



# THE ENGINE OF TRADE IN AFRICA

Amplifying the voices of women across Africa on how to make the AfCFTA Protocol on Women and Youth in Trade work for development



In partnership with  
Canada



# A consolidated regional report from national consultations and online regional surveys of women in trade held in preparation for the launch of negotiations on the Protocol on Women and Youth in Trade to the Agreement establishing the African Continental Free Trade Area (AfCFTA)

## **About the AfCFTA**

The African Continental Free Trade Area (AfCFTA) is an AU Agenda 2063 flagship project designed to create an integrated continental market for goods and services and to support the movement of capital and natural persons. It is expected to enhance competitiveness, promote industrial development through diversification and regional value chain development, and to foster sustainable socio-economic development and structural transformation. Start of trade under the preferential terms of the AfCFTA commenced in January 2021.

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# FOREWORD

Women are the engine of trade in Africa. The ultimate test for whether the African Continental Free Trade Area (AfCFTA) changes the destinies of Africa's people for the better comes down to how effectively its opportunities are transformed into benefits and utilized in trade deals, especially deals that are beneficial for and used by women.

Building the capacity of traders is crucial to realize their utilization of trade agreements. This realization gets even more urgent when we think of female traders.

We often talk about women as the core of informal cross-border trade in Africa and this report confirms that. It also confirms that the opportunities in the AfCFTA extend beyond small-scale trade. It is about providing African traders, including women, the incentive to scale and expand their business activities and to diversify their traded products and services. It is therefore critical to support women and to build those industries, to create those services and to produce those products that can be traded in the "One Africa Market" that the AfCFTA seeks to foster. Once women can do this, they will become invested stakeholders in the promise of the AfCFTA.

In this inaugural Report on Women in Trade, the AfCFTA Secretariat, UNDP and UN Women worked closely together, asking women engaged in and/or those interested in cross-border trade what their core stumbling blocks are and, more importantly, how they envisage these challenges being addressed, including in the context of an AfCFTA Protocol on Women and Youth in Trade.

We held 26 national consultations and two online surveys. The consultations were attended by women, who were taking their destiny into their own hands and seizing the opportunity to change their landscape favourably. The process has been very much about inclusiveness and hearing directly

from those the AfCFTA is intended to benefit. But it has also been about hope—a hope that if the right approach is taken in responding to the voices of women, we may be starting a new chapter in trade-led sustainable growth and development.

What you will read in this report is a compilation of the voices of women in trade, their key messages, highlights and themes, as well as an outline of what women face as they traverse the continent engaging in trade. You will also read about what specific solutions and actions women wish to see at the continental level in terms of how the AfCFTA Protocol on Women and Youth in Trade can improve the environment and conditions in which women engage in trade.

We have heard the voices and documented the views. The real work must start now by launching the work towards the ground-breaking Protocol on Women and Youth in Trade, paying close attention to the unique ecosystem challenges women face, and creating practical trade capacity-building initiatives to support the scaling up of exports in the sectors and value chains that are emerging as critical, especially for women, in the AfCFTA.

We look forward to continuing this journey together and spotlighting how the promise of trade for sustainable development can reach the engine of Africa's trade.



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# **EXECUTIVE SUMMARY**





## EXECUTIVE SUMMARY

The inaugural 'Engine of Trade in Africa' report is a consolidated regional report drawn from 26 national consultations convened by the AfCFTA Secretariat, the United Nations Development Programme (UNDP) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) in countries across the continent, as well as two online surveys that were launched to gather women's experiences, challenges and ideas to strengthen their capacities in order to maximize their benefits from AfCFTA-related market openings.

The report provides an in-depth reflection of the experiences of Africa's women who trade across borders through micro-, small-, medium- and large-sized enterprises in both the formal and informal sectors. The report fills the knowledge gap on Africa's women in trade and how they understand and engage with the AfCFTA, offering a rare opportunity to understand women's issues in trade, as expressed by the women themselves.

The AfCFTA is anticipated to boost Africa's income by US\$450 billion by 2035 and to increase intra-Africa exports by over 81 percent. The AfCFTA is expected to lift 30 million people out of extreme poverty and 68 million people out of moderate poverty.<sup>1</sup> Yet, pre-existing gender imbalances that manifest at the macro, meso and micro levels could lead to unequal outcomes for women and men, negatively affecting women's ability to take advantage of the opportunities offered by the AfCFTA and further reinforcing pre-existing gender inequalities.<sup>2</sup> Therefore, the Assembly of Heads of State and Government of the African Union (AU Assembly), at its 13th Extraordinary Session, committed to broadening inclusiveness in the operation of the AfCFTA through interventions that support young Africans, women, and small- and medium-sized enterprises, as well as integrating informal cross-border traders into the formal economy by implementing the simplified trade regime. The AU Assembly, at its 35<sup>th</sup> Ordinary Session held in February 2022 in Addis Ababa, Ethiopia, concretised the commitment and decided to include the Protocol on Women and Youth in Trade in the scope of the AfCFTA Agreement.

It is against this backdrop that the AfCFTA Secretariat, in partnership with UNDP and UN Women, worked in collaboration with UN Country Offices to conduct national consultations and online surveys to capture and document the views and voices of women in trade.

<sup>1</sup> World Bank. 'The African Continental Free Trade Area: Economic and Distributional Effects'. Washington, DC: World Bank. doi:10.1596/978-1-4648-1559-1.

<sup>2</sup> Gender Equality & Trade Policy. <http://www.un.org/womenwatch/feature/trade/>.

## KEY FINDINGS

### a) Profile of women in trade by sector/products

The women who participated in the national consultations and surveys are engaged in the trading of commodities, including food products and cash crops such as shea, vanilla and essential oils. They also trade in livestock and livestock products such as fish, leather, milk and honey. Very few women are found to be involved in value-added activities. However, for those that are involved, the most common activity is agro-processing, particularly the development of beauty products using shea and other oils. Women are also engaged in trade in services such as tourism and professional services. None of the participants reported involvement in the manufacture of clothing and textiles, which is the most common activity in the manufacturing sector. There is less involvement in other sectors, like financial services, communications and transport, which are priority sectors under the AfCFTA Protocol on Trade in Services.

### b) Challenges confronting women in trade

The women consulted and surveyed identified several challenges that are broadly categorized as follows:

#### *i. Limited access to information and knowledge on trade-related issues*

Women in trade reported that the lack of knowledge about market opportunities is a major challenge that hinders their ability to trade across borders. They also highlighted the limited access to information relating to customs regulations and procedures, and the lack of basic information on intellectual property rights, including protection of their inventions. Communication was also found to be a major barrier for trading across borders when there is no common language.

Despite the operationalisation of the AfCFTA and the active involvement of governments in the negotiations process, the women consulted had limited or no knowledge about the AfCFTA, its potential benefits or how it impacts their trading activities.

#### *ii. Limited access to productive and financial resources*

Limited access to agricultural inputs, technologies and extension services hamper women's effectiveness and productivity, as well as hinder their

chances to move up the value chain and produce value-added agricultural products.

In addition, access to finance was identified as a major issue. Financial institutions lack an understanding of the activities of female entrepreneurs and cross-border traders. For example, participants highlighted that financial institutions do not have products that suit the needs of women-led businesses and women in cross-border trade because most of their services are tailored to large companies (in which fewer women work). Furthermore, women often lack the collateral needed for traditional financing due to norms limiting women's access to assets such as land. This is compounded by high interest rates for loans that make borrowing impossible for women operating on a small scale.

Other challenges highlighted by participants include difficulties in payments for transactions across-borders, difficulties in opening bank accounts in neighbouring countries, and delays caused by cross-border mobile money transactions.

#### *iii. Limited access to and representation in professional networks and trade associations*

The majority of women noted their limited access to professional networks as a major challenge and emphasized the importance of creating platforms for women-owned businesses. Pre-existing gender disparities and differences in roles and responsibilities between men and women (including, but not limited to, access to financial resources, distribution of unpaid care work, level of exposure in business and mobility) contribute to an underrepresentation of women in trade-related professional networks and associations.

In addition, these factors further limit female traders' participation and contribute to their poor representation in leadership positions and their further marginalisation, as most do not meet the leadership or membership criteria laid out by trade associations and networks.

#### *iv. Lack of an enabling environment for trade activities*

The large bureaucracies associated with customs administration, which are neither decentralized nor adequately accessible online, impede women's access to the required export/import documentation

and regulations. For example, it was found that women in intra-Africa trade struggle to obtain recognized quality certification for their products traded at the national and regional levels. In addition to the costs of tariffs being a barrier, women also demonstrated a limited understanding of the tariff system and a limited knowledge of the regulatory requirements of their export/import markets, making it more difficult for them to penetrate new markets.

Corruption was identified as a common practice and acute challenge, especially at border posts. Female small-scale traders and entrepreneurs often end up paying bribes due to lack of information and knowledge about procedures, including the licit fees and taxes to be paid.

Concerns about sexual harassment, humiliation and exploitation at various border posts were shared by women involved in cross-border trade in all countries where consultations were held.

#### **v. Impact of COVID-19 on female traders**

The COVID-19 pandemic exacerbated pre-existing safety and security issues for women engaged in cross-border trade due to changes in border post operation times and exorbitant costs for COVID-19 testing, which resulted in the use of illegal routes to avoid adherence to COVID-19 protocols. In addition, some coping strategies—especially unconventional methods adopted by women to carry their goods across borders, such as the use of ‘runners’—exposed them to losses in the form of theft and inordinate pricing by ‘runners’ because, unlike formal traders, female informal cross-border traders could not afford clearing agents’ fees.

#### **c) Proposed Recommendations**

From the discussions with and desired solutions presented by women in trade, the following recommendations should be considered:

##### ***Considerations for the AfCFTA Protocol on Women and Youth in Trade***

- Promote women’s full participation and equal representation in negotiations and other decision-making processes and platforms at the national, regional and international levels through the introduction of legislative and administrative measures (such as quotas and special temporary

measures in line with international and regional targets).

- Promote the establishment of one-stop border posts with desks dedicated to women to facilitate both formal and informal cross-border trade.
- Promote women’s access to education, capacity-building and skills enhancement to strengthen their productive capacities.
- Promote women’s skills and access to digital resources and adopt measures to reduce the gender digital divide.
- Align the Protocol on Women and Youth in Trade to regional and international normative frameworks on gender equality and women’s economic empowerment. These include the Maputo Protocol, CEDAW, Aspiration 6 of Agenda 2063 for Africa, Sustainable Development Goal 5 of Agenda 2030, and ILO Recommendation 204 on the Transition from the Informal to the Formal Economy.
- Review strategic enactment and trade laws, national strategies and policies to ensure the inclusion and integration of gender-based considerations.

##### ***Operational instruments to support women in trade***

- Provide for mandatory data collection and management frameworks for sex-disaggregated data on cross-border trade at all border points and introduce a reporting requirement for all AfCFTA State Parties.
- Establish an AfCFTA Gender Observatory/ Africa Tracker on Women in Trade, with a strong monitoring and evaluation component that monitors gender equality progress in the implementation of the AfCFTA.
- Establish and/or leverage existing African e-marketplaces with detailed information on products, services, country of origin and costs, or improve upon existing e-marketplaces.
- Create gender-sensitive water, sanitation and hygiene (WASH) facilities at border posts that address women’s culturally defined concerns related to privacy and safety.

***Framework at the national, regional and continental levels to support women in trade***

- Promote enabling policy environments for export promotion activities for women in cross-border trade, especially in meeting export/import standards and requirements.
- Establish an AfCFTA-specific credit line with regional development banks that provides favourable conditions for women in cross-border and small-scale trade.
- Promote the development of new and strengthening of existing real-time grievance redress mechanisms and legal enforcement of laws against sexual harassment.





Chapter 1

# INTRODUCTION



*The integration of 1.3 billion people across 55 countries, with a combined gross domestic product (GDP) valued at US\$3.4 trillion, presents a major opportunity for African countries.*

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## CHAPTER 1 INTRODUCTION

### 1.1 Background

The historic agreement establishing the African Continental Free Trade Area (AfCFTA) was signed by 44 African Union (AU) Member States on 21 March 2018 at the 10th Extraordinary Session of the Assembly of Heads of State and Government of the African Union (AU Assembly) held in Kigali, Rwanda. In parallel, and opened for signature, was the Kigali Declaration and the Protocol to the Treaty Establishing the African Economic Community relating to the Free Movement of Persons, Right of Residence and Right of Establishment. To date, 54 of the 55 AU Member States<sup>3</sup> have signed the AfCFTA Agreement, and 43 have deposited their instrument of ratification.<sup>4</sup> The AU Assembly officially launched the start of trading under the AfCFTA Agreement on 1 January 2021.<sup>5</sup> The AfCFTA is one of the continent's critical flagship initiatives to accelerate the attainment of the goals and aspirations of Agenda 2063 and the 2030 Sustainable Development Goals (SDGs), which are blueprints towards achieving prosperity for all.

The integration of 1.3 billion people across 55 countries, with a combined gross domestic product (GDP) valued at US\$3.4 trillion, presents a major opportunity for African countries. It requires a great acceleration of their socioeconomic transformation. By opening markets in key sectors (such as agriculture, manufacturing, and services), the AfCFTA creates opportunities to harness trade-led growth through increased product diversification and competitiveness, thus stimulating inclusive growth and fostering the achievement of sustainable development. According to the World Bank, full implementation of the AfCFTA Agreement could lift 30 million people out of extreme poverty and 68 million people from moderate poverty. Regional output and productivity are expected to get a significant boost, with larger wage gains anticipated for women at 10.5 percent (compared to 9.9 percent for men).<sup>6</sup> The AfCFTA includes protocols that regulate specific trade-related matters, namely trade in goods, trade in services,<sup>7</sup> investment, intellectual property rights and competition policy.<sup>8</sup>

It is important to note that, although Articles 6 and 7 of the AfCFTA Agreement clearly define the scope of the AfCFTA (trade in goods, trade in services, investment, intellectual property rights, competition policy), Article 8 (3) allows the conclusion of additional instruments deemed necessary to further the objectives of the AfCFTA. It is on the basis of this legal provision that the AfCFTA Protocol on E-Commerce/

<sup>3</sup> Eritrea has yet to sign the AfCFTA Agreement.

<sup>4</sup> As at May 2022. Source: AfCFTA Secretariat.

<sup>5</sup> Decision Ext/Assembly/AU/Dec.I(XII) adopted at the 13th Extraordinary Session of the AU Assembly held on 5 December 2020 via videoconference.

<sup>6</sup> Adapted from World Bank (2021) 'The African Continental Free Trade Area, Economic and Distributional Effects' <https://openknowledge.worldbank.org/bitstream/handle/10986/34139/9781464815591.pdf>.

<sup>7</sup> Otherwise referred to as Phase I issues.

<sup>8</sup> Article 7 of the AfCFTA Agreement.

Digital Trade<sup>9</sup> and Women and Youth in Trade are included within the scope of the Agreement.

The AfCFTA Agreement includes gender-related considerations. In preamble of the Agreement, AU Member States “recognize the importance of international security, democracy, human rights, gender equality and the rule of law, for the development of international trade and economic cooperation.” Article 3 (e) of the Agreement provides

for the “promotion and attainment of sustainable and inclusive socio-economic development, gender equality and structural transformation of State Parties” as one of the general objectives of the AfCFTA. Furthermore, in Article 27 (2) (d) of the Protocol on Trade in Services, State Parties agree to, where possible, mobilize resources in collaboration with development partners and implement measures in support of domestic efforts with the view to, inter alia, “improving the export capacity of both formal and

**FIGURE 1 Potential benefits of the AfCFTA**

### Macroeconomic Effects

#### By 2035

Implementing the agreement would contribute to lifting an additional **30 million people from extreme poverty** (1.5 % of the continent’s population) and **68 million people from moderate poverty**

**Real income** could increase by **7%** by 2035, this is estimated to be approximately USD 450 billion.

AfCFTA would significantly boost African trade, particularly intraregional trade in manufacturing:

- The volume of **total exports would increase** by almost **29%** by 2035 relative to the business as usual.
- **Intracontinental exports** would increase by **over 81%**
- **Exports to non-African countries** would rise by **19%**.



**Total production** of the continent:

- Would be almost **US\$212 billion higher** than the baseline in 2014.
- **Output** would increase the most in **natural resources** and **services** (1.7%) and **manufacturing** by 1.2%.

### Implementation of AfCFTA would increase employment opportunities and wages for unskilled workers and help to close the gender wage gap:

The continent would see a net increase in the proportion of workers in energy-intensive manufacturing.



**Agricultural employment** would increase in **60% of countries**, and wages for unskilled labor would grow faster where there is an expansion in agricultural employment

#### By 2035

- **Wages for unskilled labor** would be **10.3% higher** than the baseline
- **The increase for skilled workers** would be **9.8%**
- **Wages for women** would increase **10.5%** with respect to the baseline, compared with **9.9% for men**.



Source: World Bank (2020) “The African Continental Free Trade Area- Economic and Distributional Effects” <https://openknowledge.worldbank.org/handle/10986/34139>.<sup>10</sup>

9 Decision Assembly/AU/Dec.751(XXXII) adopted at the 33rd Ordinary Session of the AU Assembly, 9–10 February 2020, Addis Ababa, Ethiopia.

10 World Bank (2021) “The African Continental Free Trade Area, Economic and Distributional Effects” <https://openknowledge.worldbank.org/bitstream/handle/10986/34139/9781464815591.pdf?sequence=4&isAllowed=y>

*informal service suppliers, with particular attention to micro, small and medium size, women and youth service suppliers.”*

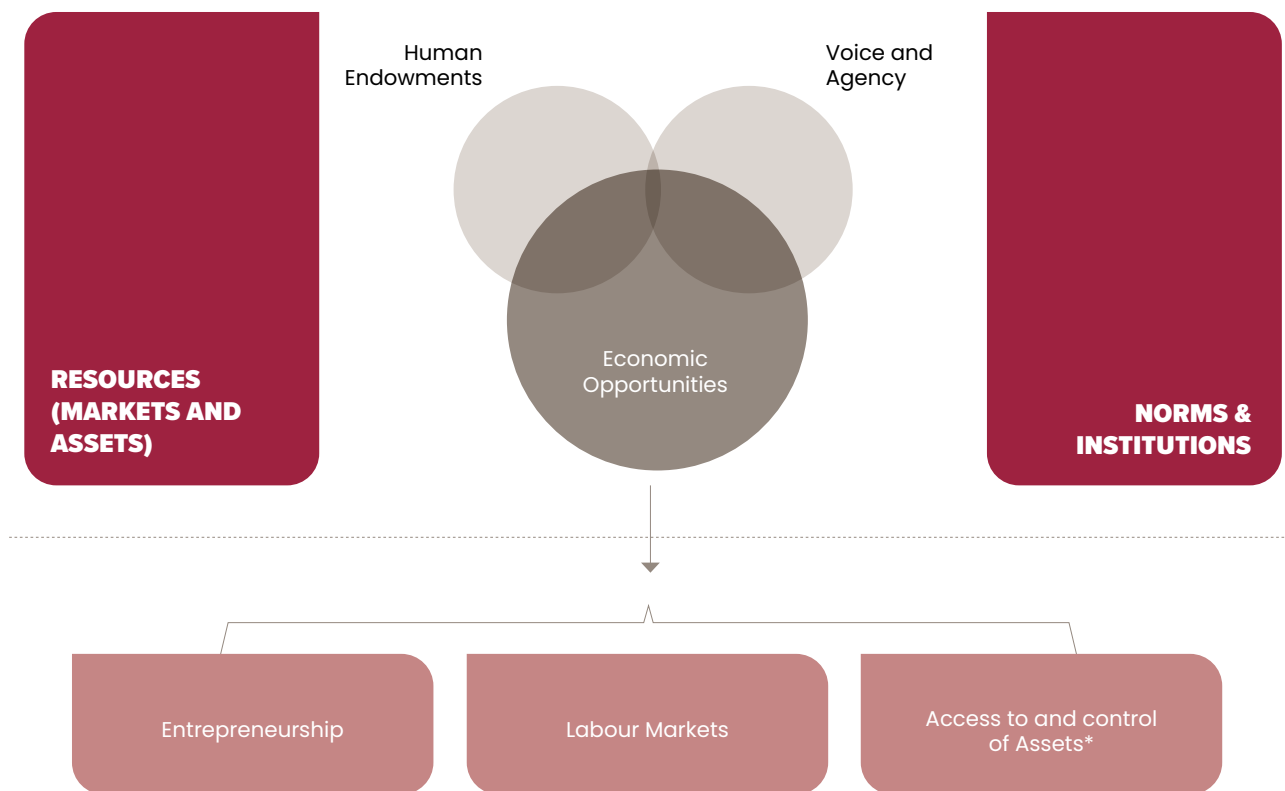
While these provisions lay the foundation for enhancing the capacity of women to trade under the AfCFTA, they do not create specific obligations, nor the certainty and predictability needed for State Parties to address the unique challenges women in trade face. Furthermore, the gender-related provisions in the AfCFTA Agreement do not emphasise enough the critical importance of ensuring the creation of gender-sensitive trade agreements. Additional provisions are therefore required to position women so that they too benefit from the AfCFTA.

One solution is the inclusion of a specific protocol on women in trade to provide the necessary legal framework to guide AfCFTA State Parties in creating an environment favourable to women and enhancing

women’s capacity to trade and tangibly contribute to Africa’s economies. Such a protocol should include provisions to facilitate women’s access to economic opportunities, build their technical and productive capacities, and strengthen their voices by fostering their participation in the policy space and ensuring that they are represented in all decision-making processes. These elements must be reinforced by creating an enabling environment, addressing social norms, and building gender-responsive institutions (see Figure 2).

