

## **ASSESSING WOMEN IN TRADE IN SIERRA LEONE**

The study was conducted for:  
The Ministry of Trade and Industry (MTI)  
Government of Sierra Leone (GoSL)

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**November 2023**

### ACKNOWLEDGEMENT

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This is the Final Report of the study conducted on the Assessment of Women in Trade in Sierra Leone by an Independent Consultant for the Ministry of Trade and Industry (MTI). The study follows a detailed methodology/approach drawn from a detailed Literature Review and Stakeholder's Interview, to inform the findings of the report and proffer recommendations for the assignment. The key objectives for the assignment were defined by the MTI in a Professional manner. An inception report was discerned and endorsed by MTI. This Final report is also based on extensive consultations with a wide variety of Stakeholders in the WOMEN SMEs landscape. It also addresses the views of Stakeholders whose activities have a serious bearing on the work women in trade do and economic development in the country generally. The assignment was financed by the Government of Sierra Leone (GoSL) with UNDP assistance and all procurement support was managed in accordance with GoSL policies.

The Consultant would therefore thank in particular the MTI the Chief Director, the Director of Export Promotion and Regional Integration and other players in the MTI for the tremendous support given to the Consultant in carrying out this assignment. The Consultant acknowledges the crucial role played by the numerous stakeholders in the private sector who provided relevant information and insights to make this work a reality.

ABBREVIATIONS AND ACRONYMS

ABC	Agribusiness Centres
AfDB	African Development Bank
AGOA	African Growth and Opportunity Act
COVID-19	Novel Corona Virus 2019
ECOWAS	Economic Community of West African States
FDI	Foreign Direct Investment <sup>[1]</sup>
GoSL	Government of Sierra Leone
GVB	Gender-Based Violence
GDP	Gross Domestic Product
ICBT	Informal Cross-border Trade
KPI	Key Performance Indicator
MSME	Micro Small and Medium Enterprises
MTI	Ministry of Trade and Industry
MOF	Ministry of Finance
INGOs	International NGOs Non-Governmental Organizations
RBDS	Resilient Business Development Services
SCADEP	Smallholder Commercialisation and Agribusiness Development Project
SCD	Strategic Country Diagnostics
SCP	Smallholder Commercialization Program
SLAPCP	Sierra Leone Agro Processing Competitiveness Project
SLADF	Sierra Leone Agribusiness Development Fund
SLeCAD	Sierra Leone Chamber for Agribusiness Development
SLIEPA	Sierra Leone Investment and Export Promotion Agency
SME	Small and Medium Scale Enterprises
SOBA	Sierra Leone Opportunities for Business Action
TA	Technical Assistance
TTL	Task Team Leader
SCD	Strategic Country Diagnostics
SCP	Smallholder Commercialization Program

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### EXECUTIVE SUMMARY

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This report provides insight of the women in trade in Sierra Leone. It seeks to support the Ministry of Trade and Industry and other relevant institutions to make informed decisions in addressing the women in trade issues in Sierra Leone, look at the gaps and proffer plausible solutions.

### ORGANIZATION OF THE REPORT

This report is organized into four sections.

**Section 1:** Covers the introduction, background of the study, methodology and approach to the study.

**Section 2:** Asses the current participants of women in trade including cross-border trade, their roles, contributions and barriers that hinder women's engagements in trade activities.

**Section 3:** Explores initiatives implemented by various organisations to promote women's participation in trade including cross border trade.

**Section 4:** Provides recommendations for policy interventions, capacity-building programs, and support mechanisms to enhance women's inclusion in trade

**Section 5:** provides a set of indicators to monitor and evaluate the progress of women's participation in trade over time.

### THE FINDINGS FROM THE STUDY

The Consultant started the study by trying to understand the Stakeholders and their roles in Women in Trade using gender roles as a reference point, and recognizes that Entrepreneurs, including Producer, Supplier, and Service Provider Enterprises, Security Personnel, Customs Officials, Retailers, and Cross Border themselves remains vital to the whole Women in Trade ecosystem. The study further noted the Informal Sector participants, male and female and unpaid workers, both male and female, in the household and/or community as relevant segments for the study. The study also noted the role of Supporting Institutions both Public and Private Institutions and their significant roles and influence they exert in the entire women in trade ecosystem. These includes MDAs, INGOs, Multi-lateral Agencies, and Donor Institutions. All these formed the entry point for the study.

The study also reveals that the scale of participation and role of women in trade more especially in formal trade remains low. This has been so because women in Trade do not get the requisite information to take advantages of the opportunities in finance and other relevant benefits that are available especially for women led SME's. Women struggle to get access to land, access to equipment, access to organized market and access to storage. They are challenged by limited education to participate in formal business and are often discriminated against in certain businesses. The poor road network put a heavy burden on them to

transport their goods to market and often the requisite market information to help boost their sales is lacking. Social and cultural norms are strongly related to the issues of education and training for women and information for women to access resources. But more importantly is access to correct information which has been a very critical issue for women owned SMEs and women in Trade. Generally, this has remained a major impediment to their growth. Women in trade are hindered by cultural and political practices. Even when a woman has access to finance it is expected that there should be a man in control. The study notes that while supporting institutions are crucial in bridging the gender gap and have been doing so, much is still required in this direction. The study notes that women owned SMEs engaged in cross border trade face serious challenges ranging from harassment, extortion, misinformation, and corruption.

However, despite the above-mentioned constraints and challenges women in trade face, there are also a series of opportunities at Sub-Regional Regional Continentals as well as global level to promote women in trade. The AFCFTA provides a huge market which Women in Trade can take advantage of just as the AGOA and Indian market. Specifically, the study notes that MTI's can also support the vision of the government in increasing exports when they specifically support women to address three key issues namely: Access to finance, support the removal of the limitation to information and education in Business Formalization and promote access to markets.

### **RECOMMENDATION FOR THE MTI**

Against this back drop a series of recommendation for the MTI are outlined below.\

#### **Access to Finance**

- Support a robust but flexible scheme for access to affordable finance to support women in Trade more especially women owned SMEs to kick start and/or ensure business continuity including – sustained processing marketing and sales.
- Provide enhanced business and technical training, mentoring, information, and linkages to finance for women owned SMEs. BDS programs can be used to promote registration.
- Promote flexible programs which meet the schedules of women owned SMEs and working participants.

#### **Business Formalization**

There is limited information and education on Business Formalization. To address this,

- Develop a communication plan to educate SMEs women in the informal sector especially grassroots women in trade on the benefits of registering and take advantage of the opportunities in various agencies engaged in supporting women in trade.

- Develop guidelines and disseminate information on successful local approaches
- Provide opportunities for District and City Councils, Markets and Women Leaders to meet and share experience about the Informal Sector and Women Owned SMEs.
- Create avenues for dialogue between Local Governments, Associations of Informal Entrepreneurs, and Civil society Organizations on women in trade issues.
- Engage SME Institutions in charge of registration to simplify registration processes
- Support local collection and monitoring of sex disaggregated data by Supporting Institutions.
- Examine sector-specific issues by undertaking studies on the causes of informality for different kinds of businesses and promising solutions

### **Access to Market**

- Undertake conscious efforts to inform women traders and SMEs especially women owned SMEs of the regional and international opportunities that are available.
- Encourage women in trade especially SMEs to focus on diversification of products, taking advantage of the new market opportunities in the region and the continent and market trends.
- Encourage and support Women Owned SMEs to make conscious effort to link up with the Sierra Leone Standards Bureau to get standards of their product right.
- Encourage women owned SMEs to organise and engage in networks for marketing.
- Work with MDAs and NGOs to develop User friendly Marketing platforms with simple but accurate information to support marketing of goods and services.

### **RECOMMENDATIONS FOR SUPPORTING INSTITUTIONS**

The study also proffers the following recommendations for Supporting Institutions should provide to women in trade. These recommendations are made against the backdrop of work done by women in the Agri business sector and light manufacturing

#### **Inputs Provision**

- Support women to engage in agro dealership and provide training on the use of inputs. Nm.mn, Develop sound ICT outreach and products targeting women owned SMEs
- Support the development and use of Simple Mobile Banking Applications (SMBA) and pre-paid vouchers to facilitate quick business transactions along the value chain.
- Assist women owned SMEs to increase sales by tailoring their products and packaging to meet market demands.



## SECTION ONE

### INTRODUCTION

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#### THE PURPOSE OF THE REPORT

The objective of the report is to catalogue activities, including challenges identified from the preliminary analysis conducted by the consultant on the Assessment of women in Trade in Sierra Leone. The report is prepared for the consumption of MTI, UNDP, various Development Partners, and stakeholders, wanting to have a broader picture of the situation of women in trade and a clear direction for intervention by all. It provides a platform that set out specific indicators for monitoring over the course of a period progress in the sub sector to inform policy decision making by MTI.

- Government of Sierra Leone's and the UNDP's main aim for the study is to Assess the current participation of women in trade including cross-border trade, their roles, contributions, and barriers faced that hinder women's engagement in trade activities.
- Explore initiatives implemented by various organisations to promote women's participation in trade including cross border trade.
- Provide recommendations for policy interventions, capacity-building programs, and support mechanisms to enhance women's inclusion in trade.
- Develop a set of indicators to monitor and evaluate the progress of women's participation in trade over time.

#### METHODOLOGY AND APPROACH

This Study brings together a series of chapters that look at the ways that women participate in trade in Sierra Leone, the constraints they face, and the impact of those constraints. It seeks to extend the rather small amount of analytical work that has been devoted to this issue and to encourage researchers, especially in Sierra Leone, to look more carefully at the specific challenges women face.

