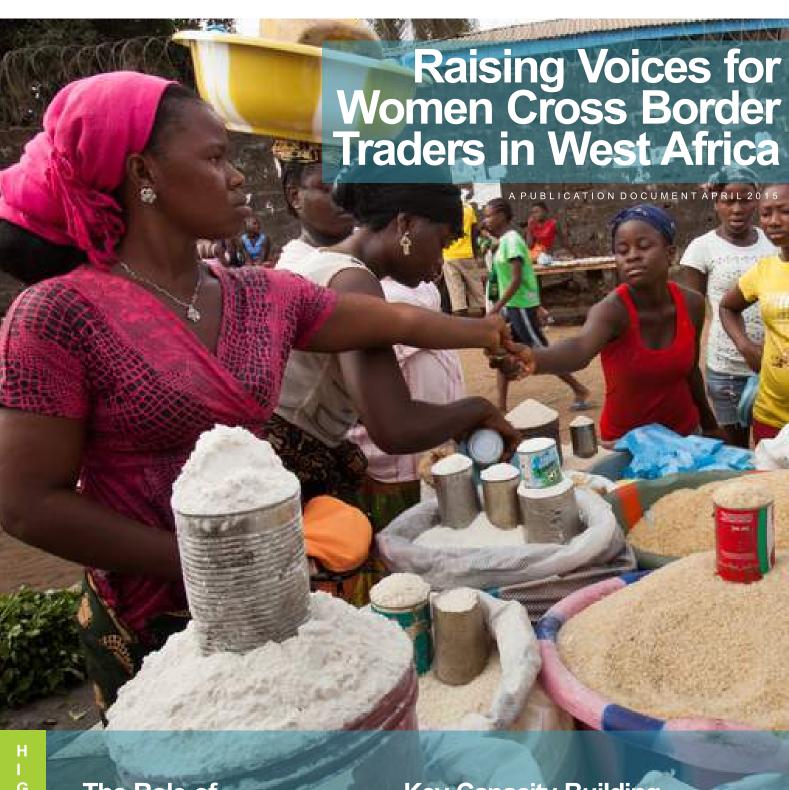




WOMEN IN FINANCE





The Role of Women Cross Border Traders in Facilitating Intra-regional trade

PAGE 7

Key Capacity Building & Technical Support Entry Points for Women Cross Border Traders in West Africa

PAGE 9



The "Raising Voices for Women Cross Border Traders in West Africa Project" seeks to map women's organisations in the ECOWAS sub-region and their potential to support the capacity building, advocacy and development of women cross border traders, through serving as platforms for the articulation of their challenges and aspirations. In general, the project aims to make concrete information available to all stakeholders, including the ECOWAS, National Governments and Development Partners, for planning of further interventions to support women cross border trade in West Africa. The Project is funded through the Support to West African Regional Integration Programme (SWARIP) of the United Kingdom's Department for International Development (DFID), which aims to reinforce the regional integration process and reduce the cost of doing business in West Africa. SWARIP is implemented under the Regional Policy Fund (RPF) facility, which is managed on behalf of DFID by Crown Agents and Saana Consulting.

The Project Methodology consisted of the following methods: Desk Based Study, Focus Group Discussions. Stakeholders in Nigeria included the wife of the Vice-President of the Federal Republic of Nigeria, Comptroller-General of Nigeria Immigration Services, Nigeria Export Promotion Council (NEPC), Country Director, New Faces New Voices, Nigeria (NFNV), among others. In Ghana those in attendance included: Ghana Export Promotion Council (GEPC), International Organization of Migration (IOM), Ghana, Borderless Alliance and USAID/ West Africa Trade Hub among others. Nigeria and Ghana are both active members of ECOWAS and signatories to a number of international treaties and conventions that recognize the need to respect and uphold the dignity of women. The Raising Voices for Women Cross Border Traders in West Africa Project seeks to consolidate on the Women and Cross Border Trade Project funded by the DFID Nigeria Policy Development Facility (2012) and set against the backdrop of African Women's Decade and Bejing+20 review at the United Nations.



traders.

he women cross border traders of West Africa form a significant group of those involved in informal trade across the sub-region. They can be regarded as the economic engine at the heart of West Africa. Women cross border traders are not a homogenous group. They include a large group of small scale traders with little working capital, infrastructure and rudimentary numeracy/literacy skills. In Nigeria, the New Faces New Voices (NFNV) found that these women are dependent on cross border trade to earn a living and will go through the harsh rudimentary processes at the borders just to ensure they are able to trade, while in Ghana these women were described as "head pan traders". The Ghana Export Promotion Authority is currently working with a private sector consulting firm (with an office at the border) to aggregate the volume of trade by the women traders.

The women cross border traders of West Africa are a formidable group of women who have found their own Traders contribute contribute to regional trade and integration. The women traders are a **Integration** paradox because in spite of their

contributions to the regional and national GDP's of their respective countries, they have not been recognized for their economic contributions. Liberia has proven to be the only West African country that is favourably disposed to the women cross border traders. A formal association of women cross border traders has been established in Liberia and this ensures regular engagement with government.