The interactions of men and women, based on societal norms, can result in unequal outcomes leading to further gender inequalities. Africa’s average gender equality score is 51.4 out of 100 (a score of 100 means that gender parity has been achieved).<sup>11</sup> Existing gender biases in education and training, wage pay gaps, uneven distribution of unpaid care work, and women’s unequal access

**FIGURE 2** Gender Equality Framework



\* Includes both financial and non-financial assets  
Source: Adopted from World Bank 2015.

11 <https://www.afdb.org/en/documents/africa-gender-index-report-2019-analytical-report>

12 Gender Equality & Trade Policy. <http://www.un.org/womenwatch/feature/trade/>.

to and ownership of productive resources partially explain this position. These, and other pre-existing gender imbalances that manifest at the macro, meso and micro levels, determine the differential impact of trade on women and men, girls and boys,<sup>12</sup> while also negatively affecting women's capacity to take advantage of existing and new opportunities offered by trade.

Thus, the AU Assembly, at its 13th Extraordinary Session held in December 2020, committed to broaden inclusiveness in the operation of the AfCFTA through interventions that support young Africans, women and small- and medium-sized enterprises, as well as to integrating informal cross-border traders into the formal economy by implementing the simplified trade regime. In line with the commitment, the AU Assembly, at its 35th Ordinary Session held in February 2022, decided to include the Protocol on Women and Youth in Trade in the scope of the AfCFTA Agreement. In fulfilment of the commitment made by African Heads of State and Government, the AfCFTA Secretariat, in partnership with UNDP and UN Women, worked in collaboration with UN Country Offices to conduct national consultations and online surveys to capture and document the views and voices of women in trade.

### **Objectives of the Report**

The 'Engine of Trade in Africa' Report is a consolidated regional report that draws from two online surveys and 26 national consultations conducted in 26 African countries across the continent to gather women's experiences, challenges and ideas for the AfCFTA Protocol on Women and Youth in Trade. The report fills the knowledge gap on African women in trade and offers a rare opportunity for policymakers, regulators, financial institutions and other pertinent stakeholders to understand issues related to women in trade, as expressed by the female traders themselves. This report provides an in-depth reflection of the experiences of African women in trade across small- and medium-sized enterprises (SMEs), as well as large-sized enterprises in both the formal and informal sectors.

### **Methodology**

The report leverages data and insights from women engaged in small-scale, cross-border trade and women-owned micro-, small-, medium- and large-scale businesses involved in cross-border trade in order to provide insights into the constraints, challenges and opportunities women confront when they engage in trade in Africa. The report focuses on three major economic sectors: agriculture, manufacturing and services. The methodology for this report is a combination of complementary tools used to solicit the voices of women in trade, including a desk review, in-depth national consultations and online surveys as presented in Box 1.

## BOX 1 METHODS USED TO DOCUMENT WOMEN IN TRADE'S VOICES

### 1. Literature review

- This involved systematically reviewing literature from already published sources to ensure all issues affecting women in trade were included.

### 2. In-depth national consultations

- These provided a platform for women in trade to convey their challenges, voice their priority needs and interests in the AfCFTA and propose a solution-based ecosystem to remove stumbling blocks they encounter when engaging in intra-Africa trade.
- National consultations were carried out from June to December 2021 across 26 African countries in a broad-based and inclusive consultative process at urban, sub-urban and rural levels.
- Over 1,600 stakeholders participated in the consultations, including female traders, entrepreneurs and exporters; women's associations; chambers of commerce; civil society organizations (CSOs); non-governmental organizations (NGOs); government officials; international organizations; representatives from the private sector and academia.
- Over 80 percent of participating stakeholders were women.

### 3. Online surveys

- Two online surveys were conducted to capture the constraints women encounter at all levels (small-scale cross-border traders and women-owned micro-, small-, medium- and large-scale businesses).<sup>13</sup>
- **The first online survey** predominantly targeted women in small-scale cross-border trade and women-owned micro-, small- and medium-sized businesses (formal and informal).
  - It was conducted from 5 July to 7 October 2021 in English, French, Arabic and Swahili.
  - Survey questions generated insights on the profile of women in trade (number of employees, annual turnover, sectors involved, products traded, etc.), the type of products and services traded, as well as the extent to which women were impacted by challenges such as limited access to credit and trade finance, limited access to information, poor infrastructure, unpaid care work, gender-based violence, and discriminatory practices.
  - It captured barriers faced in relation to cumbersome border and customs procedures, restrictive regulatory frameworks, standards compliance, access to finance and export credit, information and networks, and poor trade-related infrastructure, among other issues.
- **The second online survey** targeted women-owned large exporting businesses.
  - It was launched in English and French at the Intra-Africa Trade Fair (IATF 2021), convened in Durban, South Africa from 15–22 November 2021.
  - It sought to capture insights on the profile of larger women-owned businesses (determined by the number of employees, annual turnover, sectors involved, products exported, etc.) and specific barriers that hinder them from exporting more and entering regional and global markets.

Overall, findings from both the national consultations and the surveys led to valuable insights and data that provide a better understanding of what must be addressed to better position women to benefit from the AfCFTA. (For more on methodology, see Annex 3.)

<sup>13</sup> ILO defines SMEs as microenterprises as enterprises with up to 10 employees, small enterprises as those that have 10 to 100 employees, and medium-sized enterprises as those with 100 to 250 employees. Large enterprises employ 250 or more people. Source: ILO International Labour Conference, 104th Session, 2015. [https://www.ilo.org/ilc/ILCSessions/previous-sessions/104/reports/reports-to-the-conference/WCMS\\_358294/lang--en/index.htm](https://www.ilo.org/ilc/ILCSessions/previous-sessions/104/reports/reports-to-the-conference/WCMS_358294/lang--en/index.htm)

Chapter 2

**GENDER  
AND**

**REGIONAL  
TRADE  
AGREEMENTS  
IN AFRICA**



## CHAPTER 2

### GENDER AND REGIONAL TRADE AGREEMENTS IN AFRICA

This section begins with a review of selected international and regional policy frameworks that have set the context within which other national, regional and international legal and policy instruments protect women's rights and promote gender equality and economic empowerment. It then proceeds to review the gender provisions of the various treaties of regional economic communities (RECs).

#### 2.1 International and regional normative and policy frameworks that promote gender equality and women's economic empowerment<sup>14</sup>

- **The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)** provides a wide-ranging Bill of Rights for women based on the elimination of discrimination in various aspects of political, economic, social and cultural life.

<sup>14</sup> NB: The list presented is not exhaustive.





- **The Beijing Declaration and its Platform for Action** is a global commitment adopted at the fourth World Conference on Women held in September 1995 that seeks to improve the political, economic, social and cultural lives of women.
- **The International Covenant on Economic, Social, and Cultural Rights (ICESCR)** provides for positive measures to ensure the equal rights of men and women to the enjoyment of all economic, social and cultural rights.
- **The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol)**, includes provisions on the promotion of women's access to credit, training, skills development and extension services at the rural and urban levels to ensure a higher quality of life and reduce the level of poverty among women. It further guarantees the rights of women in all spheres of life (political, economic, social, cultural, health, etc.).
- **Agenda 2063 of the African Union** is a blueprint to achieve inclusive growth and sustainable development in Africa. It includes seven Aspirations, each of which includes goals, to be realized for the continent by 2063. Aspiration 6 seeks to achieve "an Africa whose development is people-driven, relying on the potential offered by African People, especially its women and youth and caring for children."
- **The Buenos Aires Declaration on Trade and Women's Economic Empowerment of the World Trade Organisation** acknowledges the importance of incorporating a gender perspective into the promotion of inclusive economic growth and the key role that gender-responsive policies can play in achieving sustainable socioeconomic development. It further acknowledges the contribution of inclusive trade policies to advancing gender equality and women's economic empowerment.
- **The 2030 Sustainable Development Goals (SDGs), in particular SDG 5**, aim to achieve gender equality and empower all women and girls. Four of its nine targets ensure women's economic empowerment

by recognizing the value of unpaid care work, ensuring women's participation in all levels of leadership and decision-making, granting, and protecting women's rights to economic resources and promoting the use of technology to empower women.

## 2.2 Gender-related provisions in Regional Economic Community Treaties

This section seeks to review the gender dimension of treaties establishing Regional Economic Communities (RECs) recognised by the African Union (AU). Box 2 presents a summary of gender-related provisions in the RECs' legal instruments.<sup>15</sup>

The recognition of women's critical role in and contribution to development and the promotion of women's economic empowerment is not a new concept on the continent. Indeed, several provisions, as seen above, create obligations for State Parties/ Member States/ Partner States to take specific actions or measures in favour of women. That notwithstanding, women remain on the margins of policy interventions and continue to participate mostly at small scale enterprises and in the informal sector.

Identifying what needs to be done differently in the context of the AfCFTA, requires a shift in approach to one that integrates the views of women in trade, and their proposed solutions. The next chapters of this report capture the views and perspectives of women from national consultations and the online surveys on how the AfCFTA can be made to work for them more effectively and what issues should be considered when developing the AfCFTA Protocol on Women and Youth in Trade.

<sup>15</sup> Southern African Development Corporation (SADC), Common Market for Eastern Southern Africa (COMESA), the East African Community (EAC), Economic Community of West African States (ECOWAS), Intergovernmental Authority on Development (IGAD), Community of Sahel-Saharan States (CEN-SAD), Economic Community of Central African States (ECCAS) and the Arab Maghreb Union.

## BOX 2 GENDER-RELATED PROVISIONS IN REC TREATIES

### **The Treaty Establishing the Common Market for Eastern and Southern Africa (COMESA) (1994)**

- Chapter 24 of the Treaty deals with 'Women in Development and Business'.
- Article 154 recognizes the significant contribution of women towards socio-economic transformation and sustainable growth and notes that it is impossible to implement effective programmes for rural transformation and improvements in the informal sector without the full participation of women.
- Article 155 recognises the importance of women as a vital economic link within the chain of agriculture, industry and trade. Thus, Member States agree to:
  - Increase the awareness of women in business issues at the policy level.
  - Create an enabling environment for the effective participation of women in Common Market trade and development activities.
  - Promote special programmes for women in small- and medium-sized enterprises.
  - Eliminate laws and regulations that hinder women's access to credit.
  - Initiate changes in education and training to enable women to improve their technical and industrial employment levels through the acquisition of transferable skills offered by various forms of vocational and on the job training schemes.
  - Recognise and support the Federation of National Associations of Women in Business, established to promote the effective participation of women in Common Market trade and development activities.

### **The Economic Community of West African States (ECOWAS) Revised Treaty (1993)**

- Article 3 (2) (1) provides that the Community shall, by stages, ensure the encouragement and strengthening of relations and the promotion of the flow of information, particularly among rural populations, women and youth organizations and socio-professional organizations such as associations of the media, businessmen and women, workers and trade unions.
- In Article 63, 'Women and Development', Member States undertake to formulate, harmonise, coordinate and establish appropriate policies and mechanisms for the enhancement of the economic, social and cultural conditions of women. Member States are therefore required to:
  - Identify and assess all constraints that inhibit women from maximizing their contribution to regional development efforts.
  - Provide a framework within which the constraints will be addressed.
  - Incorporate women's concerns and needs into the normal operations of the society.

At Community level, Member States shall:

- Stimulate dialogue amongst themselves on the kinds of projects and programmes aimed at integrating women into the development process.
- Establish a mechanism for cooperation with bilateral, multilateral and non-governmental organizations.
- Promote and develop mechanisms to encourage the exchange of experiences and information between Member States.

In Article 61 (2), Member States endeavour to cooperate towards mobilizing the various sections of the population and ensuring their effective integration and involvement in the social development of the region. In this regard, Member States undertake to promote women's and youth organizations and professional associations as a means of ensuring mass involvement in the activities of the Community. Moreover, pursuant to Article 82 (1), the Community shall cooperate with socio-economic organizations and associations, including women and youth with a view to mobilizing the various actors in socio-economic life for the integration of the region.

### **Treaty for the Establishment of the East African Community (EAC) (1999)**

- Article 5(3) (e) provides for “*the mainstreaming of gender in all its endeavours and the enhancement of the role of women in cultural, social, political, economic and technological development*” as one of the objectives of the Community.
- In accordance with Article (6) (d), gender equality is one of the fundamental principles that govern the achievements of the objectives of the Community by Partner States.
- Chapter 22 of the Treaty contains provisions that seek to enhance the role of women in socio-economic development. In Article 121, Partner States recognize the significant contribution of women towards the process of socio-economic transformation and sustainable growth. They further acknowledge that it is impossible to implement effective programmes for their economic and social development without the full participation of women. Partner states are therefore obligated to take appropriate legislative and other measures to ensure the full participation of women.<sup>16</sup>
- EAC Partner States further recognise the importance of women as a vital economic link between agriculture, industry and trade and undertake to:
  - Increase the participation of women in business at the policy formulation and implementation levels.
  - Promote special programmes for women in small-, medium- and large-scale enterprises.
  - Eliminate all laws, regulations and practices that hinder women’s economic access to financial assistance, including credit.
  - Initiate change in educational and training strategies to enable women to improve their technical and industrial employment levels through transferable skills offered in various forms of vocational and on-the-job training schemes.
  - Recognize and support the national and regional associations of women in business established to promote the effective participation of women in the trade and development activities of the Community.

### **Treaty Revising the Establishing of the Economic Community of Central African States (ECCAS) (2019)**

- In Article 78, titled ‘Woman and Development’, ECCAS Member States undertake to develop, harmonize, coordinate and define appropriate policies and mechanisms to improve the economic, social and cultural conditions of women.

In this regard, Member States undertake to:

- Take all necessary measures to identify and examine the constraints preventing women from making a greater contribution to the Community’s development efforts and provide a framework within which these constraints can be addressed while taking into account women’s concerns and needs.<sup>17</sup>

At the Community level, Member States shall promote dialogue between themselves on projects and programmes supported by the Community and women’s integration into the development process.<sup>18</sup>

- In Article 79, ECCAS Member States undertake to promote equality between men and women in all public and private sectors and shall ensure the implementation of ECCAS gender policy in regional integration policies, strategies and programs.
- In Article 60 (1), Member States agree to use their human resources fully and rationally for the development of the Community. In this regard, they are required to develop collective research and appropriate policies aimed at improving the economic, social and cultural status of women in urban and rural areas and increasing their integration in development activities.

<sup>16</sup> Article 121 (a) to (e).

<sup>17</sup> Article 78 (2) (a) and (b).

<sup>18</sup> Article 78 (3) (a)

### **Treaty of the Southern African Development Community (SADC) (1992)**

Article 5 (1) (k) of the Treaty provides for the mainstreaming of gender in the process of community building as one of SADC's objectives. It is on this basis that the Community developed a Protocol on Gender and Development.

### **SADC Protocol on Gender and Development (2008)**

The Protocol includes specific provisions affecting gender, including constitutional and legal rights, governance, education and training, productive resources and employment, gender-based violence, health, HIV and AIDS, peacebuilding and conflict resolution, media, information and communication. The Protocol is founded on the conviction that the integration and mainstreaming of gender issues into SADC Programmes of Action and Community Building Initiative is key to the region's sustainable development. The Protocol is further founded on the harmonization of national laws, policies, strategies and programmes with relevant regional and international instruments related to the empowerment of girls and cooperation in facilitating the development of human, technical and financial capacity for the implementation of the Protocol.<sup>19</sup>

The Protocol seeks, among other things, to provide for the empowerment of women; the elimination of discrimination and the achievement of gender equality and equity through the development and implementation of gender responsive legislation, policies, programmes and projects; and to address emerging gender issues and concerns.<sup>20</sup>

SADC State Parties undertake to ensure equal participation of women and men in policy formulation and implementation of economic policies (Article 15).

Article 17 requires State Parties to:

- Adopt policies and enact laws which ensure equal access, benefit and opportunities for women and men in trade and entrepreneurship, taking into account the contribution of women in the formal and informal sectors.
- Review their national trade and entrepreneurship policies to make them gender responsive.
- Introduce measures to ensure that women benefit equally from economic opportunities, including those created through public procurement processes in line with affirmative action provisions in Article 5.

The Protocol further guarantees access to property and resources by women (Article 18) and equal access to employment and benefits.

<sup>19</sup> Article 2 (1) (a) and (c).

<sup>20</sup> Article 3 (a)



*All my raw material is imported with high taxes at the border. Penetrating the market becomes difficult as my products are forced to compete with foreign brands sold at a cheaper price. This workshop is very important to me because if these trade issues are solved, businesses like mine would flourish*

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**A WOMAN TRADER FROM SOUTH SUDAN**

National Consultation July 2022



# FINDINGS





Chapter 3

# **THE PROFILE OF WOMEN IN TRADE**

## CHAPTER 3

### THE PROFILE OF WOMEN IN TRADE

This section presents the findings on the sectors in which women are engaged and the role of those sectors in regional value chains. The United Nations Conference on Trade and Development (UNCTAD) (2021)<sup>21</sup> notes that women are major contributors to trade in most African countries largely through informal cross-border trade. However, there is little comparable data to understand their characteristics and role in informal cross-border trade. The working definition of informal cross-border trade by UNCTAD<sup>22</sup> was adopted in establishing activities and sectors in which the women are engaged in (e.g., trade in goods and services traded by unregistered traders and firms that operate entirely outside the formal economy or by registered firms that fully evade trade-related regulations and duties by avoiding official border-crossing posts and passing their commodities through 'unofficial routes'). In other cases, such firms may partially evade trade-related regulations and duties.

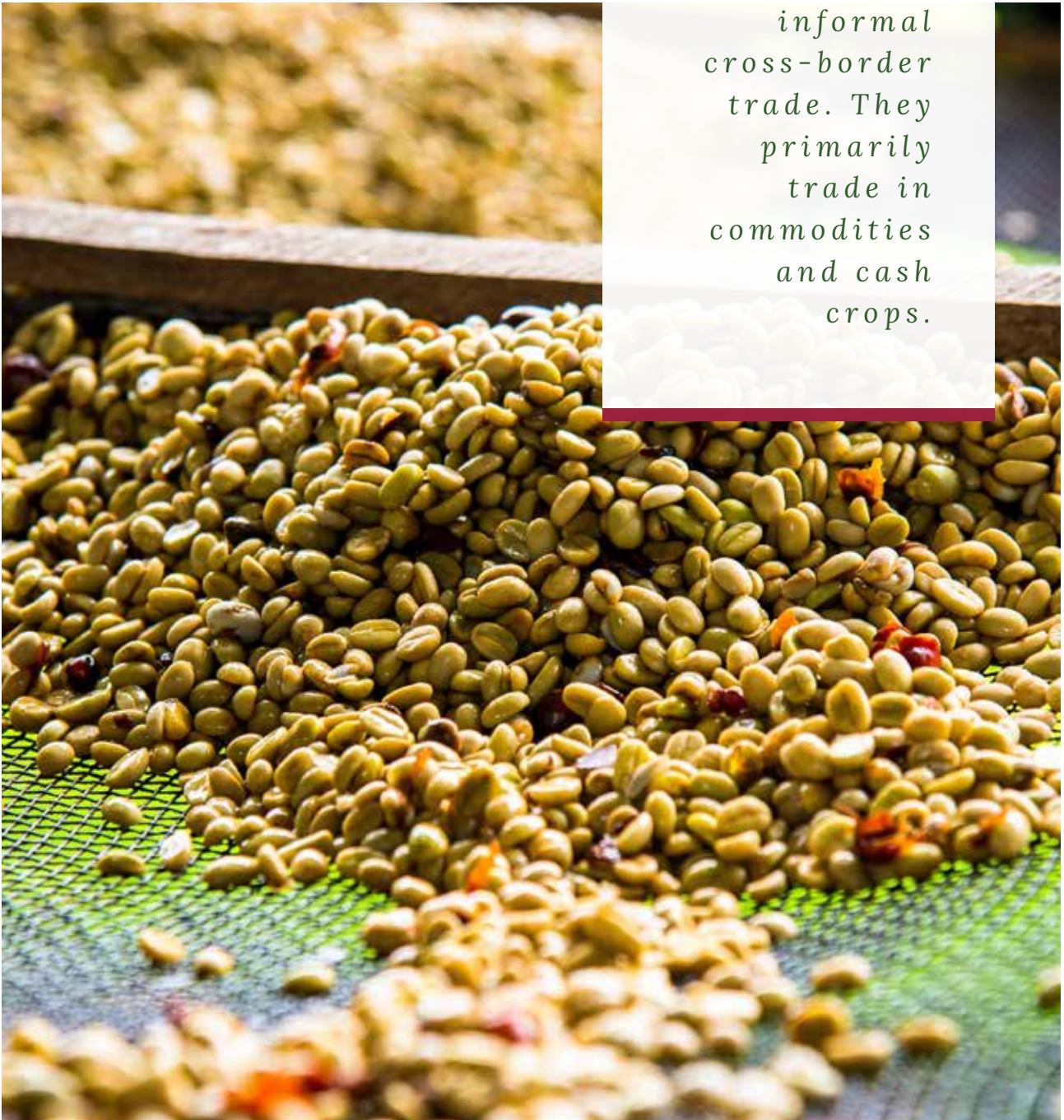
The consultations revealed that women are mainly involved in informal cross-border trade. They primarily trade in commodities (including food products) and cash crops such as shea, vanilla and essential oils. They also trade in livestock and livestock products such as fish, leather, milk and honey. Very few women were found to be involved in value-added activities. That said, the most common value-added activity is agro-processing, particularly in the development of beauty products using shea and other oils. The most common activity in the manufacturing sector is tailoring and the selling of clothing and textiles. However, none of the participants reported involvement in the manufacture of clothing and textiles.

Table 1 provides an overview of the sectors in which women in trade are engaged and the products they primarily trade in. The information is based on the profiles of the women who took part in the national consultations, presented by country and broken down by sector, including exports in agriculture, manufacturing, services and extractives.

<sup>21</sup> UNCTAD (2021), 'Economic Development for Africa Report 2021: Reaping the Potential Benefits of the African Continental Free Trade Area for Inclusive'.

