



**THIRD EDITION OF THE ARUSHA SYMPOSIUM ON THE QUALITY OF PUBLIC INSTITUTIONS**

**THEME:**

**Women in intra-African Trade:  
Overcoming Organizational Challenges for a Successful  
implementation of the African Continental Free Trade Area  
(Beyond Borders and Boundaries)**

**Venue: Hotel Verde, Zanzibar**

**8th - 10th November 2021**



## TABLE OF CONTENTS

<b>TABLE OF CONTENTS .....</b>	<b>I</b>
<b>LIST OF ABBREVIATIONS AND ACRONYMS .....</b>	<b>IV</b>
<b>EXECUTIVE SUMMARY .....</b>	<b>VII</b>
INTRODUCTION .....	VII
CONTEXT OF THE THIRD SYMPOSIUM .....	VII
SYMPOSIUM JUSTIFICATION .....	IX
OBJECTIVES OF THE SYMPOSIUM .....	IX
TARGET AUDIENCE AND PARTICIPANTS.....	X
THE SYMPOSIUM APPROACH.....	X
CONTENT AND PROCEEDINGS OF THE SYMPOSIUM.....	X
THE WAY FORWARD .....	XII
<b>1.0 DAY ONE: MONDAY, 08 NOVEMBER 2021.....</b>	<b>1</b>
<b>1.1 OPENING CEREMONY .....</b>	<b>1</b>
1.1.1 WELCOMING NOTE.....	1
1.1.2 INTRODUCTORY REMARKS: PACPS.....	1
1.1.3 BRIEF REMARKS FROM TRADEMARK EAST AFRICA (TMEA).....	4
1.1.4 REMARKS FROM EAST AFRICAN LEGISLATIVE ASSEMBLY (EALA).....	5
1.1.5 INTRODUCING AND WELCOMING THE GUEST OF HONOUR.....	8
1.1.6 OPENING SPEECH BY THE GUEST OF HONOUR.....	9
<b>1.2 PANEL SESSION 1: VOICES OF AFRICAN WOMEN IN TRADE [ORGANISATIONS].....</b>	<b>11</b>
1.2.1 AMBASSADOR AMINA SALUM ALI'S EXPERIENCE.....	11
1.2.2 DR JESCA NKWABI'S EXPERIENCE.....	11
1.2.3 MR LAMECH WESONGA'S REFLECTIONS.....	12
1.2.4 MS MONICA HANGI'S REFLECTIONS .....	12
1.2.5 MS ROSLYN NG'ENO'S REFLECTIONS .....	13
1.2.6 MS NEEMA NYERERE-DRAGO'S REFLECTIONS.....	15
1.2.7 PARTICIPANTS' COMMENTS AND PANELLISTS' CONCLUDING REMARKS .....	16
<b>1.3 PANEL SESSIONS 2 AND 3: VOICES OF AFRICAN WOMEN IN TRADE [INDIVIDUALS] ZANZIBAR AND TANZANIA MAINLAND.....</b>	<b>17</b>
1.3.1 MS JESSICA MSHAMA'S EXPERIENCE .....	17
1.3.2 MS SHEHERZAD SHEIKH'S EXPERIENCE.....	17
1.3.3 MS NJILE BWANA'S EXPERIENCE .....	18
1.3.4 MS MUNIRA NDOSSY'S EXPERIENCE .....	20
1.3.5 MS BIUBWA OMAR'S EXPERIENCE.....	21
1.3.6 MS NICE-MONIQUE KIMARYO'S EXPERIENCE.....	22
1.3.7 MS ZIANA KASIM'S EXPERIENCE .....	23
1.3.8 MS IRENE ENOCK-IVAMBI'S EXPERIENCE.....	24
1.3.9 MS HAWWAH MBAYE'S REFLECTIONS.....	24

1.4	PARTICIPANTS' COMMENTS.....	25
1.5	MODERATOR'S FINAL AND TAKE-HOME COMMENTS.....	26
<b>2.0</b>	<b><u>DAY TWO: TUESDAY, 09 NOVEMBER 2021.....</u></b>	<b>27</b>
2.1	PANEL SESSION 4: OPPORTUNITIES IN AfCFTA FOR WOMEN IN INFORMAL CROSS-BORDER TRADE (APRM).....	27
2.1.1	ROLE OF AFRICAN CONTINENTAL FREE TRADE AREA ON WOMEN INVOLVED IN CROSS-BORDER TRADE.....	27
2.1.1.1	<i>Background of the African Peer Review Mechanism (APRM)</i> .....	27
2.1.1.2	<i>Purpose for the Study</i> .....	28
2.1.1.3	<i>Informal Cross-Border Trade (ICBT)</i> .....	29
2.1.1.4	<i>Challenges that Women Traders Face in the Context of AfCFTA</i> .....	30
2.1.1.7	<i>Regional Arrangements</i> .....	31
2.1.1.8	<i>Opportunities Presented by AfCFTA</i> .....	31
2.1.1.9	<i>Policy and Practical Recommendations to Make AfCFTA More Gender Responsive</i> .....	32
2.1.2	PANEL DISCUSSIONS.....	33
2.1.3	PARTICIPANTS' QUESTIONS AND COMMENTS.....	34
2.2	PANEL SESSION 5: NATIONAL AND REGIONAL STRATEGIES FOR HARMONISING INTERNATIONAL TRADE PROCESSES AND TRADE FACILITATING REGULATIONS [EMPHASIS ON WOMEN IN TRADE].....	36
2.2.1	PANEL DISCUSSION.....	36
2.2.2	PARTICIPANTS' QUESTIONS AND COMMENTS.....	38
2.2.3	PANELLISTS' AND MODERATOR'S FINAL COMMENTS AND TAKE-AWAYS.....	38
2.3	PANEL SESSION 6: NATIONAL AND REGIONAL STRATEGIES FOR SETTING UP CAPACITY-BUILDING INSTITUTIONS FOR TRADE AND TRADE FACILITATION [EMPHASIS ON WOMEN IN TRADE].....	39
2.3.1	PANEL DISCUSSION.....	39
2.3.2	PARTICIPANTS' COMMENTS.....	40
2.3.3	FINAL COMMENTS AND TAKE-AWAYS.....	40
2.4	PANEL SESSION 7: NATIONAL AND REGIONAL STRATEGIES FOR INVESTING IN AUTOMATION AND TECHNOLOGY (IN NATIONAL AND REGIONAL PUBLIC SERVICE): SETTING UP FUNDING FACILITIES FOR ENABLING INTRA-AFRICAN TRADE [EMPHASIS ON WOMEN IN TRADE].....	41
2.4.1	AFREXIMBANK'S ROLE IN PROMOTING INTRA-AFRICAN TRADE UNDER AfCFTA.....	41
2.4.1.1	<i>Challenges Facing Intra-African Trade</i> .....	41
2.4.1.2	<i>Afreximbank Interventions to Promote Intra-African Trade</i> .....	41
2.4.1.3	<i>Key Trade Facilitation Initiatives to Support Intra-African Trade</i> .....	42
2.4.2	PANELLISTS' CONTRIBUTIONS.....	52
2.4.3	PARTICIPANTS' QUESTIONS AND COMMENTS.....	53
2.4.4	PANELLISTS' FINAL COMMENTS AND TAKE-AWAYS.....	54
<b>3.0</b>	<b><u>DAY THREE: WEDNESDAY, 10 NOVEMBER 2021.....</u></b>	<b>55</b>
3.1	FIELD VISIT TO WOMEN-LED ENTERPRISES.....	55
3.1.1	TANTEX KANGA KABISA.....	55
3.1.2	UKWELI NJIA SAFI SEAWEEED FARMING.....	55
3.1.3	HERITAGE HANDIWORK - SASIK.....	55
3.1.4	WAJAMAMA – HEALTH AND WELLNESS INITIATIVE.....	56

<b>3.2</b>	<b>SESSION 8: CONCLUSION AND CLOSING.....</b>	<b>57</b>
3.2.1	POLICY RECOMMENDATIONS EMANATING FROM THE THIRD EDITION OF THE ARUSHA SYMPOSIUM .....	57
3.2.2	CLOSING CEREMONY.....	60
<b><u>APPENDIX 1:</u></b>	<b><u>PARTICIPANTS, PANELLISTS AND MODERATORS.....</u></b>	<b><u>62</u></b>
<b><u>APPENDIX 2:</u></b>	<b><u>PROGRAMME .....</u></b>	<b><u>66</u></b>
<b><u>APPENDIX 3:</u></b>	<b><u>LANGUAGE INTERPRETERS.....</u></b>	<b><u>70</u></b>
<b><u>APPENDIX 4:</u></b>	<b><u>DELEGATES FROM GOVERNMENT MINISTRIES, DEPARTMENTS AND AGENCIES</u></b>	
<b><u>(MDAS)</u></b>	<b><u>71</u></b>	
<b><u>APPENDIX 5:</u></b>	<b><u>MEDIA.....</u></b>	<b><u>73</u></b>
<b><u>APPENDIX 6:</u></b>	<b><u>ENTERTAINERS - TAUSI WOMEN TAARAB GROUP .....</u></b>	<b><u>75</u></b>
<b><u>APPENDIX 7:</u></b>	<b><u>ZANZIBAR UNIVERSITY.....</u></b>	<b><u>76</u></b>

## LIST OF ABBREVIATIONS AND ACRONYMS

AACTGS	Afreximbank-African Collaborative Transit Guarantee Scheme
ACBF	African Capacity Building Foundation
AfCFTA	African Continental Free Trade Area
AEC	African Economic Community
AEU	African Economic Union
APRM	African Peer Review Mechanism
AQACs	African Quality Assurance Centres
ARSO	African Organisation for Standardisation
ASEAN	Association of Southeast Asian Nations
AU	African Union
AUC	African Union Commission
BIAT	Boosting Intra-African Trade
BLRC	Business Licensing Regulatory System Council
CDD	Customer Due Diligence
CFTA	Continental Free Trade Area
COMESA	Common Market for Eastern and Southern Africa
COVID	Corona Virus Disease
CSOs	Civil Society Organisations
CUs	Customs Unions
DFIs	Development Finance Institutions
DRC	Democratic Republic of Congo
EABC	East African Business Council
EADB	East African Development Bank
EAC	East African Community
EATPP	Egypt-Africa Trade Promotion Programme
ECOWAS	Economic Commission of West African States
EPZs	Export Economic Zones
ETCs	Export Trading Companies
ETIM	Economic Development, Trade, Industry, Mining
EU	European Union
FMHSP	Family Mental Health and Suicide Prevention
FTA	Free Trade Area/Free Trade Agreement
GDP	Gross Domestic Product
GIZ	<i>Gesellschaft für Internationale Zusammenarbeit</i> (German International Co-operation)
IAFP	International Association for Food Protection
IAIFP	Intra-African Investment Finance Programme
IATF	Intra-African Trade Fair
ICBT	Informal Cross-Border Trade
ICBTAs	Informal Cross-Border Trade Associations
ICTs	Information and Communication Technologies
IFI	International Financial Institution
IMV	<i>Idara ya Michezo na Vijana</i> (IMV) [Department of Sport and Youth]
IPs	Industrial Parks
ITC	International Trade Centre
ITFC	International Islamic Trade Finance Corporation
KRA	Kenya Revenue Authority

ISI	Import Substitution Industrialisation
KYC	Know Your Customer
MDAs	Ministries, Departments and Agencies
MSD	Medical Stores Department
MTID	Ministry of Trade and Industrial Development
NATIPP	Nigeria-Africa Trade and Investment Promotion Programme
NEPAD	New Partnership for Africa's Development
NSSF	National Social Security Fund
NTBs	Non-Tariff Barriers
OAU	Organisation of African Unity
OSBPs	One-Stop Border Posts
PACPS	Pan-African Centre for Policy Studies
PAPSS	Pan-African Payments Settlement System
PTB	<i>Physikalisch-Technische Bundesanstalt</i> (National Metrology Institute of Germany)
REC/RECs	Regional Economic Community/Regional Economic Communities
RoO	Rules of Origin
RVCS	Road Vehicle Certification System
SATIPP	South Africa-Africa Trade and Investment Promotion Programme
SADC	Southern African Development Community
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
SMIDA	Small and Medium Industries Development Agency
SPS	Sanitary and Phyto-Sanitary
SPV	Special Purpose Vehicle
STRs	Simplified Tax Regimes
TATIPP	Tunisia-Africa Trade and Investment Promotion Programme
TCCIA	Tanzania Chamber of Commerce, Industry and Agriculture
TBs	Tariff Barriers
TBT	Technical Barriers to Trade
TIC	Tanzania Investment Centre
TIP	Trade Information Platform
TI Arb	Tanzania Institute of Arbitrators
TMDA	Tanzania Medicines and Medical Devices Authority
TMEA	TradeMark East Africa
TRA	Tanzania Revenue Authority
TRAPCA	Trade Policy Training Centre in Africa
TRIP	Trade Regulations Information Platform
TWCC	Tanzania Women Chamber of Commerce
UCEA	University Council for Educational Administration
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
URA	Uganda Revenue Authority
VAT	Value-Added Tax
VETA	Vocational Education and Training Authority
WAMZ	West African Monetary Zone
WTO	World Trade Organisation

YWE	Young Women Entrepreneurs
ZATO	Zanzibar Association of Tour Operators
ZWCC	Zanzibar Women Chamber of Commerce

## EXECUTIVE SUMMARY

### Introduction

**The Pan-African Centre for Policy Studies (PACPS)**, based in Arusha, Tanzania, is a membership-based independent not-for-profit Pan- African think tank, that seeks to influence policy ideas and decisions that impact the efficacy of the continental institutions, at continental, regional and national levels. Created in 2016, PACPS seeks to contribute to the generation of knowledge and the stimulation of practices and strengthening of capacities for the efficiency of African institutions tasked with fulfilling the goals of the continent through the implementation of the 2063 African Development Agenda and the 2030 Sustainable Development Goals (SDGs). To operationalise its tasks in fulfilling its mission, PACPS packages and processes reflections; initiates research, debates and pursues analyses; and conducts capacity-building workshops on the quality of public institutions at three (3) conceptual levels or thematic areas:

1. At the continental and regional levels, PACPS addresses **institutional issues relating to continental and regional integration**
2. At the nation-state level, PACPS is concerned with **institutional issues relating to democratic governance, constitutional rule and the spirit of public service**
3. At the cross-cutting level, PACPS reflects on **institutional issues relating to social protection, social justice and gender equality.**

PACPS has created a space, known as the **Arusha Annual Symposium on the Quality of Public Institutions**, for discussing generated knowledge and debating policy ideas. Each year's symposium carries a different theme. The first Arusha Annual Symposium on the Quality of Public Institutions took place from 01 to 03 November 2017, under the theme **"Beyond the Abuja Treaty - Regional Economic Communities and Continental Integration: Integration of Functions or Integration of Values?"** The second Annual Arusha Symposium on the Quality of Public Institutions took place from 11 to 13 November 2019 as a sequel to the first Symposium. The theme of this **second Symposium** was **"The African Continental Free Trade Area and Free Movement of people: Overcoming Implementation Challenges [Between Market and People]**. The Symposium provided a meeting place for continental as well as regional policy dialogue and consultation for researchers from in and outside the continent, policy makers, implementers and opinion builders, member states (from the public sector as well as the private sector), civil society organisations, development partners and other stakeholders to discuss strategies and recommendations relating to the implementation challenges pertaining to the implementation of AfCFTA and free movement of people in particular and Agenda 2063 in general. It was expected that this would also help to improve communication through mainstream and social media.

This Third Arusha Symposium, was held from 08 to 10 November 2021 at Hotel Verde in Zanzibar Island, in the United Republic of Tanzania. The theme of the Symposium was **"Women in Intra-African Trade: Overcoming Organisational Challenges for the Successful Implementation of the African Continental Free Trade Area [Beyond Borders and Boundaries]"**.

### Context of the Third Symposium

The African Union (AU) [formerly Organisation of African Unity, OAU] has evolved from a purely political entity struggling for independence of African countries to setting the stage for economic transformation and efficiency for the continent as it prepares for the implementation of a fully-fledged



African Economic Community (AEC). Although a lot has been achieved in the last 50 years, Africa has not yet achieved the “**Africa we want**” and the efficiency challenge of the institutions that constitute the building blocks for African Economic Community would do well if they were better coordinated.