For the purpose of the assignment, the Gender Action Learning (GALS) Methodology, and stakeholders' Interviews, were carried out to corroborate the body of Literature Reviewed from the Desk Research. The extensive literature review reveals there are serious issues with regards to the gender roles and the challenges women face in Promoting trade. but there are also a variety of opportunities to grow women in trade.

### THE CONTEXT

It is estimated that 70 per cent of informal trade in Africa is conducted by women traders. Being well positioned, women are the untapped resource to be an economic growth accelerator of Africa's economy especially under the *Women and Youth in Trade* Protocol of the AFCFTA (UN WOMEN). The 2015 census report notes that currently in Sierra Leone, women work mainly in the informal sector. Although men form 73 per cent of paid employees in the formal sector, they make up just 43 per cent of the informal economy. In Rural communities, gender roles are usually rigid and place a heavy work burden on women who contribute to the family farm (notably along planting, weeding, harvesting), assist their husband in its cash crop production and are also forced to attend to the subsistence farm, small scale animal production (poultry and small ruminant). Women's burdens are compounded by the poor nature of the infrastructure in rural Sierra Leone. Women often carry huge farm products on head and work long distances in search of markets miles away to eke a living. In fact, Gender relations on land matters in Sierra Leone have remained largely unaddressed over all these years. This is the reality for many women in rural Sierra Leone, a country where at least 95 percent of its land is governed by customary law. In terms of power and decision making at household, community and even national level, women lag behind in the decision-making process. Men take decision in terms of ownership of assets, community participation and above all in political involvement. Women account for 52 per cent of the total population in Sierra Leone yet occupy less than 20 present of elected positions. Other legal and regulatory barriers that affect women entrepreneurs include registration of business names, obtaining licenses, adhering to statutory requirements, and contracting. Gender disparities in education and training have also been clearly reflected in the 2015 Census. These and many more issues have been reflected in the literature.

The Gender Gap situation is also noted in the Sierra Leone /World Bank Country Partnership Framework – CPF. At the cross-border level, delays at the borders due to complex customs procedures as well as the presence of multiple border agencies compromise efficiency leading to low compliance levels and delays in clearance of goods has been a serious impediment to women's ability to trade.

### ***UNDERSTANDING WOMEN'S ISSUES AND BRIDGING THE GENDER GAP***

There are a series of key International Instruments that Sierra Leone has signed up to ratified or committed to at International, Regional, or Sub-Regional levels. There are also a series of relevant national documents in relation to bridging the gender gap notably the Beijing Declaration and Platform for Action. The Government of Sierra Leone also recently signed into law the GEWE Act supporting women in terms of access to finance among other things. Government also signed the AFCFTA Agreement with its special

protocol on promoting women in trade. Sierra Leone has also signed up the UN's Sustainable Development Goals (SDGs), guiding the global fight against poverty through to the year 2030 and has developed a new National Gender Strategy for 2019 -2023 aligned to the National Development Plan (2019-2023).

However, more than 20 years since the landmark Beijing Declaration and Platform for Action the results are still not encouraging. Even though the Sierra Leone Government reintroduced a national micro credit scheme. The scheme executed by the Ministry of Trade and Industry using NGOs, Micro Finance Institutions, Commercial Banks and Community Banks as implementing partners is geared towards supporting women in trade. Other supporting institutions like USAID, CARE, UN WOMEN and Action Aid are rolling programs to address the gender gap. But the Institutional framework to support women in trade especially women owned SMEs is not clearly defined. One of the biggest challenges for supporting Women in trade as well as women owned SMEs is the vague policy framework which does not speak properly to the issues.

African countries have enormous potential for trade with the global market and for more intensive trade among themselves. Regional trade in Africa can play a vital role in diversifying economies and reducing dependence on the export of a few mineral products, in delivering food and energy security, in generating jobs for the increasing numbers of young people, and in alleviating poverty and promoting a shared prosperity. New opportunities are appearing to provide food and manufactured goods to Africa's growing cities, trade in services provides a route to more diversified exports and more competitive domestic services markets and functioning regional markets have become a springboard to markets in other continents.

Women play a key role in trade in Africa and will be essential to Africa's success in exploiting its trade potential. Women make a major contribution to trade in most African countries through their involvement in the production of tradable goods as cross-border traders and as managers and owners of firms involved in trade. In many countries in Africa, for instance Sierra Leone, the majority of small farmers are women, and they produce crops such as maize, cassava, cotton, and rice that have enormous potential for increased trade between African countries and with the global market. Women are also involved in providing services across borders, such as education, health, and professional services, including accountancy and legal services. Hundreds of women cross borders in between Sierra Leone and the neighbouring countries of guinea and Liberia, down to Asia every day to buy or deliver goods from areas where they are relatively cheap to areas in which they are in shorter supply. However, Africa's trade potential is undermined by constraints that women face. The contribution of women to trade is much less than it could be because of various specific nontariff barriers that impinge particularly heavily on the trade activities of women and

women-owned enterprises. These barriers often push women traders and producers into the informal economy where lack of access to finance, information, and networks jeopardize their capacity to grow and develop their business. Such conditions prevent women from taking full advantage of the opportunities created by trade and thus undermine the aspirations of countries like Sierra Leone to use trade as a driver of growth, employment, and poverty reduction. Without attention to these barriers, the objective of achieving an effective continental free trade area in Africa will not be realized. Yet, policy makers typically overlook women's contribution to trade and the challenges they face. This neglect reflects, in part, the lack of data and information on women and trade in Sierra Leone and the underrepresentation of small traders and rural producers in trade and trade policy discussions. (Paul Brenton and Elisa Gamberoni)

## SECTION TWO

### ASSESSING THE CURRENT PARTICIPATION OF WOMEN IN TRADE

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*(Including cross-border trade, their roles, contributions, and barriers that hinder women's engagements in trade activities).*

Sierra Leone is a tropical country located in West Africa on the Atlantic coast between Guinea and Liberia. It is one of the least developed countries in the world and has a population of nearly 8 million people where 58 % of them live in rural areas and 53 % living below the income poverty line (US\$1.25 per day). Maternal mortality rates in Sierra Leone are amongst the highest in the world, at 1,360 per 100,000 live births.<sup>1</sup> Early marriages and teenage pregnancies are common with 13 % of girls married by age 15, and 39 % by age 182, and with 28 % of girls aged 15-19 years pregnant or already having at least one birth.

In 2023, the fragile states index for Sierra Leone was 81.4, indicating a “high warning” on state fragility. Contributing factors include conflict that seems to have pervaded most of the country's history. This includes several military coups after independence and a history of social unrest, which resulted in a brutal civil war that lasted over a decade. The Ebola virus disease epidemic (2014 – 2018) and the prevailing COVID-19 pandemic also disrupted Sierra Leone's development trajectory. In times of complex humanitarian emergencies, women and children often face a higher risk of sexual exploitation, child labor and sexual and gender-based violence. The World Health Organization indicated that one in three women experience violence in their lives and this is exacerbated in crisis situations. Lessons learnt from Ebola crisis in Sierra Leone indicate a trend where women and girls faced sexual and gender-based violence (SGBV), unintended pregnancies and social stigma which in some cases, led to eviction from their homes, loss of

employment and other social cultural abuses. Women account for 52 percent of the total population in Sierra Leone yet occupy less than 20 percent of elected positions. Their voice, visibility, participation, and representation in elective and appointment positions remain very low compared to men.

### **WOMEN AND GOVERNANCE**

The basic document of a country's legislation is its Constitution. The Constitution of Sierra Leone states that it is not allowed to discriminate against any citizen on the basis of sex and that all citizens of Sierra Leone have equal rights to vote. The problem for Sierra Leonean women is not their legal rights. Women in Sierra Leone are protected by the laws, but the problem is that the laws are not followed in the society. Most women are not fully aware of their rights and opportunities and they are not encouraged to learn about their rights, hence the political awareness is often low. A woman's fulfillment and identity come from marriage and motherhood. These are also her roles in life. Women are discouraged to participate in decision-making. Their situation is even worse in rural areas where they have been relegated to the kitchen. Women do not even come close to constituting one fourth of the national legislature of Sierra Leone.

What is of importance for Sierra Leonean women in relation to the law is that investigations have revealed that large masses of women in Sierra Leone have remained unaffected by the rights guaranteed by the Constitution. Women experience differences in everyday life, and local governance is very much engendered. Traditional gender roles corner women into juggling with multiple responsibilities at home, at the workplace and in the community. The demands on women leave them with less time than men for political involvement, and with no voice in the decision-making processes that impact on their lives and environment. Women in Sierra Leone have endured also social, and economic marginalization. Negative gender and social norms have drastically hampered their participation in governance and socio-economic development. Women also are disproportionately affected by poverty and lack of decision-making power.

In addition, there is an unequal burden of socio-economic hardships borne by women and girls. This emanates from the increasing role of women as providers of basic needs for their households. The situation is further exacerbated by religious and cultural limitations on the role and status of women in rural communities of Sierra Leone which also influence their participation in education and thus their level of illiteracy. Although the overall literacy level is progressing, there still persists a difference in literacy among women in rural and urban areas. Women make up nearly two-thirds of the over 80% of the total illiterate population. There are more boys than girls in schools at all levels. Dropping out from school occurs when the children (girls) must stay at home to take care of younger siblings or engage in petty trading to help their parents with the income, or in case of teenage pregnancy in urban areas. Dropouts are mostly girls.

