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Gender Dimensions of Informal Cross-border Trade in the West African Sub-Region (ECOWAS) Borders

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Introduction

Formal and informal cross-border trade in West Africa has increased since the 1990s because of economic liberalization policies, population growth and urbanization. This expansion has been credited with deepening regional integration, improving economic growth and benefiting the population through employment, market and product diversification, increased outlets for goods produced and manufactured in the region and improvements in food availability (Morris and Saul 2000). It has been suggested that trade in non-traditional exports in agricultural products like livestock, fish, handicrafts and manufactured goods will increasingly drive sustained economic growth in West Africa. This implies the importance of strong connections between trade and other sectors of West African economies, particularly agricultural production and processing, fisheries and manufacturing (ECOWAS-WAEMU 2006).

Informal trade is an integral but unrecognized component of Africa's economy. Evidence shows that, on the average, sixty per cent of African trade is informal (Ackello-Ogutu 1998; Morris and Saul 2000). This is because Informal trade in Africa has persisted despite the efforts made to graft it into formal economy in developing countries (Olutayo 2005). Goldberg and Pavenik (2003) define the informal economy as the sector of the economy that does not comply with the labour market legislation and does not provide workers' benefits. Informal trade here means trade that is not recorded officially by customs at borders; but it does not necessarily mean illegal trade.

The history of cross-border trade exchange is tied up with the emergence, about twenty years ago, of floating exchange rates and the Eurobond market

(Chichilinsky 2003). With the current economic and socio-political environment of sub-Saharan Africa, an increasing percentage of the populace seek alternative means of livelihood, some of which are high-risk activities. Oftentime, these alternatives include cross-border trading and migration to neighbouring states (IOM Southern Africa Newsletter 2010).

Cross-border trade cuts across all ages, religion, ethnic groups and gender. The main type of trade practised by women across West African borders is informal cross border trade (ICBT). ICBT plays a vital role in poverty reduction, employment, and income opportunities (Kabira 2006; Cagatay and Ozler 1995). It is a vital source of livelihood for the poor and an important component of Africa's economy, contributing immensely to the economy of Africa, particularly in terms of uplifting women's economic status, and strengthening food security, regional economic trade and social integration (Matsuyama 2011). ICBT does not occur in a vacuum as it takes place within the broader trade and developmental context internationally, regionally and nationally. Informal cross-border traders import essential and scarce commodities into their countries (Mijere 2006). It is revealing that cross-border women traders in West Africa employ one or two people and support an average of 3.2 children, in addition to 3.1 dependants who are not their children or spouses (UNIFEM 2008).

UNIFEM (2008) reports show that women constitute between seventy to eighty per cent of people engaged in cross-border trade and are actively involved in moving goods through border crossing points. However, it should be noted that women had previously been engaged in long-distance trade before this time and had been earning incomes for household support. But in the aftermath of 1980s economic crisis, informal cross-border trade became a safety net for the unemployed in Africa, providing sources of income for those without formal education (Mijere 2006). Importantly, by ignoring women's informal trading activities, African countries are neglecting a significant proportion of their trade.

Ironically, ICBT is often perceived as illegal dealing in stolen and, banned goods, as well as in illegal drugs. This perception has, unfortunately, resulted in most West African countries focusing only on formal international trade with complete disregard of the informal aspects of the trade, despite the significant contributions that the trade makes to the overall national economy. Now, informal cross-border trade is coming under the spotlight in connection with the need to alleviate poverty in general and feminized poverty in particular. For this to happen effectively and efficiently, policy and institutional reforms should create an enabling environment for cross-border women traders. The challenges to free and profitable participation in trade have to be identified and documented. This study therefore draws attention to the circumstances of women traders across West African borders within the context of the evolving policy that must take full cognizance of the situations of women and their small-scale cross-border trade activities. The findings in this study will lay a basis for efforts by individual countries to offer concessionary facilities to women traders so that they can realize their full potential, and ultimately enable them to take

advantage of the West African Economic Liberation Policy. This study focuses on women's capacities, their contributions to intra-West African trade, and particularly on cross-border trade and its constraints.

