one corridor short of this share, where a low 14 percent of the interviewed traders were women (Lagos-Kano-Niamey).²⁶

The demographic characteristics of the traders in the sample broadly reflect those of West African populations, with a large share being young; those aged 34 years or younger represent at least 36 percent of the sample (the Lagos-Kano-Niamey corridor) and up to 51 percent (Lomé-Ouagadougou) (table 3.1). The traders' level of schooling is low, with 40 percent or more having informal or no schooling whatsoever in many corridors, although there are some variations. In the Ouagadougou-Tema corridor, a relatively high 49 percent of the traders have primary education (some have more), with Dakar-Bamako and Lagos-Kano-Niamey not far behind, with 39 and 38 percent, respectively.

A major factor motivating traders to enter this business, which was noted in the focus group discussions and is crucially allied to a lack of other opportunities, is the need to provide for their dependents (on average, traders have six to eight dependents (table 3.1). Many of the traders have been in business for 10 years or more (up to 39 percent in Ouagadougou-Tema) and most for at least five years. A large share of traders across corridors (20-40 percent) said that they earned \$50 to \$99 per month and, in most cases, an equally large proportion mentioned that they earned considerably less. Indeed, around 40 percent of the traders earn less than \$99 per month in all the corridors, with a low of 25 percent in Dakar-Bamako and a very high proportion of 60 percent in Cotonou-Niamey. In general, women traders earn somewhat less in most of the corridors (section 3.6). Thus, small-scale trading is a low-paid profession.

Generally, the level of formalization of traders' businesses (defined as business registration) is low, ranging from 22 percent of traders in Ouagadougou-Tema to 44 percent in Dakar-Bamako (table 3.1). A significant reason for the generally low level of business registration in all the corridors is the lack of knowledge of procedures, with traders saying that this was the case, ranging from 22 percent (Dakar-Bamako) to 43 percent (Cotonou-Niamey).

The majority of traders reported that they rely on their own savings or loans from family and friends for financing their businesses, partly because of the conditions imposed by financial institutions (table 3.1). This is broadly consistent with Findex data²⁷: borrowing from family and friends is most common, and access to financial institutions is still limited.

Distance traveled by traders is generally long and can vary across corridors. The mean distances traders travel (between where they buy products and where they sell them) is high, ranging from 228 to 400 kilometers (km), depending on the corridor (table 3.1), but there is quite a lot of variability in the distances. Clothing and fresh produce are chief among the products that are most traded, but processed foods and beverages and consumer durables are significant specializations for a large subset of traders. Partly because of such specialization, but also the distances covered, two-track transport, such as cars, buses, and trucks, is the prevalent mode of transport.

Table 3.1. Key characteristics of respondents, by corridor (% of traders)

Characteristic	Corridors		
	Dakar-Bamako	Ouagadougou-Abidjan	Ouagadougou-Tema
Number of traders interviewed	312	297	294
Share of women among all traders (%)	40	43	38
Share of traders age 34 or younger (%)	46	42	42
Share of traders with informal or no schooling (%)	38	49	32
Share of traders with primary schooling (some or completed) (%)	39	26	49
Average number of dependents	7 (median)	7	6
Share of traders in business for more than 10 years (%)	42	31	50
Share of traders earning \$50-\$99 per month ^a	21	30	17
Share of traders earning \$0-\$49 per month ^a	4	13	22
Average distance traveled (kilometers) (mean) ^b	338	385	328
Mostly commonly traded commodities (up to three)	Processed foods, raw vegetables, clothing	Clothing, raw vegetables, grains	Clothing, raw vegetables, grains
Trade business formally registered (% saying yes)	44	36	22
Prevalent mode of transport (%)	Car/bus (46)	Truck (45)	Car/bus (45), truck (45)
Prevalent mode of crossing international borders, formal (official) versus informal routes (%)	Formal, 86; pedestrian lanes, 7; unchartered routes, 3	Formal, 91; unchartered routes, 6; pedestrian lanes, 2	Formal, 82; pedestrian lanes, 3; unchartered routes, 8
Main three sources of finance	Savings, borrow from a commercial bank, borrow from a microfinance institution (7%), borrow from a friend or neighbor (7%)	Savings, credit union, borrow from a friend or neighbor	Savings, borrow from a friend or neighbor, borrow from a commercial bank
Association membership (%)	24	36	25

Characteristic	Corridors		
	Ouagadougou-Lomé	Cotonou-Niamey	Lagos-Kano-Niamey
Number of traders interviewed	295	291	302
Share of women among all traders (%)	44	44	14
Share of traders age 34 or younger (%)	51	45	36
Share of traders with informal or no schooling (%)	51	40	17
Share of traders with primary schooling (some or completed) (%)	26	26	38
Average number of dependents	7	7	8 (median)
Share of traders in business for more than 10 years (%)	29	39	42
Share of traders earning \$50-\$99 per month ^a	21	40	19
Share of traders earning \$0-\$49 per month ^a	24	20	20
Average distance traveled (kilometers) (mean) ^b	354	400	228
Mostly commonly traded commodities (up to three)	Clothing; grains; agricultural inputs, seeds, fertilizers (5%), raw vegetables (5%)	Raw vegetables, clothing, grains	Grains, beans, clothing
Trade business formally registered (% saying yes)	40	25	25
Prevalent mode of transport (%)	Car/bus (40)	Car/bus (51)	Car/bus (58)
Prevalent mode of crossing international borders, formal (official) versus informal routes (%)	Formals, 71; pedestrian lanes, 21; unchartered routes, 5	Formal, 90; pedestrian lanes, 4; unchartered routes, 3	Formal, 92; pedestrian lanes, 3; unchartered routes, 5
Main three sources of finance	Savings, borrow from a commercial bank, borrow from a microfinance institution, get goods on credit	Savings, borrow from a friend or neighbor, get goods on credit to pay later	Savings, borrow from a friend or neighbor, get goods on credit to pay later
Association membership (%)	25	33	37

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

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

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

When crossing international borders, most traders (70 percent or more) declare that they use formal, official routes, but some also rely on informal crossings, such as unchartered tracks and pedestrian lanes (table 3.1). There are some variations between corridors (for example, traders interviewed in/near Niangolo in the Abidjan-Ouagadougou corridor use unchartered routes a little more often, while traders in Diboli in the Dakar-Bamako corridor are slightly more inclined toward pedestrian lanes), but no significant differences. The rate of use of formal trade routes, at 70 percent, is high compared with estimates for Africa, especially in other regions.²⁸ The reason for this may be because much trade is long distance (and by car, bus, or truck), which makes the use of informal routes difficult. The topography (arid areas may be easier to police) and historical trade routes (hence, established markets and points of exchange en route) are likely additional factors in the greater use of official routes.

Products traded

In each corridor, four markets were surveyed: two on the border between the two pertinent countries and two some distance from it. This allowed an assessment of whole corridor dynamics, as discussed further in the subsection on business structure and trader networks.

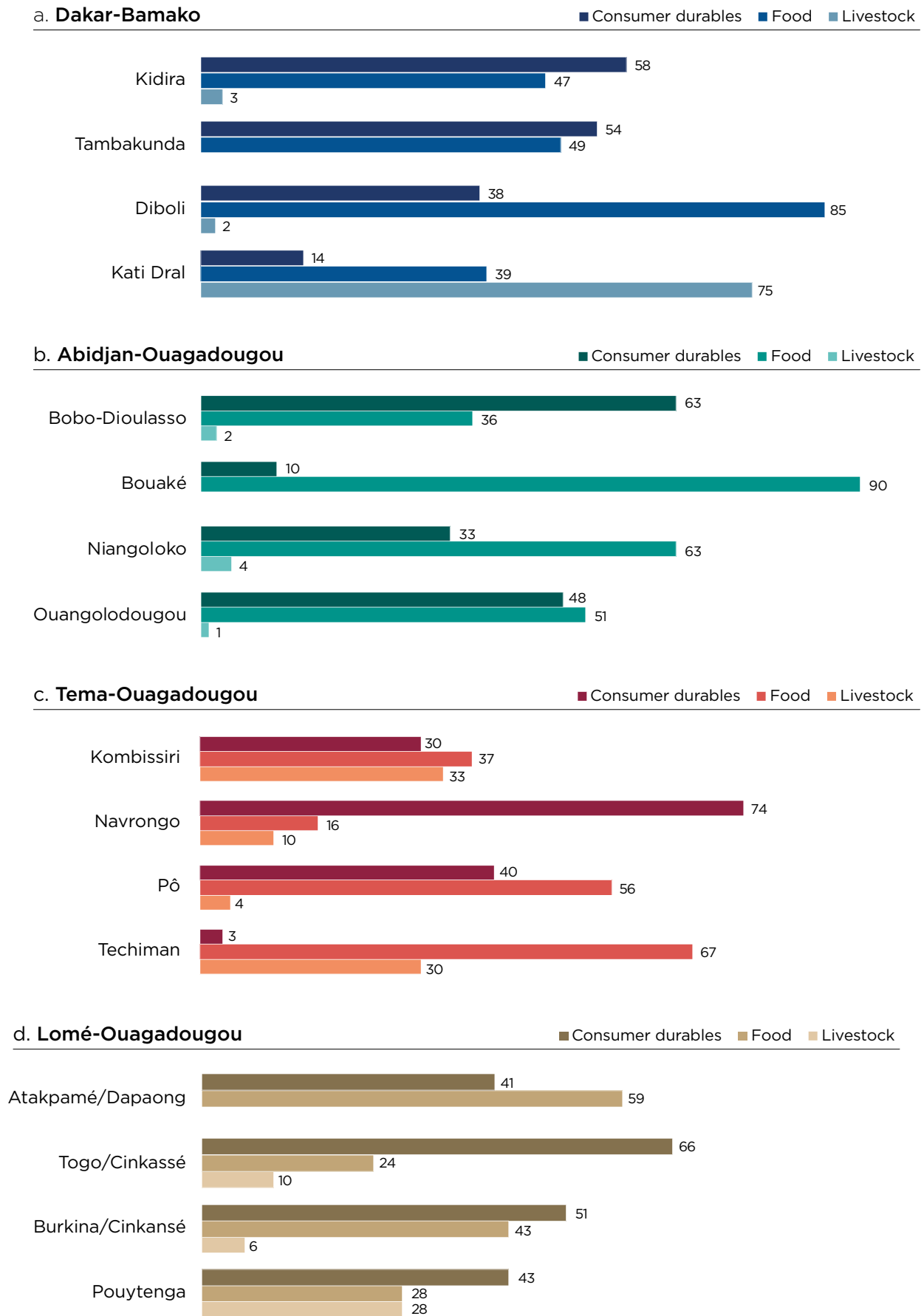
Although agricultural produce is traded in all the markets, as the “classic” small producer-seller model anticipates, the reality is more complex. Food, broadly defined,²⁹ is a major part of what is traded in all six corridors, but consumer durables³⁰ (“durables”) are equally significant items in traders’ portfolios in nearly all the markets (figure 3.1). Broadly across the corridors, about 50 percent of the traders are primarily focused on food products, and around 40 percent mainly specialize in consumer products; a smaller proportion is concentrated in sales of livestock or products such as agricultural inputs. Although the largest shares of items traded under “food” are indeed 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.³¹ 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, for ease of exposition, clothing and consumer durables are jointly referred to as “consumer durables” or “durables.”

Although the share of trader activity in food, consumer durables, and livestock is broadly similar across the corridors, there are differences, for instance, by markets. These differences reflect the prevailing conditions, whether defined by geography (a market may be remote or proximate to population centers), local endowments and production patterns, a market’s size, its specialization, and so forth. The following are examples:

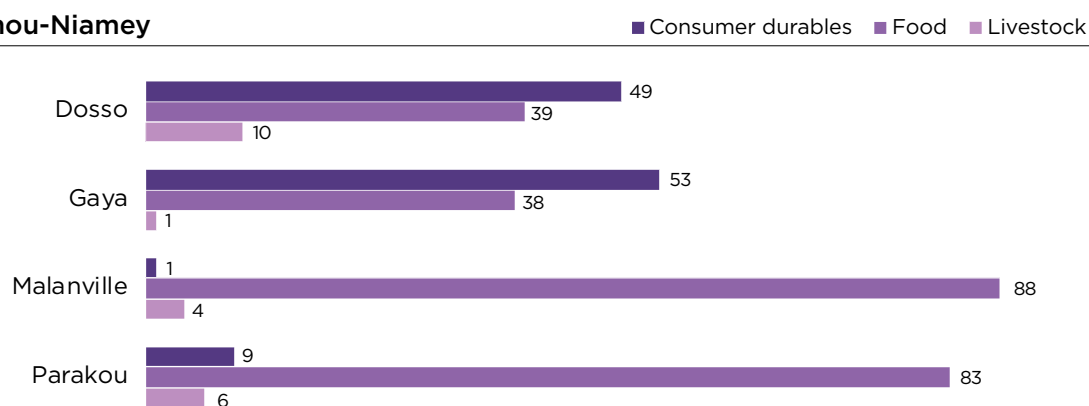
- The Techiman market (Ouagadougou-Tema) has a long-term specialization in fresh produce (including as a conduit for long-distance trade); hence, there is a preponderance of food (and livestock) (figure 3.1, panel c).
- Kati Dral (Dakar-Bamako) and Pouytenga (Lomé-Ouagadougou) specialize in livestock (figure 3.1, panels a and d).
- Niangoloko (Abidjan-Ouagadougou), from the imagery analysis, is a very small market catering to local requirements; hence, the focus is on food (and consumer durables) (figure 3.1, panel b).
- Madoua (Lagos-Kano-Niamey), with a population of about half a million people, is a large, diversified city; hence, consumer durables are to the fore (figure 3.1, panel f).

Women are active traders in all product groups, apart from livestock, which tends to be the exclusive or predominant domain of men in most of the corridors (figure 3.2). Women’s representation is relatively equal in consumer durables in most of the corridors, but it is more variable when it comes to food. In most cases, there are proportionally more women traders in agricultural produce and other food products (figure 3.2).

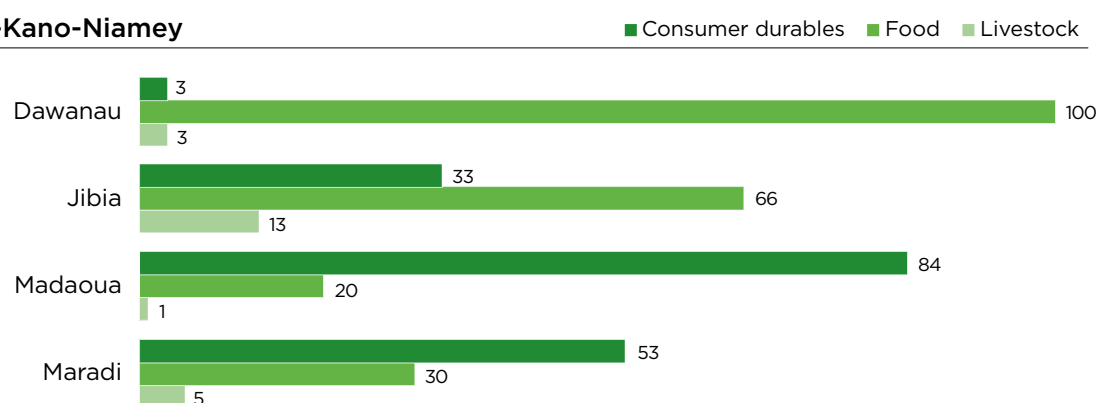
Figure 3.1. Types of products offered by traders in the markets, by corridor (% of traders)



e. Cotonou-Niamey



f. Lagos-Kano-Niamey

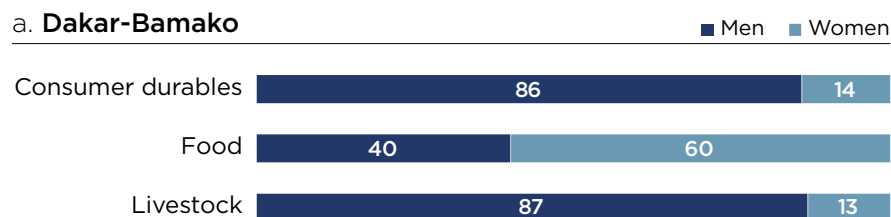


Source: Trade Facilitation West Africa Small-Scale Cross-Border Traders survey.

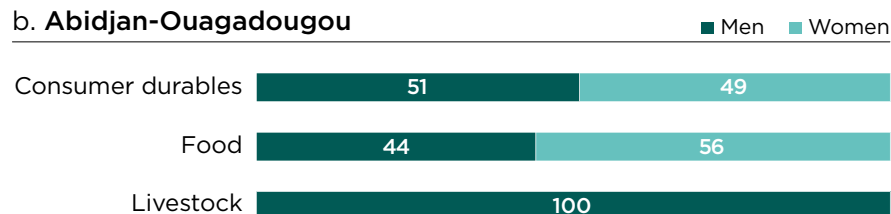
Note: The traders were asked about the top three products they carried, so the percentages in each market sum to more than 100 percent.

Figure 3.2. Gender of traders, by corridor market and type of product

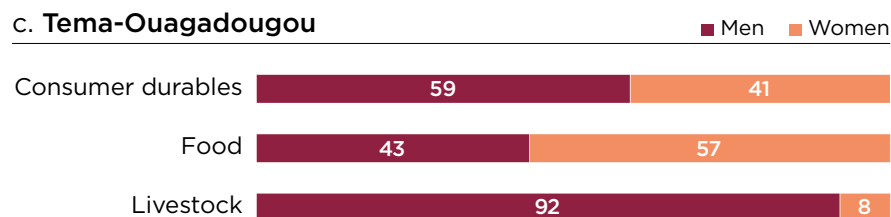
a. Dakar-Bamako

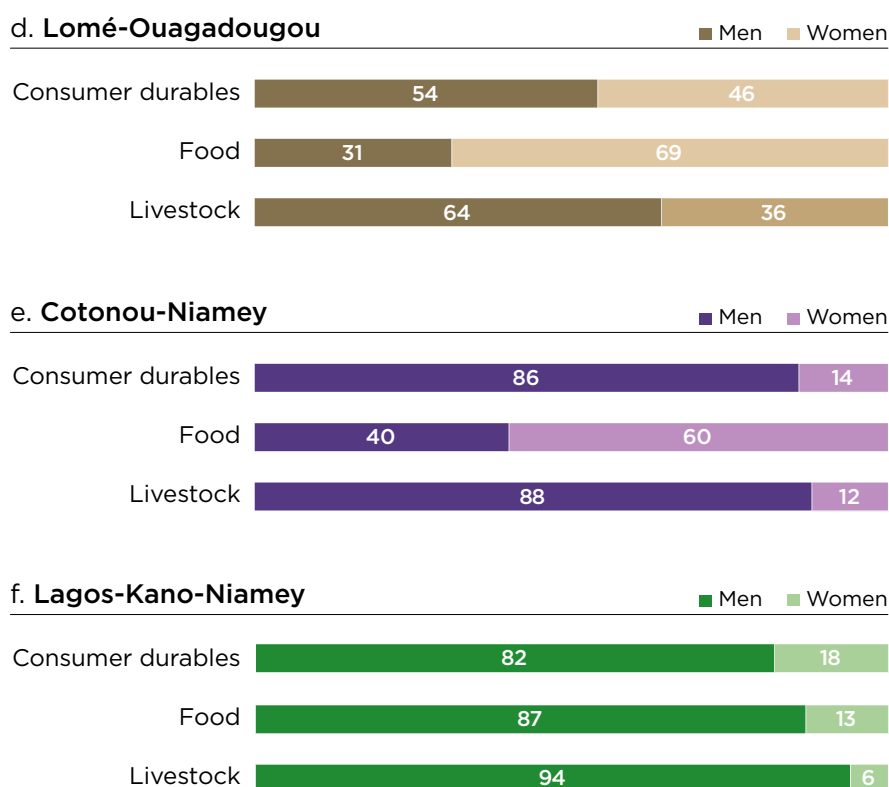


b. Abidjan-Ouagadougou



c. Tema-Ouagadougou





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

Distances traveled

The distances traveled by traders at the borders depend on the products in which they are specialized. In general, traders specializing in food travel shorter distances on average, while those in consumer durables travel further (annex B). However, there are variations because of differences within product groupings; for example, fresh and more perishable items are transported shorter distances (although seasonality complicates the picture³²), and processed food items are transported much longer distances, as are consumer durables. Some West African countries are very large geographically, resulting in potentially longer distances traveled between the place of purchase and the sale of goods.

Distances traveled by traders are generally long. At least 50 percent of the traders travel more than 50 km (Dakar-Bamako); up to 80 percent do so in the case of Ouagadougou-Tema (table 3.2). The mean distances they traverse range from 228 km (Lagos-Kano-Niamey) to 400 km (Cotonou-Niamey). The distances traveled by the traders vary vastly, from barely 1 to 5,000 km, which underlines a huge disparity. Although some traders are extremely local, others traverse truly huge distances because of the sheer size of the countries in which they trade. The traders who were interviewed at in-country markets travel greater distances (in turn suggesting that those markets are just stops along the way to the border).

The products transported and distances traveled by traders have implications for the transport they use, with two-track transport (trucks, buses, cars, and trains) dominating for consumer durables and processed food products. One-track transport (motorbikes, bicycles, canoes, carts, and foot) is more commonly used by traders specializing in food, especially fresh and semi-processed agricultural produce, which is typically transported over shorter average distances. Although there are variations, for food and durables, the average distance traders travel when using one-track transport is relatively short (less than 50 km, sometimes much less), whereas goods transported using two-track transport average much greater distances (table 3.3). For example, in the Dakar-Bamako corridor, the average distances traveled by traders using two-track transport were 650 km (food) and 513 km (durables).