Recognising that intra-African trade is key to economic transformation of the continent, the 18<sup>th</sup> Ordinary Session of the Assembly of Heads of State and Government held in Addis Ababa, Ethiopia from 29 to 30 January 2012, adopted a decision to create a Continental Free Trade Area (CFTA) by an indicative date of 2017. On the same occasion, the Summit also endorsed the Action Plan on Boosting Intra-African Trade (BIAT), which identifies seven clusters: trade policy, trade facilitation, productive capacity, trade related infrastructure, trade finance, trade information, and factor market integration.

African leaders held an Extraordinary Summit on the African Continental Free Trade Area (AfCFTA) from 17 to 21 March 2018 in Kigali, Rwanda. At this Summit the agreement establishing AfCFTA was presented for signature, along with the Kigali Declaration and the Protocol to the Treaty establishing the African Economic Community relating to free movement of persons, right to residence and right to establishment.

AfCFTA brings together all the 55 African Union member states covering a market of more than 1.2 billion people, including a growing middle class, and a combined gross domestic product (GDP) of more than US\$3.4 trillion. In terms of numbers of participating countries, AfCFTA will be the world’s largest free trade area since the formation of the World Trade Organisation (WTO). Estimates from the United Nations Economic Commission for Africa (UNECA) suggest that AfCFTA has the potential to not only boost intra-African trade by 52.3 percent by eliminating import duties, but also to double this trade if non-tariff barriers are reduced.

The main objectives of AfCFTA are to create a single continental market for goods and services, with free movement of business persons and investments, and thus paving the way for accelerating the establishment of a customs union. It will also expand intra-African trade through better harmonisation and coordination of trade liberalisation and facilitation and instruments across regional economic communities (RECs) and across Africa in general. Furthermore, AfCFTA should enhance competitiveness at the industry and enterprise levels through exploitation of opportunities for scale production, continental access and better re-allocation of resources.

Processes to negotiate, ratify and operationalise AfCFTA have progressed at lightning speed, not just by African standards but by world standards for trade agreements. In a matter of one year (from 2018 to 2019), the Agreement was signed by 54 of 55 African member states and, by year 2020, ratified by 30 of these, with start of trading under AfCFTA terms set to commence in January 2021. As such, several stakeholders - including member states themselves - are constantly catching up with the fast-paced processes. While this is worth celebrating, it also means that we stand the risk of leaving key voices behind, especially those of youth and women, who must be at the heart of the Agreement if it is be deemed inclusive.

With the adoption of AfCFTA, member states of the African Union have acknowledged the pivotal role of achieving gender equality for the structural transformation of the continent, in the spirit of Article 3 (e) of the General Objectives of the AfCFTA Agreement. Implementing a gender-responsive AfCFTA will be even more crucial in a context where early evidence is showing that “women are more likely than men to be negatively affected by health, social, economic and trade disruptions brought about by the COVID-19 pandemic” [Unpublished ECA report:” Towards a Gender Responsive Implementation of AfCFTA”, (2020)].

This will require a shift in mindset at the conceptualising and programming levels of AfCFTA implementation processes at national as well as regional levels. Women traders and entrepreneurs’

networks will require support to take advantage of AfCFTA provisions and this will entail building their capacity to understand the terms of the Agreement and to ensure that women traders and entrepreneurs' interests and concerns are well taken, represented and articulated at all relevant levels of AfCFTA's governance structures.

AfCFTA envisions a progressive removal of the so-called non-tariff barriers (NTBs) including custom clearance delays, corruption, restrictive licensing processes, uncoordinated transport-related regulations, and certification challenges. Studies have demonstrated that even minimal reduction of NTBs can have non-negligible positive effect on trade in general and intra-African trade in particular. With the stage set for the implementation of AfCFTA, it is crucial that appropriate measures are taken to overcome these anticipated challenges.

As rightfully argued by Rose Ronoh (Director Trade Facilitation, KenTrade, Kenya) in a recent article titled "Trade-facilitating Government Entities: The Key to Successful Implementation of the African Continental Free Trade Agreement" (2020), 'the solution to NTBs lies in the commitment by trade-facilitating government ministries, agencies and departments to address the barriers'.

The question our third annual Symposium addressed is, therefore (and this falls naturally), "What are our public institutions doing to facilitate intra-African trade in general, and the participation of women in intra-African trade in particular?"

PACPS believes that institutions matter and strong and functional institutions matter even more. These were at the centre of the Symposium discussions as far as facilitation of intra-African trade and, particularly, participation of women is concerned.

## Symposium Justification

Continental policy consultation is critical to measuring and assessing the level of preparedness of major stakeholders in the implementation of AfCFTA in general and participation of women in particular. Such consultation will raise awareness and understanding on the challenges and take stock of measures that have been taken by relevant public and private institutions and agencies involved in the implementation of AfCFTA, especially measures concerning the participation of women. It is in this spirit that PACPS organised this third edition of the Arusha Symposium to make implementation of AfCFTA a success story.

## Objectives of the Symposium

The **overall objective** of the Third 2021 Arusha Symposium was for PACPS to contribute towards the socio-economic transformation of the African continent through increased intra-African trade in general, and enhanced participation of women entrepreneurs, in particular. A wealth of knowledge, lessons and best practices related to the implementation of AfCFTA were established through policy consultation, policy dialogue and policy recommendations.

**Specific objectives** include:

- Creating and sharing a wealth of knowledge to raise awareness and support the identification and understanding of critical capacity challenges (recruitment, capacity building and resource mobilisation) pertaining to efficient and successful implementation of AfCFTA and free movement of persons, and to stimulate the ratification and domestication of these instruments [at the continental as well as at regional and national levels]

- Strengthening skills and capacities through policy dialogues, capacity-building workshops and publications. These will target stakeholders at continental (AU), regional (RECs) and national (member states) levels, including political leadership, policy implementers, private sector organisations, and civil society organisations (particularly traders organisations) to overcome the challenges pertaining to the implementation of AfCFTA, with special emphasis on participation of women in trade.

## Target Audience and Participants

The 2021 Arusha Symposium provided a meeting place for continental policy dialogue and consultation for:

- Policy makers, implementers and trade practitioners
- Opinion builders from continental and regional bodies as well as from member states
- The public sector as well as the private sector and civil society organisations (CSOs) involved in trade in general and intra-African trade in particular, with special emphasis on women in trade
- Other stakeholders and development partners.

These participants and audience discussed public policies, institutional practices and individual experiences and gave recommendations relating to the implementation challenges pertaining to AfCFTA, particularly participation of women in trade. The list of participants, panellists and sessions moderators (61) is attached to this report as [Appendix 1](#). There were also other groups of people providing the Symposium with a range of support and administrative services, including language interpreters ([Appendix 3](#)); delegates from Zanzibar Government ministries, departments and agencies (MDAs) during the opening and closing ceremonies ([Appendix 4](#)); the media ([Appendix 5](#)); entertainers from Tausi Taarab Women Group ([Appendix 6](#)); and Zanzibar University ([Appendix 7](#)).

## The Symposium Approach

The approach of the Symposium was panel discussions (to hear women's voices and explore the challenges and concerns that women are facing from their individual experiences as traders, as well as experiences of organisations that serve them or in which they serve) and inputs from experts (consultants, international civil servants, civil society and regional legislators) in order to formulate strategies and recommendations to tackle the challenges involved in the implementation of AfCFTA, with special emphasis on participation of women traders.

## Content and Proceedings of the Symposium

The overall moderator of the three-day Symposium was **Tagbo Agbazue**. The Symposium was organised in seven (7) panel sessions, each with a moderator and at least three pre-selected panellists, who initiated discussions based on a specific sub-theme for each session:

- **PANEL SESSION 1: Voices of African Women in Trade [Organisations]**. The session had **five (5) panellists**, and the **moderator** was **Ms Nadia Hasham, Trade Policy Expert, African Trade Policy Centre, UNECA**
- **PANEL SESSIONS 2 & 3: Voices of African Women in Trade [Individuals] Zanzibar and Tanzania Mainland**. The two combined sessions had **nine (9) panellists** The **moderator** of the session was **Ms Roslyn Ng'eno, Senior Investment Expert, AfCFTA Secretariat**

- **PANEL SESSION 4: Opportunities in the AfCFTA for Women in Informal Cross Border Trade (APRM).** The session had **five (5) panellists** and the moderator was **Mr Emmanuel K Bensah Jr.** The session featured a **presentation** on “Role of the African Continental Free Trade Area on women involved in Informal Cross- Border Trade” by **Dr Angelita Kuasa Kiwekete, APRM**
- **PANEL SESSION 5: National and Regional Strategies for Harmonisation of International Trade Processes and of Trade Facilitating Regulations [Emphasis on Women in Trade].** The session had **four (4) panellists** and the moderator was **Prof David Luke**, Professor in Practice and Strategic Director from Firoz Lalji Institute for Africa at London School of Economics and Political Science
- **PANEL SESSION 6: National and Regional Strategies for Setting-up Capacity-Building Institutions for Trade and Trade-Facilitation [Emphasis on Women In Trade].** The **moderator** of this session was **Dr Patrick Olomo**, Policy Officer, Investment and Resource Mobilisation, African Union Commission (AUC) The session had **three (3) panellists**
- **PANEL SESSION 7: National and Regional Strategies for Investment in Automation and Technology (in National and Regional Public Service) Setting Up Funding Facilities for Enabling Intra-African Trade [Emphasis on Women in Trade].** The moderator of this session was **Prof William A Pallangyo**, Deputy Principal of Planning, Finance and Administration at the Law School of Tanzania. The session had **four (4) panellists**.

Apart from the panel sessions, participants had an opportunity to visit four (4) women-led enterprises in some parts of Zanzibar:

- i. TANTEK (*Kanga Kabisa*) cloth manufacturing, at Amani Industrial Park
- ii. *Ukweli Njia Safi* Seaweed farming and value chain, at Bweleo
- iii. Heritage Handiwork (SASIK), on Gizenga Street at Forodhani, Stone Town
- iv. Health and wellness (health and maternity health for women) **WAJAMAMA** - at Mbweni Matrekta.

There was also a concluding session (Session 8) that featured the Symposium rapporteur’s report on salient issues that emerged during deliberations in the panel sessions and recommendations made based on those issues. This concluding session was a way forward (see below) for Symposium participants and governments in addressing organisational challenges that women face in African intra-trade. It was moderated by **Prof Franklyn Lisk**, Warwick University, UK. The first three panel sessions were held on the first day, and the remaining four were held on the second day.

In addition to panel and plenary discussions, the first day featured an opening ceremony that included:

1. Welcoming Note: **Dr Islam Seif Salum, Principal Secretary, Ministry of Trade and Industrial Development, Revolutionary Government of Zanzibar**
2. Introductory Remarks: **Ms Judica Amri-Lawson, Chairperson, Pan-African Centre for Policy Studies (PACPS)**
3. Brief Remarks: **Ms Monica Hangi, Country Director Tanzania and EAC Partnership, TradeMark East Africa (TMEA)**
4. Remarks by the **Rt Hon Martin Karoli Ngoga, Speaker of East African Legislative Assembly (EALA)**
5. Musical interlude: **Tausi Taarab Women Group**
6. Introduction and welcoming the Guest of Honour: **Hon Omar Said Shaaban, Minister of Trade and Industrial Development of the Revolutionary Government of Zanzibar**
7. Opening Speech: **H. E. Dr Hussein Ali Mwinyi, President of Zanzibar and Chairman of the Revolutionary Council**
8. Group photo of Guest of Honour, PACPS and participants.

The closing ceremony featured a vote of thanks from **Ms Judica Amri-Lawson**, Chairperson of Pan-African Centre for Policy Studies (PACPS) and closing remarks by **Hon Mudrik Ramadhani Soraga**, Minister of State, President's Office, Labour Economics and Investment, Zanzibar. A detailed programme of the Symposium is attached to this report (see [Appendix 2](#)). The Symposium was organised by PACPS with support of the Government of Zanzibar and development partners [GIZ, TradeMark East Africa (TMEA) and African Export-Import Bank (AFREXIMBANK)].

## **The Way Forward**

During Session 8 in the afternoon of the third day of the Symposium, the **Symposium rapporteur**, **Ms Tonga-Margaret George**, in collaboration with the **Symposium overall moderator**, **Mr Tagbo Agbazue** deliberated on and presented salient points that emerged during the plenary discussions and recommendations based on those issues. Below is a tabular summary of policy recommendations.

**Policy Recommendations Emanating from the Third Edition of the Arusha Symposium**

AREA OF CONCERN	SOLUTION/RECOMMENDATION	RESPONSIBLE INSTITUTION FOR REFORM	SOURCE OF FINANCING
<b>PRODUCTION OF DATA ON PEOPLE [STATISTICS]</b>	Producing and maintaining reliable and easily accessible data on traders [specially women traders] (in user-friendly languages)	State as well as traders' organisations	
<b>PRODUCTION OF DATA ON THE MARKETS [STATISTICS]</b>	Producing reliable and easily accessible data (in user-friendly languages) on markets and trade regulations  Leveraging digital platforms as well as information and communication technologies to facilitate trade within AfCFTA		
<b>FACILITATION OF ACCESS TO THE MARKET(S), RAISE AWARENESS ON MARKET RULES AND REGULATIONS AND MAKE THEM GENDER SENSITIVE</b>	Making transition from informal trade to formal trade attractive  Abolishing laws that discriminate against women in the market place  Creating enabling business environment and access to regional and global markets  Sensitising and making accessible information on cross-border trade for key government agencies: customs officials, tax authorities, police, immigration, and health on how to better handle cross-border women traders		

	<p>Providing tax relief as well as incentives to support women entrepreneurs in order to promote industrialisation</p> <p>Reducing cross-border tariffs</p> <p>Making AfCFTA protocol very practical and easily accessible and in a user-friendly language</p> <p>Addressing non-tariff barriers for women in intra-African trade</p>		
<b>ESTABLISH AN INCLUSIVE POLICY- MAKING MECHANISM</b>	Include business people and women traders in policy formulation and implementation processes		
<b>ESTABLISH INCLUSIVE POLICY EVALUATION &amp; MONITORING MECHANISM(S)</b>	Include business people and women traders in policy evaluation and monitoring processes		
<b>HARMONISATION OF TRADE FACILITATION REGULATIONS &amp; MECHANISMS</b>	Enhancing coherence between national, regional and continental trade policies [gender mainstreaming]		
<b>ESTABLISH PUBLIC-PRIVATE PARTNERSHIPS</b>			
<b>ESTABLISH CAPACITY BUILDING MECHANISMS</b>	<p>Creating capacity building mechanisms for women traders [individuals as well as organisations]</p> <p>Providing training on business management</p>	Civil society organisations [trade organisations, business associations, think tanks]	
<b>FACILITATE ESTABLISHMENT OF WOMEN TRADERS ASSOCIATIONS</b>	Facilitating the creation of business associations for women in informal		

	<p>cross-border trade</p> <p>AfCFTA should include a strategy that aims to create innovation eco-systems in member states, where universities and other institutions of higher learning become generators of knowledge to support industrialisation with new technologies, industry specific solutions. Respect to and protection of intellectual property must go hand-in-hand with the expansion of cross-border trade in, for instance, the African traditional basket, which is an intellectual property, since it is creative art and therefore needs to be legally protected. It should therefore be included in a project for protecting creative art.</p>		
<p><b>CREATE FUNDING FACILITIES FOR WOMEN TRADERS</b></p>	<p>Making funds available for women in trade and for women-owned businesses, as well as ensuring their competitiveness in the international market.</p>		

\*\*\*\*\*



## 1.0 DAY ONE: MONDAY, 08 NOVEMBER 2021

### 1.1 Opening Ceremony

The master of ceremony for the opening ceremony of the Symposium, Mr Aboubakar Harith Bakari from Zanzibar Broadcasting Corporation (ZBC) welcomed the guest of honour, His Excellence Dr Hussein Mwinyi, President of Zanzibar and Chairman of the Revolutionary Council, to the Symposium and participants to Zanzibar. He then went through the programme of events for the 3-day Symposium before requesting **Dr Sheikh Muhiddin** to say a prayer before beginning the event. Thereafter, he invited the **Principal Secretary in Ministry of Trade and Industrial Development, Revolutionary Government of Zanzibar, Dr Islam Seif Salum**, to deliver a welcoming note.