It is evident that education is the key to sustainable development for women. Even with the greatest share of the billions of dollar micro-credit schemes, a lower education, especially on how to manage resources, will always be an obstacle to equality. The old saying “when you educate a man, you educate an individual and when you educate a woman you educate a family” is a justification for policies that enhance female education

As a result, deep-rooted gender inequality and social exclusion prevails, and rural women, including those with disabilities, are excluded from decision-making and asset ownership. Many women and girls in Sierra Leone also experience sexual and gender-based violence; suffer from a lack of access to formal health and justice mechanisms; and are marginalized and repressed under the traditional justice system. Widespread poverty and fragility have contributed to shifts in women’s roles beyond traditional or conventional limits

Most women now play the main role in domestic household decision-making and working in whatever way they can to provide an income for their families, even where men are present in the household. They are in the forefront of emergency care and social recovery efforts, often playing active public roles to influence and mobilize support. Customary laws and widely held cultural and social beliefs, however, still pose some significant barriers to integration of women and persons with disabilities into public, political, and economic arenas or in decision-making spheres at the household, community, and national levels. Based on tribal law, women lack property rights and are dependent on their husbands or a close male relative, for access to land and related assets. Because of limitations on their mobility, women have limited access to the formal economy, and most of them must request permission from male decision makers to leave their home, further impeding their economic mobility.

### **WOMEN AND AGRICULTURE**

According to the FAO, Rural women farmers contribute significantly to the agriculture sector, and deserve better recognition and greater appreciation of their tangible contributions to agriculture and rural development and food security. About 70% of women are employed in agriculture and women provide 75% of the labour along the food value chain, from production, processing to marketing. Women’s labour force participation in crop Sierra Leone recorded an increasing development progress over the last decade, farming and in trade and repairs stand at 65.8% and 21.9% respectively. 95% of women are self-employed and with a vulnerable employment against 85% of men. The dominance of women in the self-employed/informal sector with poor working conditions, low salaries and no social protection leaves them open to exploitation and xvi National Gender Profile of Agriculture and Rural Livelihoods – Sierra Leone:

Country Gender Assessment Series increases their vulnerability to poverty (World bank gender data base, extracted from ILO database in November 2017). Rural women play a crucial role in achieving food and nutrition security. They are particularly vulnerable to nutritional and health problems due to frequent childbirth, coupled with their heavy farm and home workload. In the rural areas, women are the custodians of household food security and health. They typically engage in diversifying the household's farming to include vegetables and small ruminants, and they have primary responsibility for children's nutrition and health care, subsistence agriculture, manual food processing and water fetching. In rural communities, gender roles are usually rigid and place a heavy work burden on women who contribute to the family farm (notably along planting, weeding, harvesting), assist their husband in its cash crop production and are also tend to the subsistence farm, small scale animal production (poultry and small ruminant). Women are exclusively responsible for manually processing cassava and rice, which is a heavy burden and usually undertake small scale marketing as well. In addition to farm activities, women are responsible for most domestic and reproductive chores such as cooking, fetching water and fuelwood, clean and launder clothes, care of the sick, the elderly and children. Considering the lack of rural infrastructures (roads, less than 50% rural households have access to clean water (GOSL 2013 and MICS 2010), lack of access to energy etc..) and services (child care etc.), such activities take much time and limit women ability to perform their farming and other income generating activities Gender inequality is prevalent in access to and control over land, financial services, productive resources, and extension or market services and prevent women to achieve their whole potential. Women in agriculture and rural areas have less access than men to productive resources. If women are legally entitled to similar access to land, custom laws often prevail in rural areas. Society practices patrilineal inheritance, so land is generally passed down from father to son. Also, women face the risk of losing control over the land when their husband dies or if they divorce. Women have less access to extension services and technologies and finances.

### **WOMEN AND ACCESS TO RESOURCES (LAND)**

Access to land has seriously hampered women's ability to grow and expand their businesses Even when there is a strong desire to do so. In fact, Gender relations on land matters in Sierra Leone still remains largely unaddressed over all these years. This is the reality for many women in rural Sierra Leone, a country where at least 95 percent of its land is governed by customary law. This means that for the majority of citizens, the unwritten traditional rules and practices of tribes or communities determine who is able to hold, use or transfer land. In many ways, the application of rules of customary law in ordinary life has tended to affect women more adversely than men. On important issues, women are often treated as minors - needing the agency of a man to act. In worse case scenarios, they are regarded as chattels. The draft National Land



Policy 2014 concedes that women, children and youth suffer discrimination and denial of land rights under customary law. (Sierra Leone: Land Governance Assessment Framework (LGAF) September 2015).

The above view is buttressed by the UN Women which highlights a series of challenges faced by women farmers such as, limited access to information and arable land, ineffectiveness of Agribusiness Centers (ABCs), multiplicity of Farmers' Unions not co-operating with one another, financial services for farmers being diverted to traders of non-agricultural commodities, non-availability of land in western mountain Districts, male dominance of gender positions in local councils, limited access to information, poor road infrastructure, limited support to women enterprises from Sierra Leonean financial sources, and challenges with pest control. (UN WOMEN 2017).

Similar concerns have also been raised by several multilateral institutions including the World Bank group which holds the view that to boost shared prosperity; Sierra Leone must create poverty-alleviating nonfarm jobs outside the mineral sector, especially for youth and women. (World Bank Sierra Leone - Systematic Country Diagnostic (SCD) February 6, 2018).

### **WOMEN AND EDUCATION**

The aims of education in Sierra Leone is to provide opportunities for children and adults to acquire knowledge and skills, as well as, nurture good attitudes and values for economic growth, to have an appropriately educated entrepreneurial and innovative citizenry, tolerant, productive and internationally competitive by 2030. On 8th April 2021, the Sierra Leone Cabinet approved the 'National Policy on Radical Inclusion in Schools'. The policy seeks to ensure that schools throughout Sierra Leone are accessible to, and inclusive of, all children – especially those groups that are historically marginalised or excluded from formal schooling. But this notwithstanding, in Sierra Leone, a gender gap in education persists, particularly from secondary school onwards where lower levels of female participation are recorded, due in part to forms of violence and discrimination directed against girls. Costs of school is a barrier for them to go to school, remain there, or, for girls who are also mothers, to return after giving birth. poverty compelled them to drop out of primary or secondary school.

Girls are less likely to remain in school in comparison to boys due to factors such as child marriage, early pregnancy and gender roles that dictate a female must take on household responsibilities. Additionally, it is extremely rare for a female to continue her education after marriage or pregnancy — “less than 2%” of married females between the ages of 15 and 19 attend school. This situation is more glaring in the northern province of Sierra Leone which has the highest rate of poverty, 77 percent, in the country, according to a



December 2022 World Bank report. Falaba district, in the far northeast, is one of the country's poorest districts. According to Sierra Leone's Demographic and Health Survey of 2019, by district, the percentage of women with a secondary education or higher is just 3 percent in Falaba district, the second lowest in the country. Similarly, a survey conducted by Purposeful in October 2020 found that 72 percent of out-of-school adolescent girls interviewed in Falaba had never been to school. The issue of girls education has been attributed to cultural norms which has far reaching implications. Basically women in Sierra Leone are chronically undereducated, a factor that has affected every facet of their well-being (socially, economically, politically or otherwise). Their uneducated nature has limited their ability to secure decent jobs and often force them to resort to trade in the informal sector to generate income to address their social economic needs and alleviate their poverty.

Even at the rural level where Agriculture is the mainstay of the rural economy, extension systems tend to promote innovations that benefit farmers with more assets and higher level of education. They mainly target established farmers, predominantly men, while poor women who desperately need the knowledge tend to be neglected. In addition to women's limited access to technology (tractors, power tillers and vehicle hire, for instance) for agriculture, they are often excluded from training programmes. This discrimination is justified and normalized by the gender stereotypes and traditional perceptions held by women, which teach them that they do not have the physical capability to undertake hard work or operate machines. • Patriarchal norm and gender-based violence impact negatively women agency and their capacity to develop and benefit economic activities. However, women-led households demonstrate better resilience to poverty than male-led households (WB Poverty Profile 2013) do. • Rural women are often underrepresented in rural organizations and institutions, largely due to time constraints from on and off farm activities and are generally poorly informed regarding their rights. This prevents them from having an equal say in decision-making processes, and reduces their ability to participate in collective activities, e.g. as members of agricultural cooperatives etc.

### **1.1 WOMEN AND UNEMPLOYMENT**

FAO also notes that about 70% of women are employed in agriculture and women provide 75% of the labour along the food value chain, from production, processing to marketing. 95% of women are self-employed and with a vulnerable employment against 85% of men. The 2015 census report notes that currently in Sierra Leone, women work mainly in the informal sector. Although men form 73 per cent of paid employees in the formal sector, they make up just 43 per cent of the informal economy. The dominance of women in the self-employed/informal sector with poor working conditions, low salaries and no social

protection leaves them open to exploitation and seriously increases their vulnerability to poverty. (Sierra Leone Country Gender Assessment Series FAO, 2018).

Research has shown that many people who move to big cities come from rural areas and have been working in the agricultural sector. They often must switch to another occupation if they find work at all. Finding a job is difficult as many of them can hardly read and do not have any special skills. The Census reports show higher unemployment rates among women than among men. Women have less than one third of the jobs on the market and less than 10% of administrative and managerial positions in the country. Women's work often do not appear in economic official reports as the work they perform at home or in the informal sector is not taken into account in the country's GNP. Most women in the informal sector are still engaged in agricultural activities. The informal sector is predominantly composed of small scale businesses financed by small amounts of local capital, indigenous and often based on the family and kinship network. Technology is limited and the enterprise is likely to be labor-intensive. Earnings in this sector are on or below the minimum for subsistence and most women engaged in this sector are marginalized.