The women cross border traders face a number of constraints which include; i) harassment and intimidation by Border Security Agencies; ii) lack of information on Common External Tariff and other ECOWAS Trade and Immigration Protocols; iii) transport constraints; iv) high customs fees and other illegal payments; v) lack of financial services; vi) inadequate security; vii) lack of business management skills; viii) limited market

information and ix) lack of gender friendly border posts.

While, there are no policy frameworks that specifically focus on women cross border traders as a distinctive group, there are a number of supportive policy frameworks at all levels that can be leveraged to support them at the global (CEDAW/MDG 3/Beijing Platform for Action), continental (AU Solemn Declaration on Gender Equality/Decade of the African Woman/AU Gender Policy Action Plan/Protocol to the Charter on Human and People's Rights on the Rights of Women in Africa), Regional (ECOWAS Gender Action Plan) and National levels (Gender Action Plans in Member States).

ECOWAS Commission has already commenced formal plans to engage with the women cross border traders by the

development of a roadmap in 2013 at an "Women Cross Border expert's meeting which was convened and a follow up meeting that considered the draft ECOWAS Plan on Gender and Trade in pathways to livelihood, poverty significantly to
alleviation, food, security, and employment generation. They Regional Trade from International organizations such as the International contribute to regional trade and a security to the livelihood organization and the livelihood organiza Trade Centre which is currently supporting the Uganda Export Promotion Council Program with women cross border

> A number of women or gender based organizations exist across West Africa. They include New Faces New Voices and Professional Women, Women Arise for Change, West African Women's Association, Nimbus, Ghana Association of Women Entrepreneurs, and Association of Women Cross Border Traders among others. These organizations have canvassed for women cross border traders (at one time or the other) although there is still a huge gap as regards recognition, representation, advocacy and capacity building for these women across West Africa.

> Liberia and Ghana have also made considerable progress with women cross border traders and will be in a position to support Member States in the area of capacity building.



The Declaration on Intra Regional Trade and the Continental Free Trade Zone by the Heads of State and Government of the African Union at their 18th Ordinary Session in Addis Ababa from 29-30 January 2012 states that enhanced African trade and deepening market integration can contribute significantly to economic growth, employment generation, poverty reduction, inflow of foreign direct investment, and better integration of the continent into the global economy

The Heads of State and Government must have had the women cross border traders at the back of their minds while issuing the declaration. The women traders are the economic backbone of the West African sub region. Indeed, the bulk of these women are classified as informal traders or in the case of Ghana 'head pan traders', and they contribute significantly to regional integration and trade. They generate employment, ensure food security, and are responsible for poverty alleviation and livelihood. In addition to their activities, these women traders are also able to see to their family needs including ensuring that their children are in school, have nutritious meals and access to medical care, through the use of the resources accruing to them.

In spite of the perseverance of the women traders, the Regional Trade Policy Environment has not taken this group into cognizance. Since they are mainly engaged in informal trade, their contribution to intra-regional trade in West Africa is under reported; thereby leading to constant harassment by border security officials (i.e. customs, immigration & joint border officials). The women also fall victim to theft, armed robbery, delayed crossings at the border posts, and physical/sexual harassment among other things.

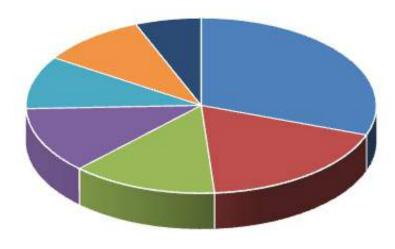
The findings of the Raising Voices for Women Cross Border Traders in West Africa Project (2014) during the Nigeria and Ghana review meetings confirm that not much has changed in respect of the treatment meted out to the women cross border traders in the West African sub region by border security agencies. Although significant strides have been made in highlighting the issues that concern the plight of the women traders and in attracting the attention of the policy makers at both the regional and national levels; the time has come for the women cross border traders to be integrated into the Regional Trade Policy Architecture in West Africa.

According to the World Bank Report titled "De-Fragmenting Africa Deepening Regional Trade in Goods & Services", such cross border trade is essential for welfare and poverty reduction since poor people and especially women are intensively engaged in the production and trading of informal goods and services that are actually crossing African borders. Allowing these traders to flourish and gradually integrate into the formal economy will boost trade and the private sector base for future growth and development.

Also Dr. Obi Ezekwesili (former Vice President, World Bank) remarked that: "it is clear that Africa is not reaching its potential for regional trade, despite the fact that its benefits are enormous: they create larger markets, help countries diversify their economies, reduce costs, improve productivity, and help reduce poverty. Yet trade and non-trade barriers remain significant and fall most heavily and disproportionately on poor traders, most of whom are women. African leaders must now back aspiration with action and work together to align the policies, institutions, and investments needed to unblock these barriers and to create a dynamic regional market on a scale worthy of Africa's one billion people and its roughly \$2 trillion economy."

As if to echo the perspectives of the World Bank Report as well as the statement of the former Vice President of the World Bank both cited above, participants at the Nigeria and Ghana review meetings strongly recommended the establishment of a platform for organizations that will advocate for women cross border traders in the West African sub region.