<sup>22</sup> (*ibid*).

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**TABLE 1: WOMEN IN TRADE: SECTORS/PRODUCTS FOR SELECTED COUNTRIES  
(BASED ON NATIONAL CONSULTATIONS)**

Country	Agricultural, and agro-processed products
<b>Botswana</b>	Horticulture, dairy products processing, fruit processing
<b>Burkina Faso</b>	Milk, sesame, cashew, shea, mango, onion, tomato, leather and skin, textiles and clothing, millet, <i>fonio</i> , <i>danfani</i> (woven cotton cloth) and honey
<b>Burundi</b>	Mandarin (tangerine), avocados, onions, tomatoes, fruits, cabbage, Palm oil, brooms, drinks
<b>Cape Verde</b>	Liquor ( <i>grogue</i> ), tuna fish, dried fish products
<b>Central African Republic (CAR)</b>	Agro-pastoralism, coffee, sugar, wood
<b>Comoros</b>	Vanilla, cloves, ylang-ylang, chilli pepper, jam, banana chips, taro
<b>Democratic Republic of the Congo (DRC)</b>	
<b>Congo Republic</b>	Sugar cane, cocoa, coffee, rubber, cassava, beans, onions, potatoes, pineapples, corn, a variety of vegetables, fruit trees, essential oils, ginger, various natural juices, poultry, sausage, soybean flour, guinea sorrel
<b>Côte D'Ivoire</b>	Shea, cashew nuts, fruits and vegetables (such as cassava and yams)
<b>Equatorial Guinea</b>	Vegetables (such as cassava), bananas, tomatoes, hot peppers Agro-transformers with added value, such as tomato paste, coconut oil, kingfish oil, palm oil, cassava flour, banana and jams; artisanal fishing and processing of fish.
<b>Eswatini</b>	
<b>The Gambia</b>	Rice, sugar and flour

Manufacturing/Production	Services	Extractives
Diamond cutting, leather works, textile production	Interior design and upholstery, transport haulage/civil works, waste management, creative arts	Diamonds
Processing of cosmetics from shea butter and woven crafts	Retail trade, construction, education, health and catering	
	Food services, hotel and tourism	
Baked products such as cookies		
Small scale cross-border traders in clothing and textile		Artisanal mining of diamond and gold
Beauty products (Coco Moon brand in particular)		
Resellers of manufactured and consumer products	Small scale cross-border traders in street food	
Raffia products, bracelets, bags, pearl earrings, sculpture	Art paintings	Artisanal extraction of stones, sands and clays and gold mining
Shea butter-based products, trade in textiles (clothing) and general cosmetic products		
Transformation and sale of cosmetic, organic medicinal, cleaning soaps, beauty creams.	Wholesale and retail trade services in used clothing, shoes, food, vegetables and fruits, furniture, appliances, cars, beauty and cleaning products, sheets, curtains, jewellery	
	Cross-border retail trade services in merchandise (such as handicraft, imported clothes, traditional attire, traditional medicines, plastic wares, ceramics, jewellery, fruit and vegetables, pots, candles, cosmetics and food stuffs)	
	Wholesale and retail trade services in textiles, footwear and processed foods (such as tomato paste, cooking oil, condensed and canned milk, tea, and soft drinks)	

CONTD: **TABLE 1: WOMEN IN TRADE: SECTORS/PRODUCTS FOR SELECTED COUNTRIES  
(BASED ON NATIONAL CONSULTATIONS)**

Country	Agricultural, and agro-processed products
<b>Ghana</b>	Cassava ( <i>gari</i> ), cereal mixes, spices, dried fruits and nuts, plantain and cocoyam chips, spicy hot sauce made from tomatoes, fish, ginger and onions. Agro-processors of shea butter and cocoa pods
<b>Liberia</b>	Cassava, rice, cocoa, rubber, coffee, vegetables, and fruits
<b>Lesotho</b>	Maize/corn, vegetables and fruits
<b>Malawi</b>	Maize grain, rice, beans, soya, potatoes, groundnuts, various vegetables such as onions and dried chickpeas, and fruits (such as bananas)
<b>Mauritius</b>	Spices
<b>Namibia</b>	Charcoal
<b>Niger</b>	Agro-processing of agro-sylvo-pastoral and fishery products, peppers, tigernuts, groundnuts, sesame, cowpeas, rice, <i>voandzou</i> , <i>fonio</i> , garlic, baobab leaves, incense, fresh or dried okra, live cattle, meat, milk, hides and skins, fish, etc.) and handicrafts.
<b>Senegal</b>	Processing of cereal flours (millet, <i>couscous</i> , maize, sorghum), Charcoal production, vegetable farming, bee keeping.
<b>South Sudan</b>	Palm oil, honey, vegetables, pineapple and timber logging, dry okra, hibiscus, dry fish, lulu oil, gum Africa (gum Arabic), livestock products
<b>Tanzania</b>	Maize grains and flour, soya and millet flour, spices, including garlic, cloves, mushrooms, rice, Irish potatoes, sugar, timber logs
<b>Togo</b>	Tomatoes, spices, cereals, vegetables, soyabeans
<b>Zimbabwe</b>	Moringa, round nuts, beans, sweet potatoes, mushrooms, chillies, marula nut oil, porridge powder, unshelled snacks, peanuts, peanut butter, tomatoes, onions, dried fruits, apples, <i>matemba</i> and <i>mufushwa</i> , dairy products, tobacco, hides and skins

Manufacturing/Production	Services	Extractives
	Wholesale and retail products in cosmetics, body lotions, shower gels, shampoos and bar soaps	
	Small-scale retail trade services, baking and confectionary products, clothing and textiles	
Alcoholic beverages, bee products, lanolin oil, rosehip products, prickly pear juice, aloe cosmetics and hair products.	Small-scale retail trade in plasticware and informal street vendors for cooked meals, aloe cosmetics and hair products, textiles, apparel and clothing, tailoring, handmade accessories, art and crafts, handicraft, wool products, wool crocheting, knitting and crocheting, skincare products.	
	Fashion design, arts, and tailoring, vendors in telecommunication technology	
Rhum, pet food, detergent, jewellery and plastic	Information technology (web and applications), retail services in textile and apparel, toys	
	Fashion design, visual art product development (such as traditional handicrafts, painting, sculpting, pottery and sewing), new-media technologies (such as graphic design, and radio, television, and film production) and the performing arts (music, dance and drama)	
	Retail trade services in catering, sewing, hairdressing	
	Retail in textiles ( <i>Bhazin</i> ), Traditional crafts, painting and street food vending.	
Crude oil, rough wood, gold	Traditional crafts, painting, pottery, sewing, beads and designed bed sheets	
	Retail trade in handbags and textiles, juice, wines and spirits	
Textiles ( <i>pagne</i> )	Creative industries, such as filming; teaching services; retail services in clothing, leather shoes, belts, sandals; spice and peanut butter; dish washing liquid and floor polish; baskets and related crafts; stonework; wall hangings; reed mats; garment construction	

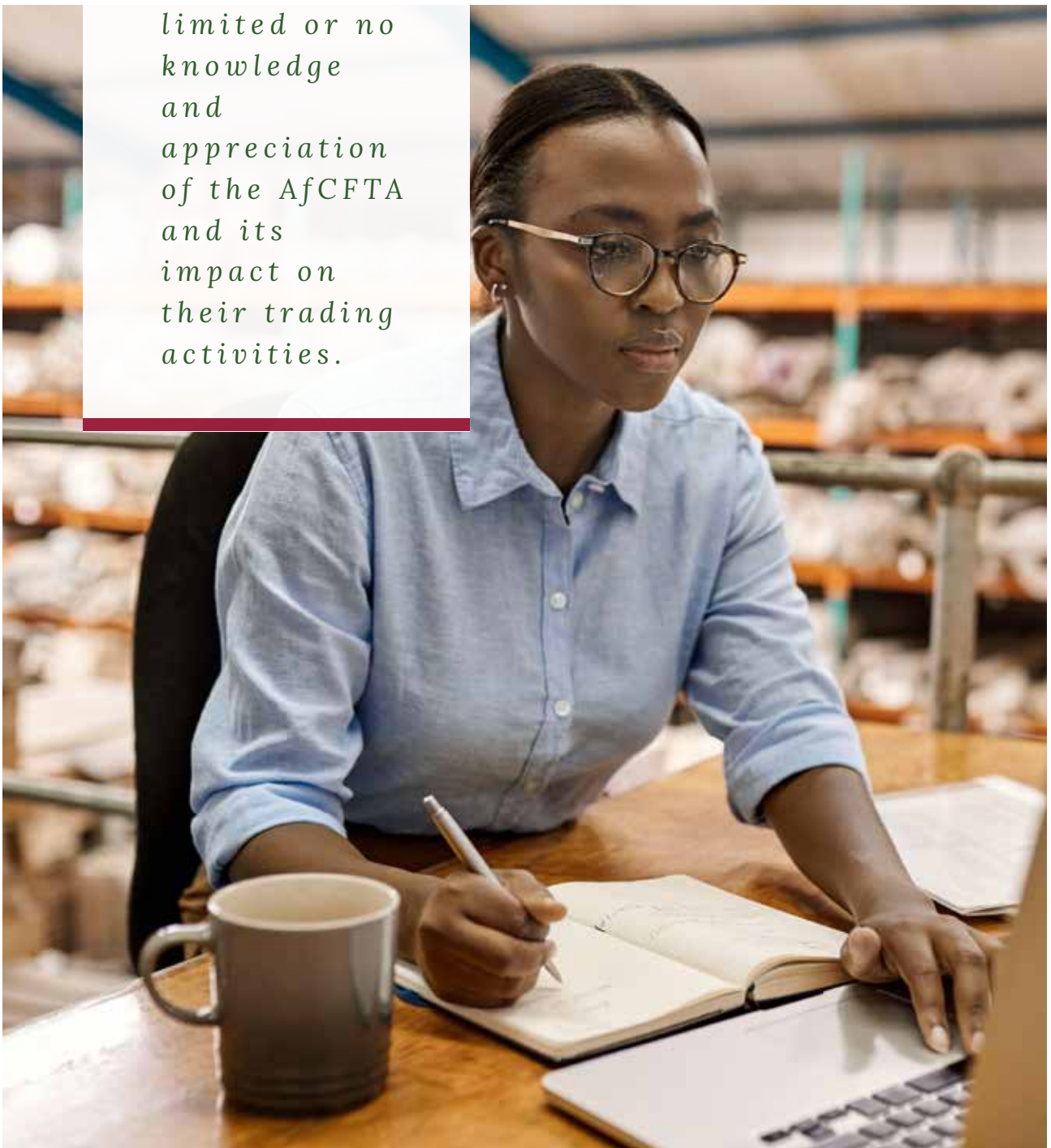
Chapter 4

# **CHALLENGES FACING WOMEN IN TRADE**





*The national consultations revealed that women in trade had limited or no knowledge and appreciation of the AfCFTA and its impact on their trading activities.*



## CHAPTER 4

### CHALLENGES FACING WOMEN IN TRADE

This section presents the challenges women in trade face as they conduct their cross-border trade activities. These challenges are categorized as follows: access to information and knowledge on trade-related issues; access to productive and financial resources; enabling environment for trade-related activities; women's participation and representation in decision-making on trade-related matters, platforms and networks; and the impact of COVID-19.

#### 4.1 Access to information and knowledge on trade-related issues

##### *Awareness of the AfCFTA Agreement*

The national consultations revealed that women in trade had limited or no knowledge and appreciation of the AfCFTA and its impact on their trading activities. They highlighted the limited available information on trade-related issues in general. Indeed, despite the operationalisation of the AfCFTA and the active involvement of African governments in the negotiations process, there seems to be a disconnect in the flow of information between government authorities and women in trade regarding the AfCFTA and other trade-related information, initiatives and platforms in their respective countries. This is corroborated by the online surveys, which show that 51 percent of female small-scale cross-border traders and 50 percent of women-owned MSMEs were only slightly aware or informed about the AfCFTA. This is in contrast to larger, women-owned exporting businesses, where 36.4 percent reported a slight level of awareness of the AfCFTA. Box 2 highlights some of the country-specific findings.

##### **Information on trade/market opportunities**

Findings from the online survey revealed the lack of knowledge of market opportunities to be a major challenge (28.1 percent) to MSMEs' ability to trade across borders. However, the impact is different for larger women-owned businesses. In this category, only 18.9 percent of respondents consider the lack of knowledge of market opportunities to be a major obstacle. The following are some of the country-specific findings from national consultations:

- In Zimbabwe, 80 percent of women entrepreneurs consulted indicated that they were not aware of specific initiatives that support women in meeting quality standards and packaging requirements. And in cases where support exists, it lacks sufficient gender focus.

### BOX 3 FINDINGS ON WOMEN'S LEVEL OF AWARENESS OF THE AfCFTA

- 81 percent of the Togolese women in trade interviewed had no information and were unaware of business opportunities offered by the AfCFTA.
- Women in trade in Equatorial Guinea were aware of the AfCFTA and were of the opinion that the AfCFTA Agreement was unlikely to benefit them, since previous agreements their country is party to, like the Central African Economic and Monetary Community (CEMAC), had not been implemented to their benefit.
- More than 60 percent of women consulted in Zimbabwe, and their respective associations, ranked awareness of the AfCFTA Agreement itself as non-existent or low. In addition, there was limited understanding of the specific opportunities presented by the Continental Free Trade Area.
- In Malawi, most women were not aware of the AfCFTA Agreement. Few of the participants responded with confidence to having some level of knowledge and understanding of what the acronym 'AfCFTA' stood for.
- In Lesotho, the women in trade consulted indicated that they were not aware of the AfCFTA and that the information was not easily available.
- In Namibia, women highlighted that there is a perception that conversations about the AfCFTA are limited to experts and professionals.
- The majority of women across all the countries noted with concern that conversations on intra-Africa trade or trade in general are not typically 'user-friendly' and are difficult for those engaged in trade to comprehend.

Source: Information drawn from Country Office reports from the national consultations.

- In Malawi, with a limited understanding and awareness of the AfCFTA Agreement, women in cross-border trade were unable to access any existing valuable support to utilize cross border market opportunities.
- In The Gambia, due to the gender digital divide, women entrepreneurs did not have an online presence and, therefore, were unable to access opportunities for support (which tended to be available on online platforms).
- In GGhana, women entrepreneurs did not know much about the AfCFTA beyond what the name meant. As such, they had limited knowledge of the market access opportunities that were available to them and the support in place to enhance their participation in the AfCFTA. It was also evident that participants from Accra had some knowledge of the AfCFTA, indicating a limited access to information based on geographical location, with rural settings being disadvantaged.

#### ***Knowledge of regulations, procedures and processes related to cross-border trade***

Access to information relating to customs regulations and procedures improves the conditions under which exporters or importers engage in regional or international trade by improving compliance. Trade-related information refers to information on preferential tariffs, border procedures, market access and any other regulations for the import or export of products or services across borders. 48.2 percent of women-owned MSMEs reported low access to information on trade-related regulations and procedures as a major/severe obstacle. Large export-oriented women-owned businesses expressed the same opinion—39.7 percent considered low access to information on trade-related regulations and procedures a major/severe obstacle to trade.

Lesotho has an online trade information portal that provides border users with all relevant information (including procedures, fees, regulations, forms, permit requirements, etc.). However, the portal is unknown to small-scale traders, as most do not

have access to the internet. They only discover new regulations and requirements introduced by the Lesotho Revenue Authority or the South African Revenue Authority when they reach the border and are threatened with fines, penalties and arrests.

In Ghana, women entrepreneurs in the cities of Kumasi and Tamale expressed ignorance of the opportunities arising from joining the Ghana Enterprise Authority (GEA) and the opportunities that arise from the Food and Drug Authority (FDA) and Ghana Standards Authority (GSA) certifications. The women were unaware of the certification requirements in different regions. Similarly, 52.5 percent of women interviewed about access to trade-related information and policies in The Gambia indicated that this information was either fully or partially inaccessible.

In Malawi, female traders highlighted that—although a National Exporters Association of Malawi exists—the organization was not accessible to most female cross-border traders. They noted that its membership is exclusively comprised of powerful, large, male-dominated grain traders and Asian businesses dealing in agricultural exports.

Out of the 144 women in trade surveyed in Zimbabwe, 67 percent stated that female traders lacked access to trade-related information, policies, regulations, standards, markets, investment opportunities and related documentation. They noted that administrative processes associated with importing or exporting are not available in the public domain, leading to unpleasant surprises for most female exporters when trading for export.

This challenge was further emphasised by women in national consultations. The majority highlighted that they are not well-versed with border procedures (which they viewed as complex); duty calculation procedures; and free markets offered through bilateral, regional, and multi-lateral agreements and market opportunities.

#### **Knowledge of intellectual property rights**

Women in trade highlighted the lack of basic information on intellectual property rights,—which they need to protect their inventions, ideas or products—as a major impediment to leveraging cross-border opportunities. Consequently, they are exploited when entering into partnership agreements with middlemen who take advantage of their ignorance

on intellectual property issues. For example, female traders in Kumasi, Ghana shared that they had entered into partnerships with middlemen who took their unbranded products and then branded them for resale. To this end, the middlemen were gaining from the creativity of the women entrepreneurs.

#### **Language barriers**

Language is a major barrier for female traders and this challenge is most prevalent when trading across borders where no common language exists. Women in trade in Ghana noted that not many Ghanaians are fluent in French. This puts Ghanaian female traders at a considerable disadvantage when trading along the French-speaking borders where they need to either learn the language of trading partners or have a translator, which increases the cost of doing business. Similarly, in Cape Verde, very few female traders confirmed their ability to communicate in French or English, which has limited their ability to trade with non-Portuguese speaking traders effectively.

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## 4.2 Access to productive and financial resources

### **Access to inputs (raw and intermediate)**

Access to inputs was cited as one of the main challenges faced by women in trade. Women are mainly engaged in the agricultural sector, where productivity depends on numerous factors.<sup>23</sup> Moreover, production of exportable products requires sound knowledge, timely and consistent access to agricultural inputs and extension services. The experience for most women is that they have limited access to such inputs and services and face difficulties accessing relevant and appropriate agricultural technologies. This continues to hamper their effectiveness and productivity and hinders their chances of moving up the value chain and producing value-added agricultural products that would lead to higher earnings. These challenges were found to be common and cross-cutting in most of the countries consulted.

Access to local intermediate goods for production is costly and remains a major challenge. In Comoros, for example, most exporters import their inputs and packaging from Tanzania, China, France or Madagascar. Women also face challenges in accessing credit and finance to acquire such inputs, thus increasing the production costs.

Women in the shea sector from Côte d'Ivoire reported limited access to production inputs such as land and appropriate technology and storage facilities. This was compounded by the adverse impact of climate change and the destruction of natural resources such as shea that is harvested in the 'wild'. These challenges continue to undermine their productive capacity.

### **Access to finance and collateral**

Female small-scale cross-border traders and entrepreneurs cited lack of access to finance as a significant impediment to their business operations. The survey revealed that 74.1 percent of women active in small-scale cross-border trade identified the lack of access to credit as a major obstacle. Limited access to finance, export credit and guarantees was reported as a major or severe obstacle by a slightly lower 59.4 percent of MSMEs. For larger,

export-oriented women-owned businesses, limited access to finance, export credit and guarantees was reported as a major or severe obstacle by 46.3 percent of respondents.

Women in trade in Lesotho confirmed that most small business owners are unregistered or unlicensed and therefore unable to access services and products offered by financial institutions. They further indicated that stringent requirements by most financial institutions make it more difficult to access financial resources. Thus, the needs of female traders with informal businesses are not covered by existing financial instruments.

In Burkina Faso, less than 37 percent of women have a bank account, compared to 48 percent of men.<sup>24</sup> In Senegal, credit remains unaffordable and inadequate, and access is limited. The bank penetration rate (which indicates the availability of a bank account and, to a lesser extent, access to bank credit) is 13.1 percent for men compared to only 8.6 percent for women.

In Botswana, the national consultations revealed that women living with disabilities and those with lower literacy levels have limited access to financial information and continue to be marginalised across all sectors.

Female traders in South Sudan noted that they faced a number of trade-related constraints, namely limited access to funding mechanisms and inadequate information about cross-border procedures and opportunities.

*Many times, when am bringing my goods and I find someone who doesn't speak my language, I will be treated unfairly.*

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**FEMALE TRADER FROM SOUTH SUDAN**  
national consultation (July 2021)

<sup>23</sup> Such factors include fertilizer, quality seeds, pesticides, availability of extension services and road infrastructure, and other transport services.

<sup>24</sup> Ministère en charge de la Femme, 2019, Burkina Faso.

In Côte d'Ivoire, the growth or expansion of women-led businesses is constrained as they continue to use rudimentary, outdated technology and have limited access to finance and productive resources. Women in the shea sector noted that most of them collect the fruits on community land or, in some cases, cultivate the shea plants on family farms, which they do not own. This makes it difficult for them to access finance as they are unable to provide collateral.

**Mismatch between available financial services/ products and the needs of female traders**

Financial institutions in Malawi, particularly commercial banks, do not have products tailored to suit the needs of women-led businesses and women in cross-border trade. Women noted that most financial services are tailored to large companies, thus excluding traders in micro-enterprises (such as those in the informal sector that engage in low-value trade activities across borders). Loans are therefore difficult to access by such small-scale traders in Malawi.

In Botswana, female traders confirmed that financial institutions had a number of products available for women but required a lot of information when they apply for funds. They further indicated that financial institutions have little understanding of what the entrepreneurs do and what they need. Women in the services sector were particularly concerned about the limited understanding of their businesses, operations and specific needs by financial institutions.

In addition, the women in trade in Ghana noted that there were limited opportunities to access grants, which was their preferred financing option. While women in trade also favoured low-interest rate loans, most commercial banks offered loans with high-interest rates ranging from 25–30 percent, backed with collateral requirements, making this the least favoured option for women and thus limiting the financial products they can access.