#### 1.1.1 Welcoming Note

**Hon Dr Islam Seif Salim** first welcomed the guest of honour as well as participants who had come from far and wide to Zanzibar for the Symposium. He echoed PACPS' aspiration by saying that the Symposium would create a chain for wealth of knowledge and provide direction for Africa's institutions to take up role in the development of the continent. He commended PACPS for organising the Symposium and the Zanzibar Ministry of Trade and Economic Development for hosting it.

He concluded by inviting participants to also enjoy Zanzibar by touring the island and savouring its scenic natural beauty and food etc.

#### 1.1.2 Introductory Remarks: PACPS

**Ms Judica Amri Lawson, PACPS Chairperson**, started by saying she was greatly honoured and expressed gratitude and pleasure, on behalf of PACPS, to the Guest of Honour and to all participants for their presence at the Third Edition of the Arusha Symposium on the Quality of Public Institutions on the African Continent. She also expressed PACPS gratitude to the Minister, Permanent Secretary and staff of the Ministry of Trade and Industrial Development of the Revolutionary Government of Zanzibar and Zanzibar Women Chamber of Commerce (ZWCC), without whose close cooperation and support it would not have been possible to put together this Symposium.

She then thanked the Guest of Honour, H E Dr Hussein Ali Mwinyi, President of Zanzibar and Chairman of Zanzibar Revolutionary Council, for making time from his very busy schedule as Head of State and Government to grace the Symposium with his presence and officially opening it. She congratulated the Hon Dr Hussein Ali Mwinyi and Zanzibar for the many achievements on his first anniversary as President of Zanzibar and Chairman of the Revolutionary Council, especially his championship of the blue economy.

Turning her attention to this year's theme of the Arusha Symposium on the Quality of Public institutions in the African Continent, "**Women in Intra-African Trade: Overcoming Organisational Challenges for a Successful Implementation of the African Free Trade Area**", Ms Lawson pointed out that participation of women in intra-African trade is particularly critical for the economic transformation of the continent and for the realising the goals of the **African Agenda 2063: The Africa We Want**".

She said although the African Union has evolved from a purely political entity struggling for the independence of African countries to setting the stage for economic transformation and efficiency for the continent as it prepares for the implementation of a fully-fledged African Economic Community (AEC), and has achieved a lot in the last 50 years, the continent has yet to reach its destination of “the Africa We Want”. Further, she pointed out that the institutions that are charged with the implementation of the continent’s aspirations are not well supported and/or coordinated.

Ms Lawson traced a brief history to the formation of the African Continental Free Trade Area (AfCFTA) and outlined its many benefits (economic - business/trade - and social) to member states and to the people within these states, particularly women. She also outlined next steps for AfCFTA and what needs to be done to ensure AfCFTA responds to the needs of women in trade, namely:

- i. Formation of AfCFTA was a long journey that started at the 18<sup>th</sup> Ordinary Session of the Summit of Heads of State and Government held in Addis Ababa, Ethiopia in January 2012, during which a decision was adopted to create a Continental Free Trade Area (CFTA) by an indicative date of 2017
- ii. The Summit also endorsed the Action Plan on Boosting Intra-African Trade (BIAT), which identified seven (7) clusters, namely trade policy, trade facilitation, productive capacity, trade related infrastructure, trade finance, trade information and factor market integration
- iii. AfCFTA marks one of those rare instances when the entire African Continent converges on issues and in as short a time. This continental body has succeeded in bringing Africa together and all 55 African Union member states have embraced the Agreement, covering a market for goods and services, with free movement of business persons and investments, and thus paving the way for accelerating the establishment of a customs union
- iv. AfCFTA would also expand intra-African trade through better harmonisation and coordination of trade liberalisation and facilitation instruments across regional economic communities (RECs) and across Africa in general
- v. AfCFTA should enhance competitiveness at industry and enterprise levels through exploitation of opportunities for scale production, continental access and better re-location of resources
- vi. Processes to negotiate, ratify and operationalise AfCFTA have taken place in accelerated speed, not just by African standards but also by world standards, for trade agreements. In a matter of only a year (from 2018 to 2019,) the Agreement was signed by 54 of 55 African Union (AU) member states and, to date, it has been ratified by more than 36 AU member states, including the United Republic of Tanzania
- vii. The Agreement establishing AfCFTA entered into force on 30 May 2019 and trade began under the African Continental Free Trade Area Agreement on 1 January 2021. Member states are in the process of finalising the outstanding negotiations on tariff schedules and rules of origin under Trade in Goods and the schedules of specific commitments and regulatory frameworks under Trade in Services
- viii. With the adoption of AfCFTA, AU member states have acknowledged the pivotal role of achieving gender equality for the economic transformation of the continent, in the spirit of Article 3(e) of the General Objectives of the AfCFTA Agreement. Implementing a gender-responsive AfCFTA appears even more crucial in a context where earlier evidence is showing that “women are more likely than men to be negatively affected by health, social, economic and trade disruptions brought about by the COVID-19 pandemic”. Gender responsive approach will require a shift in mindset at the conceptualising and programming levels of AfCFTA implementation processes at national as well as regional levels
- ix. Women traders and entrepreneurs’ networks will require support to take advantage of AfCFTA provisions, which will entail building capacity of women traders and entrepreneurs to understand the terms of the Agreement and to ensure that their interests and concerns are

well taken, represented and articulated at all relevant levels of AfCFTA's governance structures

- x. AfCFTA envisions the progressive removal of so-called non-tariff barriers (NTBs) including custom clearance delays, corruption, restrictive licensing processes, uncoordinated transport-related regulations, and certification challenges. Studies have demonstrated that even minimal reduction of NTBs can have non-negligible effect on trade in general and intra-African trade in particular. With the stage set to implement the AfCFTA, it is crucial that appropriate measures are taken to overcome the anticipated implementation challenges.

Regarding the Arusha Symposium series (now in its third edition), Ms Lawson said it is based on PACPS' belief that institutions matter and strong and functional institutions matter even more and, therefore, the series is on **quality of public institutions in Africa**. She explained that each year the Symposium highlights a different theme: the inaugural Symposium (2017) examined the institutions born out of the Abuja Treaty, namely the regional economic communities (RECs), by looking at their strength and ability to harmonise action as the pillars of the African Economic Community (AEC). The Second Arusha Symposium (2019) discussed ways to overcome implementation challenges in view of the African Continental Free Trade Area (AfCFTA) in relation to the free movement of people. The main question was, "How should we organise ourselves to make the implementation of CFTA and the Protocol of Free Movement of People a success?"

Ms Lawson then focused her attention to the Third Arusha Symposium on the Quality of Public Institutions on the African Continent (2021), pointing out that Africa stands at an important time in history, where specific challenges confronting women traders are in focus of the continent's reflections and the all-important question: "How can we contribute to making it easier for AfCFTA to work for women? What are the concerns women have as traders, and how ready and prepared are the various stakeholders involved in the implementation of AfCFTA?"

She informed the Guest of Honour that PACPS had gathered young women entrepreneurs from both sides of the United Republic of Tanzania (i.e. Zanzibar and from Mainland), as well as women with knowledge and experience to complement them by sharing their own knowledge and experiences and give useful perspectives on AfCFTA. In tune with the theme of this Symposium, Ms Lawson explained that the selection of participants was all-inclusive, i.e. the young traders, the more experienced traders etc.; experts from academia, AfCFTA Secretariat, the United Nations, African Union, Members of Parliament etc. In addition, she added, all the men participating in the Symposium are gender-sensitive. She also informed the Guest of Honour that participants would complement the Symposium's discussions with a field visit to women entrepreneurs' businesses and to listen to their voices - their challenges as individuals and challenges of organisations serving them; their expectations from the organisations/institutions that are supposed to serve them; how gender responsive are policies and other measures to enhance capacities to leverage opportunities for women? How do women and men benefit equally from the design, implementation, monitoring and evaluation of policies and programmes and many other similar questions. She emphasised that the voices of these women are the single most important item of the Third Arusha Symposium.

Ms Lawson concluded her introductory remarks by explaining that:

- Through this Third Edition of the Arusha Symposium, PACPS was trying to contribute towards the economic transformation of the African continent, by increasing intra-African trade in general, and enhancing participation of women entrepreneurs, in particular
- During the three-day deliberations, PACPS looked forward to interaction based on what the women-in-trade would share, as well as recommendations on the way forward made by

national and international experts, including political leadership, policy implementers, private sector and civil society organisations

- A wealth of knowledge, lessons learnt and best practices related to the implementation of AfCFTA would be established through policy consultation, policy dialogue and policy recommendations during the three-day event
- A wealth of knowledge would be created and shared to raise awareness and support the identification and understanding of the critical implementation challenges (institution building, capacity building, and resource mobilisation) pertaining to the efficient and successful implementation of AfCFTA at the continental level, as well as at regional and national levels
- This symposium is expected to provide directions and pathways towards achieving an innovative and integrated gender-responsive AfCFTA implementation policies, with the aim at closing the gender gap in the continent.

PACPS Chairperson's finally stated that the main approach of this Symposium was borrowed from the world renowned and world recognised outstanding leader in the person of none other than Nelson Mandela. "When asked how he learnt to be such an amazing leader, Nelson Mandela recalled two things when attending tribal meetings where his father presided as a chief: first, they sat in a circle and, secondly, his father was the last to speak. In this Symposium we want to hear the voices of women," she underscored.

She expressed hope for fruitful deliberations and urged participants to leave the Symposium with strong resolutions that would usher them into a new era of:

- i. Enhanced knowledge on the implementation challenges in the conception and development of policies and practices on AfCFTA and women participation in intra-African trade
- ii. Enhanced and informed quality of discourse leading to informed action on policy orientation for the implementation of AfCFTA.

### **1.1.3 Brief Remarks from TradeMark East Africa (TMEA)**

**Ms Monica Hangi**, Country Director Tanzania and EAC Partnership, TradeMark East Africa first congratulated PACS and GIZ for organising the Symposium and bringing its Third Edition to Zanzibar. She then proceeded with a brief introduction of TradeMark East Africa - what it is and what it does, as well as who it partners with in fulfilling its mandate.

#### **a) About TradeMark East Africa (TMEA)**

TradeMark East Africa (TMEA) is an aid-for-trade organisation that was established with the aim of growing prosperity in East Africa through increased trade. TMEA operates on a not-for-profit basis and is funded by development agencies of the following countries: Belgium, Canada, Denmark, EU, Finland, Ireland, the Netherlands, Norway, UK, and USA. TMEA works closely with East African Community (EAC) institutions, national governments, the private sector and civil society organisations

TMEA seeks to increase trade by unlocking economic potential through two strategic objectives, namely reducing barriers to trade and improving business competitiveness. Increased trade contributes to stronger economic growth, a reduction in poverty and subsequently greater prosperity. TMEA has its headquarters in Nairobi (Kenya), with offices in Addis Ababa (Ethiopia), Arusha (Tanzania), Bujumbura (Burundi), Dar es Salaam (Tanzania), Democratic Republic of Congo, Hargeisa, Juba (South Sudan), Kampala (Uganda) and Kigali (Rwanda).

## b) TMEAs support to Tanzania's women traders

Trade policies in the EAC region are not gender neutral<sup>1</sup>. As a result, these gender-specific inequalities tend to affect export competitiveness and overall trade performance. As much as agriculture remains the dominant sector of employment in EAC, and especially for women, their participation in other sectors, such as trade and tourism, has slightly increased though with numerous challenges facing the different groups. Women also account for a higher share of informal employment in the region, of which in trade, fifty-one percent (51%) of women traders operates informally.

There are numerous reasons for informality in trade by women, such as low skills and capacities in business/trade; lack of awareness on existing regional rules, regulations, and opportunities, to name a few. With this, it is certain that women's access to market information and opportunities needs to be supported and enhanced. TMEA has been on the forefront to ensuring that women traders are provided with this support for increased trade in the region, and possibly a move towards formalisation of their businesses.

Through the Tanzania Women Chamber of Commerce (TWCC), TMEA engages with Government agencies on the following priority areas to support gender mainstreaming in trade policy: (i) rolling out training and capacity building programmes on trading rules and regulations, and incentive programmes that encourage voluntary certification of products traded by women traders so that they can access markets outside national boundaries; (ii) supporting online channels (by designing and developing digital platforms) through which women traders can log in specific challenges that they face, which then forms a basis for specific policy responses by the Government; and (iii) supporting open dialogues with the Government, so that concerns from both parties are addressed in a timely manner.

Ms Hangi concluded her remarks by reiterating TMEA's commitment to continue working with governments and the private sector.

### 1.1.4 Remarks from East African Legislative Assembly (EALA)

Rt Hon Martin Karoli Ngoga, Speaker of East African Legislative Assembly (EALA) expressed great pleasure at addressing the Symposium and thanked PACPS for inviting the Assembly to this important forum. He emphasised that the theme of the Third Edition of Arusha Symposium, namely "Women in Intra-African Trade", is very important to overcoming organisational challenges for the successful implementation of the African Continental Free Trade Area (AfCFTA). Further, he commended the choice of theme for panel discussion, 'Joint National and Regional Efforts to Address NTBs [Special Emphasis on Women in Trade]'.

He said this dialogue was important and timely. Referring to the East African Community (EAC) Treaty, he said Articles 121-122 enumerated provisions for the role of women to the effect that women in East Africa play an important role in the economic, social and political development of the region. This is mainly through their activities as producers of goods and services, keepers of family health, first teachers of the children and guardians of morals and culture.

He pointed out that although women constitute over sixty percent (60%) of the EAC population, they are still marginalised in decision-making processes and have limited access to education, finance,

---

<sup>1</sup> Nursel, A (2018), <https://www.cigionline.org/articles/gender-impact-regional-integration-east-african-community>

information and communication technologies in comparison to their male counterparts. In order to address the above challenges, he stressed, EAC partner states have taken several measures to dismantle the imbalances meted out to the female gender throughout human history. This has been done by enacting and implementing various policies and legal frameworks, he explained, and continued to sharing the perspective of EAC on how it considers gender as one of its primacies.

At the regional level, Article 5(e) of the EAC Treaty covers issues of mainstreaming gender into all EAC endeavours, while Article 121 stipulates that partner states recognise that women make a significant contribution towards the process of socio-economic transformation and sustainable growth and that it is impossible to implement effective programmes for economic and social development of partner states without the full participation of women. To this end, partner states shall, through appropriate legislative and other measures:

- i. Promote the empowerment and effective integration and participation of women at all levels of socio-economic development, especially in decision making
- ii. Abolish legislation and discourage customs that discriminate against women
- iii. Promote effective education awareness programmes aimed at changing negative attitudes towards women
- iv. Create or adopt technologies that will ensure the stability of employment and professional progress for women workers
- v. Take such other measures that shall eliminate prejudices against women and promote equality of the female gender with that of the male gender in every respect.

Likewise, Article 122 emphasises the role of women in socio-economic development in partner states. The Community, having recognised the importance of women as a vital economic link between agriculture, industry and trade, has undertaken to:

- i. Increase the participation of women in business at the policy formulation and implementation levels
- ii. Promote special programmes for women in small, medium and large-scale enterprises
- iii. Eliminate all laws, regulations and practices that hinder women's access to financial assistance, including credit
- iv. Initiate changes in educational and training strategies to enable women improve their technical and industrial employment levels through the acquisition of transferable skills offered by various forms of vocational and on-the-job training schemes
- v. Recognise and support national and regional associations of women in business established to promote effective participation of women in trade and development activities of the Community.

In addition, the East African Community has also developed a draft regional strategy on promoting women in socio-economic development and women in business. The Community is as well in the process of developing a regional financial facility targeting women-owned businesses; the facility is to be hosted at the East African Development Bank (EADB). Both drafts are awaiting adoption by the Council.