"Women Cross Border Traders in West Africa are exposed to dangers and harsh treatment due to their inability to follow processes and procedures required for cross border trade"



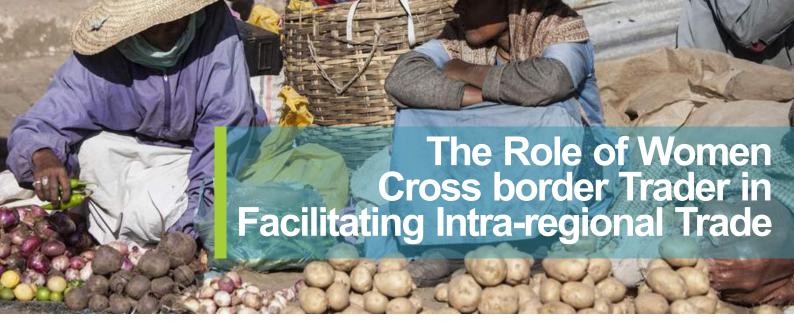
Constrains to WCBT in West Africa

- Harassment by Border agencies
- Lack of Information on regional protocols
- Transportation constraints

CONSTRAINTS	SUMMARY
Harassment and intimidation by Border Security Agencies	The women cross border traders usually complain of harassment by the frontline border security agents (Customs, Immigration &Police (i.e.i.e.Joint Border Patrol).
	The security agents take advantage of the women traders who are semiliterate to physically and sexually exploit them. This harassment also includes random seizure of goods.
Lack of information and awareness of the Common External Tariff &other Trade Immigration Protocols	The ECOWAS Commission has initiated a number of trade policies like the common external tariff and the ECOWAS Trade Liberalization Scheme.Immigration protocols like the ECOWAS Protocol on Freedom of Movement, Right of Residence & Establishment (adopted May 29, 1979) are currently operational. However, the women traders are largely ignorant of these policies and protocols and are unable to take full advantage of these initiatives.
Transportation Constraints	Most women cross border traders lack private transportation, hence they either spend heavily on transportation costs using middle men, or use crude modes of transportation like animal-drawn carts, or head loading as is the case in the northern border towns. They also make use of public transport in the form of buses and taxis. Majority of the women have limited capital and therefore are not in a position to consider the provision of safer, alternative transportation arrangements. The public transportation in West Africa is poorly structured and thereby leads to losses occasioned by delays and the spoilage of perishable goods.
Customs fees, bribery and other payments	It is true that in most West African countries, there are numerous roadblocks around border posts, at which women cross-border traders are often forced to pay unofficial and official customs fees; irrespective of the value or the volume of the goods they are transporting. There are also the presence of touts who extort money from the traders. All these "human" barriers persist as a result of the slow implementation of regional trade agreements and protocols that were intended to eliminate tariff and non-tariff barriers to trade and movement across West Africa. Some of the agreements and protocols include the ECOWAS Protocol on Freedom of Movement, Right of Residence and Establishment as well as the ECOWAS Trade Liberalization Scheme (ETLS).

CONSTRAINTS	SUMMARY
Lack of access to financial services	Cross border banking in West Africa is inherently slow and involves very cumbersome procedures. For example, money transfers between banks in different countries take months before accounts are credited. In addition, the absence of banks in rural areas makes traders' access to financial services very difficult.
	In some cases, traders have to submit requests for foreign currencies months in advance, without any guarantee of obtaining it. Women traders in West Africa have little access to formal financial services, including savings, credit and loans. This greatly forecloses the possibilities of women growing their businesses into profitable ventures.
Inadequate security	The lack of effective security presence on the highway emboldens criminals to attack women cross border traders and the situation is also the same for the women traders who make use of rail transport. Although some traders do travel in groups to protect themselves: a number of women cross border traders have stopped traveling to port markets such as Lome (Togo) and Lagos (Nigeria) because of the increased level of violence they experience in these locations. Armed robbery along the highways is a real constraint, in addition to the constant
	sexual harassment of the women (mostly by border security agents).
Lack of business management skills	Women cross border traders are usually less educated than their male counterparts and lack business management skills. Limited literacy and numeracy skills often are major constraints for cross-border traders. Many women traders acquire their business skills through traditional means— that is, they are passed down from mother to daughter or learned through years of hands-on experience.
Limited market information	Since most women traders operate outside the structured trade environment, they lack access to accurate market information. Women obtain information about market forces from other cross-border traders, by travelling to the markets or just sheer instinct. This lack of information reduces the ability of the women to plan effectively and make reasonable profit.
Lack of gender friendly border posts	The configuration of the border posts in West Africa is far from being gender-friendly. The fact that a border post is regarded as a security zone is not subject to debate. However, the women cross border traders should be taken into account in future construction of border posts in the region to enable them contribute effectively to intra-regional trade in the sub region.
	Initiatives such as the border information centre which was established by the USAID/Borderless Alliance at Seme-Krake, Plage (Nigeria-Benin border) should be replicated to ease the stress the women traders go through while crossing the border.

"Establishment of a Regional Women Cross Border Trade organization in West Africa will ensure their participation and enhance opportunities to benefit from regional trade"



A UN WOMEN fact sheet highlighted several benefits of women trading activities in general. The points raised include their role in poverty reduction employment generation and wealth creation, their contribution to government revenues and economic growth and their role in cushioning the effects of financial crisis and food crisis.