In the Republic of Congo, findings from national consultations showed the mistrust that exists between financial institutions and their potential customers, particularly the entrepreneurs. According to participants, most MSMEs (81.9 percent) finance their activities with their own funds, often turning to informal financial circuits (rebates/tontines), which also present certain risks.

The limited financial knowledge of the population and reciprocal mistrust between financial institutions and their potential customers have primarily contributed to female traders' limited access to credit and finance through formal channels.

**Cross-border financial transactions**

Entrepreneurs trading across borders face difficulties with online or mobile payments because of limited connectivity between countries, absence of a uniform payment infrastructure/system and challenges related to exchange rates. This has left many cross-border traders more vulnerable and at risk, thus increasing uncertainty whether or not they will receive payment for their endeavours. To open bank accounts in neighbouring countries, there are requirements that might not favour traders who want immediate payment on transit. Despite the huge uptake in mobile money transactions, delays caused by cross-border mobile money transactions do not always encourage the use of secure transaction channels, as traders may require instant payments.

*Most of our customers are men (about 85 percent). However, a few rich women exporting vanilla cash crops also transact with the banks...to be honest, between two identical files, I would tend to favour women, because they are more serious, more reliable. The problem is that, in case of default, we cannot seize the security, in general the house, because the justice system almost always rules in favour of the individual, against the bank. Consequently, we must be cautious regarding who we lend money to. Even where women own property, they tend to be houses in a family compound, which cannot be easily repossessed.*

**FINANCIAL INSTITUTION PARTICIPANT FROM COMOROS**

national consultation (July 2021)

### 4.3 Enabling environment for trade activities

#### *Regulatory barriers*

In the case of Equatorial Guinea, women in trade noted that they face delays in obtaining documentation such as certificates of origin because of the limited digitization of export/import administration processes. In Malawi, most women expressed their struggle to understand trade terminologies, navigate the bureaucracy and prepare bankable business proposals that would enable them to access finance for clearing the imports from customs or processing exports.

Eighty (80) percent of women entrepreneurs interviewed in Zimbabwe stated that the policy environment was not conducive and that this was made worse by the ever-changing regulatory environment currently characterized by numerous—a total of 270—statutory instruments, increasing overall uncertainty and business risks. For example, they observed that several traders reported losses when the government promulgated Statutory Instrument (SI) 64 of 2016, which abruptly removed many products imported by women from the Open General Import License (OGIL).

Despite simplifying the registration process in The Gambia, female traders noted with concern that the one-stop automated registry was only available in the Banjul and Kanifing regions.

Female traders in Ghana also highlighted that the standard certification processes can take anywhere

from three months to two years to complete—despite satellite offices in Tamale and Kumasi. However, not all tests can be done in the satellite offices, forcing women entrepreneurs to travel to Accra.

The results of the survey also confirm that the opacity, complexity and unpredictability of import/export documentation and related regulations and procedures are significant obstacles to cross-border trading activities. Nearly half (49.7 percent) of women engaged in small-scale cross-border trade considered extensive documentation requirements and complex procedures to be significant obstacles to cross-border trading activities. 43.6 percent of women-owned MSMEs businesses reported extensive and centralized documentation requirements as a significant obstacle and 44 percent of larger, export-oriented businesses reported the same. In the case of unpredictable and complex regulations, almost 49.5 percent of surveyed women-led MSMEs reported this as a significant obstacle, while 41.2 percent of larger, export-oriented women-led businesses said the same.

#### *Tariff barriers*

The online surveys considered the extent to which custom duties and fees pose an obstacle to cross-border trading activities for women. Findings show that approximately 61 percent of women engaged in small-scale cross-border trade consider customs duties and fees significant obstacles. However, only 40.9 percent of women-led MSMEs and 40 percent of larger, export-oriented women-owned and managed businesses reported this as a significant obstacle.

#### **BOX 4 COPING STRATEGIES RELATED TO CROSS-BORDER FINANCIAL TRANSACTIONS**

A cereal mix producer in Accra, Ghana with a large market in Nigeria set up an informal payment system because of her inability to open a bank account in her own name in Nigeria. Frustrated by this restriction and determined to enter the Nigerian market (given its size), she inquired and eventually found a Nigerian merchant in the Makola market, Ghana's largest consumer goods market, who served as her middleman. When she makes transactions in Nigeria, the amounts are deposited in the bank account of the Nigerian merchant (the middleman) who then gives her the cedi equivalent of what had been deposited in his account on the condition that she shows a receipt of the transaction. While she has been successful in receiving payments, as she has determined that she will not be duped by her Nigerian counterpart, other women entrepreneurs were not confident about making such business arrangements.



*In many instances, the Government of Botswana will sign off and advertise to the public some policies/directives/incentives that are not implementable at all because of overlapping bilateral or multilateral agreement such as SACU or even the AfCFTA. This disconnect must be fully addressed because entrepreneurs and investors, particularly in the manufacturing sector, are losing millions. Tariffs are still a huge barrier due to the SACU agreements. How the implementation of the AfCFTA will affect trade should be examined and fully addressed before the Government starts advertising 'AfCFTA benefits'. The Ministry of Finance, the Botswana Unified Revenue Service (BURS) and the Ministry of Investment Trade and Industry (MITI) should work towards ensuring that local policies/incentives are not contradicting external agreements. The promises of zero tariffs on raw materials, production equipment, import restrictions, tax holidays, double taxation, etc. should not be advertised unless they are actually implementable.*

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#### **SENTIMENTS SHARED BY FEMALE TRADERS FROM THE BOTSWANA** national consultation (June 2021)

National consultations further revealed that, in addition to tariffs being a barrier, women across several countries also demonstrated limited understanding of the tariff system. They expressed limited knowledge of the regulatory requirements of their export markets, making it more difficult for them to penetrate new markets. In Botswana, women entrepreneurs interviewed expressed hesitation to export due to perceived high tariffs. Similarly, in Côte d'Ivoire, female traders noted that taxation was restrictive and did not promote operation in the formal trade sector for export.

In Ghana, female traders highlighted that the costs associated with certification of products are high and, in most cases, unknown when dealing with indigenous agricultural products that are new in the market. For example, during the Kumasi regional consultations, none of the women entrepreneurs consulted had certification from the Ghana Standard Authority (GSA). Women entrepreneurs from the northern zone said that they had difficulties getting certification because there were no standards for indigenous products. For example, a woman trading in African locust bean from the region shared how after five

years of trying to get certified, she had to provide the parameters for the African locust bean to be tested and support the development of standards for the certification of African locust bean. In Botswana, more than 75 percent of women entrepreneurs interviewed affirmed that they were not certified to any quality standard. In addition, survey findings further revealed that 14 percent of women-owned MSMEs and 14.7 percent of larger, exporting women-owned businesses face significant challenges in terms of complying with standards viewed this as a severe obstacle.

#### **Trade Infrastructure**

High transport costs were reported as a major or severe obstacle for 77.8 percent of women small-scale cross-border traders. 61.1 percent of small-scale female traders reported poor transportation infrastructure, including roads, bridges, buses, etc. as a major or severe obstacle (as did approximately 50 percent of women-led MSMEs), while high transportation costs were identified as a significant obstacle by 62.8 percent of these businesses.

*All my raw material is imported with high taxes at the border. Penetrating the market becomes difficult as my products are forced to compete with foreign brands sold at a cheaper price. This workshop is very important to me because if these trade issues are solved, businesses like mine would flourish.*

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#### **FEMALE TRADER FROM THE SOUTH SUDAN**

national consultation (July 2022)

Challenges relating to transport also impact larger, women-owned exporting businesses, with 45 percent of those surveyed reporting poor transportation infrastructure as a significant obstacle. While 46 percent of larger, women-owned exporting businesses noted high transportation costs as a significant obstacle.

In addition, survey responses from women active in small-scale cross-border trade identified the lack of water, toilets, changing rooms and lockers as a significant obstacle (51 percent). The lack of cold storage facilities and warehouses posed a significant challenge for a further 44.3 percent of small-scale business traders.

In Botswana, women entrepreneurs considered air freight quick but expensive, while sea freight was better priced but took longer (one-two months) to reach the destination. Findings from the Ghana national consultation highlighted that it takes roughly 18 days to ship goods from Ghana to Europe but twice as long to ship a product from Ghana to Kenya.

Some participants noted that the shipment costs related to intra-Africa trade is excessively high, this has led some women entrepreneurs to resort to alternative means of transportation. For example, traders in Tamale and Kumasi are combining their merchandises and using long-distance truckers

transporting other merchandise to transport their goods at a nominal fee—increasing the risk of losing their merchandise through theft or confiscation and consequently affecting their returns.

#### **Bribery and corruption**

The national consultations identified bribery and corruption as common practices and acute challenges, especially at border posts. Female small-scale traders and entrepreneurs often end up paying bribes due to lack of information and knowledge about procedures (such as fees and taxes that should be paid through formal channels). In Lesotho, as in most countries, women entrepreneurs noted that bribery and corruption are so rife that accepting and offering bribes are a normal occurrence. It was also noted that due to lack of information about procedures and requirements, informal cross-border traders could at times offer bribes on goods that are exempted from duties.

*What makes many traders not formalize is that even if you have all the legal requirements, you still have to pay. When you are operating legally, the authority tells you, 'Give me something,' and if you don't pay, they seal you up [they close the business]. They walk with their own locks. With or without a document, they ask you to give them some money. For me, it is cheaper not to legalize. Between the time and the cost involved when I bring my goods from abroad, I prefer to reach an agreement with each of the authorities, and pay them.*

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#### **FEMALE TRADER FROM THE EQUATORIAL GUINEA**

national consultation (July 2021)

Corruption was identified to thrive more under unclear rules and requirements. In Togo, most women participating in the consultations complained of paying bribes for their goods to pass the border. They highlighted that, in some cases, customs officials employed civilians to privately collect money on their behalf. The survey findings corroborate these facts. According to survey findings, over 28 percent of female small-scale cross-border traders indicated that they were forced to bribe customs agents or others to clear their goods.

In Malawi, women entrepreneurs pointed out that officials often exaggerate border fees, especially when they realize that the women are ignorant of statutory fees and levies. For example, women reported that, in some cases, they have been charged double border fees when officers notice their lack of knowledge in trade procedures. They noted that, despite trade procedures being posted at border points on notice boards, most of the women are not able to understand these notices, since they are written in English. This creates a barrier for women who are not able to read in English.

*Rail infrastructure is extremely limited in Botswana, and the network does not extend to other countries except Zimbabwe and South Africa. Trade in goods depends on good transport infrastructure (air, rail, road) not only in routes but also in speed, frequency, ease-of-boarding, price, quality, safety, etc. Our rail infrastructure is not doing well in any of these.*

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**TSHWANE BUSINESSWOMAN FROM THE BOTSWANA**

national consultation (June 2021)

**BOX 5 VOICES OF WOMEN ENTREPRENEURS – EXPORT CHALLENGES IN THE ISLAND OF COMOROS**

- *“Sometimes, they change the standards, and we don’t understand why. There are contradictions between customs and the Minister of Commerce. For example, there is a new export tax plus a departure tax from Anjouan! Everything is expensive here. Inputs, transport. And the state does not help. On the contrary, we start with a competitive disadvantage.”*
- *“Sometimes we discover during the procedures that there are changes in the documents to be provided and a variation of the costs, according to the person who takes care of your file. We have conflicts with customs on the value of the products.”*
- *“There are shady practices. There are several services you need to deal with, and you have to go to Moroni anyway. You often have to accept the troubles patiently and unwillingly accept to pay the additional charges while negotiating.”*
- *“The administration is slow and complicated; it does not provide clear information on the entire export or import process. We do check with the tax and customs officers, but the answers remain rather vague and not transparent.”*
- *“Customs is quite complex at the moment, because there are several ‘small chiefs’. You need the authorization of three or four people before taking out a container, even if they are not familiar with the regulations. It can take two weeks, even with historical importers (AGK and Niccom) who know the system.”*
- *“It’s cheaper to clear customs at the airport than at the port ... and also the customs clearance process is faster when it comes from Dar-es-Salaam than from Madagascar.”*

In Ghana, none of the female cross-border traders consulted could give a clear indication of how much they were supposed to pay for any given product they transported across the border. They highlighted that the amount they paid varied, not depending on the quantity, but rather on who was working at the border. This arbitrariness was borne out of a sense that the official taxes were too high, hence the desire on the part of the traders to enter informal arrangements with border officials. Similarly, entrepreneurs who transported their goods through long-distance truckers had no idea about the magnitude of their tax obligations, although they were quite clear that some amount had to be paid. This responsibility was borne not by them but by the long-distance truckers who, in their words, “had to settle the road.”

In Zimbabwe, most of the women entrepreneurs surveyed reported that they are operating in informal cross-border trade, which is perceived as illegal, resulting in the view that they evade tax and are involved in corruption, violating customs regulations and other non-tariff measures. This is despite the fact that many of them operate their businesses within the law and engage in legitimate trade. This lack of recognition of the legitimate nature of their trade results in poor treatment at border posts.

### **Sexual harassment and discrimination**

Women continue to be victims of degrading treatment, including sexual harassment, gender-based violence, illegal taxation and confiscation of goods. Concerns of sexual harassment were shared by women entrepreneurs involved in cross-border trade in all countries where consultations were done.

Most entrepreneurs also noted that they encounter several challenges associated with access to justice and mechanisms for complaint and reporting that are not well-defined and responsive in most cases.

Survey findings also confirm gender issues related to safety as a particular obstacle that hinders women from participating in trade. Female small-scale traders experienced lack of safety conditions as a major or severe obstacle to cross-border trade activity (71.3 percent). When conducting their business activities, female small-scale cross-border traders widely reported encountering harassment and gender-based violence, including sexual harassment, humiliation and exploitation at various border posts:

**31.9**  
percent

encountered violence or aggression.

**10.4**  
percent

experienced physical violence.

**33.0**  
percent

sought help from the police or border security officers, and

**24.5**  
percent

experienced humiliation.

**7.3**  
percent

have been sexually harassed and assaulted.

**68.9**  
percent

of these women received help from police or border security officers in resolving the problem.

*We get comments at the border such as offers for marriage or for favours. One time, an officer said, ‘What are you doing here? Come be my wife and I will provide for you.’*

#### **FEMALE TRADER FROM THE SOUTH SUDAN**

national consultation (July 2021)

These findings are different for larger, export-oriented women-owned businesses. Issues of gender-based violence and harassment in particular were identified as a major/severe obstacle for only 24.6 percent of surveyed businesses. The variance can be explained by their lack of direct engagement with the system and their higher level of knowledge, awareness of and compliance with rules and procedures, making them less susceptible to harassment among other issues.

In The Gambia, 60 percent of women entrepreneurs surveyed confirmed being discriminated against and subjected to unfair treatment. Female traders in Botswana highlighted that requests for sexual favours in return for quick clearance across borders were rampant. They noted that they often get threatened to be locked up and sometimes are detained at the borders after getting unexplained assessments whenever they do not submit to the advances. In CAR, women entrepreneurs explained that most sexual harassments occurred because there are many agencies operating at the same time, leading to confusion and vulnerability as the women are subjected to different agencies with different requirements.

Female informal cross-border traders in Zimbabwe also noted that they are grossly insecure at the border posts, with 85.4 percent revealing that they have experienced harassment, 93.1 percent experienced gender-based violence and 77.1 percent experienced coercion.

#### **Personal safety and security of goods**

The following are some common security issues raised by women entrepreneurs across several countries:

- **Safety and security**—Female traders across several countries do not feel safe at border posts. This has been further exacerbated by COVID-19 due to changes in the operating times at border posts. Traders have to spend the night in the border area and there are no facilities to cater for that. They noted with concern that border officials who should be providing security also contribute to the feeling of non-safety.
- **Immigration and passports**—In some instances, where they overstay their visa, their travel documents get destroyed and they are banned from travelling for prolonged periods of time, resulting in their use of informal crossings.
- **Exorbitant costs for COVID-19 testing**—Due to the pandemic, it has become very expensive to travel to other countries. This has resulted in an increase in the number of cross-border traders who are resorting to the use of illegal routes to avoid adherence to COVID-19 protocols. This action poses a personal health-related security threat to the female traders, their families and communities.

#### **4.4 Access to and representation in professional networks and trade associations**

Participation and representation of women in leadership at all levels of decision-making processes are key for the advancement of women’s economic empowerment. However, the limited participation and representation of women entrepreneurs in structures, associations, and networks does not enable them to access regional or global value chains.

In The Gambia, women entrepreneurs noted that their participation in exporters’ associations and professional networks was limited due to the lack of clear policies guiding the formation of such associations. Likewise, several women who highlighted their limited networks as a major challenge emphasised the importance of creating platforms to empower women-owned businesses to have good networks and be informed about market opportunities.

Survey data confirm the importance of women-led trade associations. Almost 56 percent of female small-scale cross-border traders identified weak

informal cross-border trade associations as a significant obstacle to their cross-border trading activities. In the case of women-led businesses, and specifically MSMEs, weak women's business associations were considered to be a significant obstacle for approximately 41 percent of respondents surveyed, compared to 31 percent for larger, export-led women businesses.

In Lesotho, female traders highlighted that a quality associated with ascending to leadership roles in associations included one's financial capability to absorb some of the resource gaps in terms of transportation, unpaid care work, level of exposure in business (backed by a successful enterprise) and, to some extent, level of education. These factors have largely contributed to the limited participation and representation of female traders in leadership positions and their further marginalisation, as most do not meet the laid-out criteria.

#### 4.5 Impact of COVID-19 on female traders

African countries have experienced various shocks, and the COVID-19 pandemic has worsened this. The COVID-19 pandemic and the recent cyclones have had a disproportionately greater impact on female traders (exporters and importers). In Zimbabwe, like in most countries, female traders are disproportionately affected due to the informal nature of their work, with registered businesses being more likely to be granted permission to continue to operate in line with government guidelines. As a result, many female cross-border traders resorted to hiring 'runners', often males, to take their imports and exports across borders. In Ghana, due to the closure of land borders, traders resorted to using illegal routes to trade across the borders. Such unconventional methods have left female traders more exposed to losses in the form of theft and exorbitant pricing by the runners.

Similarly, in Namibia, COVID-19 lockdown measures and border closures disproportionately affected women, particularly informal cross-border traders whose goods were stuck at the borders. Some traders used clearing agents to get their goods across borders, but informal traders could not afford their services. In Botswana, around 75 percent of the women entrepreneurs surveyed had

experienced challenges related to COVID-19 (such as cancellations of tenders, high costs of COVID-19 tests, cancelled orders and fewer customers).

In CAR, a rapid survey on the effects of COVID-19 with a gender perspective carried out at the end of 2020<sup>25</sup> revealed that 69 percent of men and 64 percent women reported a decrease in their income since the pandemic. In addition, seven percent of men and four percent of women reported that they had lost all their income.

*When your bags arrive at the airport, Customs begins to appraise you. If you can't pay for it, they take it to their warehouses and loot it, and no one bears this loss. Women in cross-border trade always felt unsafe. They, therefore, organize themselves and travel as a group. Unfortunately, the military, who should provide protection, were rougher with them.*

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#### FEMALE TRADER FROM THE EQUATORIAL GUINEA

national consultation (June 2021)

*Sometimes information reaches us very late, and a good network would probably help avoid that.*

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#### FEMALE TRADER FROM THE BOTSWANA

national consultation (June 2021)

In the Republic of Congo, female traders noted the erosion of their purchasing power, an increase in gender-based violence and the failure by policymakers to take the gender dimension into account in the preparation and implementation of the COVID-19 response.