Table 3.2. **Statistics of distances traveled by traders**

Corridor	Average distance travelled (km) ^a		Percentage of traders traveling more than 50 km ^b	Average distance traveled (km) ^a	
	Median	Mean		Min.	Max.
Dakar-Bamako	70	338	50	1	4000
Ouagadougou-Abidjan	150	385	75	3	5000
Ouagadougou-Tema	180	328	80	6	2000
Ouagadougou-Lomé	200	354	64	1	2000
Cotonou-Niamey	300	400	63	2	1500
Lagos-Kano-Niamey	98	228	63	2	3000

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

Note: "Distance traveled" refers to the average distance traveled from where goods are bought to where they are sold, based on respondents' estimates. km = kilometers.

^a Based on the percentage who reported their travel distance.

^b Outliers—all values greater than 5,000 km—have been excluded. It is possible that travelers' estimations were greater than the actual distances.

Table 3.3. **Mean distance traveled by traders between places of purchase and sale, by product and transport classification (Kilometers)**

Type of product and transport	Dakar-Bamako	Abidjan-Ouagadougou	Tema-Ouagadougou	Lomé-Ouagadougou	Cotonou-Niamey	Lagos-Kano-Niamey
Food, one-track transport	11	47	43	6	8	31
Food, two-track transport	650	405	283	361	334	257
Durables, one-track transport	5	46	259 ^a	9	28	46
Durables, two-track transport	513	501	310	386	364	108

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

Note: "Distance traveled" refers to the average distance traveled from where goods are bought to where they are sold, based on respondents' estimates.

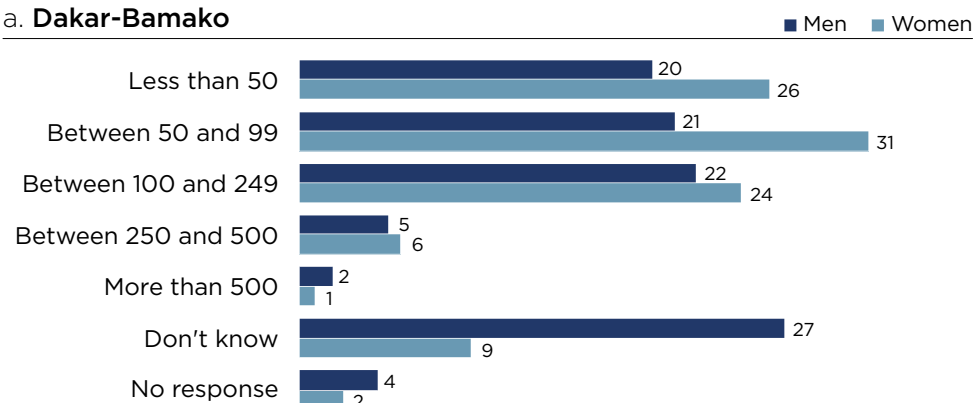
^a This is an atypically high number for one-track transport. It is possible that travelers' estimations were higher than the actual distances traveled.

Traders' earnings³³

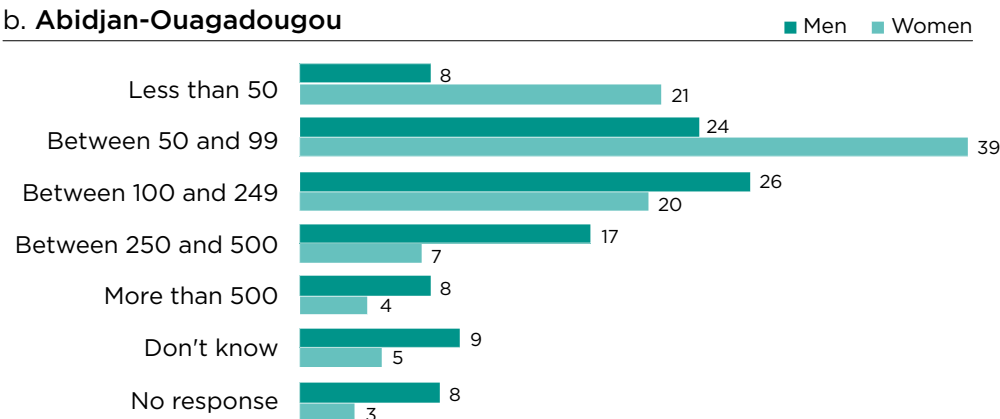
Earnings from trade are paramount and, in many cases, constitute the only or primary earnings stream for the respondents, especially women.³⁴ Although some respondents did not reveal their monthly earnings, for a large proportion of the traders, their individual earnings were less than \$99 a month—and, for many, less than \$50 a month³⁵—with women generally earning less than men³⁶ (figure 3.3, table 3.1, and section 3.6). In the Lomé-Ouagadougou corridor, over a third of the women traders earn less than \$50 a month. Depending on the corridor, quite a few traders earn between \$100 and \$249 a month, but very few make \$250 or more.

Figure 3.3. **Traders' average monthly earnings, by earnings range and corridor**
(\$ and % of traders)

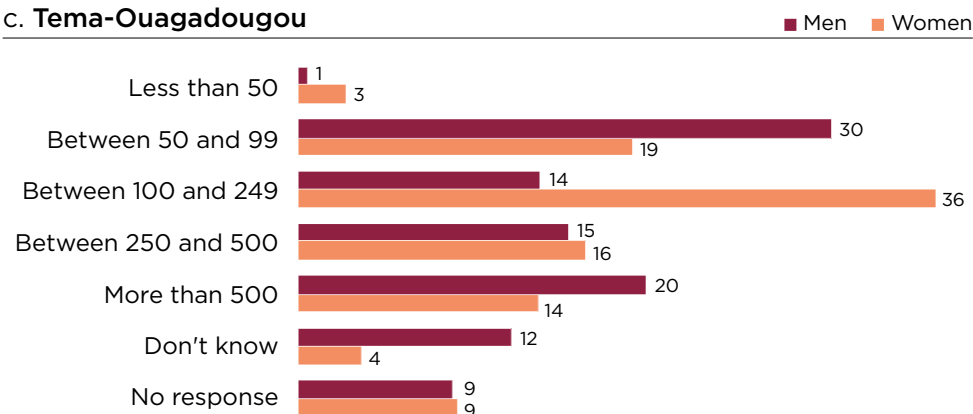
a. **Dakar-Bamako**



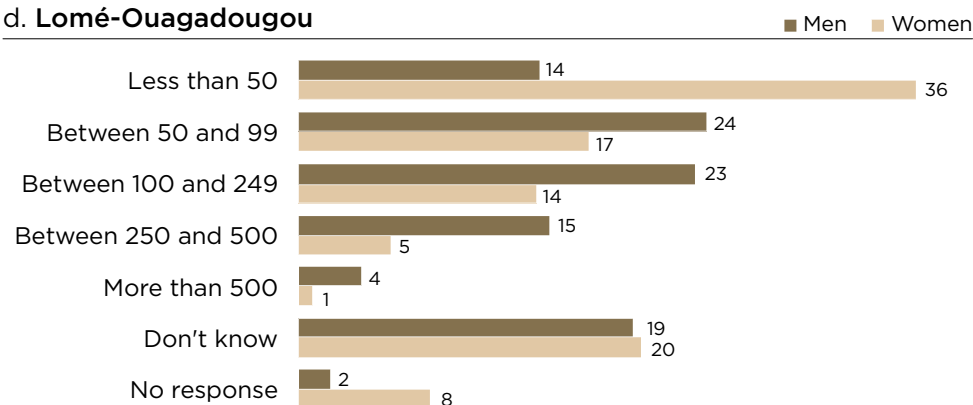
b. **Abidjan-Ouagadougou**



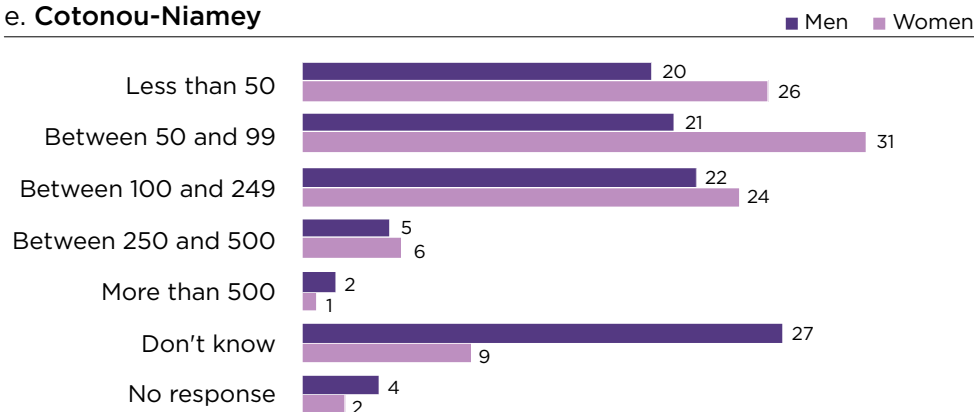
c. **Tema-Ouagadougou**



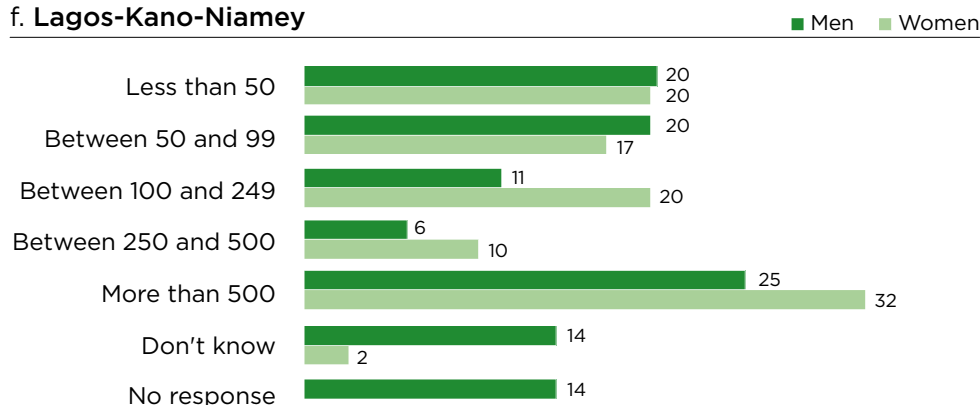
d. **Lomé-Ouagadougou**



e. Cotonou-Niamey



f. Lagos-Kano-Niamey



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

Note: In most cases, the traders associated “earnings” with the entire amount made on a trading day or period, that is, including the original value of goods plus the profit margin.

Business structure and trading networks

The share of traders who are formal in the sense of being registered businessowners ranges between corridors, from 22 percent (Ouagadougou-Tema) to 44 percent (Dakar-Bamako) (table 3.1), which appears to be high compared with Africa as a whole.³⁷ The highest level of formalization is among traders in long-distance (two-track transport) durables, which is not unexpected, and the second highest is often among those focusing on long-distance (two-track transport) trade of food. Men are more likely to register their business than women (table 3.1). Across all the corridors, few respondents who had registered their business had much schooling; the preponderance had no schooling or some primary schooling. The surveyed traders were primarily self-employed with no employees, although in most of the corridors a significant quarter or so were owners with employees, and a small proportion worked in a trading company.

Across most of the corridors, the traders purchase the majority of their merchandise from wholesalers and retailers; only a small share is producers and even fewer buy directly from farms or third-party producers. Traders’ primary customers are retailers, consumers (direct sales, for instance in the market), and wholesalers. This structure of purchasing and selling products is very different from the classical producer-seller perspective of small-scale traders.

Apart from the Lagos-Kano-Niamey and Cotonou-Niamey corridors, trader-to-trader sales constitute the bulk (41 percent in the Ouagadougou-Tema corridor) or majority of sales by traders (as high as 71 percent in Lomé-Ouagadougou) (table 3.4). Trader-to-consumer sales make up most of the rest, except for the Lagos-Kano-Niamey corridor (where producer-to-consumer sales are the majority).

Table 3.4. Distribution of sales, by type of trade, by corridor (% of traders)

	Dakar-Bamako	Abidjan-Ouagadougou	Tema-Ouagadougou	Lomé-Ouagadougou	Cotonou-Niamey	Lagos-Kano-Niamey
Trader → trader	56	58	51	71	32	37
Producer → trader	4	11	7	7	20	8
Trader → consumer	34	24	37	21	34	51
Producer → consumer	5	2	1	0	14	5

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

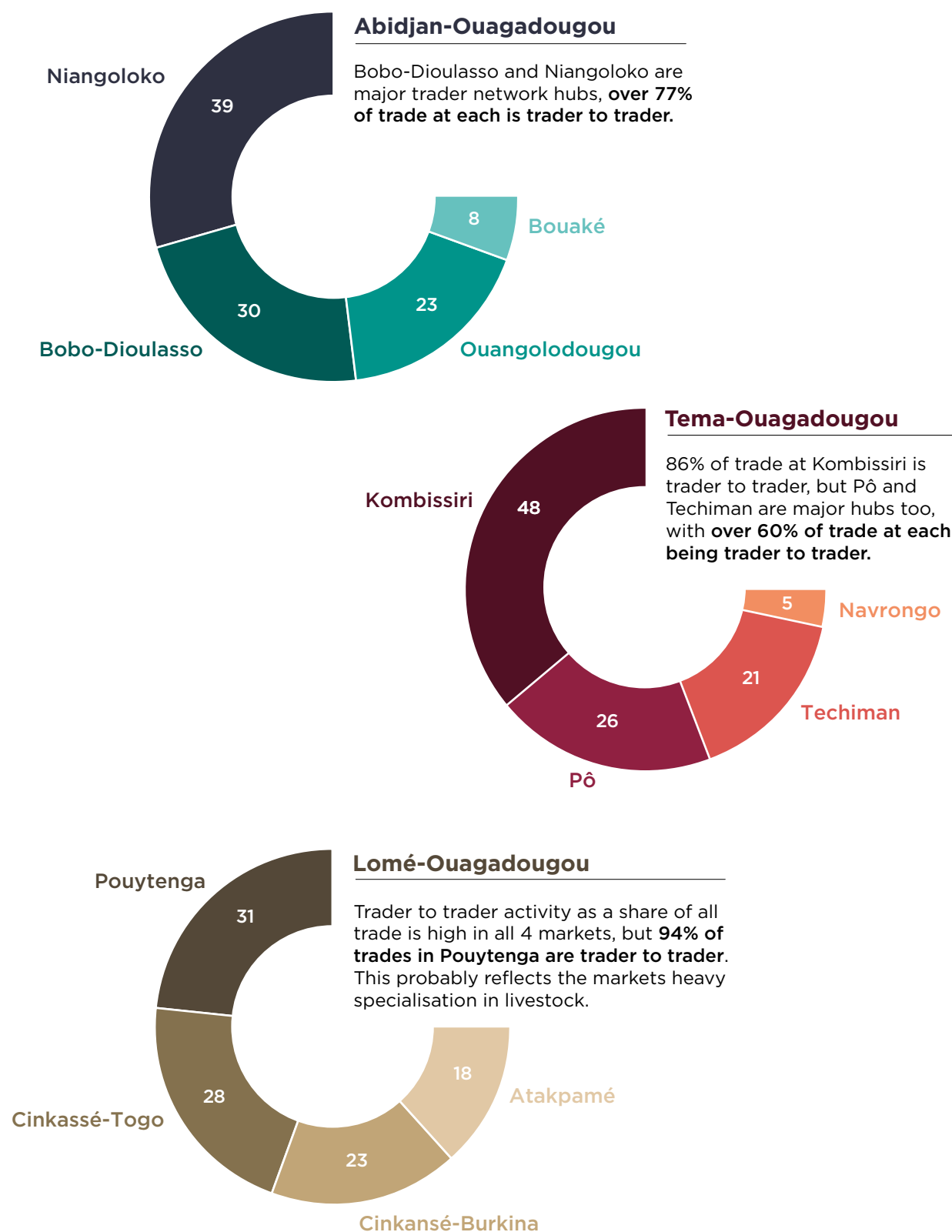
Allowing for the specificities of each corridor, the fact that in most cases trader-to-trader sales are preponderant (the three Ouagadougou corridors and Dakar-Bamako) or a high share of traders' activities (the two remaining corridors) means that many or most of the traders can be regarded as nodal points in a network of traders across each corridor (some potentially across more than one corridor) (table 3.4). Goods are transported from source to customer through a distribution network along each corridor.³⁸ This network is particularly significant for two-track transport (that is, long-distance trade) and durables. Trader-to-trader networks are less common (but not absent) in trade in food, which is generally over short distances. The highest level of direct sales to consumers by producers or traders is in food traded over short distances.

Trader-to-trader networks are similar across the corridors. In the three Ouagadougou corridors, nearly all the markets are significant hubs, with substantial trader-to-trader activity (figure 3.4). The distribution of traders is fairly closely split in the Lomé-Ouagadougou corridor, but there is some variation in the other corridors. For example, in the Abidjan-Ouagadougou corridor, the two Burkinabé markets are very active trader-to-trader nodes, as is Ouangolodougou, but this is less the case for Bouaké. High trader activity at Ouangolodougou and Niangolo is closely related to the dynamics of cross-border trade in the corridor (Box 3.1).

Although trader-to-trader activity can be high in a market, it may be low (or high) as a share of all types of trader sales. For example, 79 percent of trader sales are trader to trader in Niangolo, but only 38 percent in Ouangolodougou. In other words, Niangolo (or rather nearby, because many of the respondents were not interviewed in the market itself) is more of a “pure” network hub than Ouangolodougou where traders are as focused on sales to consumers. Local sales are similarly important at Navrongo (Ouagadougou-Tema) where trader-to-trader activities are only 7 percent of all types of trader sales. At the other extreme, 94 percent of trader sales in Pouytenga (Lomé-Ouagadougou) are trader to trader, reflecting the market's major role as a hub for sales of livestock.

An implication of trading networks is that not all traders will necessarily physically cross the border on a regular basis; they may rather sell to those who do cross or arrange cross-border shipment to foreign traders. Such border transactions are a part of the long-distance distribution of goods along the corridor. The reality is very complex in all the corridors, as the analysis in Box 3.1 illustrates. In the case of the Abidjan-Ouagadougou corridor, the analysis suggests that the network consists of distinct, but interdependent, groups of traders that “relay” goods over the border and beyond to other parts of Burkina Faso and Côte d'Ivoire (Box 3.1). It seems that Burkinabé traders are more likely to cross into Côte d'Ivoire than Ivorians into Burkina Faso, which means, for example, that goods traded by Ivorians further afield into Côte d'Ivoire from Ouangolodougou are bought at this market (from Burkinabé) or through arms-length traders in Niangolo and shipped over the border (and vice versa for the flow of goods in the other direction). A significant group of Burkinabé traders connects the border with the rest of Burkina Faso, often a very long distance, whereas it appears that movement of goods between the border and the rest of Côte d'Ivoire is by traders traveling relatively shorter distances (who are often women).

Figure 3.4. Distribution of trader-to-trader activity between four markets in the Ouagadougou corridor



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

Note: The graph for each corridor provides the breakdown of all trader-to-trader sales in that corridor. The segments of each graphs represent the four markets in the corridor, and their size is proportional to each market's share of trader-to-trader sales. For example, in the Abidjan-Ouagadougou corridor, Niangolo represents 39 percent of all trader-to-trader sales, while Bouaké represents 8 percent.

Box 3.1. Dynamics of cross-border trade in the Abidjan-Ouagadougou corridor

Figure B 3.1.1 Trade directionality Burkinabé-Ivorians

Average distance by all traders interviewed at or near market	Breakdown of traders in each market by nationality	Average distance travelled by Burkinabé in each market	Average distance travelled by Ivorians in each market
<p>4 Ivorians identified in Bobo-Dioulasso; 3 men, 1 woman; low income (less than 99 per month; sell jewellery, cosmetics, dried meat, phone accessories; all live in Abidjan.</p>			
Bobo-Dioulasso market (66 Traders)			
Average 774 km travelled	83% Burkinabé, 6% Ivorian, 11% Other	Burkinabé – 815 km	Ivorians – 1000 km (2 observations)
<p>Characteristics of Burkinabé in Niangolo travelling more than 25 km: 78 respondents; 60% men; average distance travelled 423 km (59 respondents); 60% food, 26% durables, 3% livestock; 24% formal business; Of those who said, 40% earn more than \$99 per month, the rest less.</p>			
Niangolo market (86 Traders)			
Average 257 km travelled	98% Burkinabé, 1% Ivorian, 1% Other	Burkinabé – 264 km (Group 1)	Ivorian – 50 km (1 observation)
BORDER			
Ouangolodougou market (104 Traders)			
Average 98 km travelled	53% Burkinabé, 40% Ivorian, 7% Other	Burkinabé – 99 km (Group 2)	Ivorians – 104 km (Group 3)
<p>Characteristics of Ivorians in Ouangolodougou travelling more than 25 km: 37 respondents; 12% men; average distance travelled 132 km; 52% food, 38% durables, 0% livestock; 32% formal business; 13% earn more than \$99, the rest less.</p>			
Bouaké market (41 Traders)			
Average 789 km travelled	5% Burkinabé, 88% Ivorian, 7% Other	Burkinabé – 2017 km (2 observations)	Ivorians – 713 km
<p>2 Burkinabé identified in Bouaké; 2 men; high income (between \$250 and £500 per month; 1 sells yam; both live in Bouaké.</p>			

Long-distance trade along Abidjan-Ouagadougou corridor is quite complex in terms of the characteristics of the traders, the goods they transport, the distances they travel, and so forth (figure B3.1.1). An interesting feature is that the traders who were interviewed in non-border markets on average travel much further than those on the border between Côte d'Ivoire and Burkina Faso. This leads to questions on the dynamics of cross-border trade between these countries. For example, do traders cross borders or just goods, or a mix of the two?