At both the Nigeria and Ghana review meetings it was evident that women cross border traders were instrumental in facilitating intra-regional trade. The women traders were responsible for the movement of agricultural produce and were able to ensure there was no famine in Mali during the recent crisis. A woman cross border trader from Nigeria had identified the absence of stock-fish among the Ibo community in Ghana and was making arrangements to extend her trade in that area. The Ghanaian women cross border traders had identified a market for smaller yams in West Africa and the United Kingdom and are currently working with the Benue farmers to plant smaller yams for export to these countries.

This underscores the major roles to be played by women cross border traders in the promotion of intra-regional trade across West Africa. Indeed, several opportunities exist through which that critical mass of the women cross border traders can be better exploited towards deepening intra-regional trade in West Africa. These roles may include:

Opportunities for deepening intra-regional trade in West Africa

- 1. Mainstreaming women cross border traders in the export sector strategies
- 2. Facilitation of their active roles in regional food value chains
- 3. Serving as the base for micro-distribution of made in West Africa goods
- 4. Critical resource for early warning to facilitate smooth border crossing and
- 5. Overall peace & security in the sub region

Mainstreaming the Women Cross Border Traders into the Export Sector

There is a need to mainstream women cross border traders into the export sector strategies of West African countries. Unfortunately, there is a dearth of reliable statistics on women cross border traders in West Africa. However, the Ghana Export Promotion Council is working with the women traders through the ACCESS Program initiated by the International Trade Centre, Geneva. Although the program focused on women entrepreneurs; there was a component to support the women traders.

They were taught about competitiveness and introduced to products such as mushrooms and black soap among others. The business advisors worked with women organizations and used local languages to communicate these ideas in the simplest forms. Mrs. Agnes Gifty Adjei-Sam Deputy, Director, Trade, Research and Information, Ghana Export Promotion Authority revealed that as a result of this program intervention, at least 20 women were now exporting products, even to countries such as China. There is also a trade information center to assist the women communicate and manage information exchange with their business associates from across the world.

We strongly recommend the women traders be factored into every stage of policy development and implementation concerning export. If properly organized, the women can form the backbone of intra-regional exports for each of their

countries. There are dedicated government agencies in most of the member states that are charged with the responsibility of export promotion.

These agencies can take the lead in devising strategies to integrate the women. This would include establishment of contact points with the women traders, facilitating access to critical export promotion programs and participation in decision making. The role of ECOWAS, Development Partners and International Organizations are vital in this process.

Integration into the Value Chains

A USAID Agricultural Trade Program study carried out by Dr. Henri Jusserand who assessed the volume and value of regionally traded staple commodities indicates that actual trade flows are greater and more diverse than generally recognized. According to the USAID/Enabling Agricultural Trade Program women cross border traders have proven to be active in the export of processed and semi processed agricultural products across the West African sub region; ensuring that they effectively participate in the food chains could be a very important way of building their capacity.

Therefore, facilitation of transportation and logistics services for the women traders can be the starting point for making their participation in the value chains more effective.

Micro-Distribution Chain of Made in West Africa Goods

The regional spread of women cross border traders across West Africa holds great potential for their integration into a regional micro-distribution chain for the distribution of made in West Africa goods. This will enhance contribution to employment, wealth creation and promotion of locally made goods instead of leaving the women to trade in substandard foreign goods.

The ECOWAS Trade Fair and the Federation of Women Businesses in West Africa ECOWAS (FEBWE) are viable regional platforms that could be explored as well as Business Management Organizations such as the Nigeria Economic Summit Group and New Faces New Voices Organizations in member States could provide linkages to their members. A private sector initiative could be developed that would support the organizing of these women traders into associations and groups to promote networking and consensus.

Early Warning Functions

The women cross border traders could offer critical support to the peace process, especially those with cross border implications that may ultimately affect cross-regional trade.

Due to the intricate knowledge and understanding of the terrain the women traders could be organized and trained in basic peace and security issues so they can serve as a layer of the ECOWAS early warning and response system ECOWARN. Such an initiative would enhance trans-border peace and security, which is vital for trade and transit flows across the borders.



efore the formal establishment of ECOWAS; these women traders represented the backbone of the regional economy and society. As the women trade across the borders, they take with them their cultures, food, dress, music, and customs thereby promoting unity and togetherness among the populace. Women cross border traders are contributing to livelihoods, food security, employment, and wealth creation. In this section, we will consider some of the important entrypoints which can be exploited towards improving the conditions of the women cross border traders.

Several government and intergovernmental organizations have come up with different pathways for the promotion of gender awareness and mainstreaming in general. These initiatives include the WTO commitments to Trade Facilitation as well National Trade Facilitation initiatives such as Nigeria's Presidential Task on Trade Facilitation.

Other initiatives include the declaration of the 2010-2020 Africa Women's Decade by the African Union. The theme for the decade is Gender Equality and Women's Empowerment (GEWE). This bold initiative by the Authority of Heads of State and Government of the African Union was meant as a strategic

move towards ensuring the achievement of the Millennium Development Goals (MDGs) 3.

In practical terms, the African Women's Decade presents a renewed opportunity for further realization and improvement of women's participation. The theme is all inclusive and celebrates the unsung heroines who are the

backbone of Africa's economy; women cross border traders are an integral part of this group. Hence, this is an excellent platform to be leveraged by the women cross border traders, women's business organizations and civil society at the level of the African Union and the Regional Economic Communities.

