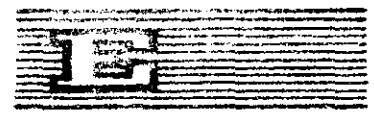




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First Regional Workshop on Integration of African
Women in Trade and Commerce

Niamey, Niger, 2 April 1988

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REPORT OF THE FIRST REGIONAL WORKSHOP ON
INTEGRATION OF AFRICAN WOMEN IN TRADE AND COMMERCE

A. INTRODUCTION

1. The first Regional Workshop on Integration of African Women in Trade and Commerce was held in Niamey, the Republic of the Niger from 31 March to 2 April 1988. The workshop was opened by His Excellency Mr. Idrissa Mahamadou, Secretary-General, Ministry of Trade, Industry and Handicrafts, Republic of the Niger. The statement by Professor Adebayo Adedeji, United Nations Under-Secretary-General and Executive Secretary of the Economic Commission for Africa (ECA) was delivered by the Chief of the International Trade and Finance Division (ITFD) of ECA. The opening ceremony was presided by the Chief of the Niamey Multinational Programming and Operational Centre (MULPOC).

B. ATTENDANCE

2. The workshop was attended by representatives of the following countries: Algeria, Burkina Faso, the Comoros, Côte d'Ivoire, the Gambia, Guinea, Guinea Bissau, Mauritania, the Niger, Tchad, Rwanda and the United Republic of Tanzania. The list of participants is attached as Annex I.

3. The following organizations attended as observers: United Nations Development Fund for Women (UNIFEM), Pan-African Women's Organization (PAWO), Lutheran World Federation (LWF), Inter African Committee on Traditional Practices (IAC).

C. OPENING CEREMONY (agenda item 1)

4. In his opening statement, His Excellency Mr. Idrissa Mahamadou, Secretary-General, Ministry of Commerce, Industry and Handicrafts, Republic of the Niger welcomed participants to the first regional workshop on integration of women in trade and commerce. He pointed out that the symposium was taking place at a moment when the social and economic crisis of the African region was at its height. He felt that women had an important role to play in trade but were facing many problems. Among the adverse factors which placed the African countries at the brink of sheer poverty, he cited: "the cost of production which had risen to unprecedented levels in recent years; the deterioration in conditions of trade and commodity prices and external debt which has become extremely distressing".

5. To reverse that situation, he emphasized that African countries needed the determination, energetic and concrete actions by their populations of which the women constitute a very important element. He noted that the involvement of women in the commercial sector had undergone considerable changes which have enabled women of today to carry out certain commercial activities on the same footing as men. He concluded by hoping that the workshop would make firm recommendations for the integration of women in trade.

6. In delivering Professor Adebayo Adedeji's message, the Chief of ITFD stated that the workshop was the first of its kind ever held by ECA. Its importance lay in the fact that women in Africa constitute the back-bone of all social and economic activities in development. He noted that there had been the tendency to "plan for instead of with women". The majority of the African populations live in rural areas where the role of women was

critical. However, government policies in most countries discriminated against women; commercial banks were unwilling to grant loans and credit to women; women lack trading skills and information; and social customs militate against women in trade.

7. There was an urgent need to change the situation to make it favourable to women traders so as to enable them to compete fully with men in this sector. Among the critical measures in this direction as the following:

(a) Full recognition by the government and local authorities of the critical role women play in trade and commerce and a firm commitment to improve the conditions under which they operate;

(b) The improvement, rationalization and strengthening of the traditional "market place" through the provision of new and adequate facilities such as proper shelters, water, storage, sanitation facilities, security and baby care and nursery centres;

(c) The provision of adequate access on equal conditions with men to banking, financial assistance, loans and credit facilities for African women traders and business women to enable them to modernize their activities and to compete more favourably with their male counterparts;

(d) The development of full information on demand and supply conditions, trading and marketing opportunities at the national, subregional, regional and international levels so as to enable African business women to enter these sectors with the full knowledge, competence and capabilities to play better the role they have done so well over the centuries; and

(e) The development of appropriate training programmes for women in import/export management techniques; recording, book-keeping and accounting; modern business techniques and strategies; and techniques for loan and credit negotiations.