In Sierra Leone, most of the women who earn money are working in the informal sector and have not made any major gains in terms of employment. Statistics show a decrease in employment opportunities for women who used to work in the public sector because of privatization. This is one of the inevitable negative effects of globalization on women in developing countries. This increase in unemployment has not been accompanied by a parallel increase in employment opportunities in the private sector. The prices of food have gone up significantly while women's wages have declined in real terms.

### **UNEMPLOYMENT UNDER THE MICRO CREDIT SCHEME**

Sierra Leone's private sector is characterized by many micro-enterprises, official estimates indicate that only 5 percent of the economic workforce is in paid formal sector<sup>16</sup>. This means that 95 percent of the economy is in the informal sector. Approximately 84 percent of rural women and 63 percent of urban women operate micro-enterprises such as small-scale farming, table-top trading, artisanal mining, and small-scale fishing. Avenues by which small business owners can acquire much needed business skills, loan finance and other key financial services are not well developed; demand for business management skills goes unmet

Women in the informal sector usually set up a business of their own to earn money and become self-employed. To be able to start a small business these women are in great need of credit. The government has created group loans to poor people at low interest rates, but these loans have mainly been accessible to group leaders, predominantly men.

Micro-finance programs targeting women have become a major plank of the government's poverty alleviation strategies since the late 1990s. Consonant with the concern for financial sustainability, accumulating evidence of women's higher repayment rates has led many programs to target women. Increasing women's access to micro-finance provides economic empowerment, increased wellbeing for women and their families and wider social and political empowerment. Government being cognizant of micro credit in the promotion of small businesses established a scheme to support small businesses with loans at a single digit level. It also established the Small and Medium Enterprise Development Agency (SMEDA) as the central coordinating agency under the Ministry of Trade and Industry (MTI) that coordinates the implementation of development programmes for small and medium enterprises (SMEs) across all related Ministries, agencies and associations.

Conditions for micro-finance delivery affect women's ability to use micro-finance to increase and control incomes. For sustainable development purposes, though interest rates must cover cost of loan and delivery, they must be kept low, easily accessible, and the loan strategy must provide for graduation to larger loans; "multiple choice" options based on participatory consultation, including loans for new activities, health, education and housing should be encouraged.

Poverty remains widespread with more than 50% of the population living below the national poverty line. Inequality in access to resources and jobs, which affect individuals' economic opportunities, also persists in particular for women. In this regard, government policy plays a critical role in enabling an environment in which women can translate their resources into labour, labour into paid work, and paid work into greater control over their lives. From an economic point of view, the argument for women's economic empowerment is compelling: boosting the number of female workers and entrepreneurs will translate into employment generation, productivity, better resource allocation, poverty reduction, and inclusive long-run growth. Also, women's involvement in economic activities generates positive returns for family's well-being, including their children's well-being.

Sierra Leone like other LDCs is struggling with multi-faceted development challenges including widespread poverty, poor access to education and health care, and gender inequality. Diversifying and expanding export bases and sustainable job creation are at the fore of the country's development agendas. To this end, governments have committed to more liberalized regional trade including through trade communities which offer, for example, duty exemptions, preferential tariffs, and simplified trading processes. Despite these advantages, much of the cross-border trade takes place informally. For these actors, ICBT is a lifeline;

against limited work opportunities and poor access to essential public services, they are highly dependent on informal trade to pay for food, schooling, and shelter. Studies reveal a number of characteristics of informal cross-border traders in the three regions (Sierra Leone, Liberia and Guinea). Women mostly trade groceries, fresh fruit and vegetables, new clothes and shoes, household items, second-hand clothes and shoes, and meat and fish products. The top reasons why women engage in small-scale and/or informal cross-border trade are to supplement family income, source products that can be obtained more easily across the border, sell products that allow higher gains across the border, and the proximity of traders' residence to villages and markets in neighbouring countries rather than in their home country. A significant share of these women are single mothers or widows or have been abandoned by their husbands. Cross-border trade activities are the only source of income for most of the traders and contribute to their families' subsistence and wellbeing.

Moreover, because women traders lack access to financial or physical assets, business skills and information, they are largely prevented from formalizing or expanding their businesses, trapping them in a 'hand-to-mouth' cycle of poverty and disempowerment.

Government's effort in promoting women sought to improve the legal framework by enacting the law, called the Gender Equality and Women's Empowerment Act (GEWE), which requires public and private employers to reserve 30 percent of jobs for women, including leadership positions, and stipulates that 30 percent of candidates put forward by any political party for parliamentary and local elections must be female among other things. It also extends maternity leave to fourteen weeks, mandates equal pay, and grants women equal access to financial support and training opportunities, among other provisions. The law includes significant repercussions for failure to comply.

### **1.2 WOMEN AND DOMESTIC TRADE**

Sierra Leone's economy is an agrarian economy strongly influenced by the production of agricultural products, creating employment, livelihoods, and foreign exchange for government. Sierra Leone's volume of Agricultural products remains small and has adverse effect its economy. In the context of domestic trade there is a trade and investment bias in favour of cash crop for export at the expense of food crops to meet domestic demands. Thus, food crop production remains subsistent and traded mostly in the domestic market. As Sierra Leone's population booms the opportunities for trade across the region in the country remain vast, but economic growth rates in Sierra Leone is lagging and poverty remains high. Essentially, Sierra Leonean farmers and firms largely depend on women to produce and trade in highly localized markets and do not achieve the sufficient economies of scale required to attract broad-based investments that could

accelerate growth and reduce poverty. There are a number of constraints including inefficient transportation and trade barriers along corridors and at borders, a heavy reliance on family and informal sources of financing, and an insufficient supply of reliable and affordable power which perpetuate subsistence production. These factors result in Sierra Leone's products being uncompetitive in the international marketplace.

In most cases therefore goods are traded in weekly markets which are held periodically on some specific day or a day of the week at some fixed sites and provide goods and services to rural settlements. Weekly market locally called as, Luma, dowey have become the hub for various transactions and a major source of livelihood for women who frequent these markets to sell goods. women move mostly agricultural products from these weekly markets to feed urban areas including the capital city Freetown.

Mostly in these periodic markets four distinct groups of functionaries are actively involved. These are producer, sellers, traders (it nary traders as well as shop Weepers) and consumer buyers and commercial buyers. The producer sellers are farmers, and the commodities usually brought to the market Place, for' sale are vegetables, poultry and other agricultural produce-in small quantities.

### **CHALLENGES FOR WOMEN IN TRADE IN SIERRA LEONE**

#### ***Challenges women face at the Domestic Level***

At the domestic level women face numerous challenges to Sierra Leone lacks the infrastructure necessary to support effective commercial activities. Poor quality and limited infrastructure pose major challenges to investment, domestic travel, inland transport, and normal operations. Efforts to construct major roads leading to district headquarter towns and rehabilitate feeder roads linking agricultural suppliers with urban markets remain ongoing. issues around financing and information

#### ***Challenges women face in cross border trade***

It is estimated that 70 per cent of informal cross-border trade in Africa is conducted by women traders. Being well positioned, women are the untapped resource to be an economic growth accelerator of Africa's economy especially under the AFCFTA. At the international level even though Sierra Leone have signed various Simplified trade regimes capable of helping women to grow their businesses especially through cross border trade, issues of.

- Lack of knowledge and information on the benefits of trading with other member states
- Complex documents and complicated processes of filing the existing forms
- Increased clearance costs

- Delays in the clearing of goods and processing of tax refunds
- have hampered women's interest in taking advantage of these trade regimes and schemes

Cross border trade has been the new vogue for trade in Sierra Leone. It offers businesses a number of benefits, including improved profitability, greater market access, for wide range of goods and services. Cross border trade has often opened new markets and provides access to customers that may not have been available previously. Sierra Leoneans have long been on this trade and have been notable for this trade especially in the Mano River Basin (Sierra Leone guinea Liberia and cote de Ivoire).

### ***Border obstacles and supply-side obstacles***

Both border obstacles and supply-side constraints hinder women's capacity to benefit from cross-border trade fully and make the formalization of their business rather unattractive. UNCTAD's notes that cross-border traders associations show that the top five problems encountered by female informal cross-border traders are limited capacity to trade higher-value-added goods, bribery and corruption at the border, limited capacity to diversify the set of goods they trade, limited access to financial resources, and misinformation about customs procedures and regulations (for instance, regarding the STR). Harassment and personal safety, confiscation of goods at the border, restrictions on trade of certain goods, and payment of undue fees are reported as other major constraints. Among the border obstacles, lack of trade facilitation increases time and costs associated with logistics as well as the number of documents required for each transaction.

Women traders in the three regions report lack of capital and heavy bureaucratic hurdles and obstacles encountered at the border (e.g., harassment and corruption) as the main factors discouraging formalization. Language is also a significant barrier as official documents are usually available only in English. The uncertainty about border procedures and the role of the competent authorities is listed as one of the main challenges across all the borders examined. Most women traders report that they are not clear about the requirements of trading within the law, available schemes to make their trade easier, or applicable duties. Therefore, some continue to pay tariffs even when intra-regional trade is duty-free, and most have little understood of the value-added tax (VAT), excise duties, customs processing fees. Finally, there are very limited opportunities for higher value addition, diversification, or capital accumulation, leaving most female traders trapped in small-scale and low value-added activities. Such costs and delays create further disincentives for formalization of informal traders. Inadequate border infrastructure (e.g. public and private transportation systems, proper warehousing facilities, functional and sufficiently staffed border institutions and agencies) heavily impacts cross-border traders, especially women. For example, women suffer to a greater extent from poor road conditions and limited availability of public transportation, preventing them

from reaching more distant and possibly more profitable markets. Women are forced to rely on the unscrupulous networks of the CHARTER MEN to facilitate the movement of their good at exorbitant prices or sometimes after sexually harassed by CHARTERMEN and even Customs officials.