Prioritization of Gender and Trade Concerns by Governments

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Women - We need Trade to feed our families!!! Cross Border Trade is our pathway out of poverty! Equality and Women Cross Border Traders contribute to the West African economy! Women Cross Border Traders symbolize the essence of ECOWAS

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II. Opportunities for the Building of Stronger Coalitions & Networks

There are a number of strong organizations, coalitions and networks that have the capacity to support women cross border traders in West Africa. This is due to their strategic institutional strength as well as their contact base. The organizations are in a position to serve as advocacy platforms for the women cross border traders. In addition, they could dispense capacity building programs and become part of an information hub to support the development of the women. Pan African Organizations such as New Faces New Voices (NFNV), Business & Professional Women (BPW) and other progressive women's organizations have been identified across the sub region and which led to the establishment of Women in Cross Border Trade Association in Liberia. This is by far the most advanced initiative focused on the women cross border trade issues in West Africa. Such initiatives could serve as a strong launching pad for women cross border traders in West Africa.



Key Elements for Supporting Women Traders in West Africa

Advocacy

Cross border trade has received less attention, assumed less visibility in the area of public policy than cross border conflicts and flows of refugees. The role of advocacy is very crucial to ensure the women cross border traders are mainstreamed into the Regional Trade Environment Landscape of West Africa. ECOWAS has initiated an action plan in this regard but we recommend a strong multi stakeholder platform to support the advocacy for women traders. ECOWAS and UN WOMEN (Liberia) jointly sponsored the filming of a documentary to be shown to the Heads of State and Governments to drive home the economic contributions of women cross border traders to the West African sub region.

Access to Finance

Cross Border Trade has by far the most efficient financial and commercial infrastructure that is presently available for regional trade. It should be given the appropriate policy framework in order to contribute to the rapid and massive expansive markets for local industrial and agricultural goods. Despite the fact that the financial services sector is expanding in West Africa, there are currently no financial institutions (i.e. Ecobank, UBA, Access Bank) that offer specific products for the women cross border traders in the sub region in spite of the economic force they represent.

Regional Trade Facilitation Policies & Initiatives

ECOWAS Ministers of Women Affairs have recently concluded a meeting in January 2015 to consider the Draft Plan of Action on Gender and Trade and this signals the formal integration of the women cross border traders into the ECOWAS Trade Framework. ECOWAS is also drafting a Common Trade Policy for the sub region.

Safety & Security

Women cross border traders are subject to theft and are often the victims of armed robbery attacks. Transportation in the West African sub region especially by road is fraught with dangers. The poor road network further complicates movement along these corridors. However, it is a paradox that the women traders often suffer harassment from the border security agents (customs, immigration & police) who are supposed to protect them. This trend must be reversed.

SME Development & Training

There is a window of opportunity for women who want to move from informal to formal trade. The Export Promotion Councils of the Member States in ECOWAS could support this transformation and offer training and capacity building to the women traders.



We, New Faces New Voices NIGERIA, align with the recommendations that were clearly outlined in the Framework for Action in the Women and Cross Border Trade Project (2012). We hereby advance for the following;

- 1. The Border Community Development Agencies at the level of member states and ECOWAS should incorporate women cross border traders into their programs.
- 2. The TRIMS Initiative being pioneered by GIZ Nigeria should be scaled up to the Regional level as it will assist in the reduction of the harassment of women traders in the sub region.
- 3. The need for increased gender sensitivity on behalf of the border security agencies.
- 4. A call for Insurance cover for the women cross border traders.
- 5. A Regional (ECOWAS) Export Strategy to incorporate women cross border traders and convert them to small scale exporters.
- 6. Migration management policies should take into consideration women cross border traders because some of them end up taking permanent residence in countries other than their own.
- 7. Increased joint border posts and a 24/7 environment at official borders.
- 8. Mechanisms should be put in place to record data and trading activities regarding women cross border traders.
- 9. Development of an integrated financial system with formalised products that cater for women cross border traders effectively.
- 10. Joint Border Markets
- 11. Access to Training for the women cross border traders. Mentoring as well as support systems would be embedded in the program.
- 12. Sensitisation program for women cross border traders on ECOWAS trade and free movement.

"Establishment of a Regional Women Cross Border Trade organization in West Africa will ensure their participation and enhance opportunities to benefit from regional trade"



The NFNV, Nigeria Chapter is the beneficiary of this Project. NFNV, Nigeria is a voluntary registered organization (registered in March 2012) under the Exclusive Network of New Faces, New Voices for Women Empowerment Initiative) and has been working to collaborate with other NGOs such as the IWEI (Isa Wali Empowerment Initiative) to carry out business skills workshop and financial literacy training for women in the different regions of Nigeria.

The Country Director, NFNV Nigeria is Hajiya Aisha Aminu, a successful entrepreneur. The Chapter relates with Federal/State agencies including Federal Ministry of Women Affairs, Federal Ministry of Industry, Trade & Investment, Federal Ministry of Finance and Development Partners e.g UN WOMEN, DFID, ENABLE in order to advocate on women issues especially as it relates to their economic potential. The NFNV Nigeria Chapter is a National Organisation with Zonal Coordinators in the six geo-political zones of the country. On their access to finance for women they work with some financial institutions. Grassroot MFB is one of NFNV-Nigeria partners.