A detailed analysis of the traders on either side of the border suggests that there are three (mostly) distinct groups:

- **Group 1** is Burkinabé traders who are active between the border and the rest of Burkina Faso. The average distance they travel is about 264 kilometers (km), which means that although most are likely trading on the route between Niangolo and Bobo-Dioulasso (130 km), some probably venture to Ouagadougou and elsewhere in the country. Of these, compared with the average, those traveling more than 25 km are more likely

to be men (60 percent), deal primarily in food (60 percent), are more likely to earn more than \$99, and the average distance they travel is 423 km (taking some beyond Ouagadougou). Because Burkinabé traders doing business in Ouangolodougou (Côte d'Ivoire) travel 99 km on average, very few group 1 traders are likely to cross the border; their main role in the trading network is to ferry goods from parts of Burkina Faso to the border (and vice versa).

.../

Box 3.1. Dynamics of cross-border trade in the Abidjan-Ouagadougou corridor

(Continued)

- **Group 2** is Burkinabé traders who cross the border and trade in Ouangolodougou (53 percent of traders interviewed in or near this market were Burkinabé). Some of them are among those in group 1 who travel less than 25 km. Group 2 traders transport goods over the border—in both directions—linking with traders on both sides of the border who transport goods into and from other parts of the two countries. Group 2 traders are largely or exclusively Burkinabé (only one Ivorian was interviewed in Niangolo and four in Bobo-Dioulasso). Their main role is trading goods across the border, although a few likely do business further afield in the two countries (the average distance they travel is 99 km, but the distance between Niangolo and Ouangolodougou alone is 55 km).
- **Group 3** is Ivorians who buy and sell goods in Ouangolodougou market. Some buy goods from Burkinabé traders in the market (and likely from/to traders in Burkina Faso through contracts delivered by transporters and intermediaries). Group 3 traders who travel more than 25 km (G3-25+) are overwhelmingly women (88 percent). The G3-25+ group's product portfolio is more balanced than that of equivalent traders in Burkina Faso (38 percent durables), but they only travel 132 km on average and their earnings are low. Since the distance to Bouaké is 275 km, very few group 3 traders travel this far from the border. More likely, they sell and buy in other markets—from where some goods are distributed further afield.

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

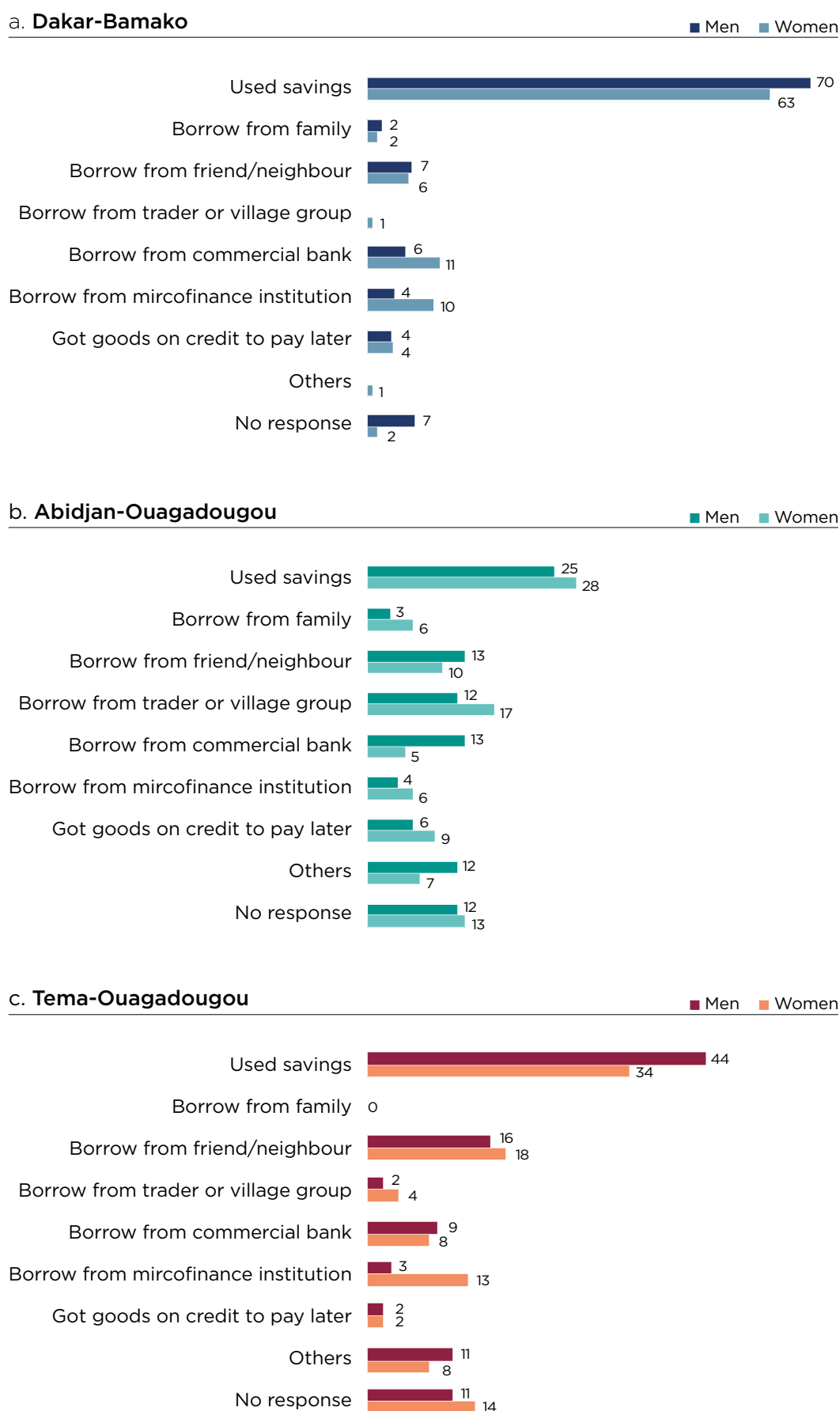
3.2. Traders' views on access to finance

Traders (“users”) own accumulated savings are their primary source of finance, as well as borrowing from neighbors, friends, and family (figure 3.5). In most of the corridors, their own savings account for 33 to 40 percent of total financing, but this is somewhat higher in the Lomé-Ouagadougou, Dakar-Bamako, and Lagos-Kano-Niamey corridors. Women traders are even more reliant on their own savings in some but not all corridors—the gap appear to be especially large for the Lomé-Ouagadougou and the Cotonou-Niamey corridors.

Borrowing from family, friends, and neighbors is also a significant source of financing for trader activities (men are more likely to do this), notably in Cotonou-Niamey and Ouagadougou-Tema, but relatively large elsewhere. Getting goods on credit is also a strategy used by some traders, most commonly women, as in the Lagos-Kano-Niamey and Lomé-Ouagadougou corridors. Borrowing from financial institutions is relatively underused across corridors, which is consistent with the Global Findex data, but can be moderately high—for instance, up to 18 percent of men traders use commercial banks for financing their activities in Lomé-Ouagadougou, and 24 percent of women turn to microfinance institutions in the Cotonou-Niamey corridor (Benin, Senegal, and Mali have the highest shares of women having borrowed from financial institutions among the nine countries compared). This relative use of banks by men and microfinancing by women prevails in general, albeit it is often driven by need rather than choice, especially for women.

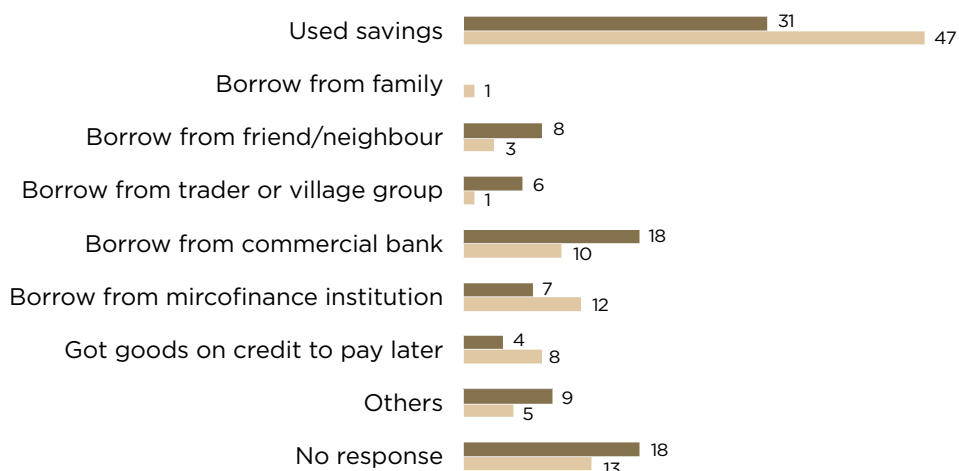
Literacy and lack of documentation are major barriers, preventing some traders from applying for loans or contributing to their not understanding details (Box 3.2). The lack of formalization of businesses and the types of goods traded can also affect financing by traders. Another barrier to taking loans from financial institutions is the onerous conditions and high interest rates. For example, the women's focus groups in the Abidjan-Ouagadougou corridor mentioned that a big problem they face is that they need deposits or collateral to take loans and, moreover, interest rates are high and repayment periods short.

Figure 3.5. **Sources of finance used by traders, by corridor** (% of traders)



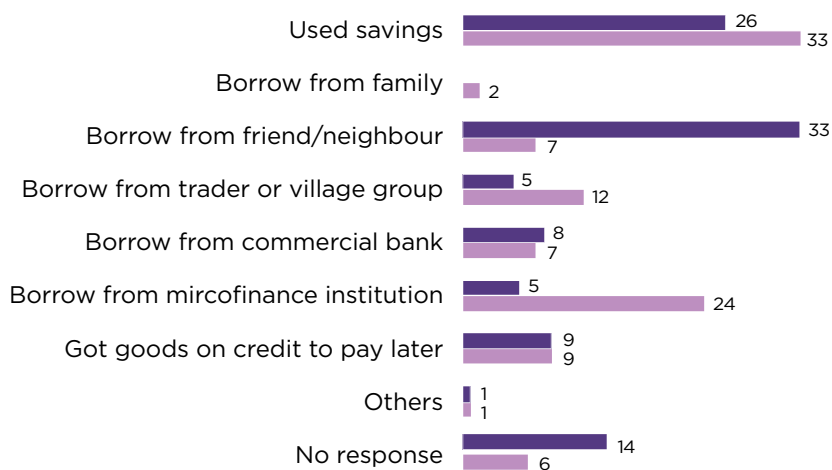
d. Lomé-Ouagadougou

■ Men ■ Women



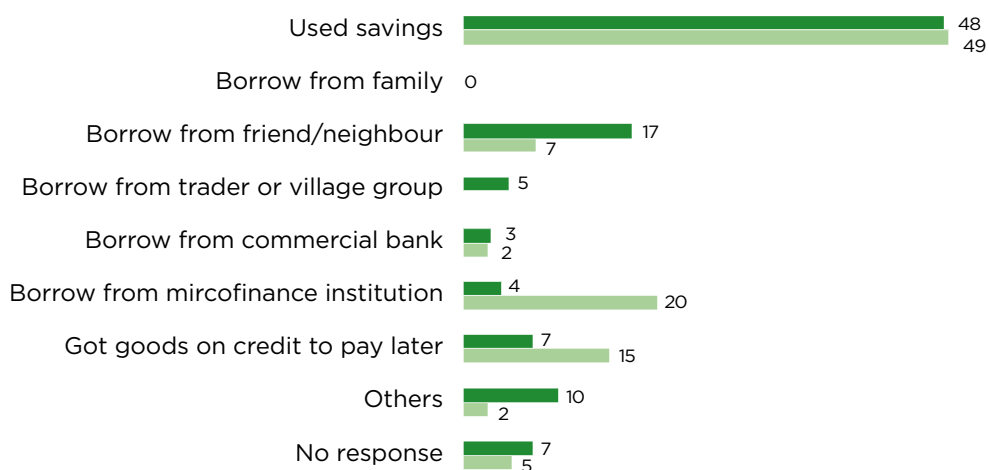
e. Cotonou-Niamey

■ Men ■ Women



f. Lagos-Kano-Niamey

■ Men ■ Women



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

Box 3.2. Improving access to finance for small-scale traders

The Small-Scale Cross-Border Traders (SSCBT) survey included a series of questions on access to finance, which were designed to determine the respondents' main sources of financing, access to and use of financial products and services, and perceptions and attitudes toward formal financial institutions. Additional research is needed to understand fully and act upon the specific financial issues and requirements of small-scale, cross border traders, particularly women traders.

In all the countries that were a part of the survey, access to finance has been identified as a critical challenge for individuals and micro, small, and medium-size enterprises (MSMEs) in various World Bank Group research products, including the Global Findex and World Bank Enterprise Surveys, as well as Financial Capability household surveys. Although the level of financial inclusion and access to finance, including use of digital financial services, varies from country to country, all countries that were part of the SSCBT survey presented similar challenges. These include the following:

- Low levels of financial inclusion for individuals, mainly due to lack of proper documentation, low levels of trust, and high costs of financial products and services.
- Limited access to finance for MSMEs. According to the SME Finance Forum, the financing gap for small and medium-size enterprises in Africa stands at \$331 billion. The main reasons cited are high

collateral requirements, high cost of credit, and complicated loan processes, which make it difficult for informal businesses to provide the required documentation.

- Financial inclusion and access to credit remain heterogeneous, with rural populations, youth, and women being the most underserved.
- Women are disproportionately excluded from financial services and access to credit. According to the World Bank's 2016 Financial Capability survey in Senegal, men were 9 percentage points more likely to be financially included than women. In Nigeria, according to Global Findex, men are twice as likely as women to have access to a bank or mobile money account. As a result, women are less likely than men to access formal credit.

Results from the SSCBT survey confirm that these challenges are also experienced by small-scale, cross-border traders, and particularly women traders.

To relieve these constraints and improve access to finance for MSMEs, the World Bank Group is focusing on improving the policy and legal/regulatory environment for the local financial sector, strengthening financial infrastructure, developing digital financial services, and improving consumer protection and financial literacy. Importantly, two of the countries in the survey, Côte d'Ivoire and Nigeria, are part of the 25 Universal Financial Access 2020 priority countries,^a where almost 70 percent of all financially excluded people live.

Source: World Bank Group.

^a Universal Financial Access 2020, World Bank.

3.3. Characteristics of PITs and border officials

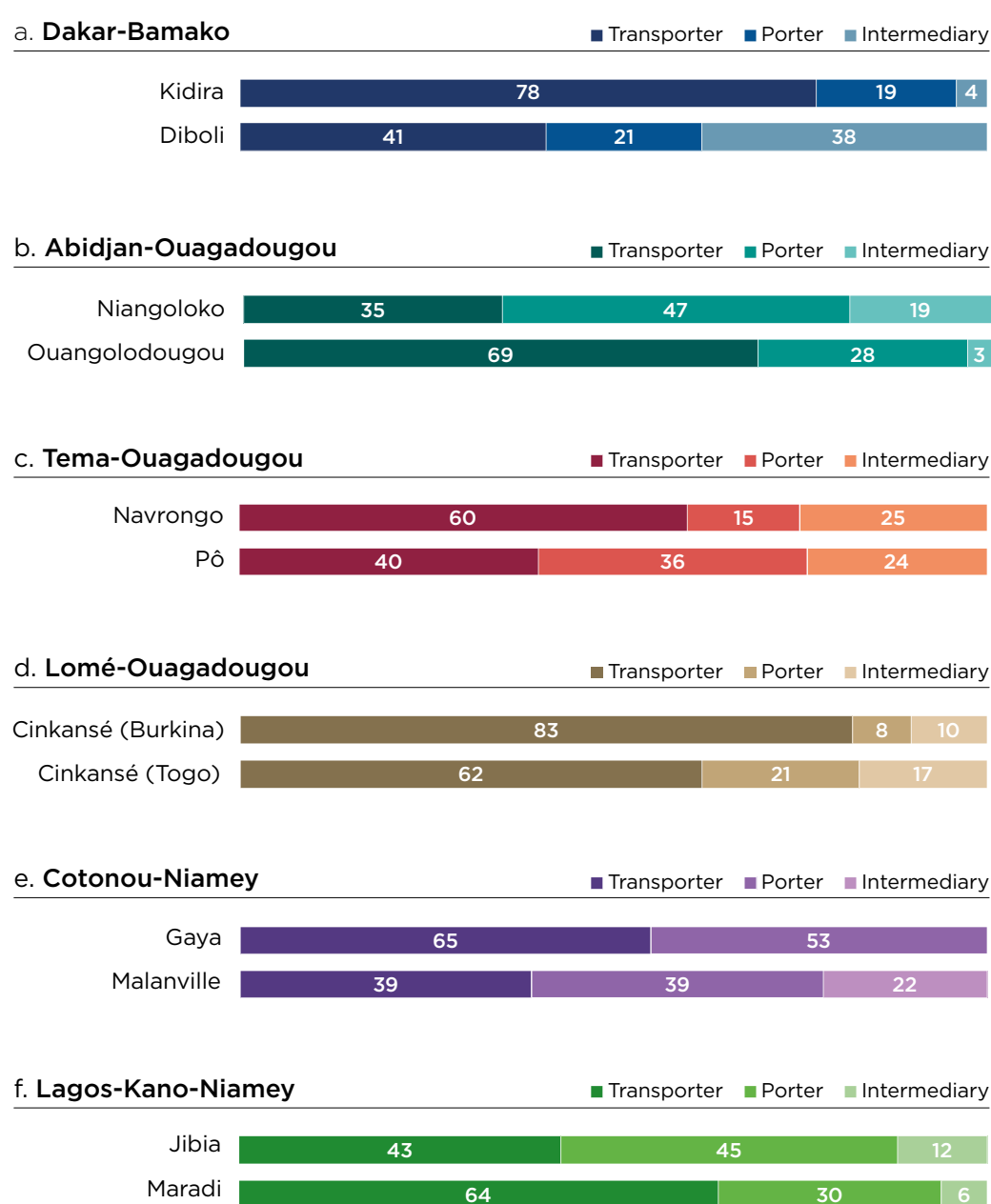
Of the 918 PITs³⁹ who responded to the survey, very few were women because of the physical, heavy nature of the work (apart from intermediaries). Although all types of PITs are represented in every market, there is quite a lot of variability in the proportions of the three types of PITs, probably because of the nature of the goods being traded on each border (figure 3.6). This reflects the diverse nature of trade handled by SSCBTs: depending on the volume of goods, type of goods and distance travelled, traders opt for different types of service. The selection of services also reflects the perception on harassment. In some locations two-track modes of transport used by porters is less prone to harassment or request for facilitation payments; and consequently traders carve up the goods they are transporting into smaller parcels to allow them to use bicycles or motor cycles. However, this does not occur in other locations where two-track transport is targeted for additional fees. Transporters and porters typically determine price to carry the goods by weight and the duration they are carried.

Around 30-40 border officials were interviewed in each corridor, of which 10-15 percent in each corridor were women, which is broadly reflective of the men dominance in border agencies. In general, the largest group of officials in the survey were from customs or immigration, depending on the corridor, with smaller numbers from the police or phytosanitary services. Nearly all the border officials have attended secondary school or higher and—depending on the service—many hold diplomas, university degrees, or postgraduate qualifications (figure 3.7). The few women respondents in the sample have a

similar profile. There are no discernible patterns between different services, especially given the many differences in the countries involved, including legal systems and traditions of service. The pattern of qualifications is probably related to the specific tasks each individual performs.

Border officials are, on the whole, very experienced, with the majority having been employed 10 years or more (in their respective services) in all the corridors. However, there appears to be a degree of flux at each border, with as many as 76 percent of border officials being stationed at a particular border (Lomé-Ouagadougou). This is most likely among junior ranks because in some corridors there are large numbers of officials who have been stationed at a specific border for a long period (for example, 20 percent of the officers for more than eight years in the Abidjan-Ouagadougou corridor and 14 percent for 15-30 years in Lomé-Ouagadougou).

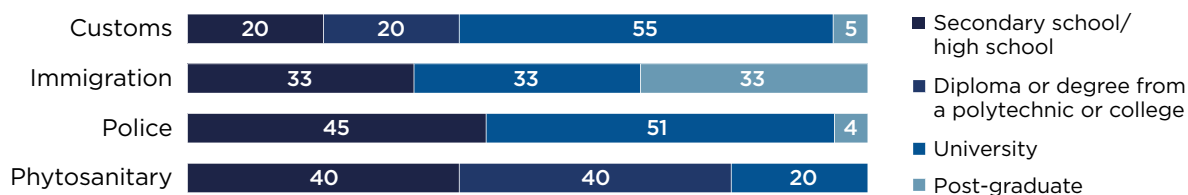
Figure 3.6. Sample composition of PITs at border markets, by corridor



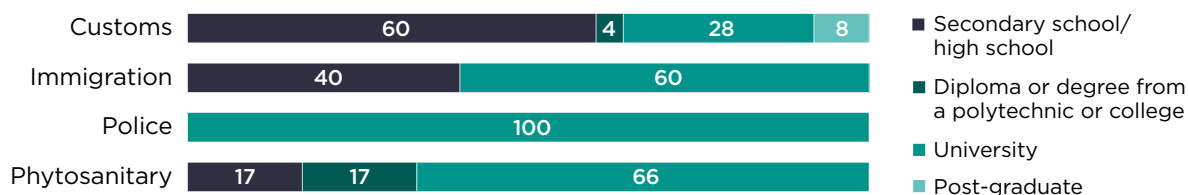
Source : Trade Facilitation West Africa Small-Scale Cross-Border Traders survey.