### **Regional trade enhancement**

A number of measures have been taken at the Community level to enhance trade, and these include the following:

- i. The Customs Union Protocol: objectives of the Customs Union include furthering the liberalisation of intra-regional trade in goods; promoting production efficiency in the Community; enhancing domestic, cross-border and foreign investments; and promoting economic development and industrial diversification

- ii. Trade facilitation: partner states have agreed to cooperate in simplifying, standardising and harmonising trade information and documentation so as to improve facilitate trade in goods
- iii. Anti-dumping measures: the Community has developed anti-dumping regulations, as elaborately highlighted in the EAC Customs Union Protocol
- iv. Competition Policy and Law: EAC already has in place an EAC Competition Policy and Law currently being implemented by partner states with an aim to deter any practice that adversely affects free trade within the Community
- v. Re-export of goods: re-exports are to be exempted from paying import or export duties
- vi. Non-tariff barriers (NTBs) to trade: under Article 13 of the Customs Union Protocol, the EAC partner states have agreed to remove all existing non-tariff barriers to trade and not to impose any new ones
- vii. Standards and measures: under Article 81 of the Treaty Establishing the Community, the EAC partner states recognised the importance of standardisation, quality assurance, metrology and testing (SQMT) for the promotion of trade and investment, as well as consumer protection, among other things.

#### NTBs Monitoring mechanism

The East African Community (EAC) has made decisive advances in the elimination of non-tariff barriers (NTBs) affecting trade within the region. However, several NTBs have proved hard to solve and new ones have emerged.

#### Recommendations

- i. It has been reviewed that the characteristics of NTBs reported to the NTB Monitoring Mechanism since its establishment in 2009 have been removed. Analysis demonstrates that reported NTBs vary greatly in terms of their type and time required for resolution. This variation in reported NTBs calls for different resolution mechanisms - a permanent mechanism because NTBs are characterised by perpetual emergence of challenges
- ii. Analysis shows that customs and trade facilitation measures were much more common among resolved NTBs than among unresolved NTBs, whereas tax-like and quality/safety measures were more prevalent on the list of unresolved NTBs. It would thus appear that the former are more difficult to resolve than the latter
- iii. Analysis also seems to confirm that some countries appear to be making greater use of NTBs than others. Since 2009, Tanzania has been the country imposing the largest number of tax-like and quality/safety measures, by quite a large margin. Tanzania is also the country that takes the longest to resolve reported NTBs. This would suggest a lower level of commitment to the EAC integration process in Tanzania than in other countries - a perception supported by the findings of other studies and the media. Responsibility for trade and customs facilitation is shared more equally between Kenya and Tanzania, yet this is hardly surprising given that they are the only countries in the East African Community with direct access to the sea and that they are home to the largest stretches of main transport corridors in the region.

Rt Hon Speaker Ngoga concluded by reiterating the Assembly's commitment to work together with all stakeholders to ensure all these challenges are fully overcome for the successful implementation of the African Continental Free Trade Area. He also promised that EALA would continue to work toward ensuring women are put in their rightful place in the economies of EAC partner states.

### 1.1.5 Introducing and Welcoming the Guest of Honour

Hon Omar Said Shaaban, Minister for Trade and Industrial Development of the Revolutionary Government of Zanzibar expressed appreciation to the President of Zanzibar, H E Dr Hussein Mwinyi for agreeing to spare time to grace the opening ceremony of the Symposium. Since his task was to welcome the President to give his keynote address and to open Symposium, his requested to be allowed to speak on few issues about the Symposium.

Referring to the theme of the Third Edition of Arusha Symposium, the Minister said it is a wider topic on women in intra-African trade, focusing specifically on overcoming organisational challenges for a successful implementation of the African Continental Free Trade Area (AfCFTA). He acknowledged that AfCFTA is key to economic development of the African Continent and explained that this is the reason behind the 18<sup>th</sup> Ordinary Session of the Assembly of Heads of State and Government held in Addis Ababa, Ethiopia from 29 to 30 January 2012, during which a decision was adopted to create a Continental Free Trade Area (CFTA). Later, the agreement was presented in Kigali for signatures during the extraordinary summit. Further, he said, the United Republic of Tanzania is amongst the forty-nine (49) member states (out of the 55 AU members states) that have signed the consolidated text of the AfCFTA Agreement. He also informed the President that 47 signed the Kigali Declaration, 30 signed the Protocol of Free Movement and that as of now, 38 countries have deposited their instruments of AfCFTA ratification with the Chairperson of the African Union Commission, while 41 Countries have complied with their domestic requirements for the ratification of the AfCFTA Agreement. The United Republic of Tanzania has also ratified the AfCFTA Agreement.

Hon Shaaban thanked President of Zanzibar for his keen interest in the agenda for AfCFTA Agreement and for taking leadership in supporting it, while emphasising on (i) the need for Zanzibar to strategize on how best to benefit from the opportunities and privileges associated with Continental Free Trade Area; (ii) ensuring that Zanzibar does not become a dumping place for manufactured goods from other African countries; (iii) ensuring that Zanzibar's manufacturers become competitive players of the intra-African trade; (iv) Tanzania, through the African Continental Free Trade Area, becoming a manufacturing zone and not just a trading zone, thus avoid being a well-organised consumption zone for imported raw materials, machinery and equipment. The Minister therefore urged Tanzania to change its perspective from simply import substitution to high-valued export-oriented manufacturing.

Hon Minister Shaaban said he strongly believes the vision of a free trade zone in the African Continent is achievable if African nations follow a clear path toward getting there, i.e, by improving coordination, enhancing inter-agency cooperation, ensuring stability of the policy environment, and avoiding policy reversals in order to assure investors.

The Minister also underscored that:

- i. The source of Tanzania's greater wealth will come from having strong manufacturing capacity for competitiveness in regional trade and integration into global value chains
- ii. African countries, including Tanzania, have had very good policies, templates and programmes for industrialisation and expanding industrial manufacturing for decades but they are either poorly implemented or not implemented at all. Therefore, he stressed, there is need to bridge the existing huge gap between policy and implementation
- iii. AfCFTA member states have a role to play in the issue of women in intra-Africa trade and how we can overcome the organisational challenges for successful implementation of the African Continental Free Trade Area, namely to develop national implementation strategies to operationalise the Agreement. Governments must mainstream gender and youth into these strategies, while gender- and youth-sensitive trade policies must be developed and



implemented to ensure that these groups are able to leverage the transformative potential of trade expansion under AfCFTA. The Government of Zanzibar will therefore mainstream gender and youth into its trade policy and put women and youth at centre stage in trade policy analyses, deliberations, and negotiations at national and regional levels, which is critical to promoting their effective participation and meaningful engagement in trade processes.

Hon Minister Shaaban concluded his welcoming speech with very bold and encouraging end statements:

*“It is time to change from being inward looking to being outward looking.*

*Let us be bold. Let us rise with greater ambition.*

*Let us prepare, from inside, for this great future for Africa!*

*A dominant African nation in global manufacturing!*

*Vietnam has done it, Malaysia has done it, Singapore has done it, China has done it.*

*This is Africa time; this is women time”.*

He then invited and requested the Guest of Honour to address the Symposium participants and to officially open it.

### 1.1.6 Opening Speech by the Guest of Honour

His Excellency Dr Hussein Ali Mwinyi, President of Zanzibar and Chairman of the Revolutionary Council thanked PACPS for choosing Zanzibar as the venue for the Third Arusha Symposium. He also thanked the Ministry of Trade and Economic Development for collaborating with PACPS in successfully organising the event and for inviting him as guest of honour to open it. The President welcomed all participants coming out of Zanzibar to tour the Island, assuring them of Zanzibaris’ hospitality and kindness.

Turning to the theme of this year’s Symposium, i.e. *“Women in Intra-African Trade: Overcoming Organisational Challenges for a Successful Implementation of the African Free Trade Area [Beyond Borders and Boundaries]”* President Mwinyi said it is very appealing to him because he believes if women are not fully involved and included in confronting existing challenges in trade and entrepreneurship sectors, AfCFTA will not succeed in its aspiration of attaining continental socio-economic development through free intra-African trade, neither will the implementation of plans and objectives of various regional institutions.

He underscored the importance of understanding the goals and history of establishing the African Continental Free Trade Area (AfCFTA) in order to fully grasp the necessity of including and involving all groups of people with no discrimination. He pointed out that the role of the woman in trade and entrepreneurship sector has continued to grow in the Twenty-first Century and that the number of women engaged in trade has increased not only at national level in various countries in Africa but also globally. Consequently, the President said, this development needs to go hand-in-hand with efforts to solving existing challenges that hinder women’s development in trade.

The President observed that, following the creation of the Organisation of African Unity (OAU) [the precursor of the African Union (AU)] and, in spite of the many achievements of the Organisation, it was realised there was a big gap in economic and trade cooperation even in products and services available within OAU member states. For example, intra-African trade is estimated at twenty-seven percent (27%), whereas trade between Tanzania and other African countries stands at less than thirteen percent (13%). The large percentage of African countries trades in products and services with Asia, Europe and United States of America.

Hon President Mwinyi explained that, on realising this gap, during their 18<sup>th</sup> Summit in January 2012 in Addis Ababa, Ethiopia, AU heads of states and governments adopted a resolution to establish a continental free-trade area by year 2017, hence the creation of the African Continental Free-Trade Area (AfCFTA), which aims towards strengthening common economic development and relations through trade amongst citizens of various African countries. The 18<sup>th</sup> Summit's decision was part of the implementation of AU Agenda 2063, whose goal is to strengthen economic cooperation, trade and services amongst AU member states. Following the Summit, an AfCFTA Agreement was prepared and signed by AU heads of states and government on 21 March 2018 in Kigali, Republic of Rwanda. The Parliament of the United Republic of Tanzania ratified the Agreement in September 2021.

The greatest advantage of AfCFTA, the President further explained, is economic development by strengthening intra-African trade cooperation and investment. Implementation of this Agreement will eventually pave way for the establishment of an AU Customs Union. However, the President cautioned that, in order to gain all AfCFTA advantages, there has to be full participation of all citizens of AfCFTA member states, unhindered by legal or gender discrimination. For that matter, he reiterated, he was gratified that the Symposium addressed challenges that women face in the implementation of AfCFTA goals, and that participants included economists, lawyers, administrators, activists in women's rights and gender issues, as well as experts in other socio-economic and development areas capable of finding solutions to such challenges. He therefore encouraged and urged participants to freely discuss and deliberate the issues at hand and not only contribute towards achieving the Symposium's objectives but to also discuss all facets relevant to achieving the AfCFTA goals.

Hon President Mwinyi concluded his opening speech with a firm promise that the Zanzibar Revolutionary Government would implement recommendations and resolutions coming out of the Symposium. He also thanked all organisers and partners (PACPS, GIZ, TMEA, MTID Zanzibar), hosts, artists, the media etc., for being part of the Symposium in their respective areas and then declared the Symposium officially open.

## 1.2 PANEL SESSION1: Voices of African Women in Trade [Organisations]

The moderator of the first session was Ms Nadia Hasham, Trade Policy Expert at the African Trade Policy Centre, UNECA. The session had six (6) panellists, namely:

- Ambassador Amina Salum Ali, Former Trade Minister and ZWCC Chairperson
- Dr Jesca Nkwabi, Young Women Entrepreneurship Initiative (YWE) -Tanzania
- Mr Lamech Wesonga, East African Business Council (EABC)
- Ms Roslyn Ng'eno, AfCFTA Secretariat
- Ms Monica Hangi, TradeMark East Africa
- Ms Neema Nyerere-Drago, CEO, NND Consulting Intellectual Property for Growth

The moderator introduced former Trade Minister, Ambassador Amina Salum Ali and requested her to share her experience.

### 1.2.1 Ambassador Amina Salum Ali's Experience

Ambassador Amina Salum Ali, Chairperson of ZWCC and also former Minister for Trade and Industrial Development, Ambassador Amina stated that informal cross-border trade (ICBT) fosters EAC regional integration and contributes a lot to the economy of member states. She pointed out that eighty to ninety percent (80%-90%) of informal cross-border trade is done by women but that they face many challenges, such as access to finance (credit facilities/loans), access to markets, to information, technology etc.; non-tariff barriers; harassment at border posts; as well as ignorance of regulations and permits requirements.

### 1.2.2 Dr Jesca Nkwabi's Experience

Dr Jesca Nkwabi is CEO of KOM Group of Companies and Chairperson of an initiative called Young Women Entrepreneurs (YWE), which supports entrepreneurial activities by women aged 20-35 years. The initiative helps young entrepreneurs to add value to products and to access markets.

Sharing her experiences in working with young women engaged in various entrepreneurial activities, she outlined **four (4) common issues** that impact their businesses and trade, namely:

- i. Unfair/double taxation
- ii. Young entrepreneurs are unaware of the kind of assistance available
- iii. Under representation of business personnel in policy and decision-making processes
- iv. Initiatives supporting only certain sectors (informal, agro-processing).

She therefore proposed the following **solutions** to the issues she had identified:

- i. Involve more business persons in policy and decision-making processes. Most of the policies introduced are unrealistic and therefore fail to effectively promote business in the region. By involving business persons in these processes, implementation of decisions/policies will be more feasible and achievable, thus supporting a business-friendly environment
- ii. Introduce diverse initiatives in various sectors; for instance, women initiatives focusing on engineering, manufacturing, pharmaceuticals, and on science and technology
- iii. Provide tax reliefs to manufacturers to promote industrialisation in the country. Manufacturers and importers should not be charged the same tax. Exemptions should be issued to manufacturers to help them produce more and compete effectively in the market.

### 1.2.3 Mr Lamech Wesonga's Reflections

Mr Lamech Wesonga, Manager of Policy and Standards at the East African Business Council (EABC) explained that role of EABC in supporting women to take advantage of AfCFTA is first of all to bring together business women of East Africa - to ensure they are well organised, first at national level and second to move as an entity at regional and continental platforms. So, EABC has been at the forefront of ensuring that East African women take part in East African business platforms nationally and regionally. Also, EABC ensures that key issues pertinent to business women/women traders and entrepreneurs are mainstreamed in policies at funding level, association level, national level and regional level and supporting them in channelling their issues such that they are able to engage with policy makers at the regional level. The Council has held many regional consultative engagements to ensure that women are able to articulate business/trade issues and regulations. For example, the East African Community (EAC) has what are termed as simplified tax regimes for trading air goods - i.e., airlifted goods worth up to USD 1000 are not supposed to be taxed or to go through bureaucracy. Therefore, the Council provides awareness to women about such and other trade regulations, including about how to trade across borders. The role of EABC is to ensure that women know the right channels with which to engage for which issues, how and when to engage, depending on whether the issue is national or regional in nature, as there are specific channels for national issues and specific channels for regional issues.

Mr Wesonga pointed out that the entrance of the African Continental Free Trade Area (AfCFTA) poses new challenges of engaging, so EABC is trying to support women to ensure that they can also tap into this continental market.

### 1.2.4 Ms Monica Hangi's Reflections

Ms Monica Hangi, Country Director Tanzania, TradeMark East Africa (TMEA) explained that the role of TMEA is to increase trade by unlocking economic potential through by reducing barriers to trade and improving business competitiveness. Increased trade contributes to stronger economic growth, a reduction in poverty and subsequently achieving greater prosperity. TMEA has its headquarters in Nairobi (Kenya) with offices in Addis Ababa (Ethiopia), Arusha (Tanzania), Bujumbura (Burundi), Dar es Salaam (Tanzania), Democratic Republic of Congo, Hargeisa (Somaliland), Juba (South Sudan), Kampala (Uganda) and Kigali (Rwanda).

Regarding TMEA and women in trade, Ms Hangi said TMEA supports Tanzanian women traders through the Tanzania Women Chamber of Commerce (TWCC) by engaging with Government agencies on the following priority areas to support gender mainstreaming in trade policy: (i) rolling out training and capacity building programmes on trading rules and regulations, and incentive programmes that encourages voluntary certification of products traded by women traders so that they can access markets outside national boundaries; (ii) supporting online channels (by designing and developing digital platforms that enable women traders to log in specific challenges that they face), which then form the basis for specific policy responses by the Government; (iii) supporting open dialogues with the Government, so as to facilitate concerns from both parties to be addressed in a timely manner.