Brief Literature Review and Theoretical Framework

Since the colonial period, West African women have been involved in trade in their own countries and across the borders, particularly in the distribution of food and small consumer items and trade services. Their active involvement in small-scale trade is linked with the gendered construction of the colonial economy and society, which allowed male access to formal education and employment in the colonial bureaucracy and other forms of formal employment.

Tsikata (2009) explains that residential regulations during the colonial period restricted women's access to urban areas and confined them to rural areas under the jurisdiction of chiefs. These circumstances resulted in the gender segmentation of the labour force, which forced women to restrict themselves to the margins of the colonial order, delivering much-needed services to male migrants and establishing themselves in the informal distribution of goods and services. These colonial patterns have persisted into post-colonial period, reinforced by continuing gender discrimination in terms of access to education and formal employment and growing informalization of work due to economic liberalization policies.

Many women have entered the informal economy due to the dearth of opportunities for them. Women traders have used global economic openings to become cross-border traders. Traditionally, women cross-border traders were engaged in the sale of unprocessed and processed food such as fish, salt and foodstuffs. Because of the segmentation of labour in production and distribution, men and women have traded in distinct products in the market places (Economic Commission for Africa 2010). Originally, women were confined to jobs such as food selling and shop assistance in businesses at border crossings; they are now involved in cross-border trade, involving a range of goods and services, which has resulted in new transnational networks, supported by commonalities in language, culture and kinship system (Economic Commission for Africa 2010).

Women cross-border traders (WCBTs) are now more diverse and engage in higher value and volume of goods than the traditional sale of a few items every market day (Morris and Saul 2000). WCBTs trade in agricultural processed goods and light manufacturing commodities (Muzvidziwa 1998). Cross-border trade has enabled many women to become financially independent (Desai 2009). Many female household heads are out of poverty through cross-border trading (Muzvidziwa 1998). Many women opted for cross-border trade as a strategy to ease competition and cope with poverty (Shamu 2005).

The WCBT path is strewn with difficulties and danger (Kabira 2006) as ICBT is a risky business for women (Matsuyama 2011). WCBTs are open to economic and personal risks such as robbery and harassment (Ishwawe 2010). According to Matsuyama (2011), WCBTs do not benefit from preferential tariffs, and face risks

of abuse, harassment, exploitation and exposure to extreme vulnerability. They are vulnerable to various health risks. Despite these facts, WCBTs make huge contributions to Africa's economy, but they are neglected by mainstream trade policies and institutions, which undermines the profitability of their activities (Mzizi 2010). Mazinjika (2009) discovered that most WCBTs had little knowledge of their countries' customs regimes and their related protocol, and the few that knew them had little motivation to use them to facilitate trading activities.

Research on WCBTs has identified lot of challenges and constraints they encounter. The most common constraints include: inadequate public and private transportation; multiple control posts; multiple and arbitrary taxation of goods; insecurity and harassment; limited market information; communication costs; language barriers; and, problem of exchange (Dejene 2001; Mzizi 2010; Njikam and Tchouassi 2010). Due to the lack of a formal exchange bureaux, most traders resort to informal (black) market exchange where the premium is often high and volatile.

A report of a survey undertaken by UNIFEM among 2,000 WCBTs between 2007 and 2009 showed that a great majority of women traders stated that the proceeds from trading was the main source of income for their families (Southern African Trust 2008). Furthermore, WCBTs address vital issues of livelihoods such as food and income security (Mzizi 2010). They contribute to food security, by trading in food products from areas of surplus to areas of deficit (Dejene 2001). Because women cross-border trading is carried out informally, measuring their contributions to national and regional economic development is difficult (Dejene 2001).

Rational Choice Theory

The basic principles of rational theory are derived from neo-classical economics. Based on a variety of different models according to Ritzer (1996), Friedman and Hechter (1988) put together what they describe as a 'Sketal' model of rational choice theory. The focus of rational choice theory is on actors. Actors are seen as being purposive, or as having intentionality. That is, actors have ends or goals toward which their actions are aimed. Actors also have preferences (values and utilities). The main assumption of this theory is that any action by an individual is a purposive behaviour, which will hold benefits for the actor in some ways. Rational Choice Theory sees individuals' behaviour as motivated by their wants, needs and goals. It is also says that individuals act with specific given constraints that are based on the information they have about the conditions under which they are acting.