The NFNV Nigeria Chapter Headquarters is based in Kano State and the Abuja Chamber of Commerce is their host office in the Federal Capital Territory. Her Excellency, wife of the Vice-President, Hajiya (Dr) Amina Namadi Sambo is the NFNV-NIGERIA, Patron.

New Faces New Voices (NFNV) is a Pan-African network of women in finance and business founded by Mrs. Graca Machel, with 15 chapters spread across the African continent. It was established in 2009 to give African women a voice in reshaping financial systems on the continent and in the world at large, to make them more inclusive and responsive to the needs of women. The Network aims to engage key stakeholders and decision makers in the financial sector to better recognise and harness the untapped potential of women, both as clients and as leaders. NFNV collaborates with strategic partners and drivers of change to advocate for and demonstrate the market opportunity for investing in women. NFNV's objectives are:

- 1. To improve women's access to finance and financial services.
- 2. To build the capacity and skills of women as entrepreneurs and business leaders.
- 3. To increase the number, visibility and influence of women in leadership.

The second and third African Women's Economic Summits, AWES 2012 and AWES 2014, were both initiatives of New Faces New Voices in partnership with the African Development Bank. NFNV Nigeria was the proud host of the highly successful AWES 2012.

For more information about the Project contact: Hajiya Aisha Aminu Country Director, NFNV, Nigeria +234 80 331 61945/ 80 673 10298 Email:debola196@gmail.com

or

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Email: enioladada@yahoo.com / enioladada@gmail.com

APPENDIX RAISING VOICES FOR WOMEN CROSS BORDER TRADING IN WEST AFRICA MAPPING OF CIVIL SOCIETY ORGANIZATIONS WITH POTENTIAL TO SUPPORT WOMEN CROSS BORDER TRADERS IN WEST AFRICA