At the regional (EAC) level, she said, there are gender-specific inequalities that tend to affect export competitiveness and overall trade performance. Although agriculture remains the dominant sector of employment in the EAC region, especially for women, their participation in other sectors such as trade and tourism has slightly increased despite the numerous challenges facing the various women groups. Women also account for a higher share of informal employment in the region - in trade, fifty-one

percent (51%) of women traders operates informally due to low skills and low capacities in business/trade; lack of awareness on existing regional rules, regulations, and opportunities, to name a few. Therefore, women's access to market information and opportunities needs to be supported and enhanced, and TMEA has been on the forefront to ensuring that women traders are provided with this support in order to increase trade in the region and, possibly, moving towards formalisation of their businesses.

### 1.2.5 Ms Roslyn Ng'eno's Reflections

**Ms Roslyn Ng'eno, Senior Investment Expert at AfCFTA Secretariat**, began by saying that women are drivers of the economy and PACPS Symposium has provided a forum for women to sit at the table and discuss issues pertinent to what they face in this realm. She then explained how AfCFTA works and what it does, specifically focusing on women in trade.

#### a) About AfCFTA and women in trade

Negotiations for the African Continental Free Trade Area (AfCFTA) were conducted in 2 levels: (i) movement of goods (taking goods from one country to another competitively); and (ii) provision of services across borders. AfCFTA carries benefits that go beyond facilitating trade through tariff liberalisation and seeks to promote:

- Sustainable and inclusive socio-economic development
- Gender equality
- Structural transformation of AfCFTA state parties.

Women face barriers that compromise their active participation in the trade space. This is mainly due to the fact that women are mostly involved in informal cross-border trade, with up to sixty percent (60%) of informal traders being women in West and Central Africa and about seventy percent (70%) in Southern Africa. The informal character of their trading makes it difficult for them to have access to relevant information regarding requirements and procedures for their goods and services to qualify for preferences under AfCFTA and make them vulnerable to abuses. Most women on the continent trade in agricultural products that are subject to non-tariff measures, such as sanitary and phyto-sanitary measures, while they lack the capacity and expertise to comply with these non-tariff measures.

The extent to which African traders and entrepreneurs benefit from the opportunities offered by AfCFTA lies in their ability to adapt to market changes created by the implementation of the Agreement, which is cognisant of this fact. In Article 27 (2) (d) of the Protocol on Trade in Services, state parties agree to mobilise resources and implement measures with a view to improving the export capacity of both formal and informal service suppliers with particular attention to micro, small and medium size, women and youth service suppliers. The ability to adapt translates into improved competitiveness, i.e. ability to add value to goods and services traded at competitive prices.

African traders and entrepreneurs are not left unsupported in this endeavour - AfCFTA has put in place tools to facilitate implementation and has created platforms where the private sector can report non-tariff barriers (NTBs), obtain trade information or facilitate conversion of local currencies. These tools are the AfCFTA NTB Reporting, Monitoring and Eliminating Mechanism, the African Trade Observatory and the Pan -African Payment and Settlement System. A further step has been taken to ensure that AfCFTA creates a trade space that is inclusive and, therefore, addresses specific challenges faced by women and youth traders. In this regard, the AU Assembly of Heads of

State and Governments, at its thirteenth (13th) Extraordinary Session held in December 2020, committed “to broaden inclusiveness in the operation of AfCFTA through interventions that support young Africans, women and small and medium enterprises (SMEs) as well as integrating informal cross-border traders into formal economy by implementing the simplified trade regime”.

**b) What should women do?**

- **Engaging actively** in the trade policy space: while it is recognised that women face specific challenges, active engagement of women in trade in the policy space is critical. Put differently, for their needs to be addressed, women must voice them. Furthermore, rather than engaging policy makers individually, it is important that women approach the trade policy space in a unified voice. Engaging policy makers in a unified voice not only allows them to understand the particularity of obstacles faced by women but also to create the space for policy makers, regulators and women to collaborate in developing policies and programmes
- **Capacity building:** one of the challenges that hinder women’s participation in trade in Africa is the lack of capacity to comply with the various documentary and procedural requirements at borders and beyond borders. In order to take advantage of opportunities offered by AfCFTA, women in cross-border trade must be cognisant of rules and procedures that will enable their goods and services to gain access to the wider market. These include rules of origin, standards, sanitary and phyto-sanitary measures, etc. Thus, business associations play an important role in building women’s capacity to comply for purposes of exporting or providing services in AfCFTA countries
- **Tackling informal trade:** A key characteristic of women’s contribution to trade in Africa is their significant involvement in informal trade (70% of informal cross-border trade in the SADC Region and 60% in West and Central Africa).<sup>2</sup> AfCFTA started trading in a landscape where cross-border trade on the continent was characterised by the sight of women crossing borders with their heads and backs laden and arms overloaded with goods for sale and that of male traders transporting heavy loads on bicycles, trucks, buses and pushcarts for sale across borders. They trade in a variety of commodities, either raw or semi-processed, including luxury goods produced in other countries.<sup>3</sup> With the launch of AfCFTA, it is critical to facilitate and strengthen the role of women in trade if Africa is to fully realise the potential of intra-African trade. This would entail, among other things, increasing their participation in formal trade. A gradual approach to formalisation, whose aim is not to eradicate the informal sector but to maximise the contribution of women in the informal sector, should be adopted<sup>4</sup>
- **Addressing non-tariff barriers for women in intra-African trade:** the contribution and participation of women in cross-border trade in Africa is undermined by various specific non-tariff barriers (NTBs). These barriers weigh heavily on trade activities of women and women-owned businesses and push women traders and producers into the informal economy.<sup>5</sup> Recognising the negative effect that NTBs have on trade, AfCFTA has put in

---

<sup>2</sup> Koroma, Nimarko, You et al. 2017. *Formalization of Informal trade in Africa: Trends, Experiences and Socio-Economic impacts*. Food and Agriculture Organisation of the United Nations

<sup>3</sup> Ibid.

<sup>4</sup> UNCTAD (2018). *The Least Developed Countries Report 2018: Entrepreneurship for structural transformation: Beyond business as usual*. United Nations. Geneva

<sup>5</sup> P. Brenton & E. Gamberoni (Eds). *Women and Trade in Africa: Realizing the Potential*. The World Bank

place a Non-Tariff Barriers Online Reporting, Monitoring and Eliminating mechanism (AfCFTA NTB Mechanism) to allow real-time reporting of NTBs by cross-border traders on the one hand and a fast resolution of encountered NTBs on the other hand

- **Financial sector to address the specific access to finance challenges women face:** this will entail not only making funds available for women in trade and women-owned businesses but also going a step further and ensuring that such funds are utilised in a way that allows these businesses to be competitive on the continental market
- **Leveraging digital platforms as well as information and communication technologies (ICTs)** to facilitate trade within AfCFTA
- **Establishing and adapting simplified trade regimes to specific challenges women face:** quantities traded, procedures to be followed i.e., rules of origin and goods-related certification requirements
- **Building infrastructure at border posts that cater for specific needs of women,** such as sanitary facilities and storage provisions for fresh agricultural products) given the type of goods (agricultural products) women trade and the incidence of their trading activities across borders on the continent.

Finally, Ms Ng'eno recommended that the AfCFTA protocol on women in trade must be practical, implementable and enforceable and that implementation of policies must involve all actors. The protocol can be implemented by building capacities to advance, innovate and invent. She also stressed that value chains are critical and that women engaged in manufacturing need to be pushed into the value chain as well as into moving their products within the African Continent. She pointed out that during the 2020 border closures in the EAC region due to the outbreak of the COVID pandemic, most women in the region could not sell their products nor provide services because they are cross-border traders. Since the pandemic affected women deeply, she said, it was a wake-up call to the need for women to talk about women and for establishing a gender-specific tracker. Women are active everywhere in the continent; women in leadership positions have to ask themselves what can be done to give women a breakthrough and why can't women be manufacturers and distributors?

### 1.2.6 Ms Neema Nyerere-Drago's Reflections

**Ms Neema Nyerere-Drago is Chief Executive Officer (CEO) of NND Consulting Intellectual Property for Growth;** CEO of Ing'Asi Consolidated, a company dealing in agribusiness and commodities, as well as owner of Mwitongo Lodges Co. Limited. She is also an expert in intellectual property.

Sharing her experience, Ms Nyerere-Drago said intellectual property is very abstract (mostly refers to legal rights), not visible and full of ingenuity. Therefore, she said, intellectual property needs to be brought out of the closet as a legal instrument confined in law, and deployed as an instrument to spur economic growth, one that links access to information and knowledge for the much-needed industrialisation to sustain African intra trade. The intangible needs to be turned into tangibles. Most, if not all, African countries have modern intellectual property laws, meaning that there are adequate legal provisions to put intellectual property at the core of all socio-economic growth and intra-African trade strategies. Intellectual property should be used as a tool for development, an instrument to organising women for creation of even more progress in economic life and social affairs.

She proposed that AfCFTA should include a strategy that aims to create innovation ecosystems in member states where universities and institutions of higher learning become generators of knowledge to support industrialisation with new technologies, industry specific solutions. She also emphasised that respect to and protection of intellectual property must go hand-in-hand with the expansion of

cross-border trade in Africa. She cited the basket as an intellectual property, since it is creative art and therefore needs to be legally protected, pointing out that it should be included in a project for protecting creative art.

She further said that, instead of comparing the African Continent with other continents, there is need to customise intellectual property in the African context and associating it with what is available at home, i.e. by finding Africa's competitive advantages. This entails looking into Africa's resources; for example, during this COVID pandemic, African traditional remedies have been very widely used to combat the symptoms of the disease.

### 1.2.7 Participants' Comments and Panellists' Concluding Remarks

#### a) Participants' comments

- Trade protocols and certificates of origin have to be translated into each country's national/official language and each country has to provide its women traders with trade protocols in its own language
- Women should not be blamed for not knowing trade laws; they need to be made aware of what their respective countries' trade laws are, so governments have to conduct extensive awareness campaigns on their respective trade laws.

#### b) Concluding remarks by panellists and session's moderator

- **Ms Monica Hangi:** I encourage women to go out there and take the leap in business and trade
- **Mr Lamech Wesonga:** It is important to build women's capacities on markets and to provide a trade-enabling environment for them
- **Ms Roslyn Ng'eno:** AfCFTA is a tool so women should ask governments questions about this tool. Women need to create awareness on access to markets, finance etc., by sharing information and uplifting each other. AfCFTA offers a number of opportunities, including free movement of people and goods, bigger market in intra-African trade, unitary tax regime that reduces burdensome costs of informal cross-border trade (ICBT), and continental engagement on ICBT (link to historical placement of ICBT)
- **Ms Neema Nyerere-Drago:** Intellectual property can be used as a tool to define norms and standards for women traders' products
- **Ms Nadia Hasham** urged governments/policy makers to involve and include business persons in decision-making processes
- **Dr Jesca Nkwabi:** There is need to improve the mindset of young women entrepreneurs through motivation and mentoring, so as to build their confidence.

The **Symposium moderator, Tagbo Agbazue**, concluded the session by thanking the panellists for a lively discussion and inputs, which, he said, set the pace for subsequent panel discussions.



### 1.3 Panel Sessions 2 and 3: Voices of African Women in Trade [Individuals] Zanzibar and Tanzania Mainland

The **Symposium moderator, Tagbo Agbazue**, made a summary of key issues that emerged during the first panel session and then invited **Ms Roslyn Ng'eno from AfCFTA Secretariat** to moderate sessions 2 and 3 combined into a single session. The combined session had a total of **nine (9) panellists**:

- Ms Shehrazad Sheikh
- Ms Biubwa Omar
- Ms Hawwah Mbaye
- Ms Njile Bwana
- Ms Jessica Mshama
- Ms Nice-Monique Kimaryo
- Ms Munira Ndossy
- Ms Irene Enock-Ivambi
- Ms Ziana Kassim

The moderator invited the panellists to share their stories and experiences as young women entrepreneurs in trade and business.

#### 1.3.1 Ms Jessica Mshama's Experience

**Ms Jessica Mshama is a very young entrepreneur and a member of Young Women Entrepreneurs (YWE), who started business at age 17.** She is also the director of a digital school (the first of its kind in Tanzania). Sharing her experiences as a young female entrepreneur, Ms Mshama said she encountered an adverse business environment full of many challenges, including corruption in government institutions, high taxes and tariffs that hinder intra-African trade, and lack of financing. She urged policy makers to make policies that can empower young women entrepreneurs and assist them to grow in business; and to abolish/reduce cross-border tariffs. She also urged entrepreneurs to work out how they can use digital trade/e-commerce to grow nationally and internationally.

#### 1.3.2 Ms Sheherzad Sheikh's Experience

**Ms Sheherzad Sheikh, Managing Director of Inaya**, said entrepreneurs all over Africa, not only in Tanzania, always have issues, such as bottlenecks and red tape that hinder intra-African trade. As far as Tanzania is concerned, she said it was much easier to export products to USA than to do so within the African Continent. Regarding the issue of compliance, she stressed that it is crucial for traders to comply with regulations and urged young entrepreneurs to make sure they comply. She also urged them to join business/trade associations so as to influence policy changes. On the question of formalisation of informal trade, Ms Sheikh said if it is easier to be informal, people will choose to be informal and, on the other hand, if it is easier to be formal, then people will choose to be formal. For people to be formal, she pointed out, policy makers have to make it almost impossible to be informal - in other words, they should make formal trade so easy that traders will opt to formalise their businesses. She concluded with a question: "If we open our markets for other African countries' goods, how will we survive?"

### 1.3.3 Ms Njile Bwana's Experience

Ms Njile Willy Alexander Bwana is a 28-year-old trained lawyer and an entrepreneur in manufacturing and importation. She owns two businesses: Medtrust Company Limited<sup>6</sup> and Reveurse Tanzania Company Limited<sup>7</sup> to which she is Managing Director. She is also Vice Chairperson of Young Women Entrepreneurs (YWE), Board Member Tanzania Chamber of Commerce Industry and Agriculture (TCCIA), President-Elect Rotary Club of Dar es Salaam City, and a Board Member of STEPS Tanzania, a non-profit organisation dealing in health care. Medtrust deals with production of surgical masks and sale of medical consumables. The quality of the masks has been certified by Tanzania Medicines and Medical Devices Authority (TMDA) that they are ninety-eight percent (98%) BFE and GS1. The masks are manufactured according to European standards. Reveurse, on the other hand, is a human resource consulting company that outsource human resource services. Despite working in the private sector, Njile says she is passionate about charity and community participation and that she is a member and leader in several non-profit organisations, as mentioned above. Ms Bwana shared the challenges she has encountered in her experience as a young entrepreneur and proposed some solution to those challenges.

#### a) Challenges encountered in doing business

Ms Njile Bwana narrated that the outbreak of the corona virus disease (COVID) pandemic at the end of 2019 and its spread to Tanzania at the beginning of year 2020 was an opportunity for her company to start trading. Realising the high demand for masks, she grabbed the opportunity and started importing and selling masks and, after seeing how successful this business was, she decided to start manufacturing masks instead of just selling them for a commission.