*Being in a male-dominated industry, it is not easy to access information and knowledge on opportunities. Men keep it amongst themselves. Furthermore, it is not easy to network with men. They always assume ill intentions when trying to network with them.*

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**FEMALE TRADER FROM THE BOTSWANA**

national consultation (June 2021)

*We suffered from the cancellation of events and fairs; longer delivery times for merchandise, with high impacts on bank charges; difficulties in repaying bank loans; decreases in turnover; difficulty in selling the goods; difficulty in receiving the goods during border closures lengthened time for transport; impacts on turnover due to the containment measures taken, which did not allow a stable activity to be maintained; and additional costs for travel (COVID-19 tests).*

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**FEMALE ENTREPRENEUR FROM THE COMOROS**

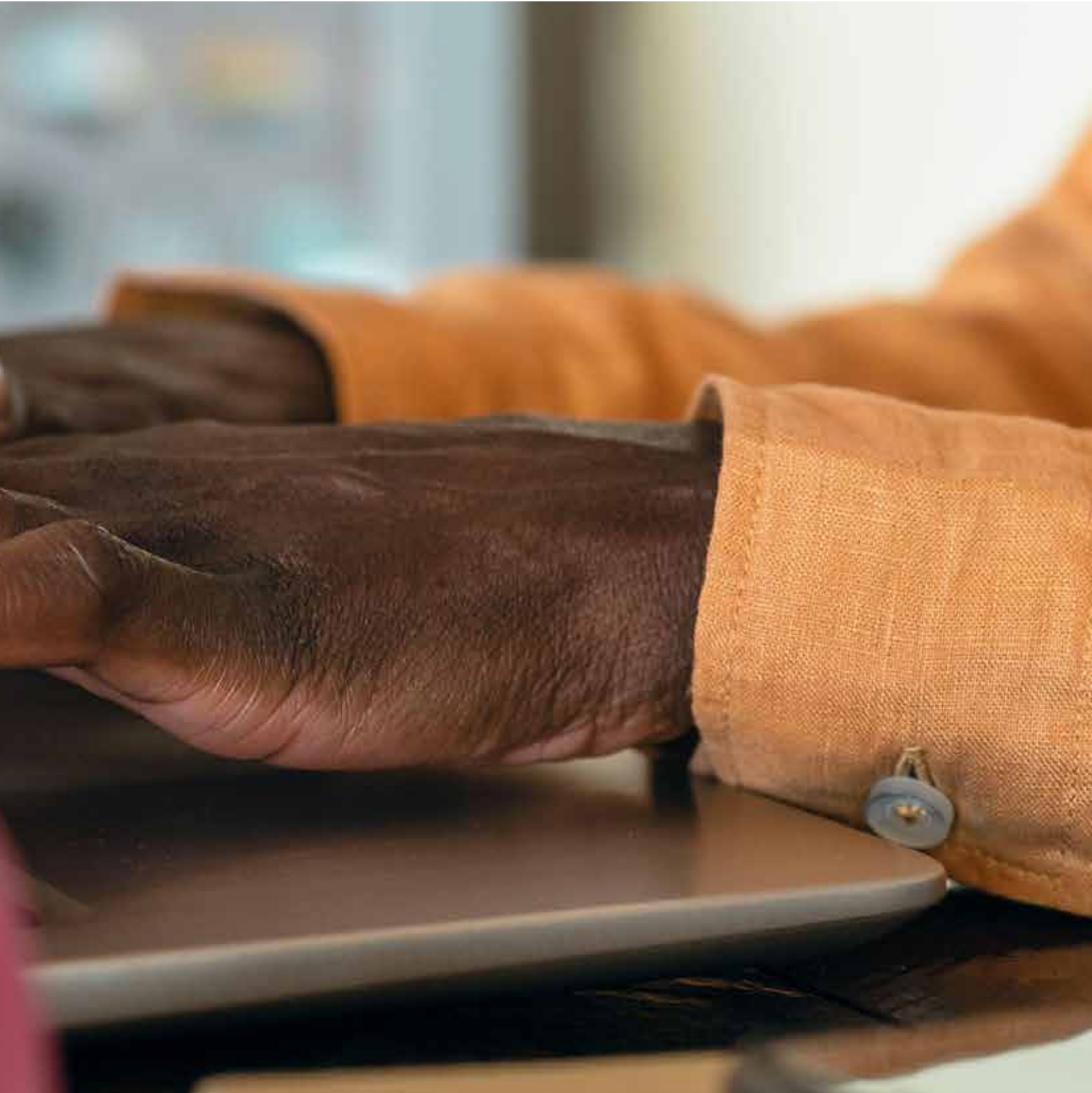
national consultation (July 2021)



### **Benefits of online presence**

*Businesses that had a strong digital presence not only survived COVID-19 but thrived during the pandemic. Some women entrepreneurs embraced the expanded opportunities brought about by e-commerce. An entrepreneur in Accra sold roughly 100 organic products online with shipments to Egypt, Kenya, South Africa and further afield. She noted that her business had grown by 1,300 percent during the pandemic. In addition, another woman entrepreneur from Tamale noted that she had taken advantage of the difficulties with importation during the height of the pandemic to produce a skin lotion made from carrots and shea that could rival imported skin lotions. She, too, had seen a huge uptake in the product over the last year. COVID-19 was not seen a considerable setback for larger, women-owned businesses.*







Chapter 5

**DESIRED  
SOLUTIONS  
BY WOMEN  
IN TRADE**

## CHAPTER 5

### DESIRED SOLUTIONS BY WOMEN IN TRADE

This section outlines the proposed solutions by women traders (from the national consultations and online surveys) that would enable them to resolve the trade-related challenges and take advantage of intra-Africa trade.

#### Productive capacity and skills development

- Design or/and roll-out training that includes business registration/licensing, rules of origin, compliance with customs procedures and regulatory requirements, and AfCFTA gender-responsive simplified trade regimes (STR).
- Strengthen women's productive capacity by facilitating the acquisition of modern equipment and appropriate technology.
- Strengthen the institutional capacity of ministries (including trade, gender and other relevant ministries) to mainstream gender in national strategies and action plans to ensure women equally gain from opportunities arising from the AfCFTA.
- Increase cooperation with organizations representing women in trade (e.g., export development associations and others) to ensure that trade related information is disseminated widely.
- Support women's skills acquisition in digital trade and e-commerce to facilitate their enhanced participation in intra-Africa trade.



**74%** of women-owned large exporting businesses and 58% of women-owned MSMEs classify **capacity-building and training on trade facilitation and standards** as very important action to ensure that women-owned businesses take advantage of intra-Africa trade.

Source: Online Surveys 2021

### Access to information and support for utilizing market opportunities in the AfCFTA

- Create a complementary AfCFTA instrument, such as an African e-marketplace, with detailed information about products and services, country of origin and costs, with special priority to profiling women-owned exporting enterprises. This should be supplemented by programmes aimed at increasing women's access to digital technologies and literacy.
- Create intra-Africa sector-specific platforms/networks of women (by the AfCFTA state parties) to facilitate business linkages, expansion and sharing of experiences on trade in the One Africa market.
- Simplify the AfCFTA Agreement by creating an information toolkit that explains the AfCFTA and its different components and supporting tools. This should be translated into the major dialects/local languages to reduce communication barriers. Establishing Trade Information Desks (TID) at strategic points, such as ministries, export licensing offices, single windows, and border posts would also be beneficial. Such information can be made available through digital means as well as by using posters, pamphlets, radio, television and print media campaigns, etc.
- Support female traders (including informal traders) living with disabilities through provision of disability-friendly information and special desks providing fast-tracked access and clearing.
- Include budgeted capacity-building to disseminate information on market requirements and opportunities in the AfCFTA space at both regional and national level.



**53%** of women-owned businesses MSMEs and **57%** of women cross-border traders raised the need to **build the capacity of women-owned businesses regarding ICTs and e-business development.**

Source: 2021 online surveys

### Access to financial resources

- Conduct regular assessments of the types of financial products suitable to the needs of women in trade (both formal and informal).
- Engage with financial institutions in the development of financial products tailored to women-led businesses.
- Disseminate information on existing financial products that women can qualify for and provide support during the application process.
- Strengthen financial education (literacy) and business management training for women-led businesses.
- Establish an Export Development Fund with clear gender targets to support women-owned exporting companies in the region.
- Put in place national export credit guarantee schemes that promote women in trade, supported from the national budgets.
- Establish AfCFTA-specific credit lines with pan-African financial institutions with favourable conditions for women.



**53%** of women-owned businesses MSMEs and **56%** of women cross-border traders raised the need **to facilitate access to export finance and guarantees.**

Source: Online Surveys 2021

### Advance women's leadership and participation in business and export networks

- Mandatory inclusion/representation of women-owned MSMEs in National Trade Facilitation and AfCFTA Committees in order to increase women's voices in decision-making.
- National AfCFTA strategies and action plans should provide priority treatment to sectors in which women are highly represented and prioritize capacity-building with the aim of integrating women in value chains.

**51%** of women cross border traders raised the need **to strengthen women networks of cross-border traders** and **63%** of women-owned businesses MSMEs raised the need **to strengthen and support women-businesses associations.**

Source: Online Surveys 2021

### Enabling policy environments for export activities

- Domesticating international agreements in a manner that benefits the local women entrepreneurs.
- Increase investment in care systems and the provision of quality public care services to recognize, reduce and redistribute domestic care work.
- Decentralize certification institutions and support women in obtaining certification for their exports (including indigenous products) cost-effectively and in a timely manner.
- Provide support to female traders in patenting and protecting their innovations, especially in the handicraft sector, and integrate gender-related provisions on intellectual property rights.
- Prioritize and actively support local production in sectors where female exporters are most active.



**46.5%** of women cross border traders raised the need to build **gender-responsive border infrastructure** and **34%** of women-owned businesses MSMEs to **expand childcare infrastructure**.

Source: Online Surveys 2021

**40%** of women-owned businesses MSMEs raised the need **to establish preferential treatment for women-owned businesses** in key markets.

Source: Online Surveys 2021

### Trade facilitation measures for the AfCFTA

- Create an AfCFTA Simplified Trade Regime for Women to be applied by all state parties.
- Implement one-stop border posts with women desks to facilitate both formal and informal cross-border trade.
- Prioritize strengthening of soft and physical infrastructure for trade at border posts (e.g., shelter, facilities for ablutions and health facilities) to improve the hygiene and safety, especially for women.
- Enact laws and regulations requiring gender-responsive customs and security services at border posts.
- Strengthen grievance redress mechanisms and legal enforcement of laws against sexual harassment and widely publicize the mechanisms.
- Provide training on human rights and gender equity to strengthen the efficiency and integrity of customs officials.
- Digitalize export/import related procedures and documentation to promote good governance and fight corruption at borders.
- Articulate guidelines for implementing safety and security measures in the context of women's participation in cross-border trade.



**43%** of women cross border traders recommend the creation of **a special regime with simplified procedures** for small-scale traders.

Source: Online Surveys 2021





### Access to public procurement

- Address regulatory and procedural constraints in procurement processes that may be especially burdensome for women entrepreneurs.
- Establish quotas for women-led businesses to improve their access to national and international public tenders.
- Provide timely information on procurement opportunities and procedures, how to access public tenders, and tender preparation and submission.
- Increase the number of women-owned businesses that are public procurement suppliers.
- Build the capacity of women entrepreneurs in sectors from which agencies procure goods and services.



**45%** of women-owned MSMEs raise the need to **set up quotas for women-owned businesses in public procurement.**

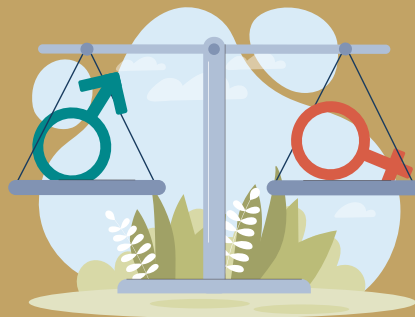
Source: Online Surveys 2021



## Monitoring implementation of the AfCFTA



Generate gender-sensitive data and fill existing gaps in gender and trade data statistics to promote evidence-based policies in the context of the AfCFTA.



Invest in comprehensive country-level analyses of gender gaps, challenges, impacts and opportunities to inform national gender strategies for implementation of the AfCFTA, with a focus on women in formal and informal cross-border trade.



Develop a Gender and Trade Regional Scorecard to capture progress on the implementation of women in trade priorities under the AfCFTA Protocol on Women and Youth in Trade.



Consider making sex-disaggregated gender indicators a reporting requirement for states parties to demonstrate how the Protocol is advancing on gender equality and benefiting women.



Establish an AfCFTA Gender Observatory/Africa Tracker on Women in Trade to monitor gender progress in the implementation of the AfCFTA and the impact of gender inequality in trade performance.







Chapter 6

**RECOMMENDATIONS  
TO INFORM  
THE  
AfCFTA PROTOCOL**



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## CHAPTER 6

### PROPOSED RECOMMENDATIONS TO INFORM THE AfCFTA PROTOCOL ON WOMEN AND YOUTH IN TRADE

These recommendations are informed by the voices of women in trade, collected through national consultations and the online surveys. As reflected in the wide-ranging findings and desired solutions in this report, the following recommendations are proposed:

#### Considerations for an AfCFTA Protocol on Women and Youth in Trade

- Promote women’s full participation, leadership and equal representation in negotiations and other decision-making processes and platforms at the national, regional and international levels through the introduction of legislative and administrative measures (e.g., quotas and special temporary measures in line with international and regional targets).
- Promote the establishment of one-stop border posts with desks dedicated for women to facilitate both formal and informal cross-border trade.
- Promote women’s access to education, capacity-building and skills enhancement to strengthen their productive capacities.
- Promote women’s access to digital skills and adopt measures to reduce the gender digital divide.
- Align the Protocol on Women and Youth in Trade with regional and international normative frameworks on gender equality and women’s economic empowerment. These include the Maputo Protocol, CEDAW, Goal 5 of the SDGs and ILO Recommendation 204 on the Transition from the Informal to the Formal Economy.
- Review the strategic enactment and trade laws, national strategies and policies to integrate gender.

#### Operational instruments to support women in trade

- Include mandatory data collection and management frameworks for sex-disaggregated data on cross-border trade at all border points and a reporting requirement for all AfCFTA State Parties.
- Establish an AfCFTA Gender Observatory/Africa Tracker on Women in Trade, with a strong monitoring and evaluation component that monitors gender equality progress in the implementation of the AfCFTA.
- Establish an African e-marketplace with detailed information on products, services, country of origin and costs, or improve upon existing ones.
- Create gender-sensitive water, sanitation and hygiene (WASH) facilities at border posts that address women’s culturally defined concerns related to privacy and safety.

#### Frameworks at national, regional and continental levels to support women in trade

- Promote enabling policy environments for export promotion activities for women in cross-border trade, especially in meeting export standards and requirements.
- Establish AfCFTA-specific credit lines with regional development banks that provide favourable conditions for women in cross-border and small-scale trade.
- Promote the development and strengthening of real-time grievance redress mechanisms and the legal enforcement of laws against sexual harassment.



## **A CASE FOR A GENDER-RESPONSIVE AfCFTA SIMPLIFIED TRADE REGIME (STR)**

Women-owned MSMEs and larger, export-oriented businesses confront particularly acute challenges related to trade facilitation. These include extensive documentation requirements and complex procedures, customs duties and fees, and long delays when crossing borders. These and other related bureaucratic and cumbersome cross-border trade procedures increase trade costs and affect women's engagement in export and trading activities.

A gender-responsive and well-targeted trade facilitation agenda, through an AfCFTA Simplified Trade Regime and buttressed by various targeted trade facilitation interventions, will help to ensure that female small-scale cross-border traders and entrepreneurs can maximise the benefits from trade. This could include the design of a Single Window system and various small-scale trade facilitation interventions. The establishment of one-stop border posts and Trade Information Desks can facilitate both formal and informal cross-border trade. Likewise, increasing the presence of trained female trade information officers, developing grievance redress mechanisms and enforcing laws on gender-based violence and harassment will improve the response to gender-based violence which tends to be pervasive in and around border crossings. Strengthening soft and physical infrastructure for trade at border posts, including shelter, ablution and health facilities, will improve safety and sanitation conditions and facilitate women's participation, especially women in small-scale cross-border trade.

As an innovative trade facilitation instrument, simplified trade regimes (STRs) can boost the participation of women in small-scale cross-border trade.

In general, an STR consists of four principle instruments: a simplified customs document, a simplified certificate of origin, a common list of products and a threshold for the value of the consignment. The Common Market for Eastern and Southern Africa (COMESA) and the East Africa Community (EAC) have officially adopted STRs as part of trade facilitation. The AfCFTA offers a tremendous opportunity to scale-up and build upon existing STRs at the Regional Economic Community (REC) level, which could result in more consistent and better gender outcomes in small-scale cross-border trade. To this end, concerted efforts are needed to design a gender-responsive AfCFTA STR that goes hand-in-hand with women's economic empowerment. Implementation should be at the REC level and done bilaterally between neighbouring member states.

The Protocol on Women and Youth in Trade should set out gender-explicit guidelines for a gender-responsive AfCFTA STR. These guidelines should provide guidance to AfCFTA State Parties on a range of issues, including on the expansion of the common list of products, raising the STR threshold and other targeted actions that further simplify trade, especially for female small-scale cross-border traders. For example, the common list of goods eligible under a gender-responsive AfCFTA STR should be expanded to include agricultural foods and products, as well as manufactured goods that are commonly traded by female small-scale cross-border traders. Increasing the threshold for STR transactions could further incentivize small-scale traders to enter the scheme and engage in trade under the duty-free amount. At the same time, supporting small-scale cross-border traders with their STR paperwork through the creation of Trade Information Desks (TIDs) could significantly assist female traders who tend to be disproportionately affected by lower literacy and skill levels. Increasing the presence of trained female trade information officers could also improve the response to gender-based violence, which tends to be pervasive in and around border crossings.

Provisions on the collection and exchange of sex-disaggregated data on cross-border trade (formal and informal) should be integral to the guidelines for a gender-responsive AfCFTA STR. Awareness-raising and sensitization on the AfCFTA Agreement and the STR that targets women specifically should be prioritized to ensure better understanding and uptake. Female traders and cross-border associations must be consulted in the design of this tool, with their benefit as an explicit goal.



Chapter 7

# ANNEXES

*A gender-responsive and well-targeted trade facilitation agenda, through an AfCFTA Simplified Trade Regime and buttressed by various targeted trade facilitation interventions, will help to ensure that female small-scale cross-border traders and entrepreneurs can maximise the benefits from trade.*



ANNEX 1  
**SUMMARY OF CHALLENGES AND DESIRED SOLUTION BY COUNTRY**

ANNEX 2  
**OVERVIEW OF ACTIONS PROPOSED BY WOMEN IN TRADE  
(SUMMARY FROM THE ONLINE SURVEY)**

ANNEX 3  
**METHODOLOGY**

ANNEX 4  
**ABBREVIATIONS**



## BOTSWANA

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### Challenges faced by women in trade

- Lack of consistent information on opportunities created by trade agreements and on export procedures by government. *“You have to go hunting for information and sometimes it’s not consistent information...you are told that you need to get an exporter license. The next day another resource says you do not need an exporter license, you just need to register with BURS.<sup>26</sup> A third person tells you that the importer is the one that needs the license...”. Furthermore, there is little knowledge about the AfCFTA and its benefits. One participant said, “I have never heard of the AfCFTA before. Nobody has ever consulted me or asked for my input.”*
- Increased competition from imported products that are considered of higher quality.
- Difficulties in accessing finances due to a lack of information, collateral required and financial institutions’ low understanding of women-led business activities. *“Historically, women have had challenges to access finance and things have not changed much.”*
- Lack of implementation of tariff commitments by countries, thus hindering exportation of products and causing delays at border posts when clearing goods. A high rate of order cancellations and a reduced demand for products due to the COVID-19 pandemic.
- The risk of mobs, strikes, attacks on trucks and other security threats after crossing the border. One respondent said, *“I once exported to Nigeria, but my truck got stolen in Nigeria and I did not want to try again.”*
- Lack of business skills necessary to access business opportunities.
- High price of doing business due to costly IT services, high transportation costs, high fuel costs and limited forms of transport. (Air transport is the most reliable form of transport, but it is expensive.)
- Lack of affordable childcare that would enable women to participate in the market/business place.
- Sexual harassment, especially where services are required (often women face demands for sexual favours in return for services).

### Desired solutions

- Establish an AfCFTA Gender Observatory/Africa Tracker on Women in Trade that generates gender-disaggregated statistics for evidence-based policies, monitoring and evaluation.
- Adopt and implement the ILO Recommendation 204 on the Transition from the Informal to the Formal Economy.
- Ensure that gender equality is at the centre of COVID-19 national economic recovery plans.
- Build the capacity of the Ministry of Trade and Industry, the Ministry of Gender Affairs and other related ministries in gender mainstreaming.
- Invest in a centralized information system and database to facilitate women’s access to information on trade-related procedures (such as documentary requirements) and opportunities.
- Incorporate gender-focused perspectives when negotiating Botswana’s AfCFTA schedule of specific commitments and lock-in sector-specific commitments for trade in services.
- Establish financial schemes to support local women’s exports and other financing facilities with commercial banks.
- Reinforce the capacity of local banks and establish a facility for women in finance. The facility should target the critical gap in financing for women, reduce leakages and improve re-investments and sustainability of businesses.
- Establish an AfCFTA-specific credit line with international financial institution (such as the African Development Bank) with favourable conditions for women. This can be done in collaboration with national commercial banks, export credit insurance and guarantee companies, and/or development banks.
- Develop a gender-responsive ICT and digital infrastructure to improve efficiency in trade.
- Develop programmes to empower women in trade.



### Challenges faced by women in trade

- Difficulty in accessing inputs due to several factors, which include lack of adequate financial resources
- Trade facilitation related costs emanating from high customs duties, transportation and
- Use of artisanal technologies in production that does not enable them to adequately meet the market demand for products they produce and trade in.
- Limited access to information was recognized as a bottleneck that affected women's ability to take advantage of any new trade opportunities.
- High levels of illiteracy hinder the women's ability to trade.
- Poor communication network coverage affects telecommunications, this excludes women in general from access information and communicating with traders in different markets.
- Difficulties in accessing public contracts due to high illiteracy levels and lack of information on such opportunities.
- Corruption, administrative constraints, and red tape also affect women when trading across borders.
- Limited access to capital to start or finance their business and are less likely to benefit from private investment or venture capital.

### Desired solutions

- Strengthen the production capacities of women by facilitating the acquisition of modern materials and equipment and organize the market through the group purchase of inputs.
- Strengthen the capacities of women through awareness-raising, information, and training sessions on the use of ICT (internet, social networks, commercial platforms) in trade.
- Support women in obtaining the certification required to export their products.
- Facilitate and formalize partnerships at the sub-regional level between businesswomen to increase information and business networks.
- Improve communication at the decentralized level between companies and the decentralized structures of the administrations in terms of information;
- Create electronic platforms for information and promotion of value chains.
- Establish regional frameworks for group investments for women, this will enable investment in technologies that facilitate the construction and maintenance of cold storage facilities for the preservation of fruits and vegetables.
- Encourage and set up industrial packaging production units.
- Effectively implement freight/goods transportation insurance.
- Facilitate access to credit by creating a bank dedicated to women with flexible conditions for accessing finance.
- Reduction of taxes on local products to facilitate increased trading and profitability of such products.
- Set up and develop healthcare and accommodation infrastructures at border posts to meet women's health and hygiene requirements.



## BURUNDI

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### Challenges faced by women in trade

- Harassment and physical violence and sexual abuse as they conduct their trade.
- High tariff and non-tariff barriers when carrying out their business activities, particularly in cross-border trade.
- Lack of capital for business operations, compounded by lack of access to credit.
- Limited access to training and low knowledge of modern agricultural and livestock farming methods and modern processing tools.
- Limited access to inputs and knowledge on new technologies and innovation for processing agricultural products, making products sold by women less competitive in the region.
- Limited access to trade-related information, documentation, trade regulations and the AfCFTA
- Low representation of women at decision-making forums, leading to lack of voice
- Poor knowledge of international standards required for export products, this leads to exportation of products that do not meet the required standards.
- Low diversification of exportable products.
- Increased burden of unpaid care work and its impact on their operating businesses in the marketplace.