Figure 3.7. Educational attainment of border officials, by corridor

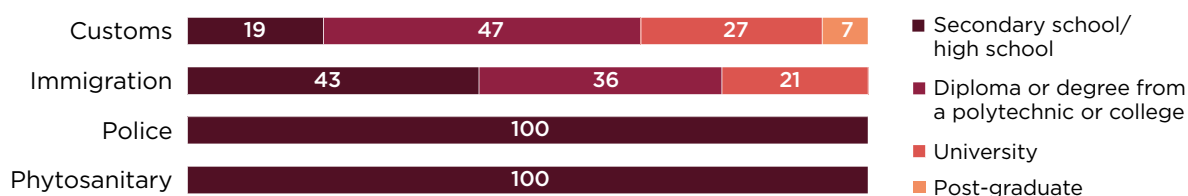
a. Dakar-Bamako



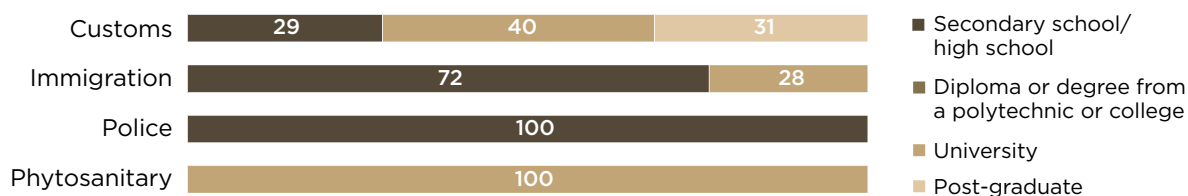
b. Abidjan-Ouagadougou



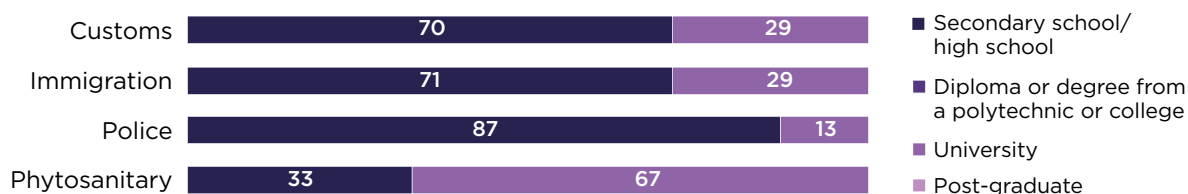
c. Tema-Ouagadougou



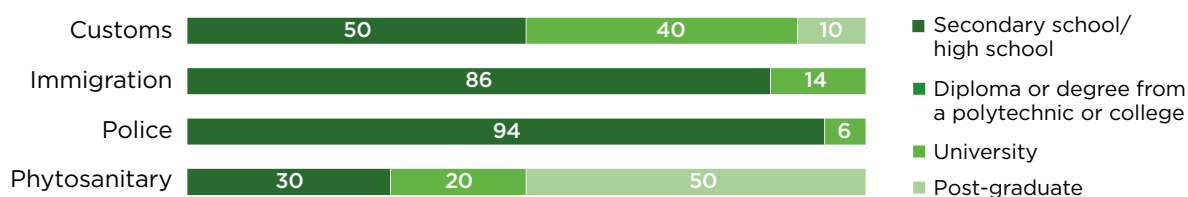
d. Lomé-Ouagadougou



e. Cotonou-Niamey



f. Lagos-Kano-Niamey



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

3.4. Perceptions of market and border infrastructure and conditions

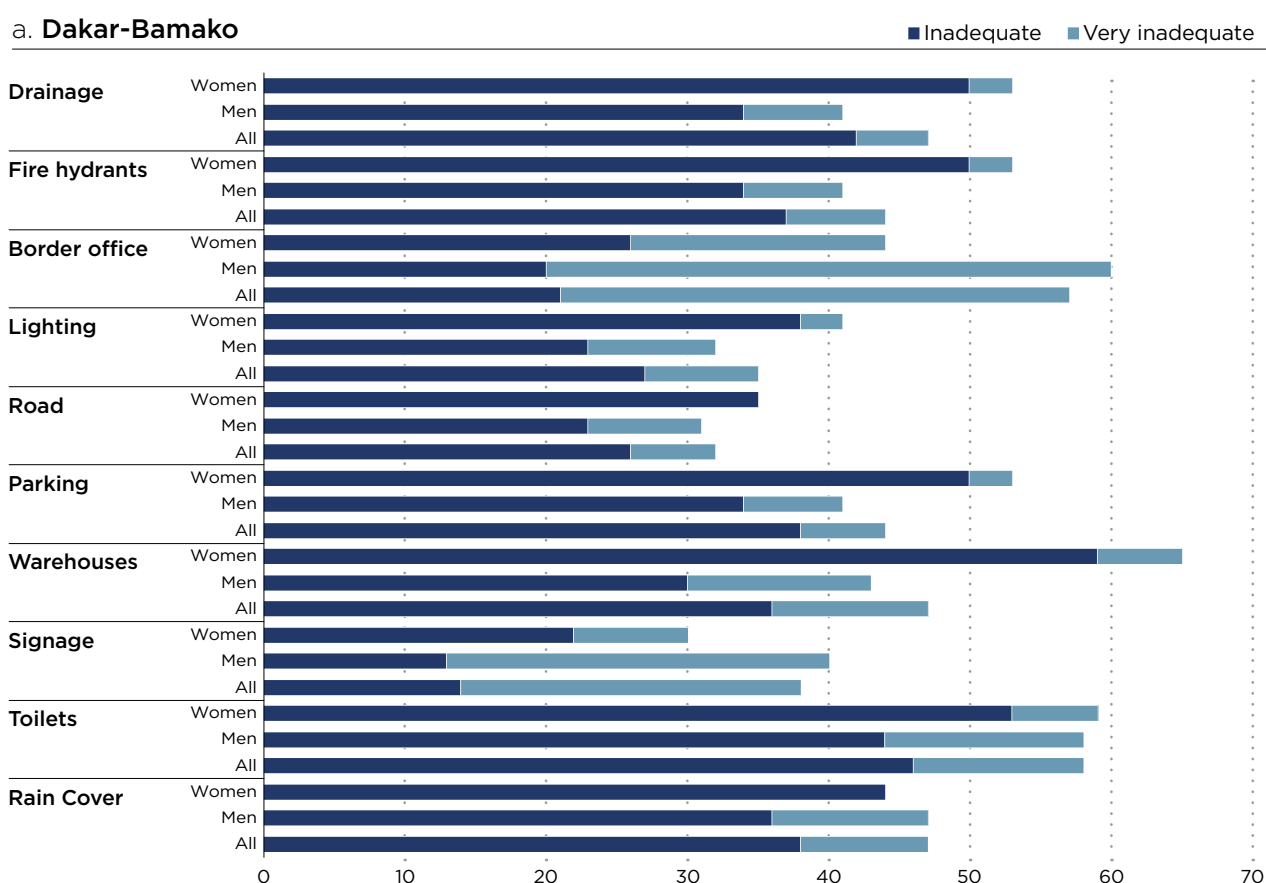
Market and border infrastructure

Bearing in mind that large numbers of traders did not express a view on market conditions across all corridors, perceptions are mixed on whether *market* infrastructure is adequate, but on balance the views veer toward “inadequate”—and very strongly so for some corridors. This is especially the case in Lagos-Kano-Niamey, Cotonou-Niamey, Lomé-Ouagadougou, and Dakar-Bamako, where nearly all the infrastructure and facilities are viewed as inadequate (or very inadequate) by 40 percent or more of the traders. Among the biggest gaps in views between men and women, women complained much more about health and safety issues, such as toilets and lighting.

Traders were slightly less critical of *border* infrastructure, but significant issues were mentioned in all the corridors, especially the Cotonou-Niamey, Lagos-Kano-Niamey, and Dakar-Bamako corridors. Lighting, border offices, roads, pedestrian lanes, and toilets attracted the greatest concern, but in the worst cases very few facilities were deemed remotely adequate (figure 3.8). In some corridors, 40 percent or more of the traders deemed almost every infrastructure facility “inadequate” or “very inadequate.” Women were overall—but not always—more critical than men about border infrastructure, singling out lighting, roads, toilets, rain cover, and pedestrian lanes for particular criticism (the issues vary a little between corridors) and priority treatment.⁴⁰ Security and safety again appear to be factors explaining the perception gap between men and women.

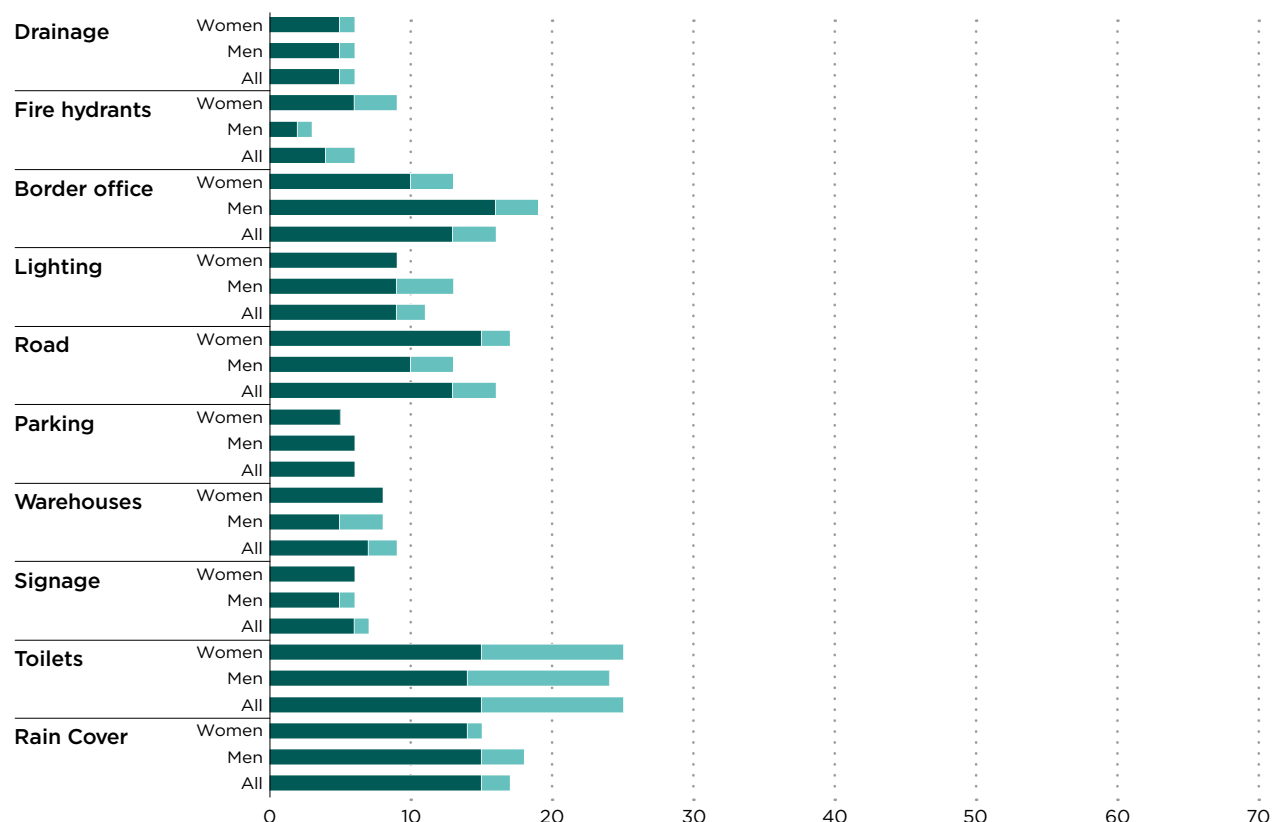
Significantly more concerns were sometimes expressed about the infrastructure on one or the other side of a border. For example, in the Abidjan-Ouagadougou corridor, traders regarded infrastructure on the Burkina Faso side of the border less adequate than that on the Côte d’Ivoire side.

Figure 3.8. Traders’ perceptions on border infrastructure, by gender and corridor