- The first challenge is **unfair competition**: Medtrust, the company that manufactures surgical masks and sells medical consumables, had to purchase a sterilising machine so that they could sell to health care facilities (hospitals, dispensaries, health centres) and to ensure that they sustain the market. Upon conducting a survey, the company found out that Government facilities need masks, but that they are allowed to buy only from the Medical Stores Department (MSD) and not from private suppliers. In that case, Medtrust could sell its products only to private health care facilities. The company found out that masks from MSD were not sterilised, were of poorer quality and even more expensive than the ones they manufacture. Njile said she was told to register the company with MSD as a supplier in order to qualify to sell to Government health care facilities. However, despite registering with MSD, Medtrust has not been able to secure any orders, although it is selling cheaper and better-quality masks than the ones from MSD
- **Influx of imported goods** that are of low quality and of even lower prices than locally-manufactured goods. Consequently, local manufacturers incur huge losses because they produce at high costs but are compelled to sell at cost prices, thus competing unfairly with cheaper but low-quality imported goods. The Government has not made any policy for protecting locally produced goods or for controlling volumes and prices of imported goods. Due to non-protection of local manufacturing, the cost of production in Tanzania is very high so it is not feasible to export locally-made products. Consequently, Ms Bwana said, she had to go back to importing and selling masks instead manufacturing them

---

<sup>6</sup> <https://www.medtrust.co.tz/>

<sup>7</sup> <https://reveurse.com/>

- **Huge taxes**, which make us unable to compete in the market. The company had requested for VAT deferment on importation of its machinery, as the company had a VAT certificate, but TRA still demanded for VAT payment on the machinery. This caused the company to incur a cost that had not been anticipated, as it had not included this cost in its initial plan, on the assumption that it would be deferred. As a result, Medtrust, even as a start-up company, is paying huge sums as taxes. The company has recently purchased raw materials at a cost of TZS 67,951,564 million, for which we are supposed to pay TZS 26,965,562 as taxes and duties to Tanzania Revenue Authority (TRA) and over TZS seven million as other port duties and levies. Such huge amounts add to the cost of production and makes the company suffer losses, thereby making it very difficult (if not impossible) for us to compete fairly in the market. We have written several letters to TRA and Tanzania Investment Centre (TIC) on remission of import duty but, due to a change of dates of the ship's arrival caused by a crisis in China, we are informed we can only apply for remission after three months
- **Lack of funding**: non-access to finance. Most suppliers refuse to sell goods on credit, especially the ones we want to trade in, like gloves. There is a huge demand for gloves but we fail to supply because of lack of finances to purchase from manufacturers and suppliers or at least to receive goods on credit. Also, some of the company's programmes cannot grow due to lack of funding. One such programme is with the Vocational Education and Training Authority (VETA), through which Reveurse, the human resource consulting company, offers mentorship to students, i.e. training them on soft skills and assisting them to look for internships during their studies and jobs when they finish their studies. Reveurse initiated to recruit candidates under the recognition of prior learning and assisting them to get admission to VETA based on the experience they have. We lack funding to hire qualified trainers, as most such trainers are extremely expensive the company cannot afford that much. The programme has had some success, as many graduates have obtained internships and others full-time jobs, but it could have been even more successful had adequate funding been available to take it to the next level in assisting the students. Njile said access to finance seems to be limited even to age, as she was denied a loan when she once approached a financial institution for financing and she was told she was "too young" at 28 years old!
- **Lack of business skills**: despite doing business, we still lack proper mentorship and I have personally experienced that, sometimes, mentorship seems like a way of learning from peers who have the same experience but for much longer. It is a challenge as it is hard to join some elite business associations/groups as they need people with more than ten years of experience or who are recommended by owners of bigger business
- **Bureaucracy**: most businesses are offered on the so-called "know-who" basis and there is no room for real opportunities. Government ministries, departments and agencies (MDAs) do not provide a facilitative business environment, including taxation. Also, we face challenges in feedback and completion of requests from Government. For example, Reveurse, the human resource consulting company that has a mentorship programme with VETA, have been discussing with the officials from the Prime Minister's Office (PMO) for more than six months now and, despite them assuring us that the Government has set aside funding for the programme to enable us recruit 139 individuals qualified to participate in the programme, nothing has been done to date. Despite giving us promises and us sending several reminders, the Prime Minister's Office is yet to give us a date for conducting practical interviews for the qualified individuals.

#### b) Proposed solutions

- **Ensuring fair competition** between Government and private manufacturers
- **Controlling volumes of goods imported** into the country and quality control of goods supplied/produced by internal and external traders and manufacturers
- **Granting tax relief to local manufacturers** to enable compete fairly with traders who saturate the market with low-quality products
- **Providing training** on business management and other skills
- Government needs to strive to **provide prompt feedback and solutions** whenever it is required.

**Ms Roslyn Ng'eno, the sessions' moderator, made 2 observations:** (i) access to information is crucial, so entrepreneurs need to get the right kind of information; and (ii) the issue of demand in the market comes up when we address the challenge of imported goods versus locally-produced ones.

#### 1.3.4 Ms Munira Ndossy's Experience

By profession, **Ms Munira Ndossy is not only an advocate and arbitrator under Tanzania Institute of Arbitrators (TI Arb), she is an importer and manufacturer as well.** She is also a Founder and Managing Director of Mammy's Confectionery Company, Trustee of Bahati Trust, founding member of Family Mental Health and Suicide Prevention (FMHSP), a member of the Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) a founding member of Young Women Entrepreneur (YWE).

Echoing what Ms Njile Bwana had narrated, Ms Munira Ndossy said manufacturers face many and huge challenges, so she resorted to importing packaging materials instead of manufacturing them. She therefore strongly proposed that manufacturers, producers, and other business people be involved and included into decision/policy-making processes. She passionately said if politicians/decision makers do not want to involve the business community in decision/policy-making processes, then the latter are inviting politicians into business so that they also experience and understand all the challenges faced by business persons, hoping this will prompt them into positive action of making business-friendly decisions and policies. She also proposed for creation of a desk in the President's offices in both Tanzania Mainland and the Isles for funding women entrepreneurs, as well as provide incentives to women entrepreneurs' companies.

#### a) Challenges experienced in intra-trade

- Data and information of cross-border trade
- Lots of documentation compliance, border compliances and domestic transport
- Taxes
- Infrastructure

#### b) Challenges experienced in national trade

- **High taxes**
- **Lack of confidence:** a lot of us women struggle with confidence; we tend to underestimate our capabilities so we need a lot of help and support in understanding our own skills, values, and what we bring to business and organisations. For me, I have always relished these challenges, as I see them as an opportunity to stretch myself and to get noticed. But I do understand what it means to doubt oneself sometimes and that has happened to me too, which is why I think business education/skills are so important to

women. We tend to attach negative emotions on women and positive emotions on male. I also understand mentoring is of essence as well

- **Bureaucracy:** as an advocate, importer and manufacturer I have encountered a lot of bureaucracy (and I am still encountering) in each field I operate in. Although it is claimed that the system is friendly and straight forward and, therefore, it should be followed, there is always a need to apply force and double aggressiveness so as to attain positive results. Within the system, there are some areas where a line is drawn against women but it is not known by whom. I believe a female advocate or business person can perform as well as a man, if not better in all areas. I think there is a role for people to play in order to remove this unfair barrier
- **Prejudice still exists in all sectors:** lots of women graduate from universities with good grades, but then only a very small percentage of them (compared to that of male graduates) is seen in the business arena. This creates a challenge in finding a role model or a mentor because there are very few choices and the business environment is very male dominated.

### c) Proposed solutions for national and intra-trade

Funding has always been an issue, whether at starting a business, during growing or maintaining it. Fortunately for me, I did not have a problem with start-up funding so it was never an issue in my case. However, the level at which my business has now reached (maintaining and expanding it), funding has now become an issue for me. Therefore, there is need to:

- **Employ a variety of financial schemes** that can enable women to do various kinds of business. Such financial schemes may be for specified industries, for example for women who sell packed food items and snacks; women in various agricultural sub-sectors; women in retail business; in manufacturing; small enterprises or micro-credit organisations
- **Give women credit cards** with withdrawal limits of ten percent (10%) and women with share capital of fifty-one percent (51%) should be granted a limitation period of, for example, 5 years
- **Support organisations that focus on creating skills-based** self-employment, mentorship, training, retail trade, education etc.
- **Establish a women's desk at presidents' offices** through which women can easily and transparently access funds
- **Empower women** by granting them interest reliefs on bank loans
- **Give incentives to companies and industries that employ women;** such companies and industries will create job opportunities for women, as long as they will feel supported when they hire women.

**Ms Roslyn Ng'eno, the sessions' moderator, informed participants that AfCFTA has a protocol on women in trade that addresses the issues of women traders, and that there is need to follow due process and to do due diligence so as to share information amongst themselves.**

### 1.3.5 Ms Biubwa Omar's Experience

**Ms Biubwa Omar** currently works with **Zanzibar Association of Tour Operators (ZATO)**. She said she started working in travel and tourism sector at the age of 21, before the era of digitisation. In this era of e-commerce and e-business, she says, the way of doing things is changing so much and so fast that

travel and tour operating businesses have to invest a lot in digital platforms in order to secure tourist bookings.

#### a) Challenges

- **Online booking causes travel and tour companies to lose out in business**, as tourists prefer going through big agents on big online platforms. Most big hotels give better rates to bigger platforms (e.g. booking.com) than rates given by local travel agents
- There is a **contradiction: travel and tour companies express their concerns to associations but the latter do nothing**, so companies just have to strive to survive the best way they can. How can travel and tourism companies use business associations to cater for their concerns and needs in the sector? How can the companies pioneer new initiatives?
- **Exploitation by foreign players** in the sector, for example Russian travel and tourism companies/agents
- **Colonial mentality**: it is easier for European, American, Asian etc. travel agents and tour operators to get better deals than local African counterparts.

Ms Roslyn Ng'eno observed that Ms Omar's concerns bring up the question of business associations - how effective are our associations in making voices strong? Africa needs to strengthen its own business associations so that they can function effectively by standing firm for their members' wellbeing.

### 1.3.6 Ms Nice-Monique Kimaryo's Experience

Ms Nice-Monique Kimaryo is Co-Founder and Managing Director of Go-Kimz Limited (Kimz Hair) and a coordinator as well as member of Young Women Entrepreneurs (YWE) initiative under the auspices of the Tanzania Chamber of Commerce, Industry and Agriculture. Ms Kimaryo shared her experiences as a young entrepreneur engaged in production and distribution of hair care products through her company, Go-Kimz Limited. She outlined the challenges she faces and proposed solutions to these challenges.

#### a) Challenges

- **Inability to sell large quantities** on retail to other countries through the e-commerce platform we have built, due to high prices imposed by international couriers such as DHL, coupled with inability of Tanzania Posts Corporation (TPC) [popularly known as POSTA] to offer such services (integrating its API into our website) and bureaucracy involved in getting this service
- **High and unfair penalties** imposed by TRA due to lack of timely information. As they were auditing our accounts, TRA officials penalised my company TZS 4 million for trading for 4 years without an electronic fiscal device (EFD), while the Authority had been issuing us with tax clearance certificates to trade for 3 out of the 4 years
- **Lack of or incomplete information** regarding compliance, certification and requirements before establishing a factory, coupled with uncertainty of where to go for information (i.e., which authority, which desk)  
**Logistics is a big problem** (how to get products from point A to point B): Inability to send out goods in smaller size package (e.g. 23-kg parcels) at a reasonable price. DHL rates are outrageous, while POSTA does not send out packages to China, and shipping companies do not accept loose cargo.

#### b) Policy recommendations

- There is need for **Tanzania Revenue Authority (TRA)** to **establish an information desk** with personnel who are highly trained and knowledgeable about business and taxation to provide complete information about tax liabilities to taxpayers (including entrepreneurs)
- The Authority should ensure its officials **do not issue tax clearance to businesses that have not complied with all rules and regulations** (e.g. use of electronic fiscal devices) so as to avoid unnecessary and discouraging penalties. It is not true that entrepreneurs do not want to comply; but it is because regulatory authorities (TRA, NSSF etc) do not provide businesses with complete information on doing business. As a result, businesses are fined 4-5 years down the line for not complying on some regulation of which they were not appraised in the first place
- The Ministry of Industry and Trade must have a **desk for business persons** to go to **for information**, irrespective of the business association to which they belong
- Government should **transform public institutions**, such as Tanzania Posts Corporation (TPC [POSTA]), **into digital vehicles** through which entrepreneurs can transport goods by e-commerce to other countries at affordable and reasonable prices. Such institutions should digitise their services and have all information available online (i.e. rates, how to integrate, requirements etc.)
- I urge **regulatory/transporting institutions in Tanzania to be functional and business friendly**. It does not make sense to me that it is easier and cheaper to import foreign products than it is to export locally-produced goods.

### 1.3.7 Ms Ziana Kasim's Experience

Ms Ziana Kasim is Managing Director of Women Entrepreneurship Catering Company, which she started in 2012. Narrating her journey of entrepreneurship, it is obvious Ziana has been very active in raising women's awareness in starting businesses. She pioneered a Women Entrepreneurship Company Group for a total of 150 women. Later, the group broke into 10 groups, each with 15 women. She then founded ZAWENI in 2017 and joined Zanzibar Women Chamber of Commerce (ZWCC) in 2019. Despite these successes, Ms Kasim listed some challenges that she encountered during this journey and made recommendations to counter them.

#### a) Challenges

- Lack of capital due to non-access to finance
- Lack of information
- Low education level
- Lack of trust in women entrepreneurs. Policy: how can the entrepreneurship environment in Zanzibar help women?

#### b) Proposed solutions/action

- I urge **AfCFTA to speak for African women entrepreneurs and facilitate their participation** in big global business/trade events (e.g. in China), where they have been invited many times) but have not been able to attend due to the challenges mentioned
- Why doesn't **AfCFTA cater for women with disability?**



Responding to Ms Roslyn Ng'eno's question about how women access opportunities in ZWCC, Ms Ziana Kasim explained that ZWCC links women entrepreneurs with financial institutions for getting capital for their businesses, as well as with information and education outlets.

### 1.3.8 Ms Irene Enock-Ivambi's Experience

Ms Irene Enock-Ivambi is a young graduate (2017) from University of Dar es Salaam (Bachelor of Commerce in Marketing Degree). She also holds a Diploma in Hair Care Organic Formulation from Formula Botanical, UK. A young social entrepreneur filled with passion and self-drive to change the society through women empowerment, she helps women to embrace natural beauty by using fruit and flower-based organic cosmetics. She is Founder and Chief Executive Officer of Mrembo Naturals, a company that manufactures African natural hair care products (i.e. shampoos, conditioners, and various hair treatments). Ms Enock-Ivambi is also a member of Young Women Entrepreneurs under the auspices of Tanzania Chamber of Commerce, Industry and Agriculture.

Narrating her story, Ms Enock-Ivambi said the idea for making natural hair products arose from her personal emotional experience due to the fact that there is high increase in preference for natural hair not only in Tanzania but also globally, and that women buy authentic hair care products at high prices. Mrembo Naturals sources natural ingredients from women and spend ten percent (10%) of sales on helping less privileged young women to receive education.

Regarding her experience as a young entrepreneur, she talked about regulatory bodies in terms of getting permits for importing chemicals into Tanzania and compliance requirements for start-ups.

#### a) Challenges

- **Lack of information:** women do not have enough information on how to start a business and compliance requirements, which makes them to enter into unnecessary costs in the future. I propose for creation of a single regulatory body (i.e. a one-stop agency) under which entrepreneurs can get access to all important information on compliance requirements.
- **Lack of funding:** women have few opportunities to access funds, and those available have lengthy procedures and rules (bureaucracy).

### 1.3.9 Ms Hawwah Mbaye's Reflections

Ms Hawwah Mbaye, Director of Business Licencing Regulatory Commission (BLRC) Zanzibar, said all the experiences narrated by young women entrepreneurs are very sad stories. As a representative of Zanzibar Government regulatory agency, she informed Symposium participants of the following measures:

- i. His Excellency Dr Hussein Ali Mwinyi, President of Zanzibar has directed that all policies regarding regulatory bodies be reviewed and/or renewed: initiated a renewal, amendment and formulation of legal Acts, regulations, policies and by-laws so as to overcome obstacles in manufacturing and trade. The private sector has developed policy to facilitate private sector participation in trade issues
- ii. The Government of Zanzibar is also striving to create a conducive environment for giving a platform to women's voice. Individually, women manufacturers and traders raise their voices but it is imperative that they unite and speak with one voice, rather than to cry alone, in order to be better heard



- iii. The Government is also committed to eradicating bureaucracy by reducing unnecessary administrative procedures that increase cost and time to entrepreneurs. Instead, it has introduced a new digital innovation, i.e. National Online Business System (NOBS) in order to facilitate trade
- iv. The Trade Remedies Act is in the process of being formulated; this will be an instrument for protecting local manufacturers and industrialists. The Government of the United Republic of Tanzania is to fast track the completion of the Trade Remedies Act and the Zanzibar Industrial Development Policy is in place.

Ms Mbaye concluded by informing participants that she had raised concern of women entrepreneurs with disability.