### Desired solutions

- Put in place appropriate and gender responsive infrastructures to facilitate and improve cross-border trade (one-stop shop at the border).
- Facilitate access to all information relating to cross-border trade.
- Put in place clear policies, laws and regulations protecting girls and women in their cross-border activities and translate them into Kirundi (local language).
- Put in place effective mechanisms for the prosecution of perpetrators of sexual violence and gender-based violence at the border posts.
- Establish capacity-building initiatives to raise awareness of the benefits and opportunities presented by the AfCFTA.
- Strengthen and decentralize product standardization offices to support women in producing quality products meeting the required standards.
- Strengthen the capacities of women in trade to improve the quality of production, processing, and innovation of products so that they are competitive at the regional level.
- Increase the number of regional fairs to facilitate economic opportunities (open markets and provide opportunities for sharing experiences between businesswomen from different countries).
- Involve women in the establishment of the rules and procedures governing the AfCFTA as well as in the mechanism for monitoring the implementation of the instruments establishing the AfCFTA,
- Establish an effective mechanism allowing the reduction of tariff and non-tariff barriers to increase access to AfCFTA markets.
- Set up a reserve fund to support cross-border trade carried out by women.





### Challenges faced by women in trade

- Language barrier due to non-mastery of French and English, hence, female traders have focused more on importing rather than exporting.
- Lack of information on the opportunities along the regional value chain, resulting in a lack of participation.
- Minimal information on border customs clearance procedures, making it difficult for women to trade, even though there are platforms that facilitate the participation of women in trade.
- Lack of available information on the opportunities arising from the AfCFTA, and when the information is available, it is too technical.
- No strategies to facilitate the participation of women in trade agreements signed by the Government.
- Women continually experienced sexual harassment, coercion and discrimination at border posts and theft of their products. The situation is worsened by the fact that they do not have the ability to insure their commodities.
- No technical support provided to women in the informal sector to facilitate their integration in the formal sector, thus making business expansion impossible.
- Women in informal trade neither have nor participate in networks that provide them with information on export opportunities. There is no framework for tackling activities of 'rabidantes' (trade dealers) both locally and internationally.
- Preference for European products, which are considered of higher quality, hinders the promotion of African products.
- Investment funds available do not cater for the needs of women in trade in Cape Verde. Hence it is impossible to take up any opportunities arising to expand to the regional value chains.

### Desired solutions

- Invest in key sectors in which women have export potential, such as tourism, innovation and technology, culture and the creative industry.
- Strengthen relationships with Portuguese-speaking African (PALOP) countries (Angola, Cape Verde, Guinea-Bissau, Mozambique and São Tomé and Príncipe) due to the strong link because of the shared Portuguese language.
- Develop communication plans that promote awareness-creation and information-sharing on the opportunities and benefits of the AfCFTA. The informational content should be easily understandable to the various groups of women in trade.
- Promote gender awareness-raising to address stereotypes and discrimination against women.
- Formalize the informal sector and the provision of capacity-building in business development, ICT and language (French and English) to enhance participation in regional and international trade.
- Develop national gender-responsive trade strategies and trade measures that promote women's participation in trade.
- Ratify regional trade agreements that aim to integrate women in the export/import value chain and in trade in general.
- Promote the creation of a desk at border posts to deal with issues specific to women. The staff should be sensitized on gender issues and gender grievance redress mechanisms at the border posts should be established.
- Promote the inclusion of women in leadership and decision-making on cross-border trade forums.
- Define sectoral policies and operationalization instruments that allow the trade and foreign affairs ministries to work with trade agencies, civil society, as well as other national institutions for greater and better dissemination of information and existing opportunities.
- Organize trade fairs and information exchange platforms for women.
- Create programs and specific funds to support integration of women in trade in the continent, particularly women from small island states.



## CENTRAL AFRICAN REPUBLIC (CAR)

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### Challenges faced by women in trade

- Limited access to information on opportunities available to enable women to increase their trade opportunities and profitability. This has resulted in women traders being unable to identify opportunities arising from the trade agreements.
- Limited access to finance to produce quality products resulting in the inability to comply with standards requirements at borders.
- Lack of information on price demand needs in various markets.
- Lack of skills and training on business management, practices and entrepreneurial skills.
- Limited land ownership due to cultural issues limits access to finance due to lack of collateral.
- Harassment and physical violence at border posts.
- High corruption and bribery levels result in increased unofficial payments when conducting business.
- The socio-cultural prejudices have led to low education levels, this has resulted in more women being poor.

### Desired solutions

- Support and subsidize women in trade so that they can access information and training opportunities on trade networks.
- Support women to participate in decision-making forums such as the AfCFTA negotiations and national policy development and implementation meetings.
- Integrate the gender issues into national AfCFTA implementation strategies.
- Identify, train, and build the skills and capacities of women exporters/entrepreneurs through chambers of commerce, export promotion agencies and other private sector organizations.
- Sensitize and raise awareness of gender issues at border posts among customs and security services.
- Strengthen the capacities of women on value addition of their goods and services.
- Increase the participation of women in manufacturing, agro-industry and other sectors through skills building.
- Strengthen the capacities of women exporters in information and communication technology (ICT) tools for e-commerce.
- Set up a reserve fund with financial institutions to support the activities of women engaged in intra-African trade.
- Promote the participation of women in fields where they are generally in the minority, such as ICT, construction, hardware, etc.



### Challenges faced by women in trade

- Lack of access to information and knowledge of opportunities in trade. Small-scale importers with little education do not know where to ask for help. *"It's difficult to have access to information. There are no dedicated disclosure services and no reliable, formal, clear or precise information."* This results in additional customs costs for their goods to be cleared.
- Lack of awareness of the AfCFTA and its potential benefits. Further, there is scepticism on the actual implementation of the agreement in the medium-term.
- Female importers do not have an online presence and are not comfortable using digital platforms for trade.
- Difficulties in accessing credit due to a lack of collateral. An Exim Bank Officer noted, *"To be honest, between two identical files, I would tend to favour women, because they are more serious, more reliable. The problem is that, in case of default, we cannot seize the security."*
- Most female traders are unable to insure their goods, either for imports or exports, even though they export goods valued up to half a million euros per year. (This applies to vanilla exports as well.)
- Tedious customs administration procedures (which are not available online). It has been observed that *"[t]he administration is slow and complicated; it does not provide clear information on the entire export or import process. We do check with the tax and customs officers, but the answers remain rather vague and are not transparent."*
- Some women have experienced sexual harassment when conducting business at border posts. *"Women are more exposed to sexual harassment and are more vulnerable to constraints related to corruption. In the negotiation aspect of contracts/services, women are disadvantaged because they do not dare to impose themselves to ensure that their point of view is respected. They must involve their masculine network to resolve the situation."*
- The COVID-19 pandemic slowed down businesses, which resulted in business closures, especially in the informal sector where 40 percent of the operators were women.

### Desired solutions

- Develop the vanilla, ylang-ylang, clove and tuna sectors so that female exporters can get involved in value addition activities.
- Improve the quality of export products through marketing and labelling to make them competitive.
- Encourage the Government to facilitate formalization of businesses so they can operate in the formal sector.
- Create packages to support women exporters (meeting quality standards, packaging and other tools to support execution of deals) so they can maximize opportunities presented in the AfCFTA.
- Create a *"guichet unique"* (reception and information desk) where all the information on custom administration with respect to exports and imports is easily accessible to all.
- Put in place a grievance book and a mediator to assist women in trade.
- Develop an online platform where information procedures for external trade is accessible with easy interactions.
- Develop a national guarantee fund for women to enable them access to microfinance/commercial bank credit.
- Simplify business registration to ensure quick registration of companies and incentivize to women in trade.
- Establish an appropriate mechanism to track progress on improving conditions for women engaged in cross-border trade.



## REPUBLIC OF THE CONGO

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### **Challenges faced by women in trade**

- Weak technical and managerial skills in production, storage and marketing.
- Limited access to suitable and sustainable financing.
- The absence of a social protection system for traders in the informal sector. The social protection system in Congo only covers those employed in formal sectors.
- Absence of appropriate facilities for preserving products during export.
- The lack of a whistle-blowing mechanism and recourse for merchants faced with road or traffic harassment, such as illegal payments and the multiplication of checkpoints by administrative services.
- Low yields of agricultural crops amplified by the effects of climate change.
- Lack of information on the rights and obligations of women traders. Women sometimes resort to intermediaries who make them pay a high price, thus reducing their profit margin and exposing them to risks such as violence, harassment, and abuse of power.

### **Desired solutions**

- Increase outreach through all channels on the African Continental Free Trade Area agreement among the populations to raise awareness on the opportunities it offers.
- Accelerate and simplify the process of standardization or formalization of women's informal business activities.
- Facilitate women's access to export market by reducing tariff and non-tariff barriers.
- Strengthen the capacities of women to add value to traded goods and services in order to increase their competitiveness in the continental market.
- Support women in obtaining labels for their products so they can be competitive.
- Facilitate the establishment of a glass packaging production unit.
- Make available and facilitate women's access to information on export-related mechanisms and procedures.
- Strengthen the production capacities and intra-African trade capabilities of women and young women entrepreneurs and traders.
- Boost e-commerce among women entrepreneurs.
- Facilitate women's access to affordable and appropriate financing.

**Challenges faced by women in trade**

- Lack of information on customs tariffs and conditions, tax and social service declarations, and cross-border marketing opportunities.
- Inadequate planning for women's businesses makes it difficult to foresee the equipment and resources they will need to expand their productivity or prepare goods for export.
- Taxation in Ivory Coast is very restrictive for women, making it difficult to formalize their businesses.
- Limited access to production resources, including land ownership and affordable financing.
- Lack of appropriate and gender-responsive infrastructure, including at borders,
- Border controls, in particular high customs fees and the problem of racketeering, which increase the fixed cost of trade.
- Limited availability of appropriate equipment and technology specific to the agricultural value chains.
- Limited knowledge and understanding of laws of host countries
- Language barrier when trading across the borders with a different language
- High incidents of sexual harassment and gender-based discrimination.

**Desired solutions**

- Set up a fund with credit facilities specifically dedicated to women.
- Facilitate the consolidation of women exporters to give greater visibility and targeted support to their commercial activities.
- Support the creation of a training academy for women entrepreneurs in the Ivory Coast to strengthen the women's production capacities and knowledge regarding intra-African trade.
- Facilitate skills building, literacy, and technical support to increase the competitiveness of women's businesses.
- Increase outreach to raise awareness of the existence of the AfCFTA and the National Committee.
- Improve access to the appropriate equipment and affordable funding and financing.
- Improve access to information on business opportunities and customs tariffs.



## THE DEMOCRATIC REPUBLIC OF CONGO (DRC)

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### Challenges faced by women in trade

- Insecurity due to the persistence of armed groups and highway robbers, particularly in the DRC's eastern part, makes women's mobility difficult and increases their exposure to sexual violence such as rape
- Limited access and use of information and communication technologies (ICT) in cross-border commercial transactions.
- Lack of affordable financing. Financial institutions are often not present in areas far removed from major administrative centers and are reluctant to finance cross-border trade due to perceived risks.
- Low education levels limit women's ability to negotiate and understand regional agreements and market information.
- The unequal distribution of family responsibilities and household chores and the absence of a social protection system (including maternity) limit the extent to which women can participate in the business.

### Desired solutions

- Support in educating women cross-border traders about AfCFTA regulations, quality control for exportable goods, and compliance with international standards and procedures related to the importation of goods and services.
- The government should develop a national credit access policy to support the economic empowerment of Congolese women to engage in cross-border and intra-African trade effectively
- Increase the number of women in decision-making and officials within border services.
- Create platforms for women's trade networks and state services to enable women traders to engage and bring their issues to regulators
- Improve the speed and integrity of public services at borders, e.g., by applying simplified mechanisms for paying taxes at borders.
- Disseminate relevant provisions of existing bilateral agreements and other instruments offering facilities to women in cross-border trade and women traders in general in simple and accessible language.
- Promote the formalization of women entrepreneurs engaged in the informal sector.



### Challenges faced by women in trade

- A lack of knowledge among women in trade about trade policies and regulations and the AfCFTA in general and its potential benefits.
- Little recognition of the economic value of women entrepreneurs has resulted in little implementation of specific policies for women in cross-border trade.
- Limited access to affordable financing since the current commercial bank loans are not designed for SMEs. The loans have high interest rates backed with collateral requirements. Payroll-backed loans are common and only women who work in the government can access them.
- The lack of knowledge on export procedures results in delays obtaining documentation for exports, due to government bureaucracy.
- Costly internet access hinders women entrepreneurs from having an online commercial presence. This, coupled with high taxes and multiple fees to pay for imports, increases the cost of carrying out cross-border trade.
- Absence of points of promotion, sale and distribution of local products created by businesswomen increases the preference for imported products.
- The absence of quality certification framework national products is likely to hinder the participation of women under the AfCFTA due to the lack of credibility of their products.
- The high costs of business legalization discourage businesswomen from formalizing their activities. Indeed, it is claimed that, with or without documents, they must pay extra.
- Limited formation of structures, associations and networks of women entrepreneurs.
- Numerous fees required for imports and arbitrary calculations of duty by customs officer raise the costs of the products being exported.

### Desired solutions

- Require the Government make information on all commercial policies, customs procedures for import and export of goods easily available to women in trade.
- Provide capacity-building to women on cross-border trade, business development management and bookkeeping in order to manage and scale up their businesses and further implement business incubator projects, which would support women entrepreneurs in all sectors.
- Coordinate efforts between autonomous institutions involved and responsible for the implementation of the AfCFTA to promote the participation of businesswomen in intra-Africa trade and enhance their growth.
- Create sectoral cells within the Ministry of Commerce as technical liaisons with other ministries (Fisheries, Agriculture) to provide trade information and support to businesswomen.
- Encourage the registration of informal businesses run by women by eliminating extra-official costs, reducing the number of taxes and fees and promoting efficiency and administrative simplification.
- Include gender identifiers in the database of the Ministries of Commerce, Agriculture, Fisheries and Finance to recognize the economic activity of women in each sector.
- Promote international tourism as it is a sector that largely employs female labour.
- Facilitate quality certification of products and thus promote national consumption and exports of products such as organic soaps, tomato paste, coconut oil, etc.



## ESWATINI

### Challenges faced by women in trade

- Women in agriculture do not have access to land, finance and technology. Land acquisition by women is hampered by traditional bureaucracy, which demands that women to be accompanied by a male member of the family when approaching the chief for land allocation. This limits women's ability to independently carry out any kind of transactions with respect to the allocated land.
- Exorbitant transport costs to take farm produce to the market. Due to the perishable nature of farm produce, women farmers are forced to sell their produce at below-market prices to middlemen to minimize their losses.
- The threat of cheap food imports due to trade liberalisation can reduce the domestic price of agricultural produce, negatively impacting the profits of women farmers.
- The female traders are not able to meet the technical, sanitary and phytosanitary requirements and therefore adhere to standards for export of goods.
- Women in trade face costly business registration processes that can take around 18 months to complete.
- Available trade data and information are outdated due to slow dissemination of information.
- Expensive internet and data access hinders online business activities.
- Women face sexual harassment and gender-based violence and confiscation of goods at border posts.
- Women are concentrated in the services sector within low-value activities such as vending, operating small sole trader shops and selling convenience goods—all which have few growth prospects.
- Lack of information on customs clearance procedures.

### Desired solutions

- Increase sensitizations on the AfCFTA and its potential benefits. The awareness raising should be done in collaboration with all the stakeholders, especially the private sector, women's organisations and civil society for effective dissemination and visibility.
- The Protocol on Women and Youth in Trade should capture binding clauses on procedures and institutions and include sections on Women in Informal Cross-border Trade (WICBT) or Small-Scale Cross-border Traders (SSCBT).
- There is need for a binding provision on dispute settlement mechanism (DSM) like the DSM within the context of the AfCFTA.
- Women in trade must take advantage of the provisions of international conventions such as ILO and the CEDAW and must also respond to SDGs 5 and 8, particularly because of the differentiated impact on the outcome of trade liberalization between men and women.
- Institute mandatory Trade Information Desks (TIDs) at strategic points such as border posts to disseminate information in different languages.
- Mandatory inclusion of MSMEs representation in National Trade Facilitation Committees.
- Mandatory inclusion of women-owned enterprises in public procurement.
- Adjustment Facility (stimulus package) as a remedy for women-owned businesses that have been affected by trade liberalization and unforeseen challenges like the COVID-19 pandemic.
- Mandatory evaluation framework should be in place to track the impact of tariff liberalization on fiscal revenues.
- Assistance in patenting and protecting innovation in traditional knowledge, especially in the handicraft sector. Inclusion of intellectual property rights considerations should be part of the Protocol on Women and Youth in Trade.
- A moratorium on customs duties on the importation of digital products and parts until such a time that more than 50 percent of the Eswatini population is digitally literate.





### Challenges faced by women in trade

- There is a general lack of knowledge by the women in trade regarding business opportunities, prospective customers, competition status, channels and distribution, local regulations and practices and taxation, hence their inability to take advantage of the opportunities available.
- Information relating to trade or trade policies and regulations is neither available nor accessible to the majority of women in trade.
- There is a low level of awareness regarding the existence of the AfCFTA and its protocols among women traders. They are also not aware of institutional mechanisms available to support women in export trade.
- No financial package is available to support women exporters to strengthen their capacities to produce for export.
- Most of the women do not have an online presence to sell their products, even if digital support is provided. Indeed, most are illiterate and may not be able to take advantage of such opportunities.
- Gambian women have limited access to education, property, assets and work opportunities and they face male dominance in the social, economic and political spheres due to cultural prejudices. These factors significantly hinder women's ability to actively participate in cross-border trade in a manner that promotes the growth of their economic activities.
- Legal regulations and customary rules restrict women's access to and control over assets that can be accepted as collateral, which significantly hinders their ability to access finance for the development of their activities.
- High taxation of their businesses and commodities they sell. Failure to meet tax obligations results in harassment by tax officials.
- Most female traders are unable to participate in trade networks and association and any decision-making forums.
- COVID-19 has negatively impacted women in trade's business operations due to the curfew requirements.

### Desired solutions

- Access to price and market access information to reduce the time and harassment that female traders encounter at border posts.
- To optimize the benefits of trade, trade facilitation efforts should aim to reduce the cost of trading across borders for everyone, not just large corporations. Official receipts should always be provided when customs dues are paid.
- Have customs personnel who can interpret the information for the women in local languages when transacting at border posts.
- Reduce procedures and time at border posts to better guarantee the security of female traders and their goods (currently many use illegal routes because they do not understand customs procedures or think they would be taxed highly).
- Officials from Customs, Immigration and other related Departments need to be trained in gender dimensions of cross-border trade and how to capture data to help gender mainstreaming in policies and regulations.
- Digitization (such as automation, which is available mostly in the urban areas) should be made available at all entry points. This would help in streamlining procedures and processes, which would make trade faster and less expensive.
- Construction of shelters for traders waiting at the border would help protect women from the elements such (the sun, rain, etc.) and better guarantee their security.
- Apply a gender lens to the design of fiscal stimulus packages and social assistance programmes to achieve greater equality, opportunities and social protection.



## GHANA

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### Challenges faced by women in trade

- In spite of the access to information that state agencies provide, most women who do not belong to associations were unable to access the information.
- Lack of information on the procedure and/or processes for certification requirements in different countries in the sub-region.
- Women entrepreneurs involved in agro-processing enter into partnerships with middlemen who take their products unbranded and brand them for resale because the women had not protected their products and therefore could not lay any claims.
- Very little information about the AfCFTA, what it means for women-led businesses and its potential benefits.
- Lack of affordable financing.
- Difficulties in effecting trade transactions across borders due to the difficulty in receiving cross-border payments. Traders tend to be uncertain about whether or not they will receive payment for goods provided.
- Lack of decentralized quality certification facilities in the regions, making the process take three months to two years to complete.
- High price of doing business due to the high costs of logistics and transportation.
- Language barriers when trading with non-English-speaking neighbours.
- The restrictive and costly tax regime in the country does not benefit entrepreneurs and small businesses that attempt to move their businesses online.
- The procedures at the border are tedious, informal and subject to arbitrary decisions made by border personnel.
- The cross-border traders are yet to recover from the effects of COVID-19 measures (such as reduced trading hours and border closures).

### Desired solutions

- Increase free movement of persons and curb extortions from customs officials by fully implementing the various continental agreements on the free movement of people and goods.
- The relevant state authorities in each State Party should create a database of all women/networks of women involved in cross-border trade to facilitate their engagement for policy discussions, capacity-building and the provision of support services, including the dissemination of relevant information.
- The procedures and costs involved with transporting different types of goods across the land borders should be formalized with official documentation covering all the financial transactions that take place at the borders.
- Consistent communication on tax regimes on commodities for export and imports should be made explicitly clear to both traders and border officials.
- Build an online marketplace with detailed information about products, services, country of origin and costs.
- State parties should create an enabling environment for the establishment of factories in the various countries that produce a range of high-quality materials.
- The Government should provide a range of low-interest financing schemes to women-owned MSMEs engaged in intra-Africa trade.
- Further decentralize certification authorities for better service delivery.
- Industrial hubs for both the cosmetics and food industry should be introduced in each state party.