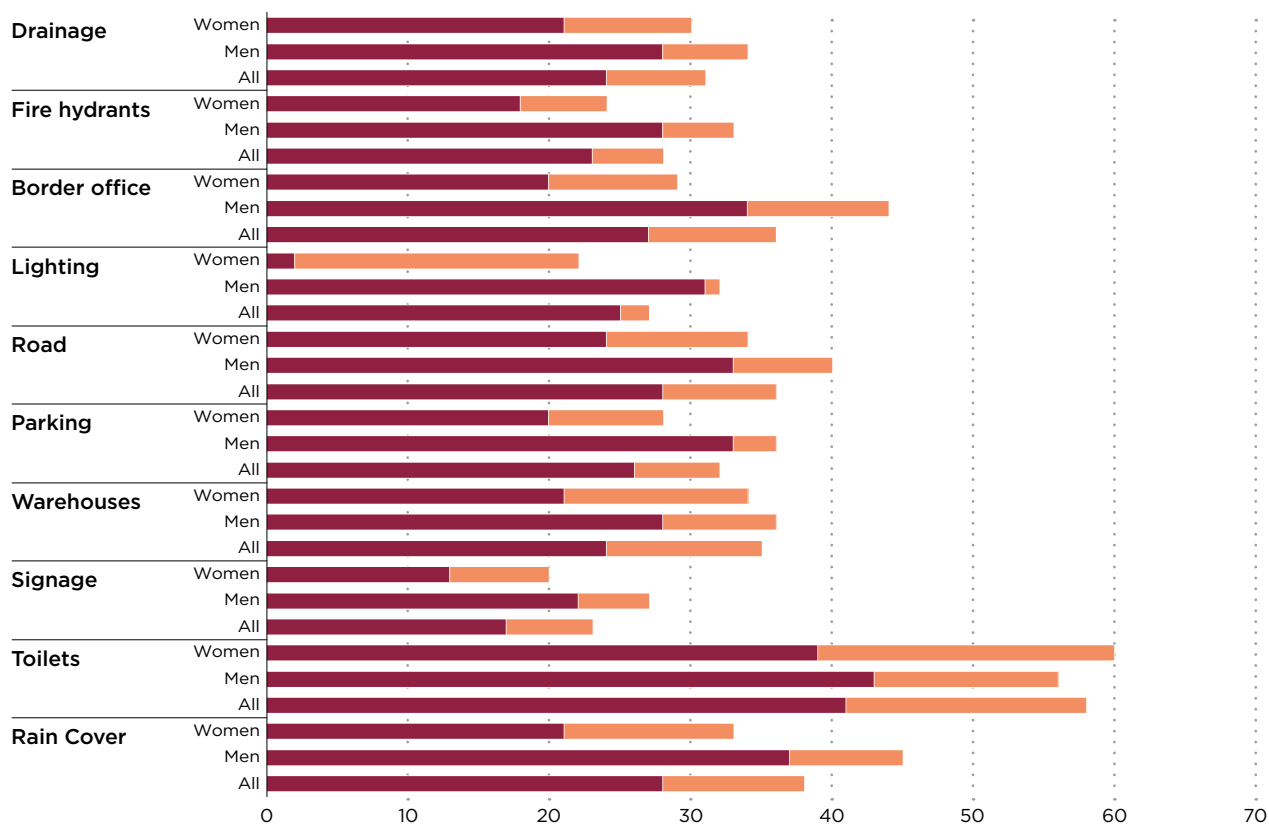
b. Abidjan-Ouagadougou

■ Inadequate ■ Very inadequate



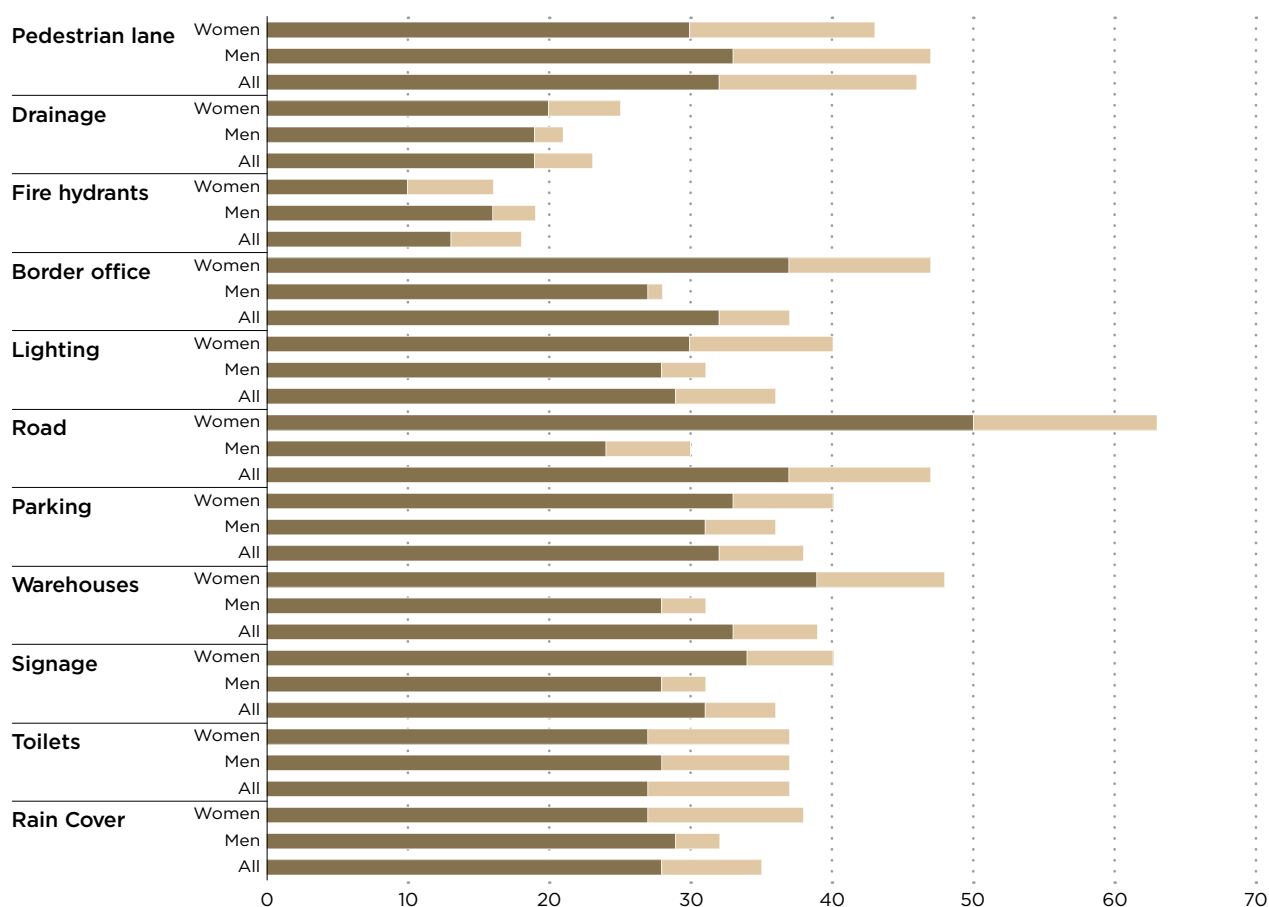
c. Tema-Ouagadougou

■ Inadequate ■ Very inadequate



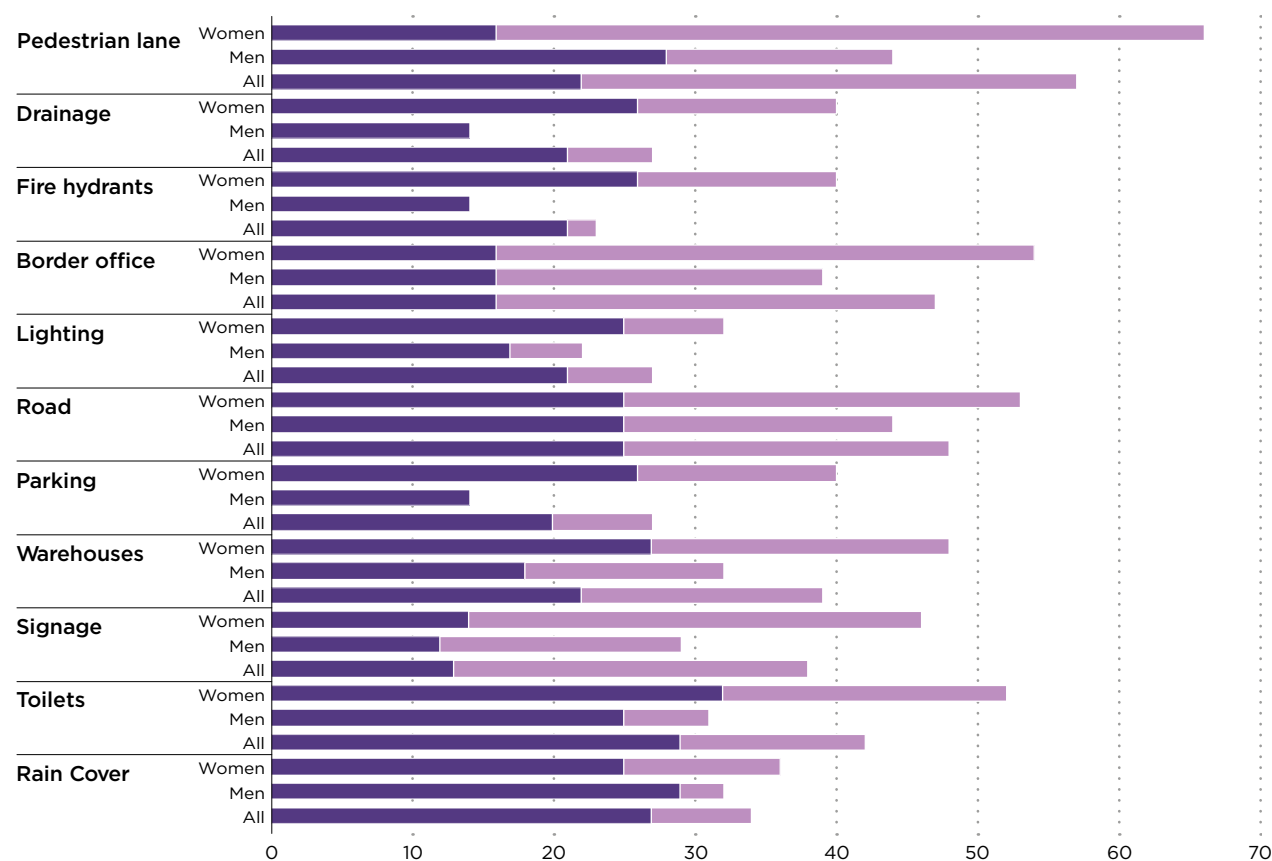
d. Lomé-Ouagadougou

■ Inadequate ■ Very inadequate

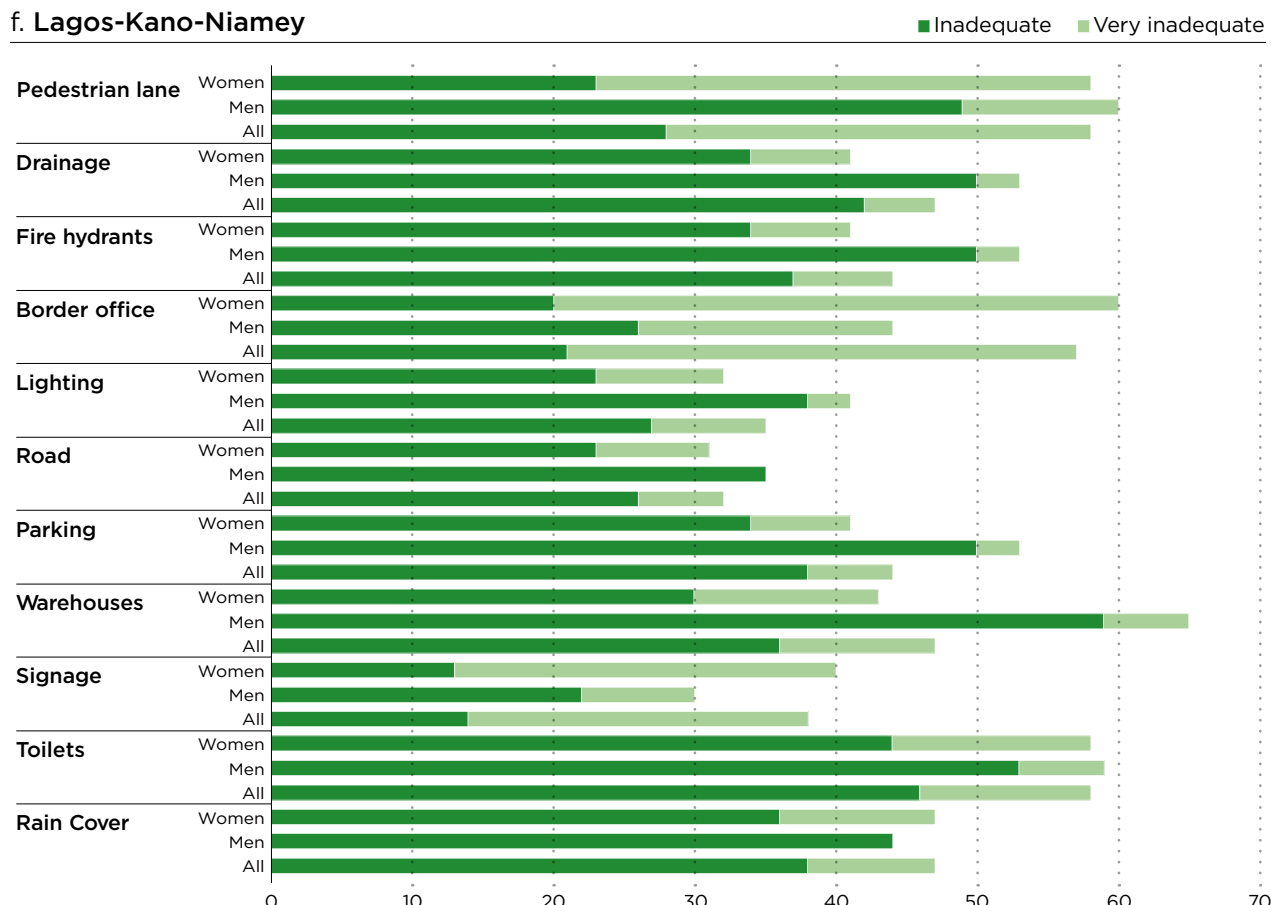


e. Cotonou-Niamey

■ Inadequate ■ Very inadequate



f. Lagos-Kano-Niamey



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

3.5. Perceptions of border-crossing procedures and awareness of trade rules

In general, across all the corridors, traders' perceptions are that border clearance procedures are complex, perhaps more so in some corridors (for example, Abidjan-Ouagadougou) and less so in others (for example, Dakar-Bamako) (figure 3.9). There are also notable differences between men and women; whether businesses are formalized (formalized businesses tend to find procedures more complex, possibly because of the goods in transit); and by product within each corridor (the pattern varies across corridors). In three corridors—Dakar-Bamako, Abidjan-Ouagadougou, and Lagos-Kano-Niamey—women find the border clearance experience more troublesome than men do, but less so in the other three corridors. Among others, the difference is likely due to the mix of products traded by women compared with men on each border. In most of the corridors, formal, registered businesses find that the clearance procedures are cumbersome, likely because of the goods in which they specialize and the route used (informal businesses sometimes use unofficial routes to cross borders).

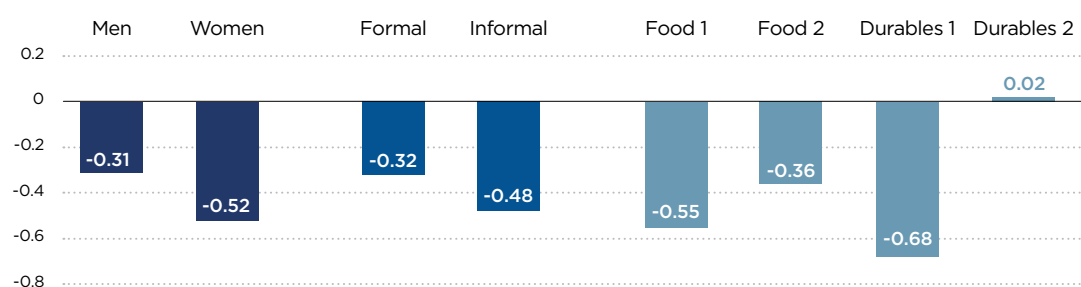
There are also differences in traders' perceptions of border procedures by type of good transported, but there are no readily discernible patterns between the corridors (figure 3.9). It is likely that the treatment of different types of good at the borders is corridor specific.

Traders' understanding of trade rules, especially regional provisions, is even poorer than for procedures. For example, in nearly all the corridors, 90 percent or more of the traders said that they had limited or no awareness of trade rules or regulations (with the vast majority saying "no awareness").

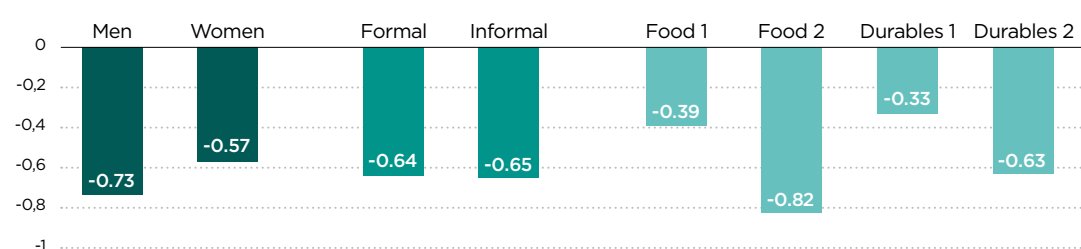
Figure 3.9. **Traders' perception on the complexity of border clearance, by gender, formal status, trader type, and corridor**

Ranging from very simple (+2) to very complex (-2)

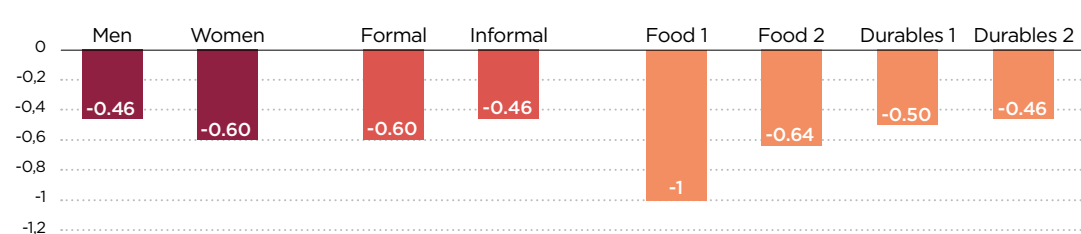
a. Dakar-Bamako



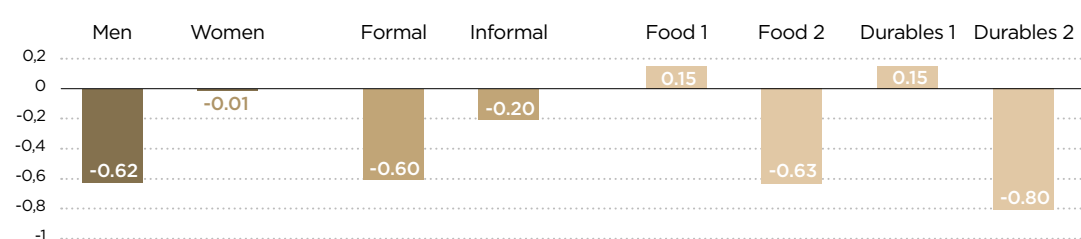
b. Abidjan-Ouagadougou



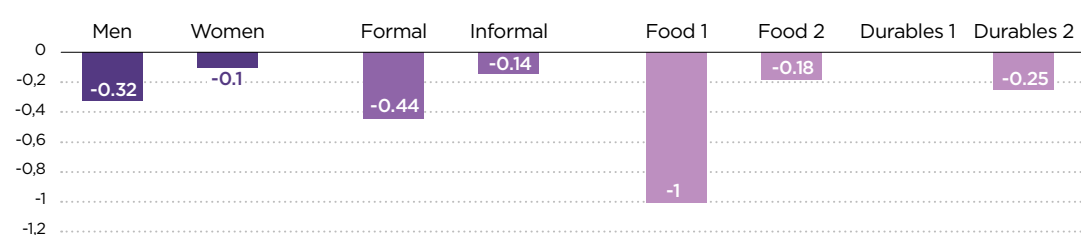
c. Tema-Ouagadougou



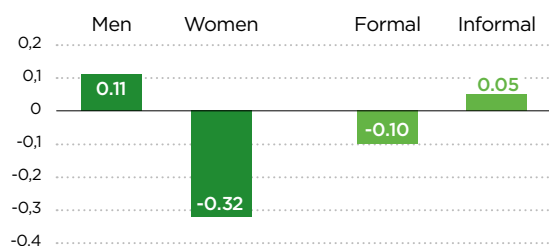
d. Lomé-Ouagadougou



e. Cotonou-Niamey



f. Lagos-Kano-Niamey



Data for type of product are unavailable.

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

Note: The methodology to calculate the score was the following. Intervals on the five-point Likert scale that were used in the questionnaire for these responses were assumed to be equal, so an average assessment score for border clearance was calculated as the weighted average of individual ratings. Applying weights from minus two for very complex to plus two for very simple, the overall score for all the respondents was calculated.

Only Lagos-Kano-Niamey was different, with 26 percent of traders having average, good, or excellent awareness; overall, 74 percent said “limited” or “none” in this corridor, and only 3 percent said “excellent.” This fog in being aware of, let alone understanding, trade rules was confirmed in the FGDs with traders and officials (Box 3.3).

Facilitation payments: perspectives of traders, PITs, and border officials

Facilitation payments are a major bane for traders, as attested in the quantitative survey and qualitative focus groups—they are a big worry, especially for the most vulnerable (Box 3.4). A very large proportion of the traders, 40 percent in most corridors and somewhat higher in some (for example, Dakar-Bamako and Lagos-Kano-Niamey), have been exposed to requests for “facilitation” payments when crossing the border (figure 3.10). There is some variation by type of good traded and whether the business is formal, but this is not consistent across the corridors.

In most of the corridors, on average women are slightly less exposed than men to facilitation payments, but in Lomé-Ouagadougou the exposure is much less and in Dakar-Bamako and Lagos-Kano-Niamey it is somewhat more. Interviews with PITs confirmed the prevalence of facilitation payments. Although 30-40 percent of PITs say that they never receive such requests, the remainder receive requests “always,” “often,” “sometimes,” or “sporadically” (the proportions vary by corridor). Tellingly, less than 50 percent of the traders receive receipts for the payments they make at the border; the percentage varies, from only 26 percent receiving receipts (Lagos-Kano-Niamey) to 47 percent (Ouagadougou-Tema).

Box 3.3. Respondents’ views about regional trade facilitation provisions

“They spoke about ECOWAS and the free movement of goods. So the customs should be in the same house to facilitate the proceedings, but so far I do not see any improvement. Without this free movement the [ETLS] is not used much now.”

[Trader along the Ouagadougou-Tema corridor]

“It’s the first time. [I hear of regional provisions to facilitate trade, e.g. ETLS]”

[Trader along the Cotonou-Niamey corridor]

“The first big difficulty is the lack of knowledge of the texts of traders and populations. Texts must be disclosed in local languages, because the main problem to my knowledge is the lack of knowledge of the texts.”

[Border official at the Cotonou-Niamey border]

“When I cross or when I come here, I must not feel or feel like I have left Benin for Togo for example or for Niger. We need the free movement of goods and people.”

[Border official at the Cotonou-Niamey border]

Note: ECOWAS = Economic Community of West African States;
ETLS = Economic Community of West African States
Trade Liberalization Scheme.

Box 3.4. Costs of cross border trade – a case study

During a focus group discussion of women traders in Ouangolodougou, a detailed list of payments made by the traders was compiled. In a typical journey, women traders from Burkina Faso crossing the border to Côte d'Ivoire are asked to pay the following, against the goods they carry (XOF): ^a

- Payment to custom on one side of the border: 5,000 XOF
- Payment to custom on the other side of the border: 5,000 XOF
- Payment to police: 5,000 XOF
- Payment to the anti-drug unit: 1,000 XOF
- Payment to the water and forest agency: 1,000 XOF
- Penalty of non-vaccination: 1,000 XOF
- **Total cost:** **18,000 XOF**

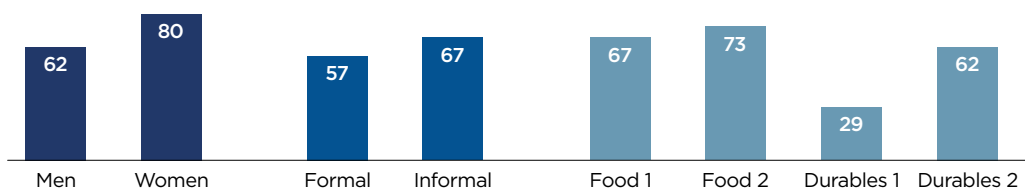
None of the above payments come with receipts. In addition, the cost of transportation is another 8,000 XOF. The payments can be disproportionately high against the value of the goods. To put it in perspective, a bag of zucchini that the trader carries may be approximately 10,000 XOF.

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

^a \$1 = XOF 587.

Figure 3.10. Traders' exposure to demands for facilitation payments, by gender, formality status, type of good, and corridor (% of traders)

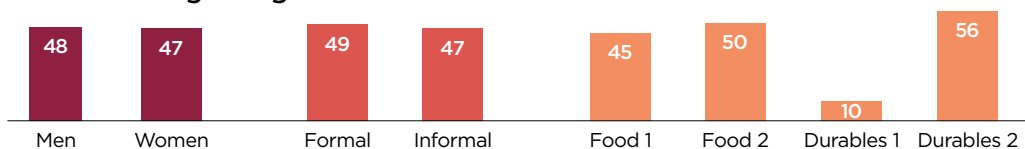
a. Dakar-Bamako



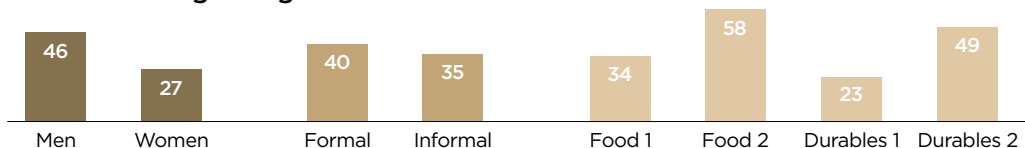
b. Abidjan-Ouagadougou



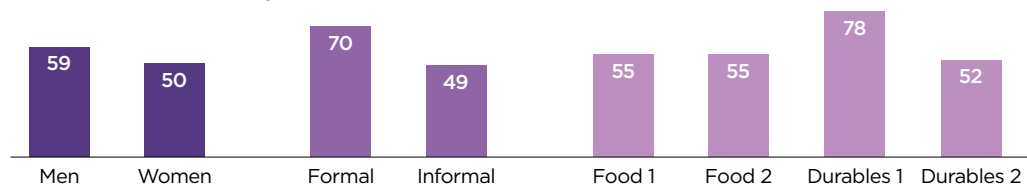
c. Tema-Ouagadougou



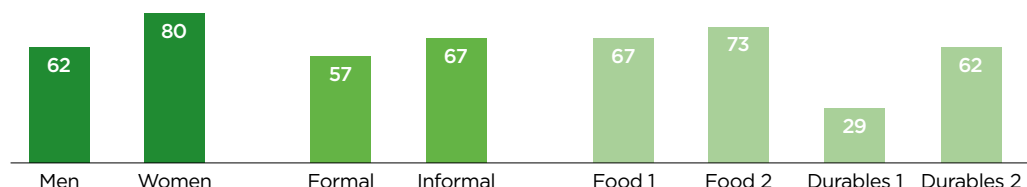
d. Lomé-Ouagadougou



e. Cotonou-Niamey



f. Lagos-Kano-Niamey



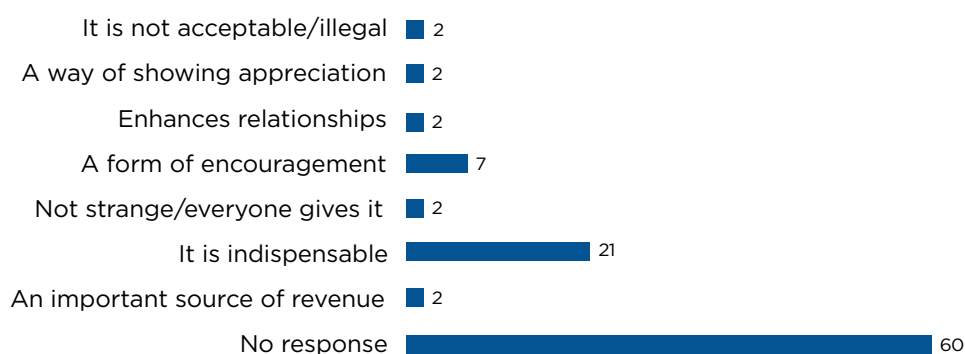
Source: Trade Facilitation West Africa Small-Scale Cross-Border Traders survey.

Border officials' responses to the question on facilitation payments are very variable across the corridors (figure 3.11). Around 60 percent of the officials in two corridors—Abidjan-Ouagadougou and Ouagadougou-Tema—readily admitted that such payments are illegal. In three other corridors—Lomé-Ouagadougou, Lagos-Kano-Niamey, and Cotonou-Niamey—only around a third recognized this. The remaining officials (as in the other corridors) tried to justify the facilitation payments in some fashion. Such rationalizations included the following: “it is a way of showing appreciation,” “it is not strange, because everyone gives it,” and “it is a form of encouragement” (which rationalization is more common depends on the corridor). Some officials were upfront about facilitation payments being a source of complementary or “indispensable” earnings. The most egregious response was a near blanket “don’t know” (60 percent) from officials in the Dakar-Bamako corridor. This is a sign of embarrassment, but it is also a recognition that such payments are illegal (21 percent of the remaining border officials in Dakar-Bamako said that such payments are indispensable).