#### 1.4 Participants' Comments

- Regarding participants' appeal to policy makers to make policies conducive to women traders/entrepreneurs, participants were advised to always table their petitions at business associations and Ministry of Industry and Trade to seek information about whatever products they make. It was also recommended that, in order to promote business women, there has to be a specific law favourable to women entrepreneurs, including women entrepreneurs with disability
- On the issue of high tax on manufacturing, it was proposed that Africa should have collective bargain
- Policy makers were urged to look into the issue of timing for granting permits: for example, a manufacturer wanted to start production but was told that she has to wait until January 2022 because she came in at the end of the 2020/2021 financial year
- Decision/policy makers are supposed to make policies that facilitate not and hinder trade; policies should be holistic. In hearing all these stories, one realises there is a gap on information by regulatory institutions. For example, a business person should be informed about when to use an electronic fiscal device instead of fining this person 4-5 years down the line by not using the machine of which they were not informed right at the beginning
- Due to all the issues that emerged during the panel discussions, a participant proposed that a business plan be developed to facilitate the use of digital platforms. Long-term planning should consider having home-grown machines by using existing technologies without re-inventing the wheel. Intellectual property has a role to play in this - it can help find out the needed technology that has no legal prohibitions or implications
- A member of the East African Legislative Assembly (EALA) said his observation is that high-level officials from revenue authorities, immigration departments and trade ministries should also be part of this Symposium from beginning to end. So he urged that, in future Symposia, all such officials should be invited. He also informed participants that EALA represents the people of EAC, so business people should raise concern on all matters that hinder trade, make petitions and address them to the Assembly for discussion and decisions.

## 1.5 Moderator's Final and Take-home Comments

The session's moderator, **Ms Roslyn Ng'eno** thanked all panellists and participants for their stories, and pointed out that they help to shape policies. In conclusion, she said what needs to happen includes:

1. Having policies that empower and raise SMEs in the African Continent
2. Having institutions that will be focal points for entrepreneurs
3. Speaking with a single voice as Africa - Africa should strive to speak with one voice, so as to build the continent
4. Embracing the digital economy
5. Reforming regulatory bodies in our region.

"We have a market, but can this market be a propeller for our economic development? Let us use the existing market in order to bring development and investment into our Continent".

## 2.0 DAY TWO: TUESDAY, 09 NOVEMBER 2021

### 2.1 PANEL SESSION 4: Opportunities in AfCFTA for Women in Informal Cross-Border Trade (APRM)

This session featured a presentation by **Dr Angelita Kuasa Kiwekete** from the **African Peer Review Mechanism (APRM)**. The session moderator was **Mr Emmanuel K Bensah Jr, Deputy Executive Director (AfCFTA Policy Network) and Coordinator of APRM Champions**; and the five (5) panellists were:

- **Dr Seydou Sacko (ECOWAS)**
- **Ms Roslyn Cheron Ng'eno (AfCFTA)**
- **Dr Magdalene Wilson (UJ)**
- **Mr Djamba Longomo Michel**
- **Mr Goodson Mbewe**

The moderator opened the session by underlining the fact that cross-border trade has been practised in Africa long before the entrance of AfCFTA, citing an example of his own grandmother as a cross-border trader! He then invited Dr Angelita Kiwekete to make a presentation on APRM in relation to women cross-border traders.

#### 2.1.1 Role of African Continental Free Trade Area on Women Involved in Cross-Border Trade

**Dr Angelita Kiwekete** made a presentation on the **“Role of the African Continental Free Trade Area on Women Involved in Cross-Border Trade”**, a report based on a study carried out by African Peer Review Mechanism (APRM). The presentation was divided into seven (7) topics:

1. Background of APRM
2. Purpose of the study
3. Informal Cross border Trade in Africa
4. Challenges women traders face in context of AfCFTA
5. Regional arrangements to facilitate ICBT
6. Opportunities presented by AfCFTA
7. Policy and Practical Recommendations to make AfCFTA more gender responsive

##### 2.1.1.1 Background of the African Peer Review Mechanism (APRM)

Through the APRM country and targeted reviews, it has been observed over the years that majority of African women are in vulnerable self-employment, almost exclusively in the informal sector. Self-employment is the main form of employment, largely driven by necessity and not opportunity, as it focuses on sectors with low barriers to entry, which also mean low profits and productivity for entrepreneurs. Therefore, empowering African women within the context of AfCFTA and making AfCFTA a reality for them will address issues faced by women-led businesses, especially those operating in the informal cross-border trade, within the evolving trading environment.

### 2.1.1.2 Purpose for the Study

The study intended to:

- i. **Analyse the opportunities** presented by AfCFTA for women operating in the informal cross-border trade in Africa
- ii. **Identify challenges that may be faced by women** in informal cross-border trade within the context of AfCFTA
- iii. **Suggest possible policy and practical recommendations** that can be considered in this regard.

Findings of the study are envisaged to inform ongoing actions by negotiators at all levels, i.e. the AfCFTA Secretariat and AU member states, for purpose of making the AfCFTA Agreement a gender responsive trade agreement.

#### a) Methodology

This study adopted a qualitative research approach. The objective was to explore how AfCFTA could expand benefits of intra-Africa trade to women in informal cross-border trade. This methodology allowed for a holistic approach with specific emphasis on gaining an in-depth understanding and detail about how women informal cross border traders are affected by national and regional trade policies within AfCFTA. Due to the COVID-19 pandemic, the dialogues took the form of virtual consultations, as it was deemed important to getting to know what people feel.

Virtual consultations involved various partners and stakeholders, namely:

- Regional economic communities (RECs): officials responsible for trade and customs from three (3) RECs participated
- Member states: representative officials from ministries of trade and industry of member states (**desktop review**)
- Research and think tanks: conducting research on trade, industrial policy and informal trade in Africa (**desktop review**)
- AU Organs (i.e. NEPAD), UNECA, and UN Women: officials working on issues that relate to trade, gender and regional integration (**UNECA, desktop review**)
- ICBTAs: Informal Cross-Border Trade Associations that represent informal cross-border traders (**four ICBTAs took part**)
- AfCFTA Secretariat: **Official, desktop review.**

#### b) Regional economic integration in Africa - AfCFTA

The African Continental Free Trade Area (AfCFTA) is an important step in realising the continent's economic aspirations. Economic integration was initiated through the **1980 Lagos Plan of Action** that envisaged intra-African trade expansion, while the 1991 Abuja Treaty guides the progressive integration of regional economic communities (RECs) with the African Economic Community (AEC) as the final objective. The African Continental Free Trade Area (AfCFTA) Agreement was signed on 21 March 2018 in Kigali, Rwanda and came into force in May 2019.

Creating a liberalised single market in Africa calls for the inclusion, representation and participation of all sectors in the economy of member states. While requirements for formal sectors of trade are catered for in global, continental and regional platforms, the needs of informal cross border trade (ICBT) are often side lined. Although AfCFTA does not explicitly mention or cater for ICBT, the **opportunity to escalate regional and national efforts to integrate ICBT into intra-regional trade** could serve as an avenue of inclusion during the implementation of the AfCFTA Agreement.

### c) AfCFTA objectives at a glance

- To create a single market for goods and services, facilitated by movement of persons in order to deepen economic integration of the African Continent in accordance with the Pan-African Vision of “An integrated, prosperous and peaceful Africa” enshrined in Agenda 2063
- To create a liberalised market for goods and services through successive rounds of negotiations
- To contribute to the movement of capital and natural persons and facilitate investments, building on the initiatives and developments in member states and RECs
- To lay the foundation for the establishment of a Continental Customs Union at a later stage
- To promote and attain sustainable and inclusive socio-economic development, gender equality and structural transformation of member states
- To enhance the competitiveness of the economies of member states within the continent and the global market
- To promote industrial development through diversification and regional value chain development, agricultural development and food security
- To resolve the challenges of multiple and overlapping memberships and expedite regional and continental integration processes.

### 2.1.1.3 *Informal Cross-Border Trade (ICBT)*

Informal cross-border trade (ICBT) in Africa is historically rooted in African communities as a pattern of trade that pre-dates colonial and post-colonial state boundaries across the continent. In North Africa informal cross-border trade is male dominated, reliant on historical trade routes; and trades in European now Chinese and Turkish manufactured goods. In Sub-Saharan Africa, informal cross-border trade is small scale, female dominated mainly in agriculture, fish, and in cheaper versions of manufactured and electrical products.

#### a) Types of informal cross-border trade

- Type A: informal (unregistered) traders of firms operating entirely outside the formal economy
- Type B: formal (registered) firms fully evading trade-related regulations and duties (avoiding official border posts)
- Type C: formal (registered) firms partially evading trade-related regulations and duties by resorting to illegal practices (for instance, under-invoicing).

#### b) Importance of informal cross-border trade in Africa

- Informal cross-border trade (ICBT) accounts for a significant portion of intra-African trade but varies in size and proportion by region and country
- ICBT strengthens solidarity among border communities in enhancing peace, stability and a deeper sense of integration. More importantly, it supports nutrition and food security as ICBT is more responsive to local food shocks and crises
- ICBT generates income and employment for vulnerable people, particularly women who dominate the trade.

### c) ICBT and formalisation

- **Policy and legislative approaches** to formalisation: for instance, single tax regimes implemented by COMESA and ECOWAS to encourage registration of ICBT through simplified processes. In addition, countries like Uganda have been periodically collecting data on ICBT through surveys that should be used to inform trade policies
- **Partnership-based approaches with private sector**, development partners and civil society organisations to assist ICBT to formalise. An example is the *Charter for Cross-Border Traders* in Malawi and Zambia, a joint initiative to address issues faced in ICBT
- **Rights-based approach** to formalisation support formal measures to realise basic human rights and freedoms of informal workers. This is particularly important for women traders who have gendered needs normally not catered for in cross-border trade
- **Incentive and compliance measures for formalisation** are adopted to enable access to markets and credit facilities. Some respondents noted that in Rwanda women traders have been able to form co-operatives to access credit.

### d) Product portfolio for ICBT

Region	Non-processed goods	Manufactured goods	Re-export goods	Estimated value of goods
Eastern Africa	Food & non-food stuff, and livestock	Low quality manufactured and processed goods	Low quality goods from Asia, contrabands, counterfeits and sub-standard goods	US \$ 50 - US \$ 1000
Western Africa	Food & non-food stuff, and livestock			
Central Africa	Minerals, Jewellery, Forest products, Food and non-food stuff			
Southern Africa	Handicrafts, Food and non-food stuff,			
North Africa	Food, Oil	Household appliances, clothing, equipment, electronic devices		

#### 2.1.1.4 Challenges that Women Traders Face in the Context of AfCFTA

##### a) Limited resources to trade and gendered discrimination on women in ICBT

- **Gendered constraints** that women in ICBT face means that women traders often do not access or benefit from regional and national initiatives to enhance trade. These constraints are evident in the **limited access to markets, finance, credit and gendered discrimination in the face of ICBT**
- **Weak technical skills**, such as in packaging and marketing, also negatively affect traders' ability to sell non-agricultural goods (Brenton, et al, 2014; UNCTAD, 2019). Although countries have a dedicated and resourced national empowerment fund to benefit women

entrepreneurs, it is unfortunate that **women in ICBT have no way of accessing available resources** such as these to enhance or improve their entrepreneurial activities. Moreover, fluctuations of national currencies and the lack of foreign exchange reserves render traders vulnerable to abuse by black market operators (UNCTAD, 2019; UN women, 2010).

#### b) Limited information on ICBT for policy makers

To date, there is limited data that has been collected by state institutions to document ICBT and specifically the experience of women involved in ICBT (Good e.g. Mama Benz in Benin Country Review). Data-related challenges compound the issue on how to adequately reflect on matters that affect women in ICBT in national accounting systems and statistical databases. Furthermore, all economic transactions taking place at borders are not systematically documented in terms of data and statistics, making it difficult to capture and understand the various dynamics at play to inform trade policies and processes.

#### c) Barriers related to access to information on trade, customs and border regulations

- **Information** on regional trade agreements and benefits (e.g. simplified tax regimes - STRs)
- **Borders and customs procedures** (uncertainty about procedures and harassment disincentivise against formalisation)
- **Immigration requirements** (passports versus national IDs).

### 2.1.1.7 Regional Arrangements

Regional arrangements of AfCFTA consist of the following six (6) aspects:

- i. Simplified tax regime (STR) to encourage women traders to move to formality
- ii. Duty free exemptions (US\$ 1 000; US\$ 2000)
- iii. Longer working hours (some borders operate 24 hours)
- iv. Informal Trade Regulation Support Programme for ECOWAS
- v. Trade information desks at borders for stakeholders
- vi. ICBT associations interactions with RECs to facilitate free trade area.

### 2.1.1.8 Opportunities Presented by AfCFTA

- i. **Two clauses AfCFTA Agreement and accompanying Protocols** explicitly recognise the inclusion of women:
  - Firstly, as a general objective (3(e)), which looks to promote “**gender equality and structural transformation**” of African states
  - Secondly, as per Article 27 (2) (d) of the Protocol on Trade in Services, member state are mandated to “**improve the export capacity of both formal and informal service suppliers, with particular attention to micro, small and medium size; women and youth service suppliers**”.

These two clauses underscore the value of involving and representing the diverse economic needs of various categories of women in society. It should be noted that **negotiations** of protocols on investment, intellectual property rights, competition policy and e-commerce are ongoing in the current phase of the AfCFTA Agreement through various working groups.

- ii. Free movement of people and goods
- iii. Intra-Africa trade is a larger market place
- iv. Proposed unitary tax regime
- v. Reduce burdensome costs of ICBT
- vi. Continental engagement on ICBT (link to historical placement of ICBT in Africa).

### 2.1.1.9 ***Policy and Practical Recommendations to Make AfCFTA More Gender Responsive***

#### a) **Policy recommendations**

- **At state level**, it is recommended that relevant gender disaggregated data informs the formulation of trade policy, particularly in the context of AfCFTA. Countries that have started collecting data on informal cross-border trade include Nigeria, Uganda and Rwanda (Bouët, Cissé, & Traoré 2020; Koroma et. Al, 2017; Bouet, et.al 2018; NEPAD, 2017). Also ECOWAS and Afrexim Bank. This will require states to prioritise collection and analysis of gender disaggregated data on informal cross-border trade
- It is also recommended that informal cross-border trade associations (ICBTAs) be involved in policy-making processes within states to ensure that informal cross-border trade concerns, including gender issues, are included. There are informal cross-border trade associations that are active within ECOWAS, COMESA and EAC, as well as in their respective countries that continue to lobby governments, RECs and development partners in issues relating to informal cross-border trade. Given the significant number of women traders, the inclusion of these associations can bring entrepreneurs closer to platforms for dialogue and capacity building.
- States should strengthen trade flows between informal and formal markets by improving linkages across the value chain and addressing bottlenecks to scale up by adopting relevant policies
- In line with the regionalisation agenda, states need to **accelerate the introduction of a visa-free zone**. Reducing immigration costs (passports and visa) will enhance the movement of women informal traders
- It is recommended that the **needs of women traders in informal cross-border trade be included in the common lists of goods and requirements**. The lists should be reviewed regularly to keep up with local demand and be made available at borders. Thereby, women informal traders **will be informed and will make better decisions on the goods to import for trade**.

#### b) **Practical recommendations**

- **State commitment**: It is important for states to share domestic experiences with each other and within the continental community so that best practices are replicated or adapted to local conditions to ensure that women informal entrepreneurs trade in better conditions (e.g. Rwanda's domestic cross-border strategy as well as regional work with neighbouring countries places gender issues in informal cross-border trade at the forefront)
- Women face several gender-specific risks and challenges in border areas, including verbal violence, harassment, and sexual abuse. States should therefore ensure that (i) reporting mechanisms are made available within proximity to border posts to enhance access and utilisation of these formal channels for reporting harassment; (ii) border posts provide



- appropriate sanitation and security facilities to cater for the needs of women traders; (iii) infrastructure is available to expedite the customs clearing process. Women traders also often suffer harassment by customs processes when their consignments are being searched; adopting the use of technology such as scanners could reduce this inconvenience
- To counter challenges of accessing trade information for women involved in informal cross-border trade, it would be useful to provide trade-related information translated into local languages using simplified easy-to-understand pamphlets and shared at the border posts. For instance, making available an information manual for traders in Kiswahili, a language commonly used across Eastern Africa
  - Awareness raising campaigns on regional trade regulations and AfCFTA in local languages that target women informal traders should also be undertaken in areas closer to where informal cross-border trade takes place
  - It is further recommended that incentives be made available to promote formalisation. These incentives (such as incubation services; financial support through initiatives, including setting up of national/regional business development funds from which women informal traders can benefit) should be aligned to the needs of trade associations
  - Finally, the uptake of technology through mobile money [such as the M-Pesa that is being practised in Tanzania, Uganda and Kenya (Koroma, *et.al*, 2017)] should be increased throughout regional economic communities to facilitate payments for goods and associated duties.