### Challenges faced by women in trade

The following are some of the Key challenges identified:

- Bureaucratic and informational barriers at the county and border points, with existence of Non-Tariff barriers and long procedures for clearance at the borders.
- Lack of awareness on AfCFTA and the opportunities that it will present to the women in trade.
- Inadequate market infrastructure, the existing market infrastructure does not meet the requirement of a modern market, the markets lack sanitation areas like separate toilets, changing rooms, locker rooms etc.
- Lack of training to equip the women traders especially on the potential export market for their products, how to improve their production, access to finance and regional and international market protocol
- Women and youth do not own bankable collateral like title deeds hence need for government to avail grants or loans tailored specifically for the target group
- Inadequate financial literacy and business management skills coupled with Lack of access to affordable finances to expand their businesses.
- Limited awareness of the available markets and market requirements for their products.
- Micro small and medium enterprises are unable to participate in exhibitions to showcase their products due to high costs required for booth booking, transport, accommodation among others.
- Online trading businesses are on the rise however there has been increased unverified online trading platforms subjecting customers to fraudulent online traders resulting in tarnishing the market for genuine online traders.
- Business license costs are high, coupled with high cost of doing business is hindering women and youth in the counties since the revenue collected by the county is too high. In addition, there is need to Curtail or deal with brokers.
- Covid-19 affected SMEs turnover, reduced working hours and thus loan repayment became a challenge.

### Desired solutions

- Develop a robust sensitization campaign on AfCFTA awareness in line with the Communication Strategy embedded in National AfCFTA Implementation Strategy
- Organize sensitization workshop on County official on national government trade programmes to build capacity to facilitate trade at the County level
- Strengthen existing joint cross border committees to ensure smooth flow of trade across the borders
- Conduct sensitization forum to strengthen existing cross border trade associations
- Collaboration between the National and County Government to address the challenges faced by women and youth traders at the county level.
- Organize and coordinate training on the different trade Initiatives and opportunities in the Regional Markets for women and youth traders.
- Seek to create awareness on the AfCFTA and the opportunities it has to offer.
- Training and capacity building Women on the opportunities to export, value additions initiatives etc
- Gender-sensitive trade policies are to be enacted to remove the constraints they face as a trader. With the right policies, women traders could be motivated to contribute even more towards the 2-county development.
- National and county government to collaborate in building well equipped market infrastructure.



## LESOTHO

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### Challenges faced by women in trade

- Very little awareness, information and communication on international and regional trade agreements in the MSME community.
- Use of digital technology and online platforms was limited to Facebook and other social media. Not many entrepreneurs owned business websites.
- While women have access to services that facilitate cross-border trade, there are no service desks specifically designed to serve informal cross-border traders.
- Bribery and corruption are rife at the border posts because of limited knowledge among the traders of their rights, making them vulnerable to border officials taking advantage of this lack of knowledge.
- The challenges for female traders have worsened during the COVID-19 pandemic. Due to changes in the operating times at the borders, traders find themselves having to spend the night in the border area where there are no facilities for that.
- In some instances, when they stay over, their documents get destroyed, they are banned from travelling to RSA for prolonged periods of time, and thus they end up using informal routes.
- Women are asked for sexual favours in return for quick clearance across borders, and they get threatened with detention at the borders after getting unexplained assessments whenever they do not submit to advances.
- Women's voices are underrepresented in professional networks and associations.

### Desired solutions

- Develop a country-wide strategy that will educate and facilitate ease of business registration/licensing of informal businesses through their associations and affiliations.
- Review existing trade information dissemination platforms and identify relevant messages for different groups in order to service specific groups effectively.
- Prioritize translation of key trade documents and information into Sesotho and facilitate distribution of these documents to all traders.
- Increase the fight against corruption at the borders, involve all border stakeholders and organize policy-level dialogues.
- Prioritize the development of a Simplified Trade Regime between Lesotho and RSA with a view to enable simplified customs declarations and border processes to facilitate female traders and informal traders.
- Develop proposals to the financial sector on possible types of collateral that women businesses could put up to secure loans for start-up or capital injections for their businesses (beyond the normal immovable asset).
- Strengthen financial education and business management for women-led businesses.
- Accelerate adoption of modern business models, improve business planning and improve performance management.
- Continue to raise awareness of and promote women's empowerment and participation through trade.
- Accelerate implementation of Lesotho's gender policy and mainstream it in the trade agenda to encourage women's economic empowerment and participation.
- Ensure the inclusion of MSMEs in the discussions leading to the construction of one-stop border posts that will support their cross-border business operations.
- Encourage the formalization of businesses to promote participation in external markets.
- Mobilize and strengthen women's associations and trade networks to advance their voice and representation in the trade and development spaces.



### Challenges faced by women in trade

- Limited options and access to funding to start a business
- Lack of access to alternative economic opportunities due to slow pace or lack of diversifications in the economy posing barriers for women and girls.
- Limited access to key production inputs undermining potentials for women to contribute to the expansion of traditional agricultural exports.
- Lack of basic infrastructure as many border posts do not have adequate supply of hygienic water, sanitation, storage facilities and catering facilities causing inconveniences and health risks to informal cross border traders.
- Corruption and kickbacks prevalent at border posts often involved with acquiring administrative trade and transport documents.
- Lack of a support network to provide women with mentorship or business advisory skills.
- Male domination as women must fight for equal opportunity and to earn respect as viable businessperson in a male-dominated field of business.
- Sexual and gender-based violence with women and girls being constantly subjected, against their will.
- Stereotypical views of border management and government officials who see female cross-border traders as undervalued petit traders.
- Household challenges mostly found in the relative household bargaining power between men and women, which is very important in the decision-making process within the family.
- Self-limiting factors - many women entrepreneurs have yet to fully comprehend their own ability at successfully running their businesses.

### Desired solutions

- Appropriate African businesswomen groupings and associations should be set up at national levels to champion their collective cause and to bring to bear the necessary pressure for attaining results.
- Women and young women involved in intra-African trade must understand and have a full appreciation of the import and export dynamics associated with the sector(s) in which they trade so that they can compete.
- Women themselves must be aware of the types of goods and services destined for both the import and export markets within the African region; and must have the requisite knowledge, skills, and determination to initiate, upscale and sustain their businesses.
- A National Trade Policy should be developed within the framework of national development policy agendas that ensures rules, trade documents, and regulatory requirements governing trade are simple, clear, predictable, transparent, widely available at borders.
- Public officials at all levels engaged in trade facilitation should fully recognize the special role that women play in trade in the context of the roles they play as caregivers in the households.
- Policies should be formulated and pursued in the services sector, value addition agriculture products processing, packaging and marketing, given their comparative advantages for enhancing women and girls' production and trading potentials.
- AfCFTA National Committees involving the private and public sectors should be established and facilitated to, among other things, (i) conduct research, engage stakeholders and advise national governments on AfCFTA issues; (ii) advise business enterprises, particular women producers and traders, on getting into new markets and on the type of products or sectors that have export potentials; and (iii) coordinate, and monitor the implementation of the Agreement at the national level for maximum returns.
- National institutional capacities should be strengthened with the required skills, resources, and expertise to undertake trade-related technical functions including trade remedies, goods identification, rules of origin, technical services, disputes settlements etc emerging out of the implementation of the AfCFTA.



## MALAWI

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### Challenges faced by women in trade

- Women in intra-African trade reported having limited access to information on business processes, markets, engagement in export trade, available policies, incentives and enablers for women-led businesses. This is also due to poor information technology and/or their ability to access and effectively use the same due to a skills gap.
- Limited knowledge of the policy environment and of various government policies and rules that govern cross-border trade.
- There is no specific grouping that represents women in cross-border trade, which could provide specialized information to enhance their business activities for export trading.
- Low levels of understanding and awareness of the AfCFTA.
- Lack of adequate capital, which limits engagement in export trade for all women-led businesses, irrespective of whether the business is involved cross-border trade or not. This is also exacerbated by the fact that cultural practices in Malawi often hinder women's access to land, which is a key source of collateral.
- Women in cross-border trade continue to face harassment or physical assault, have their goods confiscated or withheld, and are asked to pay non-statutory taxes and levies.
- Inadequate infrastructure networks and border infrastructure (such as proper warehousing facilities, toilets, inspection rooms and accommodation facilities) heavily impact cross-border traders, especially women.
- No insurance schemes exist to cushion traders from loss of goods when importing or exporting.

### Desired solutions

- Enable female traders to access financing at terms adapted to their realities.
- Strengthen the capacities of and appropriately fund the Malawi Bureau of Standards so that it can execute its mandate effectively and efficiently without putting undue burden on women engaged in trade.
- Strengthen the capacities of female traders so they can know and understand the policies, rules and regulations that constitute the policy environment in order to understand how they affect their businesses and the advantages these policies can bring to their businesses.
- Registration processes for cooperatives should be simplified so that more organizations supporting the economic empowerment of women can operate and carry out their mandates.
- Commercial banks should enable women to use their warehouse receipts or stocks as collateral when seeking trade finance.
- The responsible authorities should provide better and safe storage facilities that address the needs and priorities of women and ensure that their goods and persons are safe.
- The Government should establish a desk where cases of harassment and corruption can be reported.
- Border posts should install cameras to capture corruption cases. Further, the authorities should follow up on such cases.
- The Government should act as a loan guarantor for women-owned businesses involved with cross-border trade.



### Challenges faced by women in trade

- The lack of gender-disaggregated data on trade flows hinders a proper understanding and monitoring of Mauritian women in trade.
- Several women business owners were not aware of workshops and overseas business events organized in the past by the Economic Development Board (EDB) or the process of registration with the agency, and therefore, they explored the African market on their own.
- Many small businesses do not know which harmonized standards (HS) codes need to be used for exporting their products, nor do they have access to information on tariff lines and quality standards required.
- Very few women business owners seem to be aware of the Mauritius SME Internal Capability Development Scheme (ICDS), which proposes a grant value of 80 percent of total certifications costs, up to a maximum of Rs 150,000.
- Most women entrepreneurs were not able to access finance for business start-ups due to stringent requirements of having to be in operation for two years before accessing credit. Very often, women said the lack of flexibility from traditional financial institutions to grant soft loans to meet cash flow issues or immediate business opportunities.
- Rigidity of the Technology and Innovation Scheme (TINNS) dedicated to young and women entrepreneurs under 29 years old. The scheme does not support non-enterprise resource planning (ERP) software or IT equipment related to their specific businesses, which is very often required to deliver technology-based services.
- Even though there are several schemes for training in technical skills for business development, the majority of women trainees are unable to start a business because they already have full-time jobs and thus could not devote their time to becoming full-fledged entrepreneurs.
- The high freight costs when exporting to Africa.
- Limited understanding of customs policies and procedures and rules of origins applicable to trade agreements to which Mauritius is party.
- Women and youth are disproportionately affected by the COVID-19 pandemic and its multiple shocks, including disruption to education and training and loss of employment and income due to business closures.

### Desired solutions

- Improve availability of relevant national gender-disaggregated data, particularly in trade.
- Facilitate access to trade information and opportunities for women. Put in place an umbrella AfCFTA Business Facilitation and Innovation Centre for Women with the objective of enabling women to identify potential trade partners and opportunities on the continent and scale their business through regional investment and innovation grants and access to regional venture capital financing.
- Creation of a digital women's marketplace with the objective of fostering women entrepreneurs within regional ecosystems to access new markets. List of suppliers for raw materials with accreditation received from state agencies and regional bodies.
- Capacity-building programmes to empower women-led SMEs should focus on providing market-driven information and technical, trade and business knowledge as critical aspects for the successful conduct of intra-regional trade under the AfCFTA.
- Women-owned businesses should be registered with a dedicated AfCFTA Business Facilitation and Innovation Centre for Women as defined by all member states.
- Build and promote a "Women of Africa" brand by providing preferential access to a regional supply chain in priority sectors of competitiveness.



## NAMIBIA

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### Challenges faced by women in trade

- There seems to be a lack of information on the AfCFTA available to women in trade. There is a perception that the conversation about the AfCFTA is limited to experts and professionals.
- Women lack the knowledge about opportunities to enhance their engagement in trade and are not well-educated on finance management or taxes.
- Women are often excluded from male-dominated distribution networks and generally have poor access to information and markets.
- The policy and institutional environment are not conducive for producing goods and services for export (although the 'Growth at Home' policy seems encouraging for local trading).
- Women who are cross-border traders experience economic violence and coercion, including discrimination when obtaining trade-related paperwork, delays at border points (affecting products/produce), unwarranted impounding of goods and corruption (which includes coercion into paying informal 'fees', higher fees than are charged to male traders and bribes).
- During the COVID-19 lockdowns, most female informal cross-border traders were adversely affected since their goods were stuck at the borders, as they did not have the means to hire the services of border agents to clear their goods.

### Desired solutions

- The Protocol should make provisions for a one-stop online information portal that is easily accessible and where information on how women can benefit from the AfCFTA is articulated using simple language.
- When finalized, information about the AfCFTA and its protocols, including the Protocol on Women and Youth in Trade, needs to be disseminated through an active multimedia campaign involving posters, pamphlets, radio, television and print media campaigns, etc.
- All relevant Government ministries, agencies and organizations should be bound to fully implement the provisions of the AfCFTA Protocol on Women and Youth in Trade and ensure its inclusion in all policies and in the creation of an enabling legislative environment for women.
- The Protocol should give policy guidelines that will help women gain access to affordable training, available resources, and financial and operational services in all sectors (both formal and informal).
- The Protocol should give specific policy guidelines to incorporate into existing practices of the ministries responsible for safety and security and trade facilitation at the borders.
- There is a need for the Government of Namibia to improve the physical infrastructure and conditions at border posts in terms of shelter, ablutions and health facilities in order to improve hygiene and safety, especially of vulnerable women.





### Challenges faced by women in trade

- Limited knowledge of the procedures and documents necessary on cross border trading ;
- Harassment and physical violence at border posts
- Excessive loss of time due to delay and bureaucratic administrative process at the border point
- Extortion of funds by agents at national checkpoints
- Difficulty acquiring administrative commercial and transport documents,
- Roadblocks and other barriers increase transport costs.
- Traditional financing mechanisms (tontines, family support, etc.) are inadequate for funding large-scale commercial activities.
- Limited participation and representation in professional trade networks and structures such as the Chamber of Commerce and Industry of Niger, the Chamber of Trades of Niger,
- Poor public transport infrastructure as women traders use public transport, leading to frequent delays.
- Women traders often face theft of their goods by drivers or bandits when trying to cross borders informally.
- COVID-19 has significantly impacted women traders triggered by containment measures, including border closures and restrictions on the movement of people, goods, and services.

### Desired solutions

- Implement a simplified and women-friendly continental trade system under the AfCFTA.
- Ensure stronger representation of women's trade associations in AfCFTA National Committees and Trade Facilitation Committees.
- Set up a structure (agency, body) explicitly dedicated to promoting value chains with high added value for women within the framework of the AfCFTA.
- Implement measures to reduce the time and costs involved in clearing goods at borders.
- Implement measures to make it safer for women to engage in cross-border and intra-African trade.
- Implement financing policies better suited to women's needs in the context of intra-African trade by setting up reserve funds and lines of credit at very flexible preferential rates.
- Establish or develop systems and networks for information on external markets for goods and services at the national, regional and continental level for the benefit of women traders within the framework of the AfCFTA.
- Support women in improving their ability to produce processed products by acquiring modern equipment, allowing them to increase production capacity to meet national and international demand.
- Promote the positioning of women in promising sectors and value chains in which Niger has or could have considerable comparative advantages in relation to their profile.
- Organize awareness and communication campaigns on the mobilization of opportunities within the framework of the AfCFTA, targeting women traders in the formal and informal economy through public and private media as well as community radio stations.
- Provide training and skills building to women and customs officials on trade facilitation under the AfCFTA.
- Promote the deployment of digital platforms and information and communication technologies to improve women's access to commercial information and e-commerce.
- Help women identify and take advantage of underexploited, high-value niche markets under the AfCFTA.
- Strengthen women's skills in the commercial use of information and communication technologies.



## SENEGAL

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### Challenges faced by women in trade

- Weak consideration of the gender dimension in public responses to shocks (e.g., COVID-19).
- There is low representation of women in decision-making bodies at the political and economic levels, leading to unsatisfactory considerations on issues affecting women.
- Women's training and capacity-building opportunities remain limited, and participation rates in the various activities remain relatively low, thus undermining their potential impact.
- High tariffs at the border reduce trade margins and increase cost of doing business.
- Lack of cross-country recognition of trade certificates and documents. This is decided arbitrarily by customs authorities, resulting in trade costs and long transit times.
- Insecurity and violence on cross-border corridors, coupled with the risk of sexual harassment or assault.
- Most physical infrastructure does not accommodate the specific needs of women, e.g., there are few women's restrooms at border posts.
- The lack of adequate storage areas or warehouses is a major bottleneck that limits the continuous movement of goods.
- The high cost of freight due to air freight charges results in increasing the cost of trade and reducing the competitiveness of products.
- The limited networks for women in trade limits their ability to organize themselves to access large markets and meet supply demands.
- The informal nature of most of the women's activities may limit the prospects for exploiting business opportunities.
- The rudimentary nature of production equipment and the limited scope of skills hinder the scaling up of activities and reduce the capacity to seize market opportunities, which are expected to increase significantly in the AfCFTA.

### Desired solutions

- Produce and disseminate business information on customs administration procedures and goods clearance.
- Better integrate the gender dimension into public policy responses to shocks by taking into account the gender dimensions of the redistributive effects.
- Offer financial education for women in trade and provide affordable financing with minimal collateral requirements.
- Strengthen and better coordinate national and community initiatives to build women's entrepreneurial and business capacities to ensure inclusion and effective targeting.
- Digitize certificates and other administrative documents related to the movement of goods to reduce the cost and time of doing business.
- Improve security along transport corridors, which will reduce the risks such as theft, rape, assault and murder experienced by women in trade.
- Make infrastructure more accommodating to women's specific needs, particularly the border posts where sanitation for men and women are segregated.
- Provide a networking platform for female traders and entrepreneurs to promote information exchange.
- Promote the transition of women from the informal to the formal sector to reduce their vulnerability.



### Challenges faced by women in trade

- High foreign exchange rate and high taxation increase trade costs for women whose resources are not sufficient. *"All my raw material is imported with high taxes at the border. Penetrating the market becomes difficult as my products are forced to compete with foreign brands sold at a cheaper price. This workshop is very important to me because if these trade issues are solved, businesses like mine would flourish."*
- Illegal border trade/smuggling due to lack of formalization of trade in some border areas, such as Renk. In the words of a woman from Renk, *"After the harvest, I export to Sudan through smuggling. After I have finished packaging, I agree with the buyer from Sudan to come pick up right from the farm. We women of Renk are hardworking. Most groundnuts are produced by women. We need support from our government to provide tractors, seeds, insecticide and fuel at a low price."*
- Inadequate support from the Government in terms of addressing other challenges faced by women, such as harassment, intimidation and high taxation.
- Sexual harassment is very common at border areas, especially for young women. *"We get comments at the border, such as offers for marriage or for favours. One time, an officer said, 'What are you doing here, come be my wife and I will provide for you.'"*
- Lack of information about existing policies, opportunities and markets.
- Language barriers. *"Many times, when am bringing my goods and I find someone who doesn't speak my language, I will be treated unfairly."*
- Women's associations in South Sudan have no access to funding of any nature; they struggle on their own to travel, monitor activities and strengthen their associations and networks.

### Desired solutions

- Provide special consideration to countries in fragility and in conflict in the AfCFTA. They should not be compared to existing economies, but rather should be encouraged to reach a stable level.
- Strengthen South Sudanese women's economic participation in the African economy through increased connectivity to active markets.
- The AfCFTA Protocol on Women and Youth in Trade should provide particular opportunities for capacity-building for women through the creation of exchange learning and funding mechanisms for their businesses.
- Government institutions that are responsible for trade-related issues should create more awareness and ensure that the rules and regulations governing trade are clear and transparent for every woman and upheld at the border posts.
- The Government should support South Sudanese women's accumulation and control of assets and enforce legal procedures that protect women from gender-based violence, sexual harassment and exploitation.
- The Government should give special consideration for women's engagement in what was perceived to be a male-dominated world.
- The Government should regularize its taxation system and create awareness about existing regulations concerning trade in general and cross-border trade in particular.
- Development partners should provide loans to women's businesses and support women in agriculture to strengthen the economy by diversifying their sources of income. This will, in turn, spur trade expansion across borders.



## TANZANIA

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### Challenges faced by women in trade

- Lack of awareness of preferential tariffs and market access provisions, resulting in women entrepreneurs' inability to access regional markets.
- Some women in cross-border trade enterprises revealed they were aware of the regulatory requirements to trade, but they were hindered by technical barriers (such as sanitary and phytosanitary measures) in formal trade, and hence they opted to remain in the informal sector.
- Policymakers tend to often overlook women entrepreneurs' contribution to trade and the challenges they face, despite women's important role in trade.
- Businesses in the informal sector struggle to access finance largely because of their informality. Most women that trade across borders are involved in small-scale trade and, are unregistered, and therefore are vulnerable.
- Violence against female traders at border crossings is a common occurrence, and most female cross-border traders reported having experienced violence and coercion by border officials and police.
- Women have less access to finance because they have less physical and reputational collateral.
- Women in business are mostly informal and do not belong to formal business networks. This compromises greatly their access to information as most organizations that provide valuable information bring together formal players.