According to Trade Law Centre (Edina Moyo Mudzingwa 2022) Surveys indicate that about 70-80 percent of informal traders are women. Women traders face gender based barriers at borders affecting potential for inclusive growth. Challenges that women traders encounter at border posts, include: Lack of access to information on trade rules and customs procedures and as a result, some may resort to the use of illegal crossing points which have negative consequences if caught by border authorities. If caught by border authorities, women traders sometimes end up paying high penalties, bribes or they have their goods confiscated. This put their businesses at risk. Delays at the borders due to complex customs procedures as well as the presence of multiple border agencies compromise efficiency leading to low compliance levels and delays in clearance of goods. Although borders are restricted areas, most remain porous as unauthorized personnel illegally gain access to swindle unsuspecting traders and travellers, most of whom are women. Infrastructure at most border posts remains outdated and inadequate to handle current demands of increased trade volumes. Lack of reliable electricity results in poor lighting at night creating insecurity among women traders. Improper sanitary conditions and lack of overnight accommodation may expose women traders to greater risks of violence creating more gender-based barriers to trade. Most border posts are not friendly environments for women traders as the ratio of male to female staff is disproportionate. They may feel intimidated at border posts where almost all staff in position of authority is men. Woman traders may also face discriminatory treatment at the border posts which is not reported and hence the offenders go unpunished. They may face verbal, physical abuse and sexual harassment at the hands of customs officials, border police, the military, and other (unauthorized) persons at the border, including forced strip searches and sometimes even rape. Due to the absence of information on appeals and a review mechanism, such incidents go unreported. Most women traders are not sure how and where to lodge complaints.

One of the policies to respond to some of these challenges is the introduction of simplified trade regimes (STRs). STRs aim to encourage small-scale traders to switch from informal to formal trade by lowering the costs of formal import and export procedures and easing the official trade rules. Both the ECOWAS and the Mano River Union have in place an STR, While STRs are a much-needed development, several factors impede their full uptake. These include the still high cost of complying with legal requirements of STRs, the lack of exemption from a number of domestic taxes, and the high administrative burden (i.e., non-tariff barriers) which are cumbersome especially for those who carry out transactions of very low value.



### ***Limited access to information, knowledge, and training***

Unequal access to information, knowledge and technical know-how is a key constraint to women's productivity and efficiency in Trade. Inequality in this area largely explains why women tend to remain concentrated in the low-skilled and be it in manufactured goods Agricultural products traded at domestic level or in cross border trade. Trading, for example, requires systematic access to market prices and knowledge of buyers, which most women do not have because they have traditionally been confined to activities in the homestead. Men on the other hand, engage in business activities, such as bulking, marketing and trading of agricultural products as well as manufactured goods. Women producers are often susceptible to severe exploitation by commercial intermediaries and buyers because they sell at the farm gate and have limited exposure to market information. There are multiple reasons for the persistence of this gender gap. Barriers preventing women's access to timely information, technical training and skills enhancement opportunities often originate from the modalities through which support services are provided along the value chain. Rural women continue to be largely excluded from the advisory services, which are a key source of information on new processing technologies and practices especially when dealing with agro processing .. Similarly, rural women are rarely perceived as 'entrepreneurs' (or their entrepreneurial potential is underestimated) and therefore business development services are rarely attuned to their specific needs and interests. As a result, women mostly receive second-hand information from informal networks rather than from expert providers. Women's uptake of improved practices, technologies and business skills remains lower than their male counterparts (International Finance Corporation, 2016; FAO, 2011a). In rural areas, there is still a wide gender divide with respect to the ownership and use of information and communication technologies (ICTs). These technologies have great potential to support market inclusion and business development, for example, by disseminating price-related information or facilitating access to financial resources (e.g., mobile payments, online banking). Without adequate access to timely information, innovative practices and specialized know-how, rural women are often unable to increase their production, expand their business activities and gain sustainable access to markets. On the demand side (individual and household level), women's lower levels of education are a key barrier to specialized and technical training. Despite rapid progress in recent decades, education remains an area in which gender differences are significant and widespread across regions, particularly in rural areas and for agricultural research, science, and technology. Household and caregiving responsibilities also pose major limitations on women's time and mobility. These responsibilities can prevent women from accessing services.

Consultations with key stakeholders revealed that women in trade had limited or no knowledge and appreciation of the vital Trade agreements government enter and are therefore not able to take advantage of



the benefits therein. For instant, the AfCFTA and its impact on trading activities of women. Women especially at the grassroots highlighted the limited available information on trade-related issues in general. Indeed, despite the operationalisation of the AfCFTA and the active involvement of Sierra Leone government in the negotiations process, there seems to be a disconnect in the flow of information between government authorities and women in trade regarding the AfCFTA and other trade-related information, initiatives, and platforms in the country. most female small-scale cross-border traders and women-owned MSMEs were only slightly aware or informed about the AfCFTA.

### ***Bribery and corruption***

The study identified bribery and corruption as common practices and acute challenges, especially at border posts. Female small-scale traders and entrepreneurs often end up paying bribes due to lack of information and knowledge about procedures (such as fees and taxes that should be paid through formal channels).

### ***Lack of effective transport and Road***

Roads are a driving factor for economic development and regional integration. In the absence of a national railway system, Sierra Leone's economy is highly dependent on roads for the transportation of people and goods within the country as well as across borders. The first constraint mentioned by traders is poor transportation – bad roads, high transport costs and inadequate transport services. Poor transportation limits traders' especially women traders' ability to move goods and services.

Accordingly, road construction has been given high priority in development programs with support from the government and donor community and is expected to be a key component under the Agenda for Prosperity. The national road network, however, has a long way to go before it can be an efficient distribution network for the country's imports and exports. Sierra Leone's Road transport system consists of an estimated 11,311 km, of which 8,207 km are classified as Class A, B or F roads (primary, secondary, feeder). The country only has a paved road network of 906 km, representing 8 percent of the total road network. For the core (primary and secondary) road network, the paved portion contributes 20 percent. (DTIS 2013). In many areas where roads are available, the condition or lack of bridges is a major constraint. It is interesting to note that for places like Kailahun district a bead basket of the country, the road network is so terrible that the price of transportation to Kenema increases by a third during the rainy season. Transit time by truck increases from a day in the dry season to 3 days or more in the rainy season, severely limiting market access during the lean season, the time of year when household food security indicators are weakest. The situation is similar in reported in south-eastern Liberia. The risks involved also depend on the point of

cross border and the mechanism for crossing the borders. For instance, crossing the Makona river to trade with Guinea and Liberia

Nyaibor Ngombu, Senior Programme Officer at the Manor River Union (MRU) made it across the Makona river, in the dugout canoes that ferry passengers back and forth over the borders and informed that it's scary. "You take your life in your hands when you cross the Makona River. Winding through Guinea, Liberia and Sierra Leone, the river is deep, wide, and long. Up to ten people squeezed in, alongside sacks of flour, rice, palm oil, handicrafts, and other goods. No life jackets," she recalled.

For women entrepreneurs in these three countries, such risks are their livelihood. It's a tough trade. On each of the market days within travelling distance of the river border the women leave their homes early in the morning. To get their market goods over they may have to cross the river multiple times, before loading up a truck, ready for a long, rough road journey. Sometimes the journey is too long to return home by nightfall. Despite such obstacles these women are an economically important group, they make up 70 per cent of Sierra Leone's cross-border traders. Yet, it is hard for them to access to business development and financial services that could help them assess and reach potentially profitable markets. Many are barely literate, or not at all, and they also lack business and technical skills.

The most significant road construction project undertaken since 2006 is the Freetown-Conakry highway and joint border post that was built over 2009-2012 with funding from the European Commission (EC) with 85 km of roads rehabilitated (76 Km in Sierra Leone and 9 km in Guinea). As a result of this infrastructure upgrade, according to the EC, transport cost and travelling time have been reduced by 30 percent, with trade volumes between Sierra Leone and Guinea expected to have increased significantly in 2012. For example, there is now a large market at Kambia where traders from both sides of the border can sell their products to local consumers as well as for resale in Freetown and other parts of the country. In addition, access to markets and to basic social services has increased for the population living in the northern part of the country. Another major road project was the rehabilitation of the Masiaka-Bo highway which took place over five years from 2006-2012 with 165 km of roads being rehabilitated. As a component of the Conakry-Freetown-Monrovia Road, it also contributes to the regional connectivity of Sierra Leone. But regional connectivity has improved, and a large market has emerged at Kambia, studies have shown that Due to the lack of transportation facilities in rural areas, in turn due to an unavailable or poor road network, the rural poor for the most part must walk to access the market and other basic amenities. Women carry the farm produce on their heads when they go on foot to the market. The lack of transportation facilities, in addition

to limited or no electricity supply, increases post-harvest loss in rural areas, making women and girls vulnerable to sexual abuse to and from their way to markets, schools, and fetching wood and water.

At the joint border crossing point in Gabaliya/Pamlap in the Sierra Leone Guinea border, the infrastructure is seriously challenged. For instance, Government installed scanner machine (to facilitate the scanning of goods traders come with and to determine the amount to pay) is still not working.