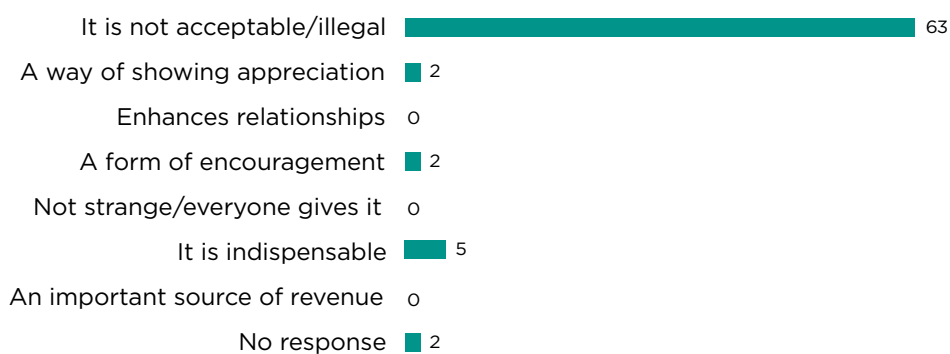
The mirror image of the incidence of facilitation payments is traders' lack of understanding of the procedures and their rights and responsibilities. In the Abidjan-Ouagadougou corridor, women's focus groups mentioned the existence of multiple checkpoints—customs, police, anti-drug units, vaccination units, and so forth—and said that it is difficult to determine which payments are legitimate because of a lack of transparency. Given the lack of receipts given for these payments, it is assumed that all the payments are illegitimate. If payments are not made, goods are confiscated. Burkinabé women mentioned that when crossing into Côte d'Ivoire, “often we arrive at 10 am and leave after 13 hours.”

Figure 3.11. **Border officials' attitudes toward facilitation payments, by corridor (% of officials)**

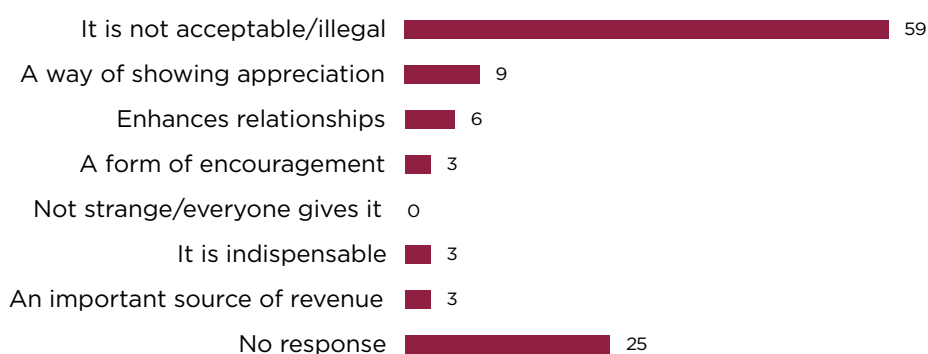
a. Dakar-Bamako



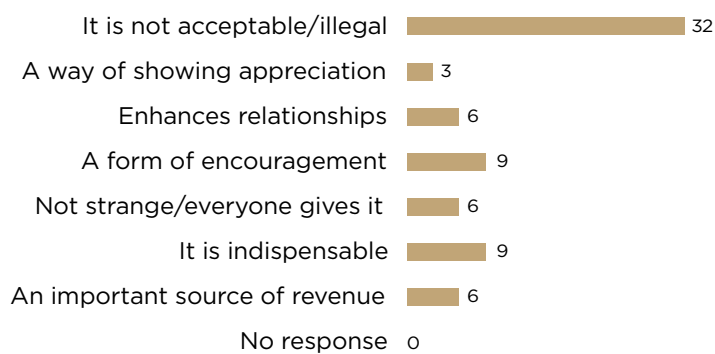
b. Abidjan-Ouagadougou



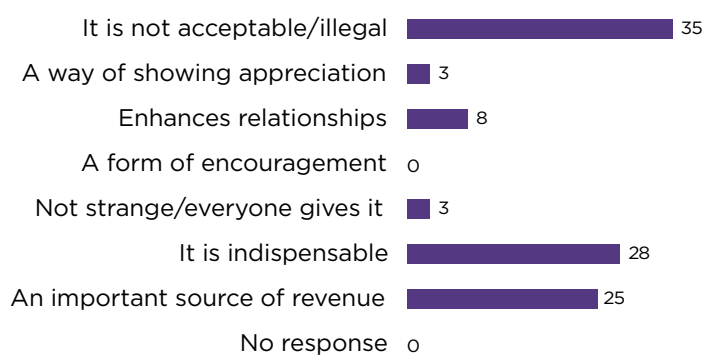
c. Tema-Ouagadougou



d. Lomé-Ouagadougou



e. Cotonou-Niamey



f. Lagos-Kano-Niamey



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

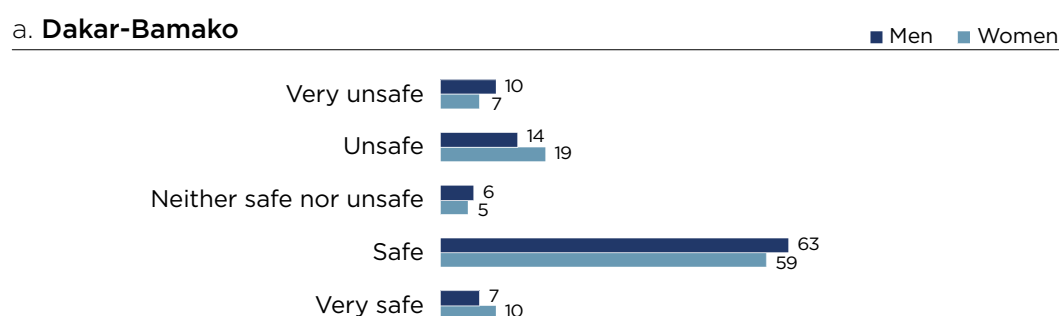
Theft at the border is also of concern to traders and intermediaries, and the responses by the latter indicate a large variation between corridors. Although in the corridors to Ouagadougou about 20 percent of PITs regard theft as a “common” or “very common” problem, it is deemed rife in the other corridors. In Dakar-Bamako, 60 percent of the transport intermediaries regard theft as common/very common; in Lagos-Kano-Niamey, nearly 90 percent of customs intermediaries have a similar view; and in Cotonou-Niamey, such concerns are shared by around 30 percent of the porters and transporters.

Border safety and harassment

Safety at the border is a consideration for traders in all the corridors, more so in some corridors than others. For example, around 57 percent of men traders in the Lomé-Ouagadougou corridor felt unsafe or very unsafe, and the rate was around 45 percent in Abidjan-Ouagadougou (figure 3.12). Men were generally more likely to feel unsafe, partly because of their treatment by police or the army, but the rates were also high for women in many of the corridors. Women in the focus groups mentioned that men were checked more comprehensively, which might well add to their feeling of insecurity.

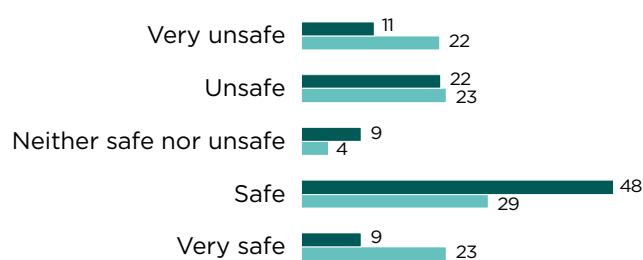
Traders’ concerns about safety and feelings of insecurity at the border arise from, or are reinforced by, inappropriate behavior by officials belonging to agencies and services at the border. Harassment—particularly to extract facilitation payments—is moderately common at border crossings in all the corridors. For example, harassment occurs at a rate of 10-15 percent of traders at the borders in Ouagadougou-bound corridors, and slightly higher in Lagos-Kano-Niamey (figure 3.13). Officials in some agencies are more likely to harass traders, especially those from customs and police, but generally the behavior of officials from all the agencies reflects the overall level of harassment in a corridor. Harassment of women is reportedly lower from the survey, but this may be partly because women are less likely to mention verbal or physical abuse (even to researchers); in any case, it is not absent. For example, Burkinabé women in the focus groups complained of being hit at the border by Ivorian police. Reporting incidents of harassment is seen to fall primarily in the domain of the police, local authorities, or supervisors of the agencies involved in all the corridors. Around 10 percent of the traders would not report incidents.

Figure 3.12. Traders’ assessments of border safety, by corridor (% of traders)

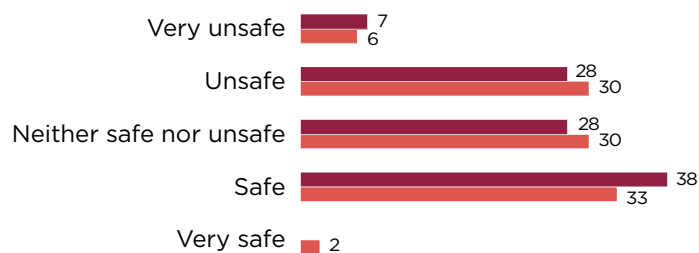


b. Abidjan-Ouagadougou

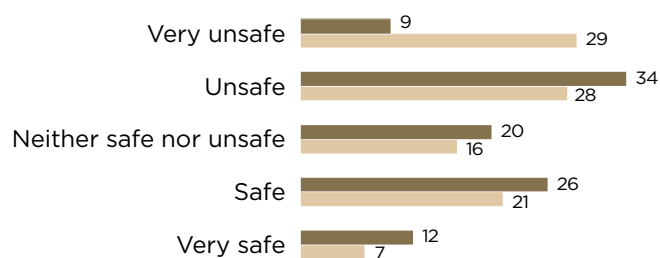
Men Women

**c. Tema-Ouagadougou**

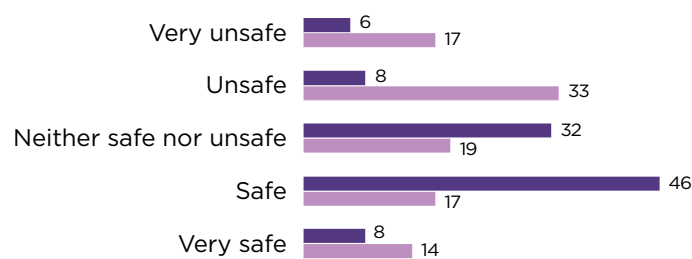
Men Women

**d. Lomé-Ouagadougou**

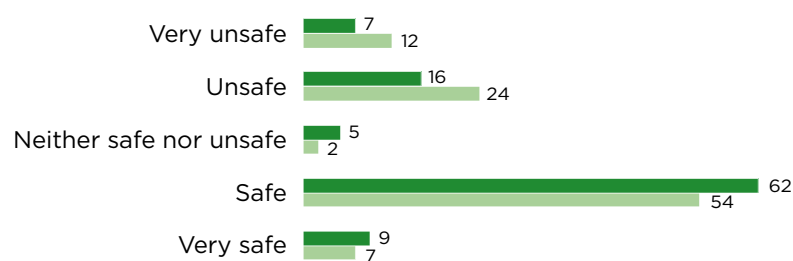
Men Women

**e. Cotonou-Niamey**

Men Women

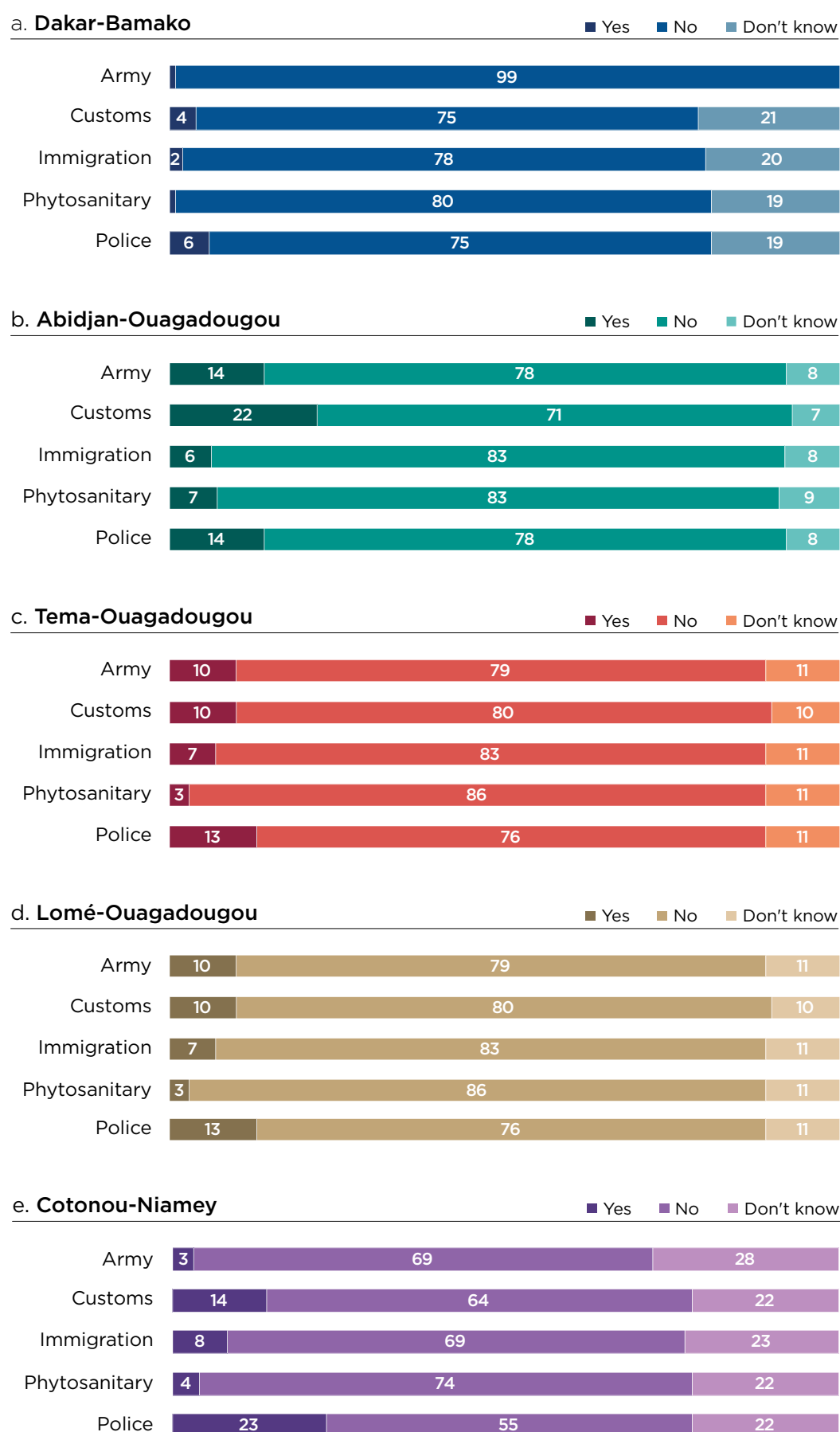
**f. Lagos-Kano-Niamey**

Men Women



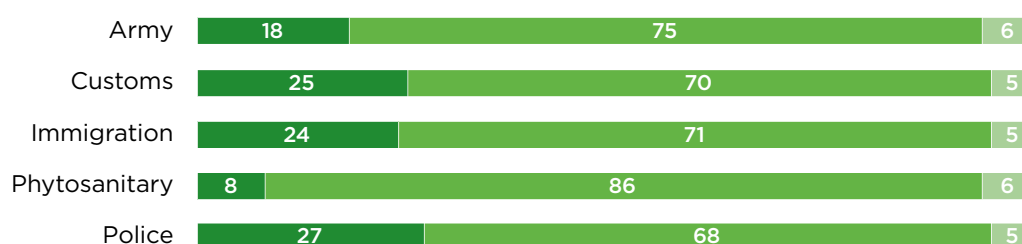
Source: Trade Facilitation West Africa Small-Scale Cross-Border Traders survey.

Figure 3.13. **Verbal and/or physical harassment of traders by officials at the border, by corridor** (% of traders)



f. Lagos-Kano-Niamey

■ Yes ■ No ■ Don't know



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

3.6. Gender considerations

Across all the corridors, 662 women were interviewed in the TFWA SSCBT survey, amounting to about 40 percent of all the respondents, except in Lagos-Kano-Niamey where the share was 14 percent (see the discussion in section 3.1). Although it is clear from earlier sections of this report that women share equally in the whole business of trade as men, there are some general differences, notably the following (table 3.5):

- On average, women travel less than men, but many still traverse vast distances. For instance, women traders travel an average of 510 km in Dakar-Bamako (635 km for men) and 339 km in Cotonou-Niamey (449 for men). Some of this difference is accounted for by the goods traded; for example, in general, women are more likely to sell food, which is usually traded over shorter distances.
- Because of the differences in the products traded and lower distances traveled, women are a little less likely to engage in trader-to-trader sales than men, but not overwhelmingly so. Thus, women are equal players in long-distance and cross-border trading networks. In some corridors, women traders are preponderant players in parts of the trader network. For example, on the Côte d'Ivoire side of the Abidjan-Ouagadougou corridor, 88 percent of the traders relaying goods from the border to other parts of the country (and vice versa) are women (box 3.1).
- Although women specialize a little more in food, in most of the corridors, a large share of women is also engaged in consumer durables, which are typically traded over greater distances. Hence, the prevalent mode of transport they use is cars and buses. When crossing international borders, the vast majority of women, as with men, use formal, official routes.
- Women are much less likely to be formally registered businesses or traders than men, reflecting the goods in which they specialize, their education levels (proportionally fewer women have secondary schooling compared with men), and most likely harassment in the process of registration. In some corridors (for example, Abidjan-Ouagadougou and Cotonou-Niamey), however, women are much more likely than men to be involved in associations.
- Although women traders care for a large number of dependents on average (as is the case for men), they earn much less than men traders. For example, in nearly every corridor, a much larger number of women than men earn less than \$50 a month. At the extreme—Lomé-Ouagadougou and Ouagadougou-Tema—36 percent of all women are in this earning category.
- In general, women and men rely preponderantly on their own savings to finance their businesses, as well as borrowing from friends or neighbors. When turning to a financial institution, women more likely raise funds from microfinance institutions, whereby men rely on commercial banks.
- In general, the border infrastructure is deemed atrocious by all the traders. In most of the corridors, women were more critical than men, mostly because of security and safety reasons (section 3.4).
- In three corridors—Dakar-Bamako, Abidjan-Ouagadougou, and Lagos-Kano-Niamey—women find the border clearance experience more troublesome than men do, but less so in the other three. This may be because of the mix of products traded by women compared with men on each border (section 3.5).

Table 3.5. Key characteristics of women respondents, by corridor

Characteristic	Corridors (all four markets)		
	Dakar-Bamako	Abidjan-Ouagadougou	Tema-Ouagadougou
Number of women traders interviewed	125	127	111
Share of women among all traders (%)	40	43	38
Average distance traveled (kilometers) ^a	Women, 510; Men, 635 (one instance of 25,000 was not included)	Women, 260; Men, 443	Women, 227; Men, 461
Prevalent mode of transport (%)	Women, Car/bus (63) Men Motorcycle (40)	Women, Truck (44) Men, Truck (46)	Women, Car/bus (51) Men, Truck (47)
Trade business formally registered (% saying yes)	Women, 36; Men, 50	Women, 23; Men, 47	Women, 22; Men, 22
Association membership (%)	Women, 21; men, 26	Women, 41; Men, 32	Women, 29; Men, 22
Share of traders age 34 or younger (%)	Women, 38; Men, 51	Women, 36; Men, 47	Women, 38; Men, 46
Share of traders with primary schooling (some/completed) (%)	Women, 29; Men, 17	Women, 28; Men, 26	Women, 45; Men, 36
Share of traders with secondary schooling or higher (%)	Women, 16; Men, 18	Women, 22; Men, 27	Women, 28; Men, 31
Average number of dependents	Women, 8; Men, 8	Women, 6; Men, 8	Women, 6; Men, 6
Share of traders earning \$50-\$99 per month (%) ^b	Women, 26; Men, 18	Women, 39; Men, 24	Women, 14; Men, 20
Share of traders earning less than \$50 per month (%) ^b	Women, 7; Men, 1	Women, 21; Men, 8	Women, 36; Men, 14
Mostly commonly traded commodities	Raw vegetables, clothing, pots and pans	Clothing, raw vegetables, grains	Clothing, raw vegetables, grains
Prevalent mode of crossing international borders (formal versus informal route)	90% formal routes, 2% unchartered routes, 6% pedestrian lanes	96% formal routes, 2% unchartered, 2% pedestrian lanes	82% formal routes, 3% pedestrian lanes, 6% unchartered routes
Main three sources of finance	Use savings, borrow from a microfinance institution, borrow from a commercial bank	Use savings, credit union, borrow from a friend/neighbor	Use savings, borrow from a friend/neighbor, borrow from a microfinance institution

Characteristic	Corridors (all four markets)		
	Lomé- Ouagadougou	Cotonou- Niamey	Lagos-Kano- Niamey
Number of women traders interviewed	131	127	41
Share of women among all traders (%)	44	44	14
Average distance traveled (kilometers)	Women, 153; Men, 528	Women, 399; Men, 449 (two outliers of 8,000 and 11,000 were not included)	Women, 210; Men, 306
Prevalent mode of transport (%)	Women, Car/bus (30) Men, Car/bus (48)	Women, Car/bus (44), Men, Car/bus (57)	Women, Car/bus (83), Men, Car/bus (54)
Trade business formally registered (% saying yes)	Women, 22; Men, 54	Women, 15; Men, 54	Women, 12; Men, 28
Association membership (%)	Women, 21; Men, 29	Women, 38; Men, 29	Women, 20; Men, 40
Share of traders age 34 or younger (%)	Women, 49; Men, 53	Women, 29; Men, 58	Women, 22; Men, 38
Share of traders with primary schooling (some/completed) (%)	Women, 19; Men, 32	Women, 26; Men, 33	Women, 27; Men, 20
Share of traders with secondary schooling or higher (%)	Women, 20; Men, 26	Women, 12; Men, 26	Women, 9; Men, 34
Average number of dependents	Women, 7; Men, 8	Women, 7; Men, 7	Women, 7; Men, 9
Share of traders earning \$50-\$99 per month (%)	Women, 17; Men, 24	Women, 32; Men, 21	Women, 17; Men, 20
Share of traders earning less than \$50 per month (%)	Women, 36; Men, 4	Women, 26; Men, 20	Women, 20; Men, 20
Mostly commonly traded commodities	Clothing, grains, agricultural inputs, seeds, fertilizers, raw vegetables	Raw vegetables, fish, grains	Grains, beans, clothing
Prevalent mode of crossing international borders (formal versus informal route)	75% formal routes, 20% pedestrian lanes, 2% unchartered routes	87% formal routes, 10% pedestrian lanes, 2% unchartered routes	90% formal routes, 2% pedestrian lanes, 7% unchartered routes
Main three sources of finance	Use savings, borrow from a commercial bank, borrow from a microfinance institution	Use savings, borrow from a microfinance institution, credit union	Use savings, borrow from a microfinance institution, get goods on credit to pay later

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

Note: ^a "Distance traveled" refers to the average distance traveled from where goods are bought to where they are sold.