### Desired solutions

- The Government of Tanzania should undertake and monitor measures aimed at preventing all kinds of violence against women and protect vulnerable categories of female traders such as women in informal cross-border trade (WICBT).
- Implementing digitalization and its governance framework will have a facilitating role in ensuring that the AfCFTA's potential is fully realized by allowing for increased access to the global markets.
- Put in place concrete and sector-specific tools or measures to achieve gender equality and enhance women empowerment through trade.
- Provide information on customs procedures (on imports and exports) and capacity-building adapted to women's needs, including public programmes to help women identify and take advantage of niche markets under the AfCFTA.
- Translation and localization of the Agreement into local languages and with a focus on reaching women-owned SMEs.
- Build female traders' capacity to understand trade instruments and educate them on rules of origin and customs procedures, such as valuation and classification. Train women-led companies on standards, particularly on good practices in production, manufacturing, sanitary and phytosanitary requirements, licensing, certification, etc.
- Devise a means to collect trade data that tracks all goods and services traded and that are disaggregated by the size of a firm/business, ownership of the firm by gender and the legal status of the firm.
- Assess the nature and magnitude of the capital requirement for women entrepreneurs of all sizes and legal statuses and provide support in form of credit through the Tanzania Agriculture Development Bank and the Tanzania Investment Bank.
- Devise other forms of financial support, such as credit guarantees and equity, and create a framework that will enable Tanzania's women-owned businesses to enter into joint venture agreements with international counterparts.



### Challenges faced by women in trade

- Limited access to information on business administrative procedures, and business opportunities, both nationally and internationally,
- Limited access to financial
- Women traders encounter difficulties registering their businesses with customs and filing customs declarations due to limited knowledge
- Limited knowledge of tax policies, charges on export products, and procedures for getting their goods out of customs areas.
- Lack of adequate and appropriate infrastructure for storing and warehousing marketed products, especially in small quantities.
- Women traders more prone to harassment and verbal abuse/insults at border posts and are susceptible to safety hazards throughout all corridors.
- The security of their goods is not guaranteed as they are more likely to face confiscation of their goods, bribery and corruption at the hands of border agents
- The COVID-19 pandemic has led to closures for women entrepreneurs, who must bribe civil servants to operate after curfew hours.

### Desired solutions

- Set up a national observatory made up of representatives of state and non-state actors. This observatory must ensure the fluidity of cross-border trade and provide effective communication on opportunities and changes in trade policies.
- Create a special system for the import and export of women's goods.
- Set up a single command unit (at the borders) overseen by customs services to avoid racketeering due to failure to respect the authority of multiple agencies at border posts.
- Sign agreements between countries for goods to be cleared through customs from the country of transit.
- Interconnect the banks of different countries and reduce transaction costs, facilitate trading across borders, prevent women from carrying cash that make them easy targets for robbers.
- Reduce taxes and customs charges on processing equipment, with the possibility of a preferential rate for women.



## ZIMBABWE

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### Challenges faced by women in trade

- There are several border-related challenges, such as delays in clearing goods at the borders due to demands for bribes by customs officials.
- Poor border infrastructure, including inadequate accommodation, poor ablution facilities, a lack of safe food stalls and poor security at borders.
- Coercion, xenophobia and sexual harassment by customs and other border officials and rogue transporters in and around the border posts areas.
- High tariff and non-tariff measures, which are unpredictable. These are coupled with costly procedural and technical regulations.
- Costs related to the acquisition of export and import permits, as they are centralized in Harare, force women around the country to travel long distances for registration and licensing.
- Limited access to ICT for trade facilitation and access to trade information.
- Inadequate skills and limited market knowledge to sustain identified new markets.
- Inadequate management and entrepreneurial skills, compounding challenges imposed by a poor macroeconomic environment.
- Limited access to and high costs of financing, as female traders are largely informal.
- Stringent regulatory environment both at home and in destination countries.
- Lack of proper equipment and intermediate inputs result in insufficient capacity for businesses to operate, rendering women-owned businesses less competitive and hindering growth.

### Desired solutions

- Information to be made more accessible and communicated in a manner that enables access for people with disabilities who use special tools such as Braille.
- Development of a trade portal and digital facility in which women in trade can list their products and services. The digital facility can provide information for Good Agricultural Practices (GAP) certification, import certification requirements and fair trade.
- Establishment of gender and trade desks in financial institutions, offering support for women in trade to acquire trade financing. This should include support for initiatives that link informal traders to bank loans and other financial products and services geared at supporting women in business.
- Multi-sector engagement to develop financial products and services that advance and improve business operation capacities for women in trade.
- Decentralization of trade documentation, including export and import licenses, a reduction of fees and charges for export permits and licenses, and a reduction in the time it takes to acquire them.
- Establishment of institutional arrangements and the strengthening of capacities of trade agencies to support women in trade.
- Build the capacity of more women to be active participants in trade negotiations for effective representation and leadership.
- Mainstream disaster risk management (DRM) into policies and strategies related to trade in order to address issues related to pandemics such as COVID-19.

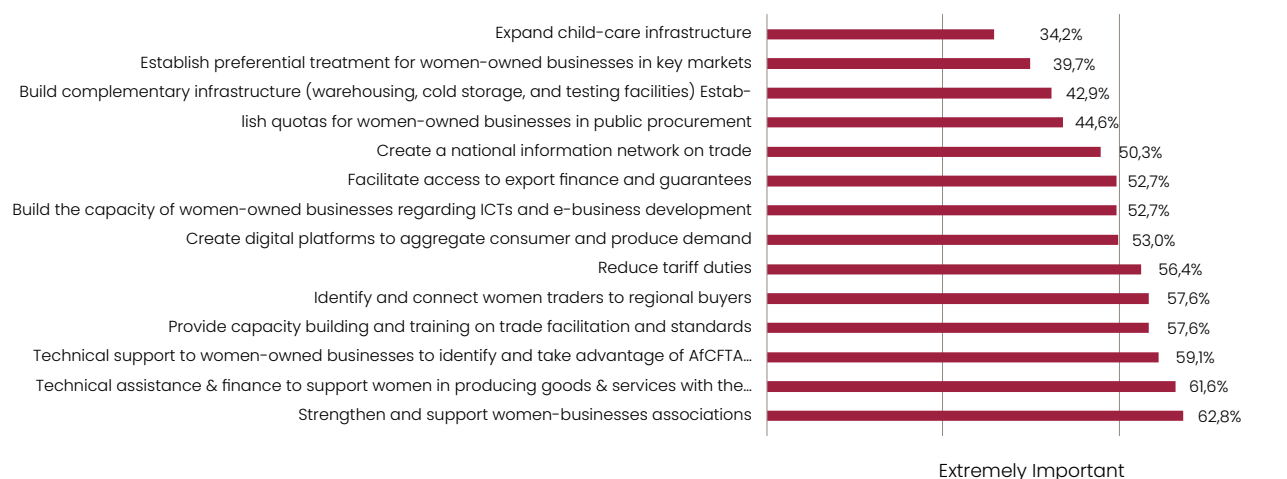
## ANNEX 2

### OVERVIEW OF ACTIONS PROPOSED BY WOMEN IN TRADE (SUMMARY FROM THE ONLINE SURVEY)

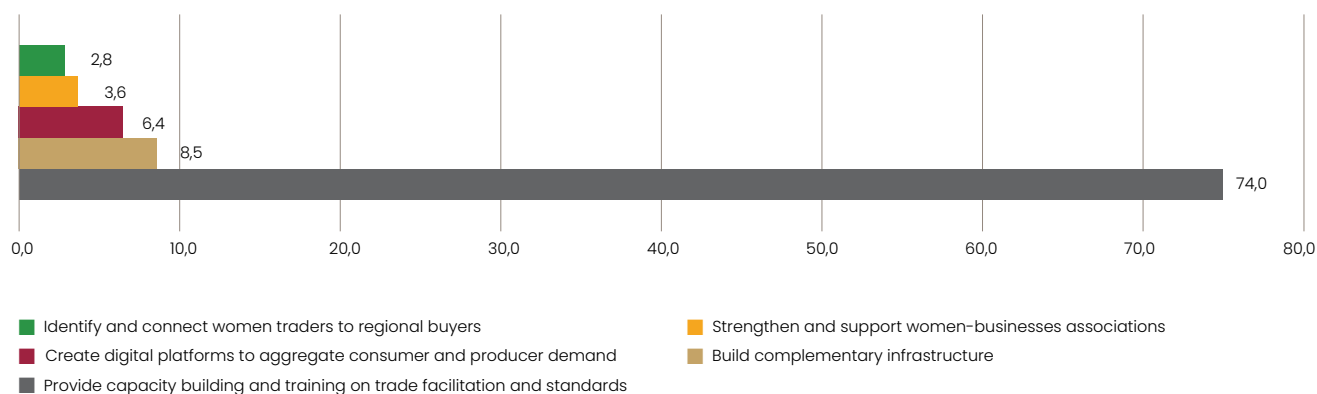
#### Actions to ensure women engaged in small-scale cross-border trade take advantage of intra-Africa trade



#### Actions to ensure women-owned MSMEs take advantage of intra-Africa trade



#### Actions to ensure that larger women-owned exporting businesses take advantage of intra-Africa trade



Source: UNWomen 2021 online survey

## **ANNEX 3**

### **METHODOLOGY**

The inaugural 'Engine of Trade in Africa' regional report leverages data and insights from women engaging in small-scale cross-border trade, as well as from women-owned businesses (MSMEs and larger exporting businesses). A mix of qualitative and quantitative research methodologies were used to provide insights into the constraints and challenges that female small-scale cross-border traders and women-owned businesses face and opportunities they may have.

#### **3.1. Qualitative component**

##### ***National consultations***

The qualitative component included national consultations that were convened from June to December 2021 across 26 African countries with over 1,600 stakeholders, including female traders, women entrepreneurs, female exporters, women's associations, chambers of commerce, civil society organizations (CSOs), non-governmental organizations (NGOs), government officials, international organizations and representatives from the private sector and academia. The countries either adopted the approach of holding one national consultation with representatives from all sectors or several regional consultations representing various stakeholders. Those that held regional consultations additionally held a national consultation to validate their findings. Over 80 percent of participating stakeholders were women. The national consultations provided a platform for women to voice their priority needs and interests on trade in the context of the AfCFTA. The main objective was to identify new opportunities and a solution-based ecosystem that responds to the constraints and challenges that women encounter when engaging in intra-Africa trade. To achieve a standardized approach, while taking into account the national context and COVID-19 pandemic safety requirements, a Guidance Note was developed by the three partner institutions and shared with countries through both UNDP and UN Women Country Offices.

In line with a country's COVID-19 precautionary measures, and to facilitate in-depth discussions, meetings were either in-person, online or a hybrid that included face-to-face meetings, individual interviews and breakout sessions. Given the range of issues to be covered, urban, sub-urban and rural area-based consultations were conducted. This allowed for a broad-based and inclusive consultative process. National consultations are ongoing for the purposes of informing AfCFTA Phase II negotiations and the drafting of the Protocol on Women and Youth in Trade.

The findings of the consultations were consolidated into one regional report. Issues guiding the discussions during the national consultations included:



### **Awareness of what women are exporting**

At the heart of improving prospects and capacities for women to benefit from opportunities in the AfCFTA is understanding where they stand in cross-border trade. Doing this requires an appreciation of the sectoral export profile of women engaged in cross-border trade and the broader value chains linked to these profiles. This will ensure that the issues they face currently are treated as a matter of urgency in AfCFTA implementation.

The AfCFTA is expected to enhance competitiveness, promote industrial development through diversification and regional value chain development, and foster structural transformation. Integrating women into regional and global value chains requires a focus on productivity and increased participation in higher value-added segments of the production processes across agriculture, manufacturing and services.

The following questions were considered in the national consultations.

- What are the sectors in which women are exporting?
- What is the value addition level of women's exports?
- Are women linked to regional value chains?
- What are the access capacities for inputs, and what solutions can be deployed to facilitate easier access to inputs?
- Do women have access to productive resources, assets and appropriate technology (e.g., land, equipment) to facilitate their entry and effective engagement in regional value chains? If not, what policies can be put in place to facilitate such access?
- Do women have access to skills needed to upscale their business (for example, through value addition, such as in processing or product diversification)? What actions can improve women's access to knowledge and skills development?
- To what extent is the available infrastructure (transport, water and sanitation, affordable sources of energy, information and communications technology (ICT), care facilities, etc.) both in-country and at border crossings and beyond facilitating female traders' engagement in and ability to move up value chains?

### **Experiences of women in cross-border trade**

The national consultations sought to promote a deeper awareness of the experiences of women in cross-border trade (producers of goods and services, investors, firm owners, formal and informal sector players) related to the following:

#### **i. Access to information and knowledge of opportunities**

- How accessible are trade-related information, policies, regulations, standards, taxes, markets, investment opportunities, etc. to women exporters?
- What is the level of awareness of the AfCFTA and its protocols (on trade in goods, services and resolution of disputes) amongst female cross-border traders? And others interested in engaging in export trade?
- What mechanisms should be put in place to strengthen the awareness of opportunities in the AfCFTA?
- What efforts can be made to improve women's access to information, knowledge and training?

**ii. Access to support for utilizing deals and market opportunities in the AfCFTA**

- What packages are available to strengthen the capacities of female exporters to produce for export (meeting quality standards, packaging and other tools to support execution of deals)?
- How many women exporters have a presence online, and how can they be supported to leverage digital tools for wider reach and influence?
- Do women have access to productive resources, assets and appropriate technology (e.g., land, equipment)? Do current policies and laws promote and protect women's rights and opportunities?
- Are women accessing support for export development, trade logistics, business linkages, negotiating contracts, legal and regulatory requirements (including tax, compliance, market orientation programmes, advisory services on market entry, etc.)?

**iii. Access to affordable financing**

- How are financial systems (including insurance schemes in case of loss or damage to goods) facilitating access to trade finance, capital or credit for female producers of goods and services engaged in cross-border trade?
- What efforts can be made to improve women's access to financial resources and services?

**iv. Enabling environments for export activity**

- To what extent are national environments conducive for producing goods and services for export?
- What are the constraining laws, regulations and policies that get in the way of promoting cross-border trade?
- What institutional arrangements are in place to support women in export trade, and how can they be strengthened to better service the interests of women engaged in cross-border trade?
- How accessible is trade-related documentation to female cross-border traders (e.g., ease of obtaining export permits, costs, decentralization of services)?
- Are women discriminated against when seeking to export? If so, how? How can these discriminatory practices be eliminated?

**v. Advancing women's leadership and participation in business and export networks for export trade**

- To what extent are women exporters participating and represented in exporter associations and professional networks?
  - What are potential barriers to women's entry and continued membership into associations?
  - What are the qualifications needed to become an association leader?
  - What financial resources (finances, time, etc.) are required to be an association leader?
- Are there measures to promote female exporters' participation in international trade forums?
- What efforts can be made to improve women's participation and decision-making in trade?
- How do you propose that women's voices are heard in the process of negotiations for the Protocol on Women and Youth in Trade?

## **vi Trade facilitation measures for women in the AfCFTA**

Understanding the challenges of female exporters as they interface with customs and border management is key. National consultations should seek information on the following:

### **i. Treatment of women at border posts**

- What are women's experiences at border posts? Are there specific measures to support women? If not, how can the following measures facilitate the experience of women engaged in cross-border trade:
  - Trade information.
  - Fees and charges to be paid connected to cross-border trade.
  - Certainty and predictability in information requirements/ documentation to fulfil export requirements.
  - Communication formalities/language.
  - Duration of procedures.
  - Rights of women, their obligations and their access to information (e.g., duty, rights and obligations of traders).
- How would you rate the responsiveness of cross-border processes to the needs of women exporters (formal and informal)?
- To what extent is border infrastructure conducive for women exporters (safe storage, clean water and hygienic sanitary facilities, care facilities, safe accommodation and transportation infrastructure, and public transportation, etc.)?
- How can these facilities be improved for women?
- What are the opportunities and challenges brought about by digitization processes and increased use of ICT? Are there mechanisms in place to enhance ICT and digital skills for women exporters?

### **ii. Personal security and security of goods**

- How safe and secure is cross-border trading for women?
  - Personal security: harassment and gender-based violence, including sexual harassment, coercion, exploitation, etc.?
  - Security of goods: robbery, confiscation of goods and corruption?
- What efforts can be made to improve the security and safety of female exporters?
- Do women have insurance for their exports? How can protection and coverage be extended for women exporters?

### **Recovery from shocks:**

- How do unexpected events or crisis (including COVID-19, climate-related events and conflict) affect women exporters?
- What are the coping mechanisms adopted by women in trade to face unexpected events and crisis/build resilience? What support is needed to institutionalize resilience?

### 3.2. Quantitative data

#### ***Online survey: Women in small-scale cross-border trade and women-owned MSMEs***

The first online survey targeted women predominantly in small-scale cross-border trade and women-owned MSMEs (formal and informal). It was conducted from 5 July to 7 October 2021 in English, French, Arabic and Swahili. The overall objective was to identify the constraints, bottlenecks and new opportunities for businesswomen in the AfCFTA. Respondents were asked to expand on their background and provide other demographic information that is likely to influence behaviours, including inter alia age, marital status, education, place of residence, household and socioeconomic characteristics.

Survey questions generated insights on the type of products and services traded by female small-scale cross-border traders, as well as the extent to which these traders are impacted by the challenges of limited access to credit, finance and information; poor infrastructure; unpaid care work and gender-based violence. In addition, questions were assigned to capture insights on expectations and awareness of the AfCFTA, as well as on important actions that must be taken to ensure that women engaged in small-scale cross-border trade can take advantage of intra-Africa trade opportunities created through the AfCFTA. Women-owned MSMEs were requested to provide information on their profile (number of employees, annual turnover, sectors, products traded, etc.), as well as on specific challenges and barriers faced in relation to border and customs procedures, restrictive regulatory frameworks, standards compliance, limited access to finance and export credit, limited access to information and networks, and poor trade-related infrastructure. Respondents were also asked to expand on their expectations in relation to and awareness of the AfCFTA, and to identify the most important actions to ensure that women-owned businesses can take advantage of intra-Africa trade opportunities created through the AfCFTA.

#### ***Online survey targeting larger, exporting women-owned businesses***

Designed to complement the first online survey that targeted women-led micro, small and medium-sized businesses, the second online survey predominantly targeted larger women-owned exporting businesses. This survey was launched in English and French at the Intra-Africa Trade Fair (IATF) that was convened in Durban, South Africa from 15–22 November. It was closed on 10 December 2021. As in the first survey, questions sought to capture insights on the profile (number of employees, annual turnover, sectors, products exported, etc.) of larger women-owned businesses and on specific barriers that keep women entrepreneurs from exporting and entering regional and global trade. Respondents were also asked to provide information on their knowledge of the AfCFTA and how the Agreement could potentially impact the growth of their business (positively or negatively), as well as to identify the most important actions to ensure that women-owned businesses can take advantage of intra-Africa trade opportunities created through the AfCFTA.

### **Data analysis and limitations**

The sampling for the first online survey applied a variation of ‘snowball sampling’, in that the starting point was the distribution of the survey link to women in trade and businesses by UN Women, the AfCFTA Secretariat and UNDP. This means that no a priori sampling was done, but that the final responses reflect the views and situation of women with access to the internet, who were reached through the outreach method identified by partner institutions and who were willing to spend time completing the questionnaire. The data should therefore be used with care and qualifiers.

An analysis of the country of origin of the respondents shows a clear response bias towards Nigeria, as 47 percent of the responses came from there. While responses were received from 35 countries in Africa, 79 percent of responses were received from the following seven countries: Nigeria, Senegal, Tanzania, Zimbabwe, Ghana, Kenya and Uganda.

It is worth emphasizing that the statistical tables based on the dataset are not statistically representative of the population of female traders in either their respective countries nor in an aggregated format of their respective sub-regions. It only represents the views of those who responded to the survey in each country and the sub-regions. This limitation should be remedied in subsequent research on advancing women’s participation in the AfCFTA.

As in the previous survey, the second online survey was not based on a priori sampling. The survey was launched at the IATF and targeted the attendants who were generally women representing larger exporting companies. The analysed data therefore only represent the views of the women and their associates who attended the IATF and were willing to complete the survey using the survey link provided at the trade fair. A total of 150 responses were received, nine of which were from men. The responses from men were excluded from the analysis. Most of the respondents to the second survey were from Nigeria (57.5 percent), with 24 other countries submitting at least one completed questionnaire.

Google Forms was used as the survey platform for the second survey. The data for the two surveys was analysed using Stata.

## ANNEX 4

### ABBREVIATIONS

<b>AU</b>	African Union	<b>NDB</b>	National Development Bank
<b>AfCFTA</b>	African Continental Free Trade Area	<b>NGO</b>	Non-governmental organizations
<b>CEDAW</b>	Convention on the Elimination of All Forms of Discrimination Against Women	<b>OBFC</b>	One-Stop Business Facilitation Centre
<b>CEMAC</b>	Central African Economic and Monetary Community	<b>SADC</b>	Southern African Development Community
<b>COMESA</b>	Common Market for Eastern and Southern Africa	<b>SMEs</b>	Small- and medium-sized enterprises
<b>CSOs</b>	Civil society organizations	<b>SPS</b>	Sanitary and phytosanitary standards
<b>DRC</b>	Democratic Republic of the Congo	<b>SSCBT</b>	Small-scale cross-border traders
<b>DRM</b>	Disaster risk management	<b>STR</b>	Simplified Trade Regime
<b>EAC</b>	East African Community	<b>TID</b>	Trade Information Desk
<b>ECCAS</b>	Economic Community of Central African States	<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>FDA</b>	Food and Drug Agency	<b>UNDP</b>	United Nations Development Programme
<b>GDP</b>	Gross Domestic Product	<b>UN Women</b>	United Nations Entity for Gender Equality and the Empowerment of Women
<b>GEA</b>	Ghana Enterprise Agency	<b>WEI</b>	Women Empowerment Initiative
<b>GSA</b>	Ghana Standards Authority	<b>WICBT</b>	Women in informal cross-border trade
<b>ICBT</b>	Informal cross-border trade		
<b>IGAD</b>	Inter-governmental Authority on Development		
<b>ILO</b>	International Labour Organization		
<b>ITC</b>	International Trade Centre		
<b>MSMEs</b>	Micro-, small- and medium-sized enterprises		

*The AfCFTA is anticipated to boost Africa's income by US\$450 billion by 2035 and to increase intra-Africa exports by over 81 percent.*

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