D. ELECTION OF OFFICERS (agenda item 2)

8. The workshop elected the following countries as its officers:

Chairperson	:	Niger
Vice-Chairperson	:	Comoros
Rapporteur	:	the Gambia

E. ADOPTION OF THE AGENDA (agenda item 3)

9. The workshop adopted the following agenda:

1. Opening ceremony
2. Election of officers
3. Adoption of agenda and organization of work
4. The role and contribution of women in domestic and intra-African trade in Africa
5. The integration of women in trade and commerce: situation and prospects

6. Training and information acquirements of African women in trade promotion and marketing
7. Any other business
8. Adoption of the report of the workshop and closing of the workshop.

F. ACCOUNT OF PROCEEDINGS

(a) The role of and contribution of women in domestic and intra-African trade in Africa (agenda item 4)

10. In presenting document E/ECA/TRADE/88/3 entitled "The Role and contribution of African women in domestic trade", a representative of the secretariat stressed the need to reinforce domestic trade structures which were believed to be the major cause of the slow rate of growth of African economy. As a precondition to the expansion of other forms of trade (intra-African and external) there was a need to improve the physical and social infrastructure. The main consideration is that the rural areas, where between 80 and 85% of African population live, are a potential market for consumer goods from African industries which are presently producing below capacity. He expressed the hope that the workshop would come up with concrete recommendations to improve domestic trade bearing in mind the role of women in this sector.

11. In the discussion that followed, participants stressed that domestic trade in Africa was strongly linked with the agricultural sector in which women played a very important role both in terms of production and marketing. Since African economies continued to be based on agriculture, the integration of rural communities, into the mainstream of a country's economy was a sine qua non for African economic development. Expanding domestic trade was considered, therefore, as a motivating factor for development and women's role in such trade would be enhanced through the modernization of the rural economies.

12. With respect to the problems faced by African women in domestic trade, some delegations pointed out that although women trading experience and entrepreneurship had largely been recognized, government measures to enhance their contribution to domestic trade had not been commensurate with the needs of the women traders. Moreover, women had not been given the opportunity to enter the modern sector; did not receive appropriate training and had no access to credit facilities which are being denied to them. In addition to these, African women were confronted with other constraints which were derived from social traditions and attitudes of the society to which they belonged. Although some governments had adopted measures to overcome shortcomings in domestic trade sector in general, no specific programmes were put in place to help women. Moreover, in restructuring of trade operators' networks, the governments had not defined the role of women trade operators and their admission to the trade and had not adopted measures to protect them from competition from male traders who tended to monopolize these activities.

13. Based on specific country experiences the workshop unanimously agreed that the following are among the main obstacle to full and positive participation of women in trade:

- (i) The lack of working capital because commercial banks and financial institutions do not generally grant loans or provide investment to rural communities, especially women; even where credit facilities are available, women are often required to have their husbands, fathers or uncles guarantee such credits;
 - (ii) The lack of information about demand and supply conditions in rural areas coupled with lack of basic education and trading skills; lack of education and information on trade and financial legislation and regulations concerning intra-African trade; this was aggravated by the lack of infrastructure such as low-cost transport and communications in rural areas which makes the access to markets difficult. There are very few interconnecting roads and transport systems between the rural areas themselves;
 - (iii) The poor conditions in traditional market places in general especially shelters for sellers and products, unhealthy sanitary conditions, problems arising from the lack of storage for perishable nature of most goods and lack of packaging facilities;
 - (iv) Women's role and obligations in the family restricts their mobility and therefore limits their contacts and their access to information;
 - (v) The role of women traders and the importance of domestic trade having generally not received due consideration, women traders are not offered training programmes that would enable them to expand or modernise their businesses; moreover, in many societies, women's access to education is still restricted whereas the men are free to select the type of education they wanted;
 - (vi) Social and cultural traditions often acted as a hindrance to women's active participation in trade, and in some societies, women engaged in trade are considered as having doubtful moral values and this often discouraged them from engaging in such activities;
 - (vii) Problems of loss of goods in transit due to lack of insurance facilities for women traders most of whom lose all their savings through such losses.
- (b) The integration of women in trade and commerce: situation and prospects (agenda item 5); and training and information requirements of African women in trade promotion and marketing (agenda item 6)