### ***Limited Access to Credit***

Despite having 14 commercial banks, 17 community banks, 50 microfinance institutions (MFIs), five of them deposit-taking, three Mobile Money Operators, and 59 Financial Services Associations (FSA), only 12.4 percent of adults in Sierra Leone have a bank account. The national financial Inclusion Strategy for Sierra Leone notes that, like in many other countries, women in Sierra Leone have been and will continue to be vital to the economy and play a substantial role in their families and households. According to the 2018 SLIHS, women make up for more than 50% of the country's population, of whom more than 60% live in rural areas and more than 70% are economically active (aged 15 - 64 years).<sup>49</sup> However, there is a large gender divide (UNCDF, Ayani, July 2021) when it comes to account ownership and usage with only women trailing men in account ownership by nine percentage points. Unfortunately, this means that more than half of the population face significant barriers to access to finance. While the Tiered Know Your Customer (KYC) Guidelines have made it easier for some women to open accounts, high transaction costs, lengthy waiting times and limited access points, continue to be barriers to financial inclusion for women. A report published by the African Centre for Economic Transformation (ACET) showed that not only are transaction costs high, but transportation costs and location/proximity were critical barriers for access to financial services for women and youth in rural areas. Most popular among women, particularly in the rural areas, are savings groups such as VSLAs and Osus. However, these groups continue to be informal organisations that do not provide the necessary protection and opportunities for growth when compared to formal financial institutions.

Poor access limits traders' ability to transact in higher volumes, store, and secure supplies in advance. Traders are largely self-financed. 'Lack of credit implies lesser ability to adapt to changes in demand, and a higher cost of doing business. The third constraint identified by traders is low consumer demand. This is a reminder that although markets have recovered since the conflict, low household purchasing power is a limit to their expansion. The limited capacity of local market chains and traders' operational difficulties are risks that should be considered in the design of food security interventions in Liberia and Sierra Leone.

Studies have also shown that women access Micro finance institutions. Key among those providing microfinance services is Association for rural Development -ARD, Finance Salone, LAPO Finance

Institution, Network Movement for Justice and Development NMJD, GGEM amongst others. Most of these institutions target both women and men. Their major criterion for credit consideration is the ability to pay back. The main complaints against most of these institutions are the high interest rates and payment conditions, embarrassment and sometimes jail time for non-payment of loans. The largest clientele of micro-finance institutions (MFIs) are women; there exists a negative view of MFIs within the country.

### ***Language Barriers***

Language is a major barrier for female traders and this challenge is most prevalent when trading across borders where no common language exists. Women in trade in Sierra Leone noted that not many Sierra Leoneans are fluent in French. This puts Sierra Leonean female traders at a considerable disadvantage when trading along the French-speaking borders where they need to either learn the language of trading partners or have a translator, which increases the cost of doing business.

## SECTION 3

### **OPPURTUNITIES FOR WOMEN IN TRADE IN SIERRA LEONE**

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While women in trade face numerous challenges for seeking to promote their interest, all is not lost as there are numerous opportunities also to tap into. For many women, intra-Africa and regional trade has brought economic empowerment and higher incomes. In Sierra Leone, women are actively engaged in sectors such as agriculture, manufacturing (clothing and textiles) and services. Opportunities from trade have brought more household resources under women's control, which in turn has a positive effect on overall investment in the health and education of future generations. With the support of NGOs and other development partners Women have been able to unlock the potential in them promoting their business and addressing basic domestic problems. For instance, Bonthe Island and its surrounding communities including York faced a multi-dimensional Fragilities including lack of basic services like electricity, potable drinking water, financial services and educational and health facilities among others. Fishermen and fish mongers are faced with income and livelihood insecurity as they are unable to access critical services related to the fishery value chain.

In 2021 SEND Sierra Leone together with its partner organization Terra Tech **Forderprojekte** introduced a project titled Bonthe Island Fishing Project (BIFT) in Yourk and its 49 communities in the Bonthe District. The project formed and trained Village Savings and Loan Association (VSLA) groups in York and other communities. In York, about 30 women formed a VSLA group to ensure women can take control of their

lives and reduce dependence on their spouses. In their weekly meeting, the group members saved profits earned from their different livelihoods. They were also encouraged to join the Bonthe Island Cooperative Union a financial institution that provided access to finance opportunities for women and other vulnerable groups of persons. (SEND 2021).

### ***Support from Multilateral Institutions***

Other vital multi-lateral institutions like African Development Bank have been playing a vital role in supporting women in trade, for instance the Mano River Union Secretariat received a \$4.2 million grants from the African Development Bank through the Transition Support Facility, to boost the Union's commitment to support and empower women traders via the Bank's Building Inclusive Business Ecosystems for Stabilization and Transformation in the Mano River Union project. The grant from the African Development Bank will boost business formalization among women traders and fuel new programs designed for gender-responsive, climate-resilient, and low-carbon cross-border value chains. The project will benefit women entrepreneurs at two border points, namely Koindu-Foya and Jendema-Bo Waterside, where they will receive access to finance and existing market opportunities. The project will make information on trade rules and regulations accessible with a user-friendly guide on trade rules and regulations. It will also stimulate business linkages, for example, between transporters and women aggregators. Women traders will also receive business capacity building that will be paired with soft-skills development, including decision-making and negotiation. At least 1,200 women are expected to report new or improved opportunities to earn more money or work higher-quality jobs. The project will also build the institutional capacity of the Mano River Union Secretariat. The project will also endeavor to increase access to finance and create more profitable market opportunities. At the end of the project, it is expected: (i) that at least 1,200 women cross border traders generate more income from higher quality jobs, and contribute to better lives for younger generations; (ii) a 10% increase in new women's businesses formalization in the two countries; and (iii) a 25% increase of favorable perception of cross-border trade that will contribute to economic growth and empowerment of mainly women involved with cross border trade in two project communities- Koindu/Foya and Jendema/Bo-Waterside.(AfDB 2022)

### ***Support from the AfCFTA***

The AfCFTA presents the biggest opportunity for women in trade in Continent by giving the access to the market of 1.3 billion people in the continent. It presents significant trade and business opportunities for women engaged in intra-regional trade, including in critical sectors where women are actively engaged, such as agriculture, manufacturing (clothing and textiles) and services.

The World Bank estimates that the AfCFTA will increase Africa's income by \$450 billion by 2035 and increase intra-African exports by more than 81 per cent. According to the UN Economic Commission for Africa, this single market trade agreement will enable the African economy to reach the \$29 trillion mark by 2050. As a country, efforts have been made to support Women traders in Sierra Leone to seize the opportunity to trade under this regime and benefit from this huge windfall. MTI has developed the National Trade strategy with the theme Prepositioning Sierra Leone for trading under the AFCFTA. The focus among other things in this strategy is to support women to understand dynamics of trading and to be able to prepare private sector to fully participate in process. It is estimated that 70 per cent of informal cross-border trade in Sierra Leone Africa is conducted by women traders. Being well positioned, women are the untapped resource to be an economic growth accelerator of Africa's economy especially under the *Women and Youth in Trade* Protocol of the AFCFTA.

UN Women works with regional bodies on the African Continental Free Trade Area (AfCFTA) and AfCFTA Secretariat to address challenges that (young) women face when trading and to position them more strongly in the future of intra African trade, by advocating for greater investment in (young) women's economic empowerment, skills building, and (young) women-led SMEs throughout the value chains so that they can compete and reap the benefits of regional integration and intra-African trade. Presently as part of the initiative to support trading under the AFCFTA the UN Women is working with the Ministry of Trade and Industry to finalize and roll out a national strategy for women trading under the AFCFTA.

### ***Women Empowered for Leadership and Development (WELD)***

This Gender Equality and Social Inclusion promising practice on Women Empowered for Leadership and Development (WELD) in Sierra Leone was developed by World Vision Sierra Leone team, in collaboration with World Vision USA. Funded by USAID (2014 to 2019), the goal of the project entitled Women Empowered for Leadership and Development (WELD) was to increase women's social, political, and economic rights. The project applied World Vision's Savings for Transformation (S4T) approach and worked to address social and cultural barriers to women's civic engagement and economic advancement. Working collaboratively with multi-sectoral partners and with the government of Sierra Leone, the project promoted gender sensitive planning and monitoring, and mobilized women-led civil society organizations (CSOs). The project involved women, including women with disabilities, at the city, district, and national levels. It was implemented by a consortium of four organizations led by World Vision Sierra Leone, alongside Action Aid International Sierra Leone, Advocacy Movement Network, and Network Movement for Justice and Development, across seven districts.

The objective of the WELD project was to increase women's social, political, and economic rights in Sierra Leone. The project promoted the savings group approach to economically empower women and increase their participation and representation in decision-making processes at individual, household, community, and societal levels.<sup>7</sup> The project created an enabling environment for women's empowerment, leadership, and development. It increased women's participation and representation in decision-making processes, conducted planning and monitoring at council, community, and national levels, and strengthened women's civil society organizations to influence gender policies at the local and national levels. The project utilized the Savings for Transformation (S4T) approach, which is based on Village Savings and Loan Associations (VSLA) methodology.

THE SHETRADES INITIATIVE She-Trades is a flagship initiative of the International Trade Centre (ITC) that provides women entrepreneurs around the world with a unique network and platform to connect to international markets. The initiative aimed to connect 3 million women entrepreneurs to market by 2021.