The relationship between individuals' wants and the constraints in achieving them can be seen in the pure technical terms of relationship of a means to an end and since it is not possible to achieve all their desires and goals they have to make choices in their goals and the means of achieving them. Rational Choice Theory holds that individuals usually anticipate the outcomes of alternative courses of action and calculate that which will be best for them. Rational individuals are believed to choose the alternative that is likely to grant them their goals at the minimal cost.

There are two types of decision-making identified by Rational Choice theorists, namely, involvement decisions and event decisions. Involvement decisions are those in which choices are made to become involved in an act or behaviour, and the continuity or retreat from such behaviour depends on the weight of costs and benefit of it, while event decisions are those in which the strategies of carrying out an action are determined. If these strategies are difficult, such course of action or behaviour will not be taken.

The argument of this research is anchored on the notion that economic activity of cross-border trading is rooted in rational choice theory as any individual, before opting for cross-border trading, will have to weigh the pros and cons of such decision. And since cross-border trading does not require much capital, it is an easy option for women as a means of easing economic repression. Along the line, as cross-border traders realize that the rewards/profits accrued from cross-border trade far outweigh its costs, they develop tactics to cope and minimize whatever costs and difficulties are associated with the trade. It goes a long way to explain why there has been a steady increase in women's involvement in ICBT in recent times; bringing to the fore the fact that an activity becomes attractive if its potential benefits outweigh the potential danger and cost associated with it. That adequately explains why women persist in ICBT despite the challenges and difficulties associated with the trade.

Method of Data Collection

The itinerant nature of informal trade militates against the availability of data concerning informal economic actors. Qualitative methods of data collection were therefore found appropriate for this type of work. The qualitative methods of data collection utilized in this study include: Unstructured Observations; Focus Group Discussions (FGDs); In-depth Interviewing (IDI); and; Key-Informant Interviewing (KII).

Unstructured observations were carried out at Seme Border, Iyana-Iba and Mile-Two motor parks. These motor parks are used to convey goods from Abidjan through Ghana, Togo and Benin Republic to various destinations in Nigeria. The essence of the unstructured observation was to get familiar with the operations of women traders coming from these West African countries.

Two focus group discussions (FGDs) were carried out at Iyana-Iba and Mile-Two motor parks. It was virtually impossible to conduct an FGD at Seme Border because of the visible fear of the uniformed personnel expressed by women traders. At Iyana-Iba and Mile Two motor parks, the focus group discussions were carried out with women traders as they waited for their goods to arrive or for a loading vehicle to fill up. The researcher and research assistants would go to the parks to wait for the women to arrive. However, the consent of women to participate in FGDs was sought through contact persons (drivers).

In all, 30 in-depth interviews were carried out at various times and different places. Sometimes, the researcher and research assistant had to follow the women in

public vehicles to get them interviewed. The purpose of the interview was explained to them, to get their consent to be interviewed.

A total of 10 key informants were included in the study. The key informants include the custom officials, immigration and police officers and the drivers at the motor parks where the women board vehicles to various destinations.

Women involved in cross-border trade were interviewed for the period spanning eight months. The information was tape-recorded, transcribed, and analysed through content analysis and ethnographic summaries.

Results and Critical Discussions

Motivation and Social Networking Among Women Traders in Informal Cross-border Trade

Normally, a person will not start a business without motivation (Robertson 2003). Motivation is an important factor in the decision to start a business. There are various and possible factors that could influence women entrepreneurial behaviours despite the fact that culturally, women are expected to stay at home, take care of children, and play other social roles (Ehigie and Idemudia 2000). Women are the primary agents of socialization; it has been posited that the absence of mothers at home over a long period often leads to deviant behaviour among children (Olutayo 2005). Despite the culturally approved roles of women in society, the majority of the women were engaged in cross-border trading for economic survival reasons and to supplement the family income. One important motivation factor found in this study is the 'quick returns on investment and location opportunity'. Some of the women said they got involved in informal cross-border trading (ICBT) because of the proximity of the border (Seme Border) to their residence. The proximity enabled them to do quick trading and return home when they completed their business. Some of the respondents elaborated on this issue.