14. In view of the fact most of the issues relating to the role of African women in trade were fully discussed under the preceding agenda item, the meeting agreed that agenda items 5 and 6 should be discussed together. In introducing document No. E/ECA/TRADE/88/1 on "the integration of African women in trade and commerce: situation and prospects", a representative of the secretariat stated that trade promotion and marketing was one of the weakest aspects of African women traders. The recognition of African women's important role in economic development and more especially in trade expansion including the continuous development of their skills through long term training had now become an obvious and accepted necessity. Women had acquired a

dominant position in 'market place trade' as "micro retailers"; they had developed some self-reliance and local forms of small-scale resource accumulation. However, they were not playing a significant role in medium and large scale trading enterprise in the economic setting of African countries. Recent unpublished research paper of the ECA focusing on Zambia, Cameroon and Ghana indicated that in Zambia, for example, women represent 16 to 33% of heads of small and medium scale enterprises. In spite of the presence of promotional institutions in all the above countries, constraints like, for instance, lack of skills and resources; lack of awareness of business risks; difficulty in access to short, medium long term credits; lack of working capital and clear cut policies and programmes as well as lack of qualitative and quantitative training programmes in management. There was an urgent need for major reforms in trade policies and structures to enable women to play their role in domestic, intra-African and international trade.

15. In the brief discussion that followed, participants agreed that it was imperative for governments to take appropriate measures to ensure the full integration of women in trade and development. Deep-rooted reforms should be instituted to ensure that the conditions under which women trade are improved; better and new loan and credit facilities should be created for women; more reliable information on demand and supply situations both at the national and subregional levels should be provided on a regular basis; specific training programmes should be instituted to ensure women were fully integrated in development.

(c) Any other business (agenda item 7)

16. Participants appreciated the efforts already made by African women entrepreneurs in establishing and maintaining trading contacts amongst themselves. However, concern was expressed over the products that were supplied by them which in a number of instances were considered to be of inferior quality. It was also stated that some African countries had accumulated surplus in certain goods while others faced shortages. Due to lack of adequate information, and the lack of political will to promote intra-African trade deficit countries were being forced to import from countries outside the region. Under the circumstances, it was suggested that governments should make efforts to fill up the existing information gap among women traders.

17. Some participants wanted to know more about the project which the African Training and Research Centre for Women (ATRCW) had recently negotiated with UNDP. It was explained to them that the project would initially be confined to four African countries which were carefully selected by five international organizations involved in funding of the project. The results of such a project would throw more light into the needs of African business women for financing and skills upgrading. Responding to another question, the participants were informed that although ECA had undertaken a number of studies in many aspects of rural development, the issue of credit and financing for rural women traders had not received adequate attention. New efforts were being deployed to develop rural banking and financial institutions to fill up these needs and to provide information on techniques on project formulation for financing. Traditional systems of credit will also be studied.

18. A general concern was also expressed with regard to tariff and non-tariff barriers including the lack of clear cut marketing policies which seriously impeded the development and promotion of trade by women. It was recognized that some women were members of the national chambers of commerce but there were very few and the majority of women both in rural and urban areas had no associations to support them. With a view to overcoming such problems, participants recognized the need to establish women's trade associations and/or co-operatives at the national, subregional and regional levels. In this regard, the West African Women Association (WAWA) which was recently established as a specialized agency of the Economic Community of West African States (ECOWAS) was cited as an example through which women's efforts could be promoted in trade.

19. Participants also agreed that the report of this workshop should be sent to WAWA through ECOWAS for their consideration.

G. RECOMMENDATIONS OF THE WORKSHOP

20. At the end of its deliberations, the workshop adopted the following recommendations and appealed to governments, local authorities and international organizations to assist African women in these areas:

- (i) Women traders should have better access to information. This implies first, that women should have better access to education; second, that their trading skills should be upgraded as a matter of priority. This recommendation applies particularly to women traders in rural areas and other societies where they have few opportunities to move around to know about supply, demand and prices of the commodities they wish to trade in. In this regard, training programmes in the different aspects of trade have to be offered to women to improve the organization and operation of their businesses. These training programmes should also be directed in particular towards introducing the largest numbers of women in trade;
- (ii) Working conditions in traditional markets, both urban and rural, where women mostly operate, should be significantly improved. In the interest of both consumers and market traders, the market's sanitary conditions as well as the shelters for trade operators and products on sale should be improved. Special attention should be given to the fact that most market traders are women often accompanied by infants and small children whose conditions should be taken into account especially clinics, nurseries and day care centres;
- (iii) The government and local authorities, with the support of development finance institutions, should assist financially the women traders to improve their transportation and storage capabilities so as to reduce the losses arising from the perishable nature of the goods; this would be to the advantage of both market traders, who could increase their volume of trade, and consumers who would benefit from better quality goods. Women traders who work in rural markets being often the producers themselves, should be encouraged as this would also increase the incomes that they can draw from their productive activities;