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

However, the women have come up with innovative solutions. For example, women in the Côte d'Ivoire focus group mentioned that they travel to Burkina Faso two to four times a week, going by truck but coming back by tricycle. Customs officials pay less attention to tricycles because of the smaller amounts transported.

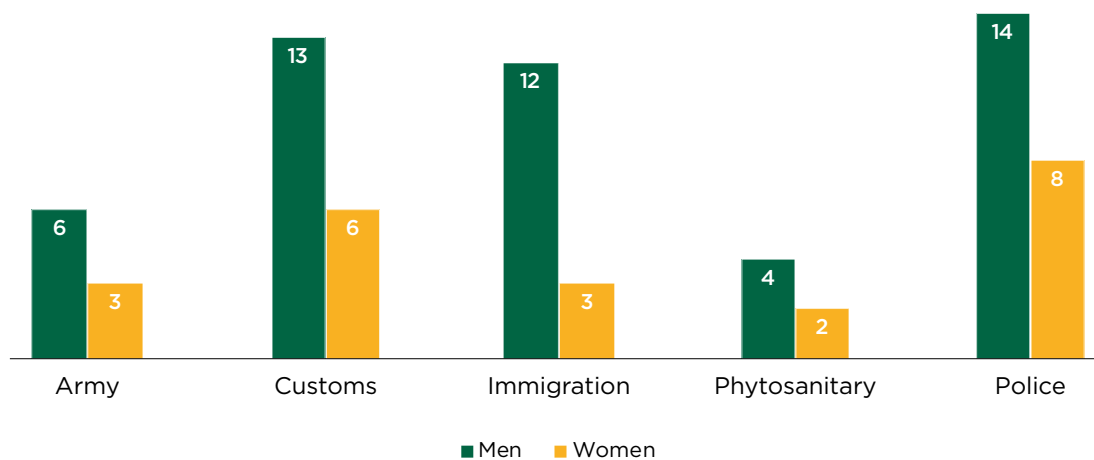
- Women are slightly less likely to be asked for facilitation payments than men are (except in Lagos-Kano-Niamey, where the opposite applies), but the rate of exposure to such costs is nonetheless very high. Exposure rates range from 23 percent for women in Dakar-Bamako to 78 percent in Lagos-Kano-Niamey, which, by cutting into earnings, imperils traders' families and their longer-term prospects.
- Women feel safer than men at the border, partly because men are checked more comprehensively by officials and therefore are more likely to be harassed (section 3.4). Nevertheless, a very high 27 to 45 percent of women traders feel "unsafe" or "very unsafe" in five of the six corridors, with only Cotonou-Niamey having a relatively low level of insecurity (14 percent).

Women's perceptions of border-crossing procedures and behavior

In a similar vein as harassment, the traders mentioned that they have experienced or witnessed sexual harassment, but to a lower degree. Across all six corridors, those who are most commonly accused of sexual harassment are customs officials and police (figure 3.14). Most of the responses on molestation witnessed or experienced are from men. Undoubtedly, men are also sexually harassed, but the low response from women is likely because of fear of repercussion and embarrassment. This is underscored by the discussion in the women's focus groups in the Ouagadougou-Tema corridor. Although the Burkinabé women were reticent about mentioning sexual harassment—possibly because of religious or cultural mores—the Ghanaian women were much more forthcoming. They mentioned sexual harassment when women are unable to pay (with immigration having the most allegations against them); underscore fear of rape (as opposed to men, "we have never heard of a man being raped, that's why"); and provide considerable details about coercive practices ("...so if you do not have the money to pay they want to sleep with you before they allow you to go...") and inappropriate behavior.

There are notable differences between women and men in terms of transportation and crossing borders. These differences include the mix of transportation used, balancing work activities with child care and safety issues (box 3.5).

Figure 3.14. Sexual harassment of traders across all corridors, by border agency (% of traders)



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

Box 3.5. Women's perceptions of transportation and crossing borders findings from focus group discussions

- Women use a wide range of transportation means. They walk, use tricycles, motorbikes, cars, public transport and in rarer cases, train and trucks. The choice of transportation means is based on cost, volume of goods, security, time, distance and if travelling alone/with dependents:

Cost: Women experience the cost of transport as expensive. Transportation fees are just one of many costs related to the cross-border trade. Fees are also paid to the police, customs, anti-drug unit and water/forest agents.

Volume: As compared to men, women seem to travel with smaller quantities of goods and can therefore use smaller transportation means. These smaller quantities may allow women to walk or use motorbikes, sometimes "off route" through the bush to avoid paying all fees which the official route generates. When trading in for example watermelons, larger vehicles are needed. "Trucks are for big traders" (woman trader, Mali).

Security: Using the informal route through the bush is linked to insecurities with bandits along the way. Women fear being harassed, whereas men fear getting robbed of their money. Security is also linked to the drivers of the vehicles. Some women underline that they do not go by certain cars or motor-taxis due to irresponsible driving. The roads are also in a very bad shape, which makes transport unsafe. "They ride very badly" (woman trader, Burkina Faso). Moreover, in public transport such as buses, the driver often squeezes in too many passengers (to maximize profit) and/or drive in the dark, which are other factors contributing to unsafe travel.

Time: Women said that when using motorbikes, the clearance at the border is easier and quicker. When using cars, these are searched more thoroughly by the border officials and there are more fees involved. Motorbikes can more easily cross the border. "When you pass through the border with a passenger car, they will waste your time, asking unnecessary nonsense" (woman trader, Ghana).

Distance: The mode of transport is also dependent on the distance to be travelled. If the distance is longer, women prefer going by car, bus or truck.

Travel with dependents: Sometimes women have to conduct business and care for children at the same time. This means that women traders try to avoid unsafe travel and invest more money in ensuring safety for their children.

- Women underline that they often use a combination of transport means; one way of going there and another to return. For example, if going there with goods, they carefully choose a mode of transport that will get themselves and the goods to the destination. When returning, and all goods are sold, a cheaper transport means is chosen.
- The irregularity of timings for buses makes this a precarious option. Women witness that they have been stuck on the other side of the border at night as the buses did not leave as planned. This puts women at risk of sexual violence or harassments.
- To save money, women sometimes join forces and rent shared transport. This will be cheaper and safer, but less flexible and autonomous. The issue of shared transport ("groupage") was underlined by female traders in Cote d'Ivoire but the topic was not explored further in focus group discussions in other countries.
- It is worth underlining that some women earn very little from the trade. In an example from Cote d'Ivoire a female trader mentioned that she spends 20.000 CFA for transport and all fees at the border. Some days her income barely covers these expenses and there is no profit at all. When being asked on why she still does it, she said that she had nothing else to do. In this respect, TFWA can play a role on financial literacy, i.e. to make these women aware of alternative opportunities (and costs) and how their time can be spent on other income generating activities.

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

4

LESSONS LEARNED AND RECOMMENDATIONS



Based on the findings of the TFWA SSCBT survey, several recommendations and potential actions can be proposed for consideration under the TFWA program to address the issues identified. Inasmuch as there are differences between corridors, border, and markets in identified issues and challenges, actions should be tailored as appropriate. Separate reports on each of the six corridors elaborate further on the survey results and consequent issues and challenges for each of them.

The findings in section 3 provide some consensus on common issues that could be addressed.

Easing procedures and requirements. The findings show that traders and PITs are generally unsatisfied with the existing 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 others, attention could be given to options for a simplified regime 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 also helps to identify areas where transparency most needs to be encouraged (e.g. 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.

The current applications of procedures and requirements affect some groups, types of business, and goods traded differentially. 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 Eastern 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 and under a regional program) play an important role in the interface between officials and traders and in improving awareness, understanding and mutual respect. Easy-to-follow guides designed for mobile phones could also be considered. Although the details differ between corridors and borders, a common overall approach can be taken to the measures adopted, for efficiency reasons, but also to ensure that, for instance, traders crossing more

than one border will be familiar with the approach. In designing a program, careful consideration needs to be given to the most appropriate location of delivery (that is, border versus non-border), given the extensive movement of the traders far beyond the border areas.

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

Whatever the reason for the contrasting results, consideration should be given under TFWA to 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 provision of an invoice with a full explanation for the reason for confiscation and conditions under 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 invariably 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.

Systematic data collection on SSCBT. Detailed, relevant and organised data and information on SSCBT trade in West Africa are not available. This represents an obstacle to efficient and effective policy making on a phenomenon which affects large sections of the region's poorest populations, and one which 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 level. Setting up data collection systems in West Africa can also reflect extensive work conducted by a current World Bank project which is examining approaches to Monitoring SSCBT⁴¹. Among others, it is developing suitable methodology and indicators that statistical agencies can use in surveys, analysis and reporting.

Endnotes

- 1 As of the time of reporting, the European Union, the U.S. Agency for International Development, the Government of the Kingdom of the Netherlands, and Germany have provided financial contributions.
- 2 On 21 March 2018, 44 countries signed. Subsequently, more countries joined the AfCFTA and there were 54 signatories by the end of 2019 (though not all of them have ratified the agreement). The Agreement formally came into force on 2 April 2019, when Gambia became the 22nd member to ratify it.
- 3 Among others, see Ade Ajayi, J.F. and M. Crowder, 1971. *History of West Africa* (2 volumes). Bristol: Longman Group.
- 4 Okoro, A.S., Ujunwa, A., Umar, F. and A. Ukemenam, 2020. Does regional trade promote economic growth? Evidence from Economic Community of West African States (ECOWAS). *Journal of Economic Development*, Vol. 22, No. 1.
- 5 Kaplinsky, R. and M. Morris, 2019. Trade and Industrialisation in Africa: SMEs, Manufacturing and Cluster Dynamics. *Journal of African Trade*, Vol 6 (1-2).
- 6 For further details see, Odjo, S.P., Traoré, F. and Zaki, C., 2019. Intra-African Trade Integration. In Bouët, A. and S.P. Odjo, *Africa Agriculture Trade Monitor 2019*. Washington, D.C.: IFPRI.
- 7 *Doing Business 2020*. Washington, D.C.: The World Bank.
- 8 Ibid.
- 9 Golub, S., 2015. Informal cross-border trade and smuggling in Africa. *Handbook on Trade and Development*, pp. 179-209.
- 10 Walther, O.J., 2014. *Business, Brokers and Borders: The Structure of West African Trade Networks*. Department of Border Region Studies Working Paper 1/2014, University of Southern Denmark, Sonderbork.
- 11 Brenton, P. and C. Soprano, 2018. Small-Scale Cross-Border Trade in Africa: Why It Matters and How It Should Be Supported. *Bridges Africa*, Volume 7, Number 4.
- 12 For a fuller examination of existing research and findings on SSCBT, as well as approaches to improve monitoring and measurement of the phenomenon, see: World Bank, 2020. «Monitoring Small-Scale Cross-Border Trade in Africa: Issues, Approaches, and Lessons.» Draft Report. Washington DC.
- 13 Brenton, P., E. Gamberoni, and C. Sear (eds.), 2013. *Women and Trade in Africa: Realizing the Potential*, The World Bank, Washington.
- 14 Little, P.D., 2005. Unofficial Trade When States are Weak: The Case of Cross-Border Commerce in the Horn of Africa, Research Paper No. 2005/13, United Nations University/WIDER, Helsinki.
- 15 Brenton and Soprano, 2018 op. cit.
- 16 Brenton, P., C. Bashinge Bucekuderhwa, C. Hossein, S. Nagaki, J.B. Ntagoma, 2011. *Risky Business: Poor Women Cross-Border Traders in the Great Lakes Region of Africa*. Africa trade policy notes; No. 11. The World Bank, Washington.
- 17 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.
- 18 Some studies do not distinguish between market traders, who do not travel much from their primary base, and traders who ferry goods between destinations. It is likely that proportionally more of the latter are men.
- 19 Brenton et al, 2011 op. cit.
- 20 Olayiwola Jawando, J., E. Oluwagbemiga Adeyemi and B. Oguntola-Laguda, 2012. "Survival Strategies of Women in Informal Cross Border Trade Along Lagos-Seme Border Axis", *Global Journal of Human Social Science, Sociology, Economics & Political Science*, Volume 12 Issue 9.
- 21 Aboudou et al, 2017 op. cit.
- 22 Yusuff, O., 2014. Gender Dimensions of Informal Cross Border Trade in West-African Sub-Region (ECOWAS) Borders, *Journal of Women's Entrepreneurship and Education*, No. 1-2, pp. 132-152.
- 23 Aboudou et al, 2017 op cit.
- 24 Simavi, S., C. Manuel, and M. Blackden, 2010. *Gender Dimension of Investment Climate Reform*. Washington, D.C.: The World Bank.
- 25 The local currencies were converted to US dollars at the exchange rate prevailing at the time of the fieldwork. US dollar rates were very stable against local currencies during this period (mostly July-August 2019). The conversion rates used were approximately: 360 naira to the dollar (for Nigeria), 5.5 cedi to the dollar (Ghana) and 590 West African CFA francs to the dollar (the remaining 7 surveyed countries).
- 26 There is a perception that Islamic practices and lifestyle, which include the practice of purdah, are more deeply entrenched in English-speaking West Africa than French-speaking West Africa (for example, Muslim women in Mali and Burkina Faso are well represented in the survey). Jibia, the border market where more than 65 percent of the SSCBT sample in the Lagos-Kano-Niamey corridor is based, is in a Sharia state, Katsina. In addition to the seclusion practice of purdah, it is also the norm for men to be traders in most communities in Northern Nigeria. Dawanau in Kano, where the survey was also conducted, is a wholesale, in-country market with very few SSCBTs, of which a majority are men traders.
- 27 Index database, World Bank. 2019.
- 28 For example, some estimates indicate a rate of 35 percent in the Common Market for Eastern and Southern Africa, https://gltpf.comesa.int/wp-content/uploads/2017/09/171015_Minimum-Standards-for-the-Treatment-of-Small-Scale.pdf.

- 29 “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).
- 30 “Consumer durables” include everything apart from food (defined in footnote 4) and agricultural inputs. Thus, manufactured goods, ranging from household products such as soap to electronic goods to car parts, are included.
- 31 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.
- 32 Although there is some indication from women’s focus groups in the Abidjan-Ouagadougou corridor that fresh food may be transported farther because of (i) seasonality: “crops are actually seasonal, when there are tomatoes here, there are none in Burkina Faso. So, we take them from here and send to Burkina Faso. When it is the season in Burkina Faso, there are no tomatoes here in Côte d’Ivoire. Then, we buy them in Burkina Faso and bring them here to Côte d’Ivoire. That’s the way it is»; and (ii) profitability: “more profit when products are bought in Burkina and sold in Côte d’Ivoire because goods can be bought by the basket in Burkina instead of by the kilo here.” In the Ouagadougou-Tema corridor, such long-distance trade in fresh vegetables and fruit was more evident.
- 33 The traders interpreted the question on income/earnings differently, with some reporting monthly profits and others monthly revenue. So, the information on earnings should be treated with caution. Nevertheless, the average earnings mentioned by traders are in the ballpark when compared with other data (for example, for Côte d’Ivoire and Burkina Faso) and certainly provide valuable insight into the pattern of earnings among traders, between corridors, and especially on differences in earning power between men and women.
- 34 It may be that some of these earnings are nonetheless additions to household income.
- 35 To put the abovementioned earnings figures in perspective, average monthly earnings per worker in Côte d’Ivoire were XOF 39,612 in agriculture and XOF 52,125 in commerce (World Bank Group. 2017. “Cote d’Ivoire Jobs Diagnostic: Employment, Productivity, and Inclusion for Poverty Reduction”, World Bank, Washington, DC). In Burkina Faso, earnings are much less. Eighty percent of Burkinabé are primarily occupied in agriculture, with an average income of less than \$350 per year (World Bank, 2017). \$1 = XOF 587 in 2019.
- 36 There is quite a lot of variation between corridors, but, in general, women’s earnings are likely to be lower compared with men’s earnings.
- 37 The evidence is patchy, but what there is suggests lower levels of registered businesses among small-scale traders (C. Lesser and E. Moisé-Leeman, “Informal Cross-border Trade and Trade Facilitation Reform in Sub-Saharan Africa,” OECD Trade Policy Working Paper No. 86, Organisation for Economic Co-operation and Development, Paris, 2009). However, much depends on the nature and structure of the trade; most of the traders in the SSCBT survey are engaged in long-distance trade, much of it in consumer durables and processed food and beverages.
- 38 As is shown in annex B for each corridor, this type of network is most prevalent in long-distance trading of durables and processed food and beverages. Depending on local conditions—for example, the Ouagadougou-Tema corridor vis-à-vis fresh produce—such networks can also prevail with other types of products.
- 39 Porters convey goods back and forth across the border using carts, bicycles, or headload. Transporters ship cargo across borders using a car, mini-van, bus, or truck. Intermediaries take orders on behalf of traders and help make arrangements to transport their goods across the border or help traders to process their documents and clear their goods.
- 40 The priorities were very similar for PITs using the same infrastructure, with toilets car parks, lighting, and roads to the fore for PITs in most corridors.
- 41 World Bank, 2020. «Monitoring Small-Scale Cross-Border Trade in Africa: Issues, Approaches, and Lessons.» Draft Report. Washington DC.

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

The following approach was adopted for sampling and data collection:

- The team listed all SSCBTs present in the market on the key or major market day, by inviting them to an informational meeting. This exhaustive listing of all meeting attendants included market leaders who are SSCBTs. The listing of SSCBTs on the major market day allowed for the creation of a robust sampling frame for the random selection of participants for the survey.
- Random selection of participants for the survey was done using a public ballot.
- Supervisors and quality control officers ensured that only persons listed and randomly selected were interviewed for the survey.
- SSCBTs crossing from one side of the border to the other for markets very close to the border were also intercepted for interviews. SSCBTs on longer journeys traveling from one country to another through a selected corridor were intercepted at the border crossing or at a motor park close to the border. It was important to have these segments in the sample, as they equally contribute to the cross-border economy.

- In addition to random selection of traders, the teams used intercepts for the porters, intermediaries, and transporters—indeed, randomly selecting this category of respondents was not possible due to their high mobility, which would have made random selection prone to errors. Finally, border officials were purposively identified.

A.3. Qualitative data collection

The survey team conducted key informant interviews (KIIs) with officials from key ministries and border agencies (such as customs, immigration, phytosanitary officials, the police, and the ministry 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 men and women 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	Total
Country	Border corridor	Border market	In-country market	Survey (n)		
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	Pouytenga	74	79	153
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangolodougou	Bouaké	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	Dawanau	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

Note: n = sample size.

b. Porters, intermediaries and transporters

Coverage			Men	Women	Total
Country	Border corridor	Border market	Survey (n)		
Benin	Cotonou-Niamey	Malanville	80	0	80
Burkina Faso	Ouagadougou-Tema	Pô	79	1	80
Burkina Faso	Ouagadougou-Abidjan	Niangoloko	86	0	86
Burkina Faso	Ouagadougou-Lomé	Cinkansé	80	0	80
Côte d'Ivoire	Abidjan-Ouagadougou	Ouangolodougou	80	0	80
Ghana	Tema-Ouagadougou	Navrongo	78	2	80
Mali	Bamako-Dakar	Diboli	86	1	87
Niger	Niamey-Kano-Lagos	Maradi	87	0	87
Niger	Niamey-Cotonou	Gaya	82	0	82
Nigeria	Lagos-Kano-Niamey	Jibia	83	0	83
Senegal	Dakar-Bamako	Kidira	80	0	80
Togo	Lomé-Ouagadougou	Cinkassé	81	1	82
		Total	982	5	987

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

Table A.2. Completed qualitative interviews

a. Focus group discussions

Coverage			Men only (12)		Women only (12)		PITs (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	9	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	

Note: FGD = focus group discussions; PITs = porters, intermediaries, and transporters.

b. Key informant interviews

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

Note: KIs = key informant interviews; n = sample size.