There is no other means to support my husband, who had been retrenched from his place of work. ICBT brings in quick money and it has helped us to live above poverty level in my household (Female / 35 years/ IDI/ February 2012).

There is no other way to generate income to train my children and support my husband. I will continue to remain a cross-border trader because it generates quick money. Since there is no other means to get money to feed, the only means I know is what I will stick to (FGD Respondent/ 40 years/ April 2012)

I live not far from Seme Border. Most times, I travelled to Cotonou to purchase some goods for sale at the office. I added ICBT to my job because my salary is not sufficient to meet my financial burdens. I will continue as a cross border trader until my financial burden decreases (IDI/ 38 years/ April 2012).

The location advantage was corroborated by the customs personnel. A key informant said that there were usually intermarriage between Nigerians and Beninois and some of them lived around the border town. The dual citizenship gave them advantage in

crossing from one country to the other. This had been one of the obstacles preventing immigration officials from enforcing the law, as people always claimed they were in their countries. Findings also revealed the social networks the traders were involved in. The majority of women traders were introduced to the business by friends and relatives. These friends and relatives taught them the rules of the game, that is, how to cope and succeed in spite of the difficulties associated with the trade.

Trading Activities Across ECOWAS Sub-region Borders – Known and Unknown Risks

Women in informal cross-border trade engage in the sale of different and diverse commodities which are categorized differently. There are agricultural products like rice, pastry, cooking oil, beef, chicken and different kinds of fruits. The other category is textile materials which include Ankara, Guinea Brocade, Lace, among others, and old second-hand materials called *okirika*. *Okirika* includes different types of wear, shoes, bags and bed spreads. All these items are categorized as banned goods.

Findings reveal that women in informal cross-border trading had to travel to markets in Benin Republic to buy all these commodities. Some went as far as other countries like Ghana, Togo and Cote d'Ivoire to purchase some commodities if such commodities were not available in Benin Republic. However, women in informal cross-border trade across the sub-ECOWAS region did not use available formal systems and structures for their transactions, which exposed them to known and unknown risks along the region. In addition, their mode of operations made it difficult for regional trade policy initiatives to have any significant impact on their business. Two key informants were apt on this:

There are policies that guide international trade that, anyone who engages in it must adhere to. The status of women had been raised from an ordinary woman to international trader immediately she makes a decision to leave her country and cross to another country to trade. However, most of the women in informal trade are not knowledgeable about the law that guides international trading. They do not know how to be a cross border trader. Most of them are not registered to take full advantages of ECOWAS Liberalized policy (KII/59 years/March 2012).

All kinds of women on daily basis ply Lagos-Seme Border en-route to other towns in Nigeria. It is observed for several years that cross-border traders do not have legal documents needed to facilitate such trade. Most of them do not have ECOWAS passport and international identity. Majority of the women in cross-border trade are illiterate, but have business initiatives and are so desperate while engaging in the business. The literate ones among them are very few (KII/55 years/ March 2012).

Ironically, findings revealed that women traders showed little knowledge about policies guiding cross-border trading except the fact that they had to carry an international passport when crossing the border which most of them claimed they did not possess. The few of them that possessed the international passport believed that they would be delayed at transit points, and would be asked to pay a fee of two thousand naira before they can enter. Most of the women showed little motivation to register and

pay the little tax required on their goods. Likewise, they were not aware that they could purchase goods with a minimum of \$500 if they were registered, without going through the bush-paths, or their goods being seized. The traders largely wanted to continue with the old way of trading they had practised for many decades. The preference for the old ways of trading was evident in the manner women traders were operating along ECOWAS sub-region borders.

Women traders gave several reasons for the lack of confidence that registration would assist them in cross-border trading. Women advanced cultural reasons such as the fact that they were women who were taking initiatives to train and cater for their children, and assist in the economies of their households. In so doing, they were helping themselves, families, their communities, and society in general. The general perception of women cross-border traders is that they are contributing significantly towards the development of nations, through provision of scarce items; therefore they should not be hindered in their bid to conduct successful businesses. Moreover, some of the women believed that they were small-scale traders that operated with small capital ranging from thirty thousand naira to hundred thousand naira. Women traders also looked at the issue of time and believed that they needed to conduct their businesses quickly in order to return home to take care of their children and spouses. Going through the formal process of registration would cut into the time they needed to conduct their businesses and return home.