- (iv) Governments should persuade commercial banks and financial houses to provide credit facilities to women traders on better terms. They should be prepared to guarantee commercial loans to women traders. They should also recognize that women's access to credit facilities will enable women to increase their participation in the modern trade sector, both at the domestic and intra-African trade levels including the possibility of entering the wholesale distribution sector;
- (v) Governments should more actively support women by assisting them to create women traders associations to make them more conscious of their role and contribution to the domestic trade sector and spread information to them about any new legislation, services or training possibilities related to trade activities. Such associations could also help them to obtain institutional guarantee; women should also be encouraged to create or join co-operatives for marketing their products;
- (vi) The national and subregional chambers of commerce should be urged by governments and the women's associations to admit more women in such chambers. Women who are involved in domestic, intra-African and international trade deserve particular attention. These women possess good entrepreneurial skills and capabilities which could be encouraged to expand or diversify their businesses. They should be encouraged to travel to neighbouring countries to establish contacts with their counterparts. The subregional intergovernmental organizations engaged in trade should be re-organized to enable women to participate in intra-African and external trade and business women trader's associations should be invited to participate fully in meetings of the African trade, development and financial institutions and should include women issues in their agendas.
- (vii) Development finance institutions such as the African Development Bank group, the World Bank group, the Arab Bank for Economic Development in Africa, the Islamic Development Bank and the United Nations Development Programme (UNDP) should intensify their efforts to channel more resources towards women traders and business enterprises on more favourable terms in order to encourage a smoother integration of women in the development process.
- (viii) Governments, with the support of commercial banks and development finance institutions should urgently create an export/import insurance and guarantee scheme that would take full cognizance of the requirements of women traders so as to protect them from any losses arising from the transit of goods between countries or from overseas.

(d) Adoption of the report and closure of the meeting (agenda item 8)

21. At the end of its deliberation, the workshop examined and adopted this report and its recommendations. In closing the workshop, the Chairperson thanked all delegates for their active participation in the workshop and hoped that more workshops and meetings would be organized in future to deal with the important question of integration of African women in trade.

Draft resolution on Integration of African Women in Trade and Commerce

The Conference of Ministers,

Having considered the report of the African Regional Co-ordination Committee on the Integration of Women in Development,

Recalling the Lagos Plan of Action, and the Nairobi Forward-looking Strategy for the Advancement of Women in Development which inter alia called for measures to be adopted to enhance the integration of African women in trade, commerce and other critical economic sectors,

Recognizing that African women constitute the back-bone of economic and social activities especially in the rural areas where the bulk of the populations live and that special measures need to be taken urgently to improve the situation of African business women and traders,

Gravely concerned by the poor conditions under which women operate especially in the traditional markets and the lack of basic infrastructure and other supporting facilities,

1. Calls upon African Governments and public and local authorities to fully recognize the important role women play in trade and commerce and their significant contribution to the economic development process of the African nations and to adopt relevant policies and legislations in this regard;

2. Strongly appeals to the relevant authorities as a matter of urgency to significantly improve the conditions in the African traditional markets, both in rural and urban areas through the provision of the necessary facilities including adequate transport and storage, health and sanitation, appropriate security, welfare and day-care and nursery centres for infants and children of women traders;

3. Further appeals to African Governments to persuade commercial banks and financial institutions to provide more liberal credit facilities to African business women and traders, to prevent further discrimination against women in granting loans and credits and to establish appropriate schemes to guarantee loans contracted by African women for purposes of improving their trade and commercial activities;

4. Requests the development finance institutions, such as the United Nations Development Programme (UNDP), the African Development Bank Group, the World Bank Group, the Arab Bank for Economic Development in Africa (BADEA) and the Islamic Development Bank to intensify their efforts to encourage the entry and greater participation of African women in trade and commerce and to channel more financial and technical support in this field;

5. Further requests the Executive Secretary of the Economic Commission for Africa, the Secretary-General of the Organization of African Unity, the Secretary-General of the United Nations Conference on Trade and Development, the Executive Director of the International Trade Centre and the Executive Director of the United Nations Institute for Training and Research to draw up a joint programme for the training of African business women and traders at all levels, in both rural and urban areas, so as to enhance women's technical and managerial capabilities thereby increasing their role and contribution to Africa's social and economic development.

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