Name	Country / Region	Name of Organization	Description of Organization	Advocacy Activities for Women in Business/Trade
House when the contract was a first war and the contract was a fir	Nigeria	NFNV, Nigeria Chapter	Border Traders in West Africa. It is a voluntary registered organization (registered in March 2012) under the Exclusive Network of New Faces, New Voices for Women Empowerment Initiative) and has been working to collaborate with other NGOs such as the IWEI (Isa Wali Empowerment Initiative) to carry out business skills workshop and literacy training for women in the different regions of Nigeria.	
Book of the common of the comm			entrepreneur. The Chapter relates with Federal/State agencies including Fed. Ministry of Women Affairs, Fed Ministry of Industry, Trade & Investment, Fed. Ministry of Finance and Development Partners e.g UN WOMEN, DFID, ENABLE in order to advocate on women issues especially as it relates to their economic	
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Nigeria Nig			well informed on family, community, health, environment, economy and financial management thereby contributing to growth and development of women in Nigeria, West Africa and the Diaspora. Mission-to establish and maintain channels/platforms/interactions that empowers women to contribute to sustainable development across ECOWAS	
Nigeria Nig				
and empowers women and girls in Nigeria, enabling them to exploit their hidden potentials and become change government. Mission-to inspire, engage and equip women and girls to transform their lives and productive. Women cross border badiers are often victims of GBV. Nigeria Kudirat Initiative for Democracy and development in Africa by strengthening organisation based in Lapos, Nigeria. The organization works primarily in Nigeria is the areas of the productive. Women cross border badiers are often victims of GBV. KinD- stands for the Kudirat Initiative for Democracy, not for profit organization based in Lapos, Nigeria. The organization works primarily in Nigeria is the areas of the programment of the participation and ending violence against women. In the Continent's social, women and a positive interview of the programment of positive interview and development in Africa by strengthening organisations and creating initiatives dedicated to the advancement of women. In Africa by strengthening organisations and creating initiatives dedicated to the advancement of women. In Africa by strengthening organisations and creating initiatives dedicated to the advancement of women. In Africa by strengthening organisations and creating initiatives dedicated to the advancement of women. In Africa by strengthening organisations and creating initiatives dedicated to the advancement of women. In Africa by strengthening organisations and creating organisations and creating initiatives dedicated to the advancement of women. In Africa by strengthening organisations are creating the series of the advancement of women. In Africa by strengthening organisations are creating that the creating of the behavior of the success of Nigeria Englished in 2005. Under the series of Nigeria Englished in 2005.	Nigeria		work for the women folk to breaking the culture of silence and finding expressions for themselves in the social, political, and economic relations in Nigeria and encouraging them to come together to stand up against misuse and abuse by a	
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Country / Region	Name of Organization	Description of Organization	Advocacy Activities for Women in Business/Trade
Ghana	The West Africa Network for Peace Building (WANEP)	The West Africa Network for Peace Building (WANEP)- is a leading Regional Peace building founded in 1988 in response to civil wars that plaqued West Africa in the 1990's. Over the years WANEP has succeeded in establishing strong national networks in every member state of ECOWAS with over 500 member organizations across West Africa. In, 2002 WANEP entered into a historic partnership with ECOWAS as an inter governmental structure in the implementation of the regional early and response system ECOWARN. The MOU took effect in 2004 for a period of 10 years.	
Liberia	Association of Women in Cross Border Trader	Association of Women in Cross Border Trader-is a grass root women based structure organized for engaging the government on the implementation of policies surrounding regional and international trade with regards to women in Liberia. The AWICBT coordinates and collaborates with the Liberia Marketing Association to ensure synergies are built for improved service delivery. The AWICBT holds a yearly General Assembly with government's participation discuss issues around trade, immigration policies and procedures, passports; border processes association's achievements etc.	
Nigeria	African Business Roundtable	African Business Roundtable Objectives To expand the role of private enterprise in Africa and to create an environment conducive growth and prosperity To provide assistance to existing enterprises and to serve as a forum for business leaders to study issues, exchange ideas and develop positions and solutions to problems of mutual concern. To serve as a forum for its members, promote the establishment of business relations among hem and encourage the formation of joint ventures. To promote wider awareness of Africa's business, trade and investment potential To advise and encourage governments, and other national, regional, or international institutions to adopt laws policies procedures that enhance business growth especially in MSME's. To cooperate with Governments, the public sector and other organisations in Africa and internationally with a view to advocating to elimination of impediments in investment and trade	
Ghana	Ghana Association of Women Entrepreneurs	Ghana Association of Women Entrepreneurs To be the empowering agent to facilitate the development of dynamic women entrepreneurs in Ghana by strengthening their entrepreneurial capacities and support government policies which focus on the growth of MSME's in the formal and informal sectors through the provision of services which include training, market information dissemination, credit, technology transfer, promotion of nontraditional exports, advocacy and lobby for policies that will enhance that will enhance the active participation of Ghanaian women entrepreneurs in both the National and Global economies.	
Rotational (Currently headed by Guinea)	Mano River Women's Peace Network (MARWOPNET)	Mano River Women's Peace Network-Vision is of a sub region that is peaceful and prosperous inhabited by citizens who are healthy, educated, live in unity and enjoying all their human rights including equity and equality with women playing an effective role in peace and sustainable development processes within the sub region, Africa and the world. Mission is to advocate for and promote at all decision making levels the involvement of women and youth in the prevention, management and resolution of conflict in the Mano River sub region. The Network's sub Regional HQ is located in Freetown-Sierra Leone. Each country has a National Office with a National Coordinator.	
Ghana	West African Civil Society Forum (WACSI)	West African Civil Society Forum (WACSI)- WACSI is a leading provider of training and capacity building services to the civil society organizations in West Africa, with the aim of empowering them to be able to engage constructively with governments and the private sector to foster development and progress in West Africa	
Sierra Leone	Sierra Leone Center for Good Governance (SLCGG)	Sierra Leone Center for Good Governance (SLCGG) is a leading civil society organization in Sierra Leone that works towards increasing citizens' participation in the governance and public policy process. It works through advocacy, capacity building and civic education towards building a more informed civic population as well as to deepen the democratic space	
Benin	Plateforme des Acteurs de la Société Civile au Benin (PASCIB)	Plateforme des Acteurs de la Société Civile au Benin (PASCIB)PASCIB started in 2003, focusing on building synergies between strong participatory, transparent and effective civil society organizations in the Republic of Benin, towards positively influencing the process of development, implementation, monitoring and Evaluation of policies and development programs by the government. PASCIB currently consists of 12 members including: • network of economic journalists du bénin (network - jeb) • network of trade union organisations in the benin for the follow - up to the cotonou agreement (rosyb) forum international ngos operating in benin (fongib) • the collective federations and ngo networks of benin (cfrong) • federation of unions of producers of benin (fupro - bénin) • national confederation of artisans du bénin (cnab) • retwork for the integration of ngos and associations africaines (rifonga) • circle of self - promotion for sustainable development (cadd) • Front des organisations nationales anti-corruption (FONAC) • national federation of parents of students and students of benin (fenapeb) • Centre Africa Obota (CAO)	
Togo	Groupe de Recherche Action Pour le Dévéloppement Socio-Economique (GRAD)	Groupe de Recherche Action Pour le Dévéloppement Socio-Economique (GRAD established in 1998, GRADSE is a Togolese non-profit organization that focuses on supporting the efforts and initiatives of local communities to build local and participatory systems that support development. Its actions are oriented towards the study and structuring of the environment, support for income generating activities and local employment, support for collective actions of Community interest, counseling	