A key informant corroborated this:

When an immigration officer on guard prevents some of these women traders from entering the border, they are always ready to beg and plead with us, appealing that they had to take care of their families. While we allow the policy regulations to override the sentiments expressed by these women, some of them find their way through the bush paths with the assistance of (Beninois). However, I believe that women traders should show themselves to immigration officer and registered because of their safety and inherent danger associated with travelling to another country (KII/ 45 years/ June 2012).

In addition, women traders also expressed the fear of tax payment as one reason they were not motivated to register. They believed that they might be unable to afford to pay the taxes, since they operated at the small-scale level. Payment of taxes would eat deep into their profits. They also expressed doubt that the tax the custom personnel would ask them to pay would be appropriate. To the women respondents, custom officials were not sincere, as they would always find faults, with the hope of extorting more money than the exact amount they would be required to pay if they truly register as international traders. A woman respondent in an FGD expressed her fear thus:

I doubt if official rate of taxation will be applied. We all knew from experience that customs, immigration, and other security men will always find reasons to demand more money in their individual capacities (FGD Participant/ 47 years/ May 2012).

Generally, women cross-border traders did not have good opinions about the uniformed personnel. They were of the opinion that any policy that would hinder customs, immigration and security officials from receiving bribes from women traders was bound to fail because the officials would not allow it to operate smoothly.

Challenges of Women in Informal Cross-border Trade

Several challenges have been associated with cross-border trading, more so with the informality associated with women traders' work. Obstacles do not necessarily stem from policy regulation, but from the informality of women's work. Several obstacles expressed by women traders ranged from attitude of uniformed personnel, to language barriers, sexual harassment, fluctuating exchange rate, vulnerability to HIV/AIDs and inadequate transport facilities. The obstacle that the women traders perceived as the most serious challenge they faced was the attitude of uniformed personnel. Their responses were not surprising, considering the fact that the work of uniformed personnel is based on formal procedure of operations which aim at checking the informality of women traders' activities.

Women in cross-border trading are perceived as smugglers (*jayawo*). Smuggling of banned goods into a country is seen as detrimental to national productivity and economic growth. the informality of the women's work in cross-border trading undermines the collection of the necessary revenues for the government purse. It is posited therefore that women in informal cross-border trading are perceived as 'enemies of nations'. This perception causes constant acrimony between uniformed personnel and women in informal cross-border trading. In one of the unstructured observation at a customs' checkpoint, the researcher witnessed a scuffle between a customs officer and a woman trader which resulted in the customs officer physically assaulting the woman trader.

One of the women respondents said:

'Custom is the main challenge WCBT encountered, and some women have had hypertension because of custom officials' attitudes of seizing their goods. Police, immigration officers are also part of the challenges of WCBT. Due to desperations by police and customs officers to get money, even when a vehicle is not carrying any contraband goods, they will still attempt to seize goods and demand for money before they can return the goods or detain the vehicle until he pays them' (FGD/38 years/ May 2012).

Theft, Robbery of Goods and Fraud in the Market

The findings show that the majority of the women were particular about the cases of robbery and theft carried out by hooligans and sometimes by drivers under the guise of helping the women load their goods. The women respondents identified this problem as being related to the insecurity at the border. Unstructured observation at the border revealed that it was porous. People from various ethnic backgrounds

were within the border town engaging in one business or the other. More so, there were no officials on patrol to check their activities.

Another observation made at the Seme border showed that many of the WCBTs were not usually at peace until *crossers* (people helping transport goods from another country) or truck men brought their goods; and even after that, they monitored the drivers of the buses they were boarding like a '*mother ben*' until the vehicle started off. Observation revealed that hooligans/touts (*agbero*) always charged women traders some amount known as '*land money*' on their goods. Scuffles usually ensued which sometimes resulted in the goods being stolen if the women traders refused to pay land charges to '*agbero*'. The logic behind this was the perception that women in informal cross-border trading were engaging in illegal business and, therefore, they had no choice but to obey the hooligans. It was reasoned that hooligans did not tamper with women in formal cross-border trade. In this regard, therefore, money paid to hooligans could have been used for taxes if women in informal cross-border trading had been properly registered. The problem of theft and robbery by drivers and hooligans, together with fraud, is illuminated by the response of a woman in focus group discussion thus:

There are many people at this border. Many of them are theft [sic] waiting to steal the goods of anyone who is not watchful. If one is not watchful, the hooligans at the garage will steal one's goods. Again, the '*agbero*' will come and charge *owo-ile* (Land Charges) as if the land belongs to them. Moreover, if one refuses to pay, they will start dragging your goods with you. They even prefer to steal your goods than collecting *owo-ile* (Land Charges) from you. One needs to be very smart in this border (FGD Participant/ 47 yrs/ April 2012)

None of the women respondents claimed to have contacted HIV/AIDS. With regard to sexual harassment by the uniformed personnel, there was unanimous opinion that customs personnel usually harassed women sexually. However, no one among the respondents claimed to have been harassed before by customs personnel. Their position was understandable, considering that in Yoruba culture or any other culture in Nigeria, women cannot come out boldly to admit that they have been harassed sexually because of the stigmatization involved. Ironically, there was a sort of subtle acknowledgement and emotional understanding among the women traders that, sometimes, a woman might give in to the sexual demands of the customs men in order to prevent seizure of her goods. The more serious question for a woman to ponder was: If she lost her goods through seizure, how would she cope and take care of her family?

However, a key informant explained the situation on sexual harassment in another dimension

Harassment occurs at most routes of the border, both legal and illegal routes. Border officials spearheaded some, while women traders themselves engineered some. The women who ply these illegal routes while transacting business are at the mercy of themselves when caught by patrol officers on duty. However, 90% of harassments that occurred at the border areas were usually fashioned by these women. Since

women traders traded in contraband goods, when they are caught and the goods are seized, they would chose to entice border officials on duty as a means to liberate their goods. They are ready to give anything' (KII/55 years/ May 2012).

Another challenge that was worth noting was the health challenge associated with cross-border trading. The main health challenge expressed by the women respondents was stress. The majority of women traders experienced stress in the course of travelling to another country for several reasons. One reason was the fear of seizure of goods by customs officials. The other reason concerned their fear of thefts by drivers or touts at the motor parks, and extortion by different uniformed men. A woman respondent explained thus:

Though, the gain of CBT is high, it is too stressful because of the challenges we normally experience on this route. However, if God has not opened another one, I will continue with this. The problem and stress associated with this trade tells on one's health; it is not a trade one should do for a long time, if one wants to enjoy. The problem of CBT at Seme border is much; if you see my picture, you will realize that the stress of CBT is not good for the health (IDI/ 39 years/June 2012).

Despite the apparent challenges involved in cross-border trade, the majority of the respondents said they would remain cross-border traders, because they had no other means of income to train their children. It is pertinent to point out that because of insistence of women to continue with informal cross-border trading, the majority of them had devised several coping strategies to negotiate these challenges.

Coping Strategies of Women Traders in Informal Cross-border Trade in ECOWAS Sub-region

A coping strategy is an important effort or plan devised by a person or a group to achieve any laudable objectives (Lazaru 1986). Women in informal cross-border trade devised various coping strategies to negotiate challenges associated with the informality of their type of trading. Among the notable ones is what is known as '*Settling Drivers*'. The drivers conveying the goods act as intermediaries between the women traders and customs officials. The findings revealed that drivers conveying goods for women traders usually charged women with merchandise higher amount than those without such goods. For instance, before the removal of the fuel subsidy, bus fare from Seme border to Iyana-Iba cost two hundred naira for people without merchandise, while those with merchandise paid as much as two to three thousand naira depending on the quantity of goods. The extra amounts were used to settle the requirements of the uniformed personnel. The majority of the women preferred this method to dealing with customs officials themselves.

A respondent said:

If you have paid the driver sufficiently, the driver will settle the officers, so once I pay; the customs are no longer my problems (IDI/35 years/ February 2012).