The Government of Sierra Leone and the World Bank also implemented the **Sierra Leone Economic Diversification Project (SLEDP or the Project)**. The Project Development Objective (PDO) is to increase investment and growth of small and medium enterprises in non-mining productive sectors. World Bank Grants for SME Financing The World Bank Board has recently approved a \$40 million grant to the Government of Sierra Leone from the International Development Association (IDA) to support investment and growth of Small and Medium Enterprises (SMEs) in non-mining productive sectors in Sierra Leone. The project (2021-2025) aimed to contribute towards addressing:

- The structure and business support challenges
- SME expansion and diversification projects
- The constraints preventing women entrepreneurs from managing their SMEs
- Low access to information and poor infrastructure
- Limited access to finance, and weak capacity to scale up businesses
- SMEs start-up and early-stage financing
- Growth and Productivity issues
- Private sector-led growth for job creation, poverty reduction and economic diversification.
- Capacity development challenges including accountability and transparency
- Development of competitiveness of growth sectors such as manufacturing
- Promoting economic diversification to reallocate resources from low- to high-productivity sectors to boost growth in GDP per capita and reduce poverty.



### ***World Bank Sierra Leone – Agro-processing Competitiveness Project***

The development objective of the Project is to improve business environment in agribusiness sector and increase productivity of targeted agro-processing firms in Sierra Leone. The second component of the project focuses on SME direct support to increase productivity and strengthen competitiveness of agro-processing firms and SMEs in selected value chains. It consists of following sub-components: (i) firm-level technical assistance (TA) and capacity building of ecosystem players; and (ii) provision of matching grants to SMEs. The \$10M project which closes in December 2023 is managed by a Project Implementation Unit with fiduciary management from the PFMU of the Ministry of Finance with supervision from the Ministry of Trade and Industry.

### ***ILO Opportunity Salone Project***

Opportunity Salone is a project financed by the EU aiming to contribute to large scale job creation and job quality improvement for women, youth and persons with disabilities, mainly in the rural area of Sierra Leone through inclusive value chain production focused on Small and Medium Enterprises (SMEs) and cooperatives and feeder road maintenance to improve access to market. Opportunity Salone adopts a market system in its implementation approach and is envisaged to contribute to value chain and entrepreneurship development, creating between 2,000 and 4,000 jobs in the short run to maintain up to 200 km of rural feeder roads as well as longer-term, sustainability job quality improvement in strengthened and inclusive agricultural value chains. The project is managed by ILO targeting SMEs in the Cocoa, Cassava, Vegetable and Palm oil value chains in Bo, Kenema, Bombali & Port Loko Districts.

### ***Private Sector Gender Grants in Sierra Leone for Income-Generation and Self-Employment***

The Right Sharing of World Resources (RSWR) is a United State Organisation that is supporting a program for income-generating, self-employment projects for poor women who are members of a self-help group. They believe that small scale income-generating projects offer the recipient organizations to extend small loans to members of their groups so that they can start small and micro businesses. Funding Information: Up to US \$5,500 for a one-year project. Each group may receive only one grant. Exceptions can be made to this only if it is clearly shown that a second grant will support a different group of women. Eligibility Criteria: ▪ All groups must be self-directed by the women beneficiaries themselves. ▪ The leadership and management must come from within the group. ▪ The group cannot be formed or managed by outside coordinators. ▪ Additionally, the group must be registered with the local authorities and have a bank account, and the signers on the bank account must be three women who are members of the group.

Entrepreneurs du Monde 7083 beneficiaries, 93% of micro-entrepreneurs being supported are women



### *Other types of funding sources*

African Business Angel Network (ABAN) The World Bank is supporting the development of Angel investors and networks in Sub-Saharan Africa. The African Business Angel Network (ABAN) is a pan African non-profit association founded to support the development of early-stage investor networks across the continent and to get many more (early stage) investors excited about the opportunities in Africa. ABAN seeks to promote a culture of Angel investing across Africa. There are networks emerging across the continent, but there is yet a conversation in place that connects them. There is a sincere need to collect/develop best practices and to make this knowledge available. To create a resource and contact point for promoting new networks and/or supporting other stakeholders looking to get involved in building the ecosystem. Also, to engage private sector investors and to offer some guidance on investing into African borne innovations. In turn, ABAN seeks to further build the industry and improve the climate for startup entrepreneurs. ABAN began as a consortium of independent investor networks including the Lagos Angels Network (LAN), Cameroon Angel Network (CAN), Ghana Angel Network (GAIN), Venture Capital for Africa (VC4Africa), Silicon Cape and supported by the European Business Angel Network (EBAN), the LIONS Africa Partnership and DEMO Africa. In the interest to connect these African networks, support new investors and new networks, to maximize their impact and to connect African investors to their global counterparts, the need was established A Guide on Financial Sources for Access to Finance for SMEs in Sierra Leone<sup>27</sup> to form a pan-African association of angel investor networks and other early-stage investors – hence the creation of ABAN.

### *Diaspora Funds*

Mobilization of diaspora investments is possible through the issuance of a diaspora bond, a retail saving instrument marketed to the diaspora. A developing country government (or a reputable private corporation) can tap into the wealth of migrants by selling such bonds even in small denominations (from \$100 to \$1,000). The bonds could be sold in larger denominations to wealthier migrants, diaspora groups, or institutional investors. Diaspora bonds can tap into the emotional ties of the diaspora—the desire to give back—and potentially help lower the cost of financing for development projects in their country of origin. Since the diaspora savings are mostly held as cash “under mattress” or in low-yielding bank accounts in the diaspora host countries, offering an annual interest rate of 3 to 5 percent on diaspora bonds could be attractive. Diaspora bonds have several advantages, both for the issuer and for the emigrant who buys the bond through retailing at small denominations, ranging from \$100-\$10,000, issuers can even tap into the wealth of relatively poor migrants. In certain cases, a confident issuer could issue in local currency terms as migrants may have local currency liabilities in the issuing country and hence less aversion to devaluation

risk. Migrants are expected to be more loyal than the average investors in times of distress, and they might be especially interested in financing infrastructure, housing, health, and education projects. A diaspora bond would offer a higher interest rate than the rate diaspora savers earn from bank deposits in their country of residence. The African Diaspora could be developed as an important source of Angel financing and mentoring support for new and young African entrepreneurs – in much the same way that Endeavor originally started out as providing support to Latin American entrepreneurs, based upon Latin Americans living in the United States.

### ***Munafa, social microfinance program in Sierra Leone***

In 2018, Entrepreneurs du Monde decided to start working in the poorest neighborhoods of Freetown and then in outlying areas. It set up Munafa («prosper» in several local languages), a social microfinance institution offering individual loans, a savings account and tailored training. This comprehensive support allows entrepreneurs to develop their businesses and income and improve their living conditions in a sustainable way.

Entrepreneurs form groups of 15 to 35 people. After five initial training sessions, participants can obtain a first loan based on their financing needs and repayment capacity. No guarantor or deposit is required. Twice a month, the group meets with its facilitator. Participants make loan repayments, add to their savings accounts, and take part in training in management/sales or on a social theme (education, health, rights, etc.) to strengthen their businesses and help their family and community to move forward on all levels.

### ***Support by Entrepreneurs du Monde***

Since 2019, Munafa's local team has been providing socio-economic services in 19 communities in Freetown. With support from Entrepreneurs du Monde's technical experts, the team provides training, implements its Management Information System and manages risks and social and financial performance. Today, Munafa is a social enterprise under Sierra Leone law and has obtained microfinance approval. Led by a competent, motivated management team, the microfinance institution is well on its way to achieving its aim of social and financial balance.

- Provide recommendations for policy interventions, capacity-building programs, and support mechanisms to enhance women's inclusion in trade.
- Develop a set of indicators to monitor and evaluate the progress of women's participation in trade over time.

### ***Government of Sierra Leone Low Interest Loan Platform for SMEs***

The government is reintroduced a national micro credit scheme executed by the Ministry of Trade and Industry using NGOs, Microfinance Institutions, Commercial Banks and Community Banks as implementing partners. The design conforms to all principles of a sustainable micro-credit scheme. It has launched Le 100 billion funds for SME development, during the four years – from 2020 to 2023 targeting 50,000 households with special focus on women and youth.

### ***The Munafa Fund to support SMES***

The fund is to support micro, small and medium-sized businesses that are struggling to gain access to finance for growth and expansion, which is desperately needed if the country is to address its massive youth employment and growing abject poverty. As a strategy to promote economic livelihood and develop the Private Sector the Government of Sierra Leone through the Ministry of Finance has allocated 100 billion Leones over the 4-year period (2020-2023) to support SMEs Operations, its growth and Competitiveness. The Munafa Fund Programme is implemented by SMEDA, that also collaborates with Bank of Sierra Leone in the implementation process. Financial Service Providers – (FSPs) will competitively apply to participate in the program and will have the right to borrow from it for the purpose of on-lending these funds to MSMEs in accordance to the strict requirements set out in Munafa manual. The MFIs must be licensed and regulated by a relevant regulatory body, such as the Bank of Sierra Leone, the Apex Bank and the department of cooperatives. Eligibility Criteria for Munafa Fund Although FSPs have their own eligibility criteria that they use when lending to MSMEs, below are the general guidelines that should be used when using funds from this programme for on-lending to MSMEs.

- Must be a Sierra Leone citizen
- Must be at least 18 years but not more than 65 years old (persons older than 65 years may be required to create a legal entity recognized by laws of Sierra Leone)
- Should have been in business for at least six months
- Start-up enterprises may be considered on a case-by-case basis, especially those that present viable business ideas
- Should possess a valid national identification document (i.e., passport, driver's license, national ID, voter's card, etc.)
- May have an outstanding loan with the FSP or other FSPs, as long as they may have the capacity to repay and a good credit history
- Business legal status may include sole proprietorship; partnership; and limited liability company

- Business should be registered with an appropriate government body, including: the district council; corporate affairs commission; and the office of administrator and registrar general
- Be registered with SMEDA
- Business owner(s) must have a fixed abode
- And preference shall be given to businesses in value addition sectors, including manufacturing; agro-processing; tourism; food processing; transport; and fisheries.