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 of 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 KIs (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 superseded 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	

Note: Ave = average; F2F = face to face; PITs = porters, intermediaries, and transporters; QA = QC = quality control; SSCBTs = small-scale cross-border traders.

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

A.7. Data processing and analysis

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

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

For the qualitative interviews, data processing started with all the audio files from the FGDs and KIIs being transcribed into French and subsequently translated into English for the files received from Benin, Burkina Faso, Côte d'Ivoire, Niger, and Togo. For Nigeria and Ghana, only the interviews with women 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 the 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.

B.1. Dakar-Bamako corridor

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

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

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

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

B.2. Abidjan-Ouagadougou corridor

Bouaké Market, Côte d'Ivoire: Bouaké market is in the city of Bouaké, the third largest economic center in the country after Abidjan and San-Pédro. The market covers 272,518 square meters. There are 367 stalls, 317 of which are under shared covered roofs, while around 50 are without roofs, with traders stationed outside the covered areas. Some parts of this market—particularly areas that are covered (the middle area of the market)—have high levels of lighting, meaning that artificial lighting fixtures are readily available. However, other areas have poor lighting, largely due to the greater amount of shade in areas covered by trees (the top section of the market area) or the general lack of artificial lighting fixtures. The market is typically very busy, with a total of 320 estimated traders participating daily.

Ouangolodougou Market, Côte d'Ivoire: La Leraba (located in border town of Ouangolodougou) was unidentifiable in any open-source imagery. The market is in a region where imagery is censored/restricted by the government and open access is prohibited.

Niangoloko Market, Burkina Faso: Niangoloko market is a very small, local market covering just 4,184 square meters. The market is in the middle of Niangoloko, a town in a rather rural and isolated area of southwestern Burkina Faso, about 20 kilometers from the border. There are only six stalls at this market, all of which are covered. Lighting within the market varies; some sections have adequate lighting, while

others have poor lighting. Cell data in this area are sparse, making it difficult to draw conclusions about the patterns of trader movements. However, the inferred trader count, based on the location, market size, and number of stalls is estimated to be around 10.

Bobo-Dioulasso, Burkina Faso: This is a large and busy vegetable market located right next to the Bobo Sitarail station (West African rail link) in Bobo-Dioulasso, the second largest city in the western corner of Burkina Faso. The market spans an area of 246,257 square meters and contains more than 145 stalls, most of which are small vendors stationed outside (120+ uncovered stalls). Since a large portion of the market is covered by a roof, the exact count of covered stall is difficult to assess, but there are an estimated more than 25 covered stalls. Bobo Sitarail lighting is high, especially compared with the other selected markets. Cell data analysis shows an average of 90 traders at this market.

B.3. Tema-Ouagadougou corridor

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.

Paga Border Market, Ghana: The Paga border market lies right at the border between Burkina Faso and Ghana, and it doubles as a checkpoint for those passing through. It is a small market that hosts around 12 stalls, all of which are covered. Despite the small size (26,680 square meters), the cell data show that there are around 80 traders at the market. As with other markets that are co-located with border posts, the data may be skewed by those who spend long amounts of time queuing to cross the border. Movement patterns show that Paga border market traders mostly pass through the market on their way to trade in other, major cities (including Ouagadougou and Bobo-Dioulasso in Burkina Faso, as well as Kumasi and Accra in Ghana).

Dakola Market, 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 Ouagadougou. 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.

B.4. Lomé-Ouagadougou corridor

Dapaong Market, Togo: The market of Dapaong is located near the center of the city, 38 kilometers from Cinkassé. The market is rather small (34,005 square meters), given its location in a congested and central part of the city. Dapaong contains more than 250 stalls, the vast majority of which are covered (230+, compared with 27+ that are uncovered). However, the exact stall count is difficult to estimate for structures covered by a communal roof (larger rectangular structures in the imagery), although these structures have better lighting, as indicated by the presence of electrical fixtures. Although cell data capture activity from just 10 traders, the total estimated count is around 70 to 125 traders once population size, location of the market, and stall count are considered.

Cinkassé, Togo: Cinkassé market is located on the Togo side of the Togo-Burkina Faso border. With an area of just 33,409 square meters, the market is relatively congested and contains more than 147 stalls. It is estimated that 111 stalls are covered, although the exact number of stalls under the larger structures with shared roofing is difficult to assess. Around 37 uncovered stalls are dispersed between the covered structures. The inferred level of lighting safety varies greatly throughout, with some areas having limited to no artificial lighting (relying solely on natural sources of light), while others have plenty of artificial lighting. The cell data are limited in this area, but the stall count indicates an estimated presence of around 70 to 100 traders. Most of the traders commute by car and rarely leave the border area, although a few live and spend time in Burkina Faso.

Cinkansé, Burkina Faso: There is a checkpoint on the Burkina Faso side of the Cinkasse market. The market area covers 72,900 square meters and sees an average of 500 traders traveling through Côte d'Ivoire, Ghana, Togo, and Benin per day. No stalls were detected at this post, suggesting that this is a stopping point for traders. Based on satellite imagery showing electrical lighting mechanisms in the area (streetlamps, electrical lines, and so forth), the inferred level of lighting is low to medium.

Pouytenga Market, Burkina Faso: Pouytenga market is located east of Ouagadougou and is the busiest of the selected markets in Burkina Faso. The market covers just 43,165 square meters, but it hosts upwards of 205 stalls (55 of which are uncovered, and 150 of which are covered). Lighting at this market is low to medium. Based on stall count, it is estimated that there are around 20 to 60 traders at this market, although the limited cell data makes it difficult to validate this number.

B.5. Cotonou-Niamey corridor

Parakou Market, Benin: This is a busy market, hosting a wide variety of goods and sellers. Located next to several hotels and restaurants, the market covers a total area of 17,989 square meters. A section of the market is enclosed and covered by a shared roof, so stall count is difficult to assess, but the estimated number is 115+ stalls. The inferred level of lighting safety ranges from low to medium, indicating that some areas have artificial lighting fixtures while others do not. The cell data show a total of 150 traders at this post.

Malanville Market, Benin: This market is in Malanville, a prominent trade city across the Niger River in the northern-most part of Benin. Malanville market is typically very busy, featuring more than 300 stalls, and covers an area of just 59,774 square meters. The vast majority of the stalls are covered (225, compared with 75 that are uncovered), with low to medium levels of lighting. Most of the stalls have adequate artificial lighting, but some areas—mostly those that are uncovered—rely on natural light and have inadequate lighting. The imagery shows two trucks and 11 cars at this location. The market caters to cross-border traders from Niger and Nigeria. According to cell phone data, there are on average 40 traders at this location daily. However, given the high number of stalls counted from the imagery, the number of traders is estimated to be closer to 100 to 150.

Gaya, Niger: Gaya market is a large, densely packed market in Gaya, Niger, very close to the Niger River and Benin border. The market is 23,884 square meters in size and features more than 350 makeshift stalls (composed of crude material). However, many of the stalls share a single roof, making it difficult to

provide an accurate stall count. Lack of electrical fixtures in the market area suggests that there is limited artificial lighting. Based on the stall count (350+), it is estimated that there are around 125 to 175 traders at this market.

Dosso, Niger: Also known as the Grand Marché de Dosso, this market (area: 22,283 square meters) is a mall-like shopping center located in the middle of Dosso, Niger. The market contains mostly covered stalls (185+) under a few separate building structures, with a few uncovered stalls (10+) dispersed between them. Based on the stall count, there are around 65 to 95 traders. Lighting at this site is low to medium. Although it is one of the largest markets in Dosso, the Grand Marché de Dosso is not the only market in the area. One or more Dosso traders have spent significant amounts of time at a hotel located a few kilometers from the market site.

B.6. Lagos-Kano-Niamey corridor

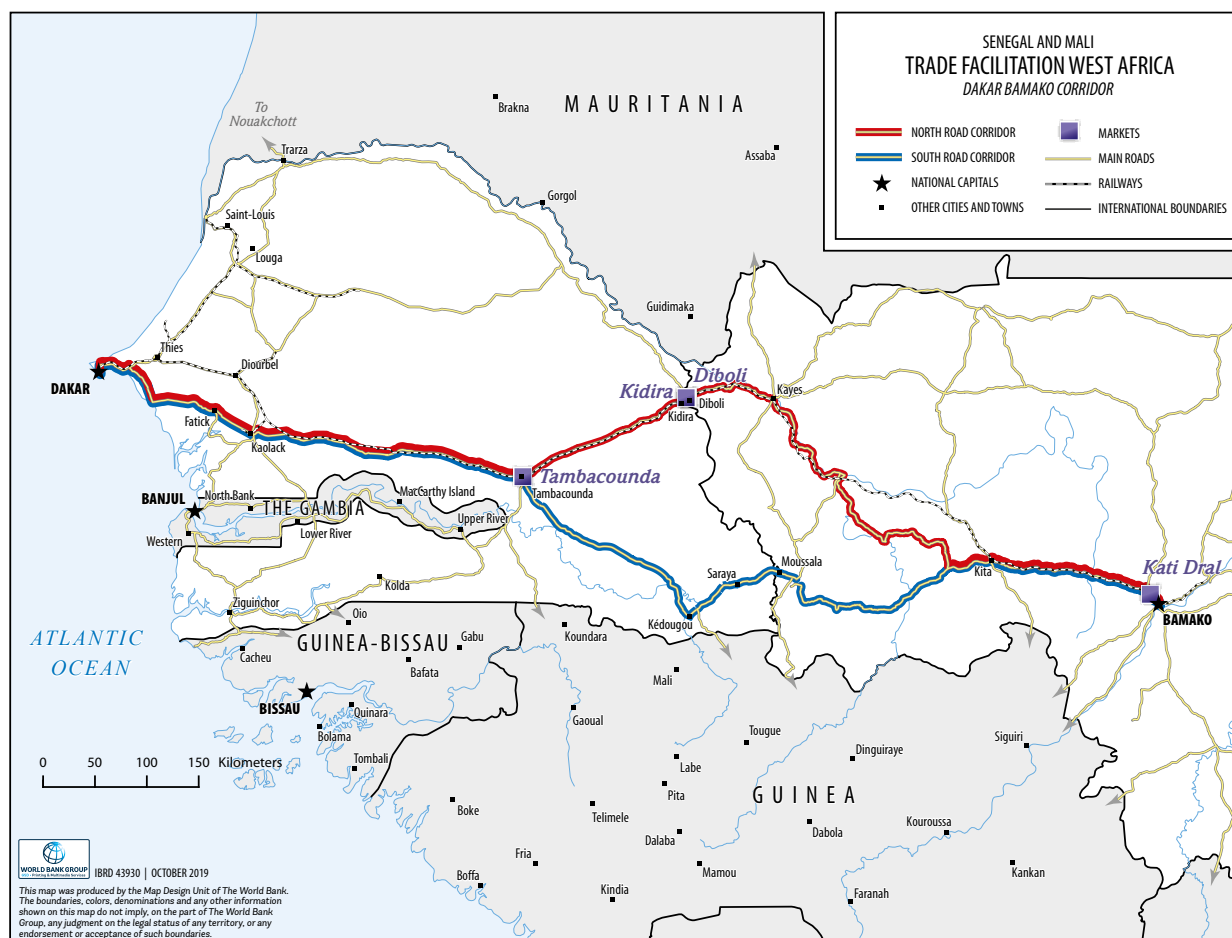
Dawanau Market, Nigeria: Dawanau market is the largest grain market in Nigeria and West Africa, and it is located in Kano state. It covers an area of 25,333 square meters. Most of the stalls are uncovered (61+, compared with seven+ that are covered). Most of the stalls are stationed outside the covered areas and lack electrical lighting fixtures, so the inferred level of lighting safety is low to medium. The imagery shows a significant number of cars (51) and trucks (22) parked along the roadside, which may indicate a parking area for the mosque/market or a rest stop for those traveling to neighboring cities. Although no cell data have been captured at this site, we can infer from the stall count that there are around 25 traders at this market. The site is male-dominated, with very few women traders.

Jibia-Magama Border Post, Nigeria: Jibia-Magama border post is located a few kilometers from the Nigeria-Niger border and is composed of four separate building structures, each containing a few market stalls. The estimated number of stalls under the shared roofing is around 17, with 10 that are covered and seven that are uncovered. The total estimated number of traders based on the stall count is five to 10. Lighting safety risks are high, given the lack of electrical fixtures and relatively rural area. Although the entire market spans an area of 27,109 square meters, most of the traders are stationed near the road where customers travel. There are a few cars (13) and trucks (seven) stationed at the market. The total inferred number of traders based on the stall count is five, although the imagery is obscured due to trees in some areas.

Madaoua Market, Niger: The Grand Marché De Madaoua is a large market, covering a span of 31,246 square meters in the center of Madaoua city. The market itself contains many stalls (more than 259 in total), the vast majority of which are covered (255+). The market is busy, with the cell data predicting that there are around 90 traders. The lighting at this site is rated low to medium, since only a few electrical fixtures were detected.

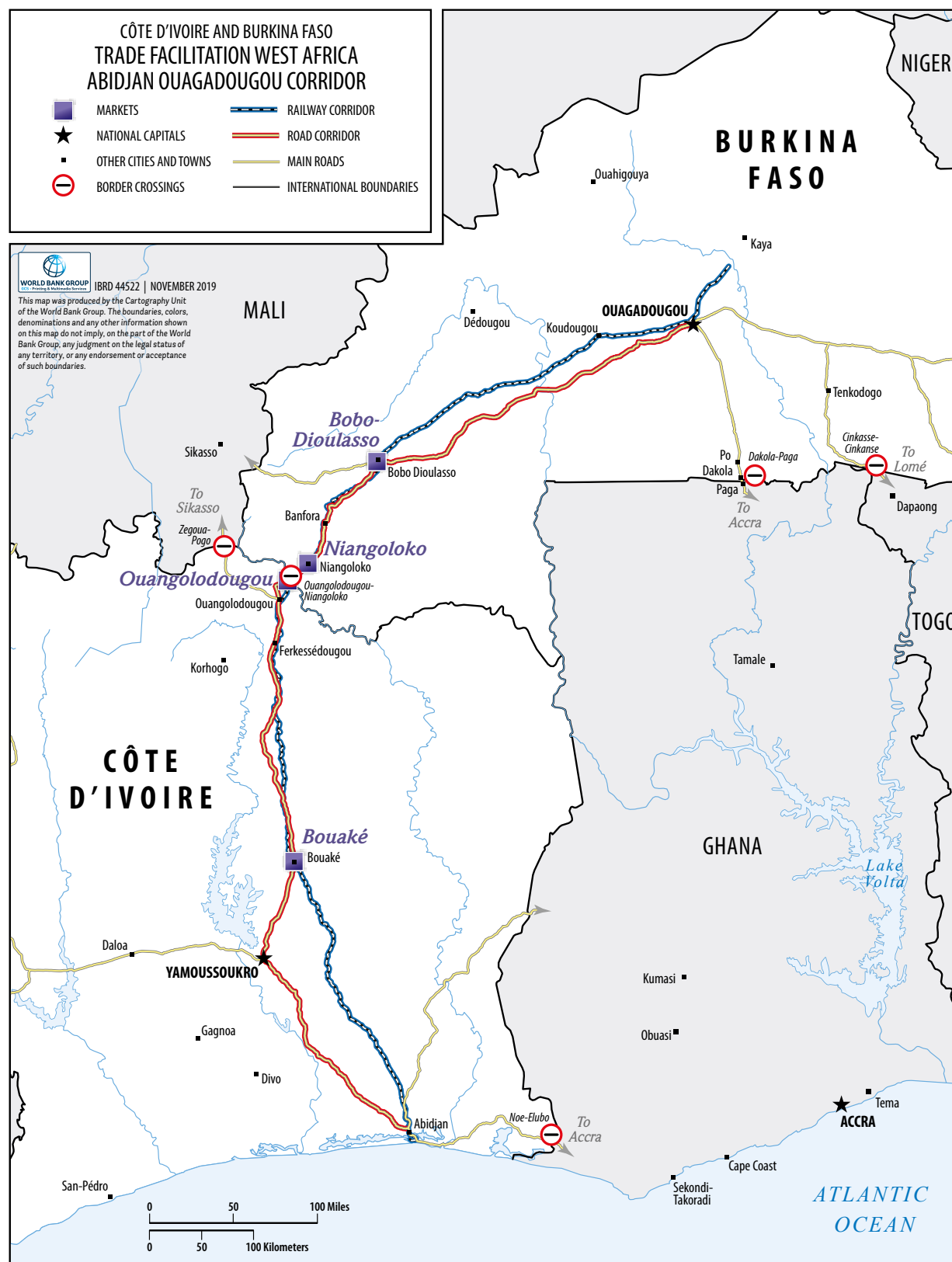
Dan Issa Market, Niger: This market is in the rural village of Dan Issa, in the Madrounfa Department of Niger. The total area of the market is 14,723 square meters, making it the smallest market in the region. The market is located very close to the Niger-Nigeria border, so it is likely a stop for traders en route to trade in other areas. The imagery shows five trucks and one car parked in the market. The location and function of this site as a market have been validated by ground photos, and the satellite imagery shows a few buildings. But the market area is mostly obscured by trees, making it difficult to assess accurately the number of stalls and traders. Given the rural nature of the region, the cell data are sparse.

Map B.1. Dakar-Bamako corridor



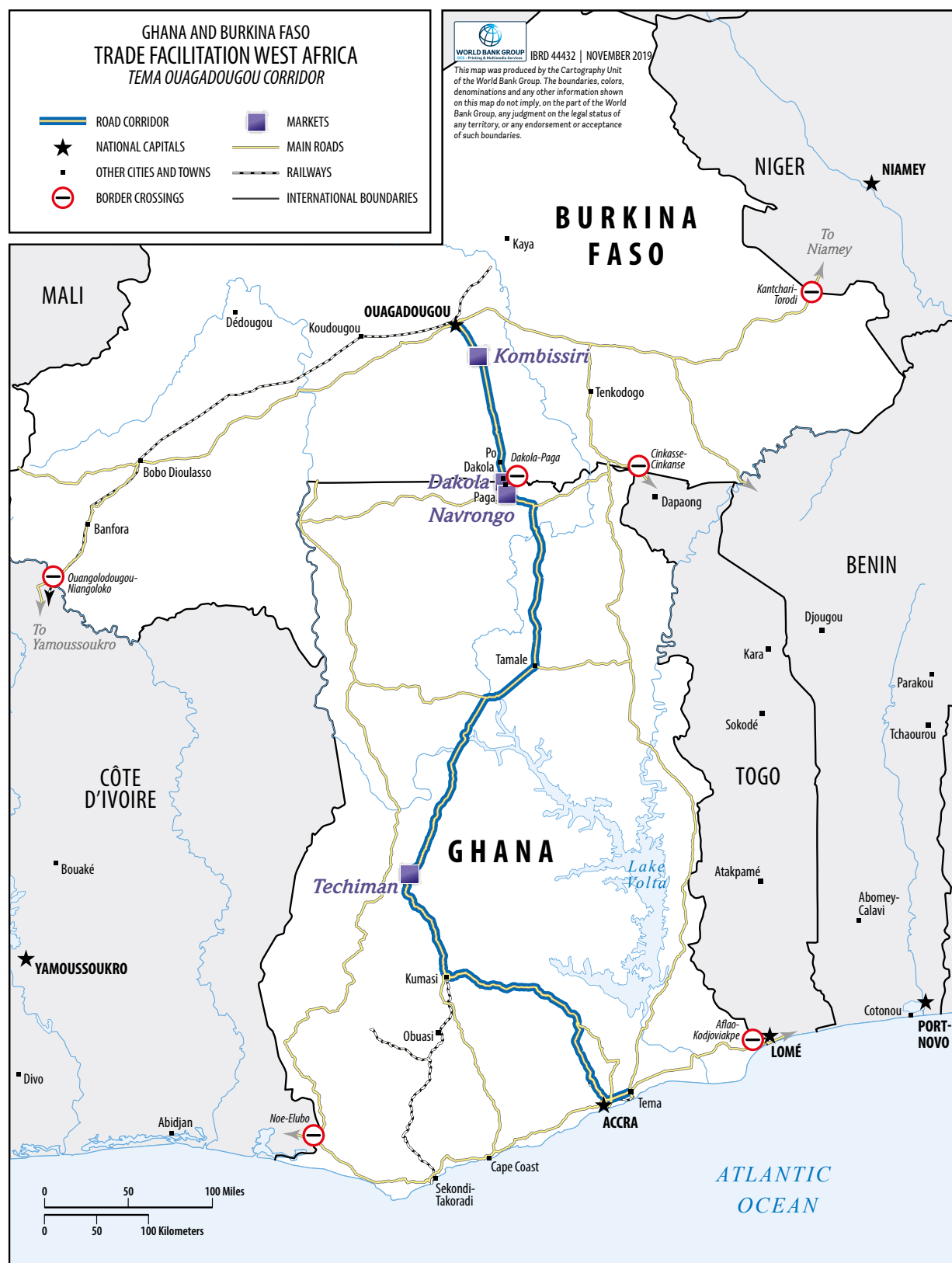
Source: World Bank Group, 2019.

Map B.2. Abidjan-Ouagadougou corridor



Source: World Bank Group, 2019.

Map B.3. Tema-Ouagadougou corridor



Source: World Bank Group, 2019.

Map B.4. Lomé-Ouagadougou corridor



Source: World Bank Group, 2019.

Map B.5. Cotonou-Niamey corridor



Source: World Bank Group, 2019.

Map B.6. Lagos-Kano-Niamey 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 – its findings are detailed in this report.