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Cote d'Ivoire	Le Centre Féminin pour la démocratie et les droits humains en Côte d'Ivoire (CEFCI)	Le Centre Féminin pour la démocratie et les droits humains en Côte d'Ivoire (CEFCI) The CEFCI is an Ivorian organization that aims mainly to promote democracy and human rights. Founded in 2003 and run exclusively by women the organization primarily intends to support women in their daily struggle for democracy, human rights and the fight against poverty, through capacity building, advocacy and service delivery	
Regional (Based in Dakar, Senegal)	UN Women West and Central Africa Office (WCARO)	UN Women West and Central Africa Office (WCARO)- The UN Women West and Central Africa Regional Office was launched in 2013 following a merger of the sub-regional offices of West Africa and Central Africa to form the West and Central Regional Office (WCARO). With the Regional Office located in Dakar, Senegal, the office covers a host of countries throughout the region. Operating through country-specific programs, the UN Women West and Central Africa Office (WCARO) upholds the overall vision of the UN women, which aims to: • To support inter-governmental bodies, such as the Commission on the Status of Women, in their formulation of policies, global standards and norms. • To help Member States to implement these standards, standing ready to provide	
Regional (Based in Abuja, Nigeria)	West African Civil Society Forum (WACSOF)	West African Civil Society Forum (WACSOF)-The West African Civil Society Forum (WACSOF) is an umbrella network of civil society organizations (CSOs) from the fifteen member states of the Economic Community of West African States (ECOWAS). The idea of creating the West African Civil Society Forum was based on the need to create an institutionalized dialogue between sub-regional CSOs and ECOWAS. The WACSOF Secretariat, located in Abuja, Nigeria, is responsible for the day-to-day administration management of the Forum's activities and properties	
Nigeria	BAOBAB for Women's Human Rights	BAOBAB for Women's Human Rights- is an NGO making great strides in protecting and advocating women's rights. It actively documents its work believing that information and statistics are crucial in emphasizing the gender inequalities that exist in our society and in presenting strong arguments.	
Regional (Based in Lome, Togo)	FEBWE (Federation of ECOWAS Business Women	FEBWE (Federation of ECOWAS Business Women Enterpreneurs)- the Federation seeks to empower business women and entrepreneurs with focus on managerial capacity building to make them more competitive and visible in the business world.	
Nigeria	Nigeria-Ghana Business Council	Nigeria-Ghana Business Council-the main objective of the Council is the promotion of trade between the two countries. Nigeria and Ghana share long term historical ties and the Council will seek to leverage on the relationship to promote commerce and trade. The Lagos Council of Chamber and Commerce is acting as a midwife to the Nigeria Ghana Business Council in Nigeria.	A study tour on the Nigeria-Ghana route is being planned by the business council. to expose the challenges that traders face travelling between the two countries. This will form the basis of an advocacy campaign to improve the Nigeria-Ghan trade corridor.
Nigeria	Réseau Nigérien des ONG de Développement et Associations des Droits de l'Homme et de la Démocratie (RODDADH)	Réseau Nigérien des ONG de Développement et Associations des Droits de l'Homme et de la Démocratie (RODDADH) is a Human rights organization that advocates for political and social rights of people in Nigeria	
Nigeria	Association of Small Business Owners of Nigeria (ASBON)	Association of Small Business Owners of Nigeria (ASBON) Objectives To maximize trade in Nigeria and other countries through a regular exchange of information among its members. To advise government on matters pertaining to trade relations To advise members of the association on opportunities and problems arising from the pursuit of trade in Nigeria and other countries To ensure policy advocacy	
Nigeria	Isa Wali Empowerment Initiative	Isa Wali Empowerment Initiative – is a nongovernmental, nonprofit organization established with the aim of transforming lives of the most vulnerable groups(women and children) through the provision of access to improved healthcare, education and economic empowerment channeled at boosting their confidence and self esteem and enhancing capacity building in order to motivate them towards a life of economic self reliance and sufficiency.	
Ghana	Nimbus Foundation	Nimbus Foundation-was Incorporated in April 2013, the idea to form Nimbus Foundation has been a long held vision of the founder, Lawyer Joyce Opoku-Boateng. The Foundation is generally focused on promoting the rights and well being of women, children and the vulnerable in society for positive socio-economic transformation. Vision: Nimbus Foundation believes in women's central role in nation building. Empowering women to appreciate and assert their rights would be giving them a tool for self-esteem which is the fulcrum to poverty-alleviation and national development. An empowered woman will bring up empowered children for	
Nigeria	Network of Kano Women Innovators (NOKWI)	Network of Kano Women Innovators (NOKWI)-comprises of organizations working on gender and business issues. NOKWI membership consists of a group of BMO's, NGO'S and CBO's and women entrepreneurs in Kano State. The purpose of NOKWI is to provide a unifying force for women's economic and political growth. NOKWI advocates for sustainable enterprise, ethical and political baseline for women. It also promotes equitable distribution of financial and economic opportunities Objectives Connecting voices of BMO's, NGO's ,CBO's with Government, Regulatory Bodies and the Private Sector.	
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Nigeria	Quintessential Business Women Association	Quintessential Business Women Association- is a social business enterprise and pressure group focused on the development of community based businesses in the agriculture and solid mineral sectors.	
Ghana	Borderless Alliance	Borderless Alliance was launched in May 2012 with support from West Africa Trade Hub and its partners provides an independent sub regional platform for leading producers, traders, transporters and financiers, to propose and advocate systemic and practical improvements to the movement of goods, transport, capital and services across West Africa. Guided by international best practices, sound research and their code of ethics Borderless Alliance members work	
Ghana	African Women's Development Fund	African Women's Development Fund-believes in the personhood of the African woman and that their rights are an inalienable, indivisible and integral part of universal human rights. The organization believes in acknowledging, valuing and rewarding women's paid and unpaid labor in the private and public spheres. It is a grant making foundation that supports local, national and regional women's organizations towards the empowerment of African women and the promotion and realization of their rights. The organization was founded about 10 years ago and the founder is Chief Mrs. Bisi Fayemi.	A study tour on the Nigeria-Ghana route is being planned by the business council. to expose the challenges that traders face travelling between the two countries. This will form the basis of an advocacy campaign to improve the Nigeria-Ghana trade corridor.