### *Specific Agribusiness Sector SME Financing*

SCADeP is a US\$ 55 Million project being implemented by the Government of Sierra Leone, with credit funding of US\$ 40 million from the International Development Association (IDA) of the World Bank and a grant of US\$15.0 million from the UK Department for International Development (DFID) to support the feeder roads component. The project targets four main commodity value-chains rice, cocoa, oil palm and poultry. However, even though the primary focus is on these four value chains, the project can support other value chains that demonstrate commercial viability and integrate smallholder farmers in the intervention areas. In addition to financing, the project supports advisory services or technical assistance to support priority non-financing constraints identified by value chain actors.

To promote smallholder commercialization by fostering productive business linkages between smallholder farmers and selected agribusiness firms and other commodity off-takers in Sierra Leone. SLADF targets eligible agribusinesses, facilitating their access to competitive value chain finance tailored to their needs and required for the provision of productivity enhancing services and market access to out-growers.

This can be achieved through support for interventions aimed at improving agricultural productivity and access to markets as well as development of inclusive smallholder farmer-agribusiness linkages in Sierra Leone. Matching Funds: The interested Company should (including 3rd parties such as co-investors or banks and other lenders) provide matching funds of at least 50% of the total cost of the business idea. This is to demonstrate risk sharing between the organization and SLADF. Value Chain Profile: Cocoa, rice, poultry, oil palm are the core focus. However, other value chains can apply, provided they demonstrate impact on out growers. Fund Limit: The total funds requested must not exceed USD 1,000,000. Out grower Model: Out growers model proposal must demonstrate that the project involves the development and growth of existing or proposed out grower scheme/off taker arrangements.

## SECTION FOUR

### RECOMMENDATIONS

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#### GENERAL RECOMMENDATIONS

##### *Access to Finance*

Access to finance remains a vital element to support Women in Trade. Therefore, it is prudent for Government as well as private sector to consider the following:

- Support a robust but flexible scheme for access to affordable finance to support women owned SMEs to kick start and/or ensure business continuity including – sustained processing marketing and sales.
- Provide enhanced business and technical training, mentoring, information, and linkages to finance for women owned SMEs. BDS programs can be used to promote registration.
- Promote flexible programs which meet the schedules of women owned SMEs and working participants.

##### *Business Formulation*

There is limited information and education on Business Formalization. To address this,

- Develop a communication plan to educate SMEs on the benefits to register and take advantage of the opportunities in the SLAPCP for women Owned SMEs engaged in the Agro Processing Value Chain.
- Develop guidelines and disseminate information on successful local approaches
- Provide opportunities for District and City Councils, Markets and Women Leaders to meet and share experience about the Informal Sector and Women Owned SMEs.
- Create avenues for dialogue between Local Governments, Associations of Informal Entrepreneurs, and Civil Organizations.
- Engage SME Institutions in charge of registration to simplify registration processes
- Support local collection and monitoring of sex disaggregated data by Supporting Institutions.
- Ensure the collection of disaggregated by the sex of the business owners on the number of existing and new businesses concerned.
- Examine sector-specific issues by undertaking studies on the causes of informality for different kinds of businesses and promising solutions

### *Access to Market*

- Undertake conscious efforts to inform SMEs especially women owned SMEs of the regional and international opportunities that are available.
- Encourage SMEs to focus on diversification of products, taking advantage of the new market opportunities in the region and the continent and market trends.
- Encourage and support Women Owned SMEs to make conscious effort to link up with the Sierra Leone Standards Bureau to get stands of their product right.
- Encourage women owned SMEs to organise and engage in networks for marketing.
- Work with MDAs and NGOs to develop User friendly Marketing platforms with simple but accurate information to support marketing of Agro process goods and services.

### *Access to Capacity Building, Information Sharing and Dissemination*

- Support a robust program of information sharing and training of women especially in cross border trade the rules and regulations in cross border trade.

## **RECOMMENDATIONS FOR SUPPORTING INSTITUTIONS**

The study also proffers the following recommendations for Supporting Institutions working with women in trade especially SMEs in the Agribusiness Value Chain.

### *Inputs Provision*

- Support women to engage in agro-dealerships and provide training on the use of inputs.
- Develop sound ICT outreach and products targeting women owned SMEs
- Support the development and use of Simple Mobile Banking Applications (SMBA) and pre-paid vouchers to facilitate quick business transactions along the value chain.
- Assist women owned SMEs to increase sales by tailoring their products and packaging to meet market demands.

### *Production*

- Carry out an assessment of roles in the value chain
- Solicit targeted sources to increase women's access to finance
- Cooperate with Supporting Institutions and leverage expertise of partner organizations

### *Processing*

- Access to technology
- Provide support for training in best practices
- Encourage upgrading -
- Facilitate finance for women owned SMEs
- Prioritize the employment of women

### *Marketing and Sales*

- Ensure purchase of goods directly from and pay directly to women owned SMEs
- Encourage market investments
- Support investment climate reforms-.

## **RECOMMENDATION SPECIFIC TO TRADING UNDER THE AFCFTA**

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

- Promote women's full participation and equal representation in negotiations and other decision-making processes and platforms at the national, regional and international levels through the introduction of legislative and administrative measures (such as quotas and special temporary measures in line with international and regional targets).
- Promote the establishment of one-stop border posts with desks dedicated to women to facilitate both formal and informal cross-border trade.
- Promote women's access to education, capacity building and skills enhancement to strengthen their productive capacities.
- Promote women's skills and access to digital resources and adopt measures to reduce the gender digital divide.
- Align the Protocol on Women and Youth in Trade to regional and international normative frameworks on gender equality and women's economic empowerment. These include the Maputo Protocol, CEDAW, Aspiration 6 of Agenda 2063 for Africa, Sustainable Development Goal 5 of Agenda 2030, and ILO Recommendation 204 on the Transition from the Informal to the Formal Economy
- Review strategic enactment and trade laws, national strategies and policies to ensure the inclusion and integration of gender-based considerations.

## RECOMMENDATION AfCFTA

There is a need to focus on specific provisions of the Agreement and see them through a gender lens. Sensitize and ensure the equal participation of women in AfCFTA national coordinating and oversight structures

### Close the gender-gap in access to finance.

- Develop of gender training manuals and guidelines on small scale trade
- Promote and implement gender-responsive trade facilitation (including digital trade facilitation)
- Dedicated Investment in capacity and skills development and finance for women entrepreneurs in the AfCFTA
- Put more capital in the hands of women to scale up their businesses and take advantage of the new market opportunities in the AfCFTA more especially post COVID-19.
- Continuous capacity development for women-led Small and Medium sized Enterprises (SMEs) on market access requirements, including technical standards requirements such as certification, branding, labelling and packaging.
- Developing Market Access guides for women-led SMEs under the AfCFTA.
- AfCFTA programs needs to explore Innovative lending approaches for young women not based on land ownership and offer an alternative opportunity to increase women's access to capital.
- Build the export and trading capacity of women-led business in the AfCFTA, empowering women in the export sector.
- Profiling women and youth SMEs in Global Value Chains.
- Target demand driven products and services and to help women entrepreneurs break into new export markets.
- Empower women in regional value chains, corporate supply chains and public procurement.
- Support trade associations and networks and share trade related information on the NTBS to increase awareness and unlock more markets for women to trade.
- Facilitate information and Networking Platforms for Women Entrepreneurs.
- Promote “buy made in Africa” and gender sensitive and affirmative action in public procurement to ensure inclusion of women.
- Support ICT Skills development and empower women's participation in E-commerce and digital trade solutions.
- Ensure universal access to affordable internet and energy
- Sensitize and train women entrepreneurs on the available digital resources and tools such as the NTBs Mechanisms accessed through [tradebarriers.africa](http://tradebarriers.africa) and the online marketplace platforms such as [www.women4intraafricantrade.com](http://www.women4intraafricantrade.com);

### Table 1: Result Monitoring Framework

#### OBJECTIVE – TO TRACK PROGRESS ALONG THE WOMEN IN TRADE



## ASSESSING WOMEN IN TRADE IN SIERRA LEONE

KEY ASPECTS OF THE VALUE CHAIN	MONITORING OUTCOME INDICATORS	MEANS OF VERIFICATION	FREQUENCY	ASSUMPTION
	No of women Accessing Information	Survey	Yearly	Stability
<b>1. ACCESS TO FINANCE</b>	No of women applying for access to Banks , MFIs and projects	Office Records	Yearly	
	No of women applying to other government support programmes	Office records of other government programmes and projects	Quarterly	Cooperation of other agencies and projects
<b>2. BUSINESS FORMALIZATION</b>	No of women migrating from informal to formal businesses and having ownership	Survey	Yearly	Funding available , MTI and development partners
	No women owned registered businesses doing cross border trade	Office records of Registering Agency	Yearly	Cooperation of other Agencies and Projects
	No of women in trade association leadership	Survey	Yearly	
	No women in management positions in trade supporting institutions	Survey	Yearly	

## ASSESSING WOMEN IN TRADE IN SIERRA LEONE

<b>3. MARKETING</b>	No of women carrying out trade under the AFCFTA and other Preferential trade regimes	Records of customs and immigration	Yearly	Cooperation of other agencies and projects to realise information
	No of women with access to information on business opportunities under preferential agreements	Survey	Quarterly	Funding available
	No of women introducing new products in cross border trade	Records of MTI and survey	Quarterly	Funding available

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