The findings also revealed that in a situation where customs officers demanded for money higher than what women had contributed, women traders would contribute

more money among themselves to 'settle' such officers. It is important to mention that the majority of women traders preferred this method to dealing with customs officials individually. Women traders also differentiated between 'seized' and 'seizure'. When one's goods were 'seized', there was still hope of recovering such goods; but when they entered 'seizure', they could not be recovered. Thus, most women bribed customs officials in order to avoid their goods entering 'seizure', and money contributed was usually accompanied with lots of pleas.

The findings revealed that women traders were sometimes charged a particular amount to bail their goods when seized. A respondent said:

Customs have specific period for specific goods, for examples, if it is the era of rice seizure, one will be billed two thousand naira for a bag of rice and one thousand five hundred to bail a cartoon of turkey. This implies that the number of bags of rice or cartoons of turkey one can afford to bail is what one takes home; as such, it will affect the profit margin. The moment we bail out goods, such trip will yield no profit, for all the profits have been given out to custom to bail out the goods (IDI/ 32 years/ January 2012).

However, some women went to the market every day to buy in small quantities, the rationale behind this being to avoid seizure by customs officials. Some women also divided goods into different portions due to fear that if they carried their goods in one vehicle, customs officials were likely to seize them. They calculated that if the goods were divided into different portions and transported in different vehicles, it was not likely that all the goods would be seized.

Summary and Conclusions

Informal cross-border trade (ICBT) is a vital part of the regional economy that cannot be ignored. ICBT has provided jobs for a significant number of people, particularly women. It has provided easy entry for the unemployed and the retrenched. It has helped many people, especially women, to train their children, support their spouses and provide for household economy. It has enabled women to live and rise above the poverty level. The findings from this study show that the majority of women are into this trade because it offers quick returns which have enabled them to supplement family income, train children and support their spouses. The proximity of the border town to some of the women's residences has also been seen as added advantage.

However, despite the significant advantages that informal cross-border trading has provided for women in particular, there is much government and non-governmental organizations need to do to educate women on the inherent dangers associated with informality of their trading activities. Of importance to this issue are the known risks associated with informality. Cross-border trade involves a high level of insecurity related to both persons and goods engendered by corrupt law-enforcement agencies and touts. Traders carrying money run the risk of having it seized. This study corroborated the findings by Ibeanu (2007) that one in two respondents had experienced some form of harassment during their trip. The Nigeria-

Benin border is considered particularly problematic, and has defied solutions in spite of joint border patrols organized at the behest of the two countries' presidents. The insecurity experienced by women traders is compounded by the fact that they often do not have valid travel documents and do not always know whether they need to pay taxes on the goods they carry.

Many women traders have devised strategies to cross borders with their goods. The situation at the borders fuels extortion. Not surprisingly, those interviewed mentioned extortion by law enforcement officials as the problem they encountered most frequently. It is also important to underline the fact that the majority of women reported that their businesses had been adversely affected. It has also been shown through respondents' contributions that travelling outside one's country is fraught with many unknown risks. If such travelling happens without the knowledge of immigration officers, the government of that country would be unable to offer any diplomatic support.

Recommendations

1. There is need to address the issue of informality in mainstream trade policy making and to strengthen the notion that women informal traders are also important clients of the ministries of trade and regional economic communities. Every effort should be made to enable women traders build trust in formal cross-border trading structures rather than continuing with the old practices of informal trading. Apart from the fact that illegality poses unpredictable costs that make planning difficult, it prevents women traders from securing recognition from formal government structures, which leaves their contributions unrecorded and therefore not recognized.
2. More research should be conducted to document the experiences of women traders at all border points and within their business premises. While it is important to find ways of quantifying their participation, it would be better from a strategic viewpoint to use qualitative methods to assess their experiences and learn from them the constraints that hamper regional trade.
3. The use of the mass media to disseminate information concerning trade policy on the sub-ECOWAS region should be encouraged. National governments, regional bodies and most civil society organizations should educate or empower the women with knowledge on how they can participate formally and more meaningfully in regional trade. Often, these women rely on each other for socio-economic support and accessing information, all of which they do in very informal settings.
4. Policy implementation should include production and dissemination of innovative knowledge products to: (i) ensure visibility of the contributions of women cross-border traders to wealth creation, poverty reduction, employment creation, and regional integration; (ii) disseminate best practices in supporting women informal cross-border traders; and (iii) fight stigmatization of and violence against women informal cross-border traders.

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