### 2.1.2 Panel Discussions

After the presentation, the moderator invited the panellist to interject on it.

#### a) Mr Goodson Mbewe, President of Cross-Border Traders Association in Zambia

Just as in many African countries, cross-border trade in Zambia is dominated by women. The question is, therefore, why would women/girls leave the 'comfort zone' of being a wife/daughter and engage in such a rough activity as cross-border trade? This is because women have realised that this kind of trade is profitable, policies notwithstanding. Need for sensitisation to border officials and women on rights of cross-border traders, as well as for finding a way of making cross-border trade attractive. If this is not done, AfCFTA will be just another unworkable initiative. Trade associations should take it up to making sure traders are formalised and protected.

#### b) Ms Roslyn Ng'eno, Senior Investment Expert at AfCFTA Secretariat

Issues discussed and questions asked in the APRM report are important towards making AfCFTA effective. The report has addressed most of the challenges encountered in implementing the Agreement. Our countries have to formalise on what has been agreed in AfCFTA. In terms of recommendations, they have to be very practical. We have to bear in mind that women trade because they need to feed their families; they do not care where they go or what they will face on the way as long as they make that profit to enable them take care of their families. Recommendations have thus to be very practical; for that matter, there is need to understand why women traders do not want to be formalised. There is need to make women understand the value addition of formalisation, e.g. getting access to finance (loans). There is also a need to have a working mechanism - instead of imposing policy, governments have to find out what works and what does not work and thus make **practical recommendations** to AfCFTA protocols. Most of the

policies that came out into the APRM report already exist in our national policies as well as in regional protocols. What needs to be done now is implementation, which has to take into consideration practicability and enforceability.

**c) Dr Seydou Sacko (ECOWAS)**

Historically, women are courageous, as they have been doing tremendous work in informal trade in their countries. How do we come up with policies that address the informal trade? When making a policy, we should ask ourselves who is going to benefit by that policy. Practical recommendations should be made based on what is happening on the ground. Also, there is need to have real statistics on trade, not fake statistics. Formal data does not reflect what is happening on the ground, because there is a lot of money in transaction that is not visible. There is also need for traders to have right information about trading. For example, when moving tomatoes from one point to another point to sell, a trader has to be informed whether or not s/he has to pay tax.

**d) Dr Magdalene Wilson**

The informal sector is very big, so it is not surprising that there a lot informal trade. Informal cross-border trade promotes regional integration and harmonisation in Africa and has some advantages. For example, a study carried out in Cameroun showed that cross-border trade makes women better decision makers at home. Non-tariff barriers are the biggest obstacle to informal cross-border trade, but the good news is that there are negotiations underway on addressing this challenge. It is important to have reliable data; as mentioned, ECOWAS official data show that the level of informal cross-border trade is fifteen percent (15%), but, in actual fact, it is over fifty percent (50%). This is a reflection of untapped trade data.

**e) Dr Djamba Longomo Michel, Democratic Republic of Congo (DRC)**

Informal cross-border trade in DRC accounts for eighty-five percent (85%) of the country's trade. Trade/business associations organise women in cross-border trade (DRC-Uganda-Rwanda-Burundi-Tanzania). Cross-border trade from DRC is seasonal: between September and December, DRC exports potatoes into Tanzania; beans, tomatoes and potatoes to Rwanda. As Dr Angelita said, informal cross-border trade is not insignificant at all, as it contributes hugely to the economy. Associations are now collecting and compiling statistics, so that our governments can come up with recommendations on informal cross-border trade. As recommended during discussions yesterday, platforms are important but it is even more important to understand the platform one decides to use. New entrepreneurs should adapt to our own platforms because international platforms have fewer opportunities for the likes of us. In DRC we have created a platform through which we do advocacy, provide information and facilitate trading.

### 2.1.3 Participants' Questions and Comments

**Q:** I was harassed by border officials in Zambia: where does a victim go, since the police refused to conduct an investigation and court officials demanded bribery in order to prosecute the case? How can women involved in incidents during cross-border trade be protected? How can women be organised in order to alleviate harassment on women?

**A:** Trade/business associations represent the interests of members, including protecting them against any kind of unfair treatment, harassment etc. Joining an association

would facilitate addressing such incidents, so women are strongly urged to seek membership in these associations.

**Q:** How can we ensure that cross-border trade runs smoothly? How can trade facilitation help cross-border trade? How many countries have signed the WTO trade facilitation treaty?

**A:** Trade facilitation helps to remove non-tariff barriers, thus ensuring smooth running of cross-border trade. So far, a total of 40 countries have signed the trade facilitation agreement.

## 2.2 PANEL SESSION 5: National and Regional Strategies for Harmonising International Trade Processes and Trade Facilitating Regulations [Emphasis on Women in Trade]

This panel session was moderated by Prof David Luke, Practice and Strategic Director from the Firoz Lalji Institute for Africa at the London School of Economics and Political Science. The session was moderated virtually.

Panellists included:

- Hon Engineer Mnyaa Mohamed Habib, MP (Zanzibar Parliament/EALA)
- Ms Zuweina Hilal from Ministry of Trade and Industrial Development, Zanzibar
- Dr Patrick Olomo, Economist (AUC-ETIM)
- Ms Marie Providence Mugangu, AfCFTA Secretarial

Prof David Luke set the pace of the panel discussion by making a few opening remarks:

Trade relations are agreed at national and international levels. Intra-African trade and international trade, as well as AfCFTA, have done a number of processes at both these levels. These processes are harmonised, since:

- One cannot trade without investing
- Production - one cannot trade without harmonising production processes
- Logistics - trade is both importing and exporting so both sides need to be looked at. There is a need to harmonise export trade defence mechanisms - Africa is suffering from being a dumping pit of cheap manufactured goods/products from other continents
- Harmonisation of international trade processes and of trade facilitation regulations have to be looked at through gender lens. Women play a major role in textiles, cosmetics, manufacturing, horticulture and floriculture, financial institutions, tourism and hospitality sector. Therefore, in thinking of issues of harmonisation, we should keep in mind this role. Coupled with this, there is need to enhance participation of women in these processes and monitoring/evaluating how women are benefitting from these processes.

After this brief introduction, Prof Luke invited panellist to share their views about strategies for harmonising international trade processes and trade facilitating regulations at national and regional levels, focusing specifically on women traders.

### 2.2.1 Panel Discussion

#### a) Dr Patrick Olomo

There is no trade if there is no production. Unfortunately, production in our countries is at a very low level. There has been a shift within the last 5-6 years of preference to imported manufactured goods, so we need to strengthen local production instead of relying on importation. The first step for AfCFTA is to strengthen domestic production capacities by enhancing local industrialisation, thus increasing share in the regional arena and, ultimately, to the international arena.

Africa should first focus on strengthening domestic productive capacities before signing any trade agreement. For instance, when the AfCFTA process started in year 2015, the African Union (AU) received Euro 10 million from the World Trade Organisation (WTO) to finance the process, with a demand that the African Union Commission (AUC) sign an inter-continental trade agreement. AUC viewed it as an impasse so it refused to sign.

Issues to address include: (i) transparency; (ii) certification (trade rules should not be complicated, should be simple enough for anybody/everybody to understand); (iii) non-tariff barriers should be dismantled; (iv) harmonisation and standardisation - ensuring rules are standard and known to everybody.

#### **b) Ms Zuweina Hilal**

One of the Articles of Trade Facilitation Agreement spells out the issue of transparency and harmonisation, which include both private and public sectors. Most women in informal trade regard trade formalisation as difficult, complicated and cumbersome (in terms of processes, rules and procedures, time and costs), so they prefer to trade informally. It is therefore imperative for governments to harmonise and simplify trade rules and procedures. Women involved in cross-border trade face a number of challenges, including access to information on required permits, taxes etc.

**Prof Luke, the session's moderator**, explained that the AfCFTA chapter on trade facilitation is a deliberate effort in making sure there is synchronisation of trade processes and regulations.

#### **c) Ms Marie Providence Mugangu**

In order to leverage benefits of AfCFTA, one has to produce, so there is need to know the rules of origin and other requirements. Policies need to be made to enhance productive capacities but more specifically for women producers/traders. AfCFTA should assist in making producers more competitive; women have to be appreciative of what AfCFTA is doing to enhancing their capacities. Regarding non-tariff barriers, there is an online system that has been developed as a tool that allows traders to report any kind of barrier encountered. Article 10 spells out that the mechanism should be easily available to everyone. For the mechanism to work, one has to use it so traders need to be pro-active. The mechanism has been designed in a way that anyone can check on what has been reported and what has been done about any such report. Harmonisation encourages coherence and practicability. AfCFTA is ready to listen to traders' concerns; for that matter, traders need to be pro-active in speaking out so that AfCFTA gets to know what works and what does not work and thereby make changes/corrections accordingly.

#### **d) Hon Engineer Mohammed Habib Mnyaa, Member of EALA**

The East African Legislative Assembly (EALA) has 3 main objectives: legislation, oversight and representation. The Assembly is therefore a representative of all the people of East Africa in these objectives and, for the purpose of trade, it aims to facilitate trade amongst the member states and people of the region. There is a lot of trading across EAC borders but it faces a lot of challenges, such as non-tariff barriers. The EAC Customs Union is yet to be established; the EAC Common Market is in place. One of the issues that hamper implementation is the mentality of sovereignty - attachment to sovereignty prevents implementation of signed trade agreements. Sometimes this may lead to some member state going behind fellow member states' back to sign trade agreements. Movement of people is another challenge - one has to produce a passport when travelling/visiting other member states. As legislators, EALA is playing its role; the problem remains with executives, i.e. those who are supposed to enforce legislation. We need to manage internal trade before we go forth for international trade; so, negotiations should be conducted in

blocs and in phases: first, within regional blocs (EAC, SADC, ECOWAS, COMESA) then continentally. Movement of goods and provision of services (e.g. air transportation) should be eased.

**Prof Luke** explained that continental institutions are still being formed and being refined, and that this formation is a continuous process.

### 2.2.2 Participants' Questions and Comments

- We always talk about non-tariff barriers but there is also a mental barrier, i.e. sovereignty: leaders consider that sovereignty should be embraced and perpetuated, not to be given up in favour of unity. Attachment to sovereignty prevents implementation of signed agreements
- The African Continent needs to ensure implementation of legislations made and signed in unison is not flaunted by any country

**Q:** How can AfCFTA differentiate between manufacturing and trading? How is it going to control high competition between big and small traders to ensure fair competition? How are we going to hold countries accountable for the agreements made?

**A:** EAC member states are at different/unequal levels of economic development, so each member state has to make itself competitive.

- Regarding Africa being made a dumping place for cheap and sub-standard goods, each country should establish an anti-dumping legislation according to own specific circumstances
- Africa has to decide on the kind of structure we want to build. My observation is that, for many years, we have been making excuses for not acting effectively to achieve continental union as envisaged by the likes of Nkrumah and Nyerere (1960) and many other agreements (e.g. Maputo Protocol etc). It is now high time for us to act maturely to realise the aim of Pan-Africanism, i.e. uniting the people of the African Continent economically and socially
- Africa needs to unite in order to fight the conspiracy of preventing the African Continent from achieving self-reliance and economic independence.

### 2.2.3 Panellists' and Moderator's Final Comments and Take-Aways

- **Dr Patrick Olomo:** The African Union Commission (AUC) needs to re-launch its institutions. As Africans, we need to ensure that policies made by our governments favour the development of our countries and our people.
- **Ms Marie Providence Mugangu:** The African Continental Free Trade Area (AfCFTA) is aware of the issue of convertibility of currencies; it is now being discussed under AfCFTA protocols.
- **Prof David Luke**, the session's **moderator**, concluded the session with the following pointers:
  - Africa needs to re-think its economic and social institutions. Tools are in place [e.g. World Trade Organisation (WTO) and African Continental Free Trade Area (AfCFTA)], so they should be used to ensure implementation and to hold ourselves accountable
  - We have to create policies that ensure fair competition in trading
  - There has to be interrogation of the discussions in this Symposium.

## 2.3 PANEL SESSION 6: National and Regional Strategies for Setting up Capacity-Building Institutions for Trade and Trade Facilitation [Emphasis on Women in Trade]

Dr Patrick Olomo from AUC/ETIM was the moderator of the session and the panellists were:

- Dr Barassou Diawara - Senior Knowledge Management Expert at ACBF (joined virtually)
- Ms Zuweina Hilal - from the Ministry of Trade and Industrial Development, Zanzibar
- Hon Wanjiku Muhiya - Member of EALA.

### 2.3.1 Panel Discussion

#### a) Dr Barassou Diawara

There are 3 types of institutions that are key if we want to achieve gender-sensitive trade: national, regional and supra-national institutions. In terms of trade and trade facilitation, partnerships on product quality are also important in industrial investment and promotion. Drawing lessons from capacity-building institutions, such as ACBF: (i) institutions to implement research-based policy and being innovative; (ii) performance evaluation to be replaced by peer reviews as evaluation and monitoring mechanisms. Member states have a leadership role in supporting national and regional capacity-building institutions. Funding is also crucial for sustainability of our institutions.

Dr Patrick Olomo, the session's moderator, commented that the main challenge in Africa is to link women with capacity-building institutions.

#### b) Ms Zuweina Hilal

##### *What is the role of capacity building institutions in enhancing women traders?*

- Institutions need to conduct a survey to find out the number of women in the informal sector as well as those in the formal sector. Also, training should be provided for customs, police and immigration officials at border posts
- Governments should provide women traders with a check list of compliance requirements
- Most women are not aware of the existence of capacity-building institutions, so governments have to carry out sensitisation for women traders
- There is also need to make women traders aware of the existence of facilitative committees that can assist them.

##### *What kind of capacity building do women traders need?*

Women traders need training on:

- How to keep business records and on how to write correct business reports
- Knowing the importance of quality of their products in accessing markets
- Where and how to get quality packaging materials.

#### c) Hon Wanjiku Muhiya

*What should be done at parliament level to make sure Africa has right policies to accelerate capacity building?*

- The East African Community (EAC) represents six (6) member states, namely Republic of Kenya, United Republic of Tanzania, Republic of Uganda, Republic of Rwanda, Republic of Burundi and Republic of South Sudan, and is guided by 4 pillars: (i) East African Customs Union (common passport has already been launched); (ii) East African Common Market (for movement of goods and people); (iii) East African Legislative Assembly; and (iv) East African Court of Justice
- Governments are supposed to be partners to businesses rather than hindering business to flourish, so they have to make business/trade information accessible to women
- Governments have to make policies that encourage skills-based education, i.e. providing education that allows a student to think outside the box
- My experience in EAC trade is that trade is imbalanced - i.e. it is a one-way traffic trade. For example, goods trucks travel from one country to another (i.e. from Country A to Country B) but not the other way round (i.e. from Country B to Country A). Also, there is need to establish a one-stop centre for issuing licences instead of having a string of licensing authorities that require a trader to run around from one authority to another.

*There is a huge skills mismatch in the African Continent. What do you think ACBF can do to ensure that relevant skills needed by women traders are in place?*

**d) Dr Diawara**

- For the past 4 years, the African Capacity Building Foundation (ACBF) has been running a project for empowering women in agriculture and trade, which will continue in year 2022. The project also has a component on training in financial education (business accounting etc.)
- ACBF can support women institutions that address women trade needs
- The Foundation has also a component that helps in trade policy sensitisation to women as well as to policy makers.

### 2.3.2 Participants' Comments

- There are too many procedures in trade; therefore, in order to facilitate trade, governments have to scrap off all unfriendly procedures
- Harmonising national regulatory institutions as well as regional institutions is critical
- Education/skills are not in tune with realising Africa's ambition to transforming our economies. Therefore, Africa needs to reform its education system by instituting skills-based and solution-based curricula
- Presence of border posts officials in business fora, like this Symposium, will influence policy making and facilitate implementation of policies to effectively impact on trade facilitation
- Increasing the number of women in policy-making positions/institutions will contribute to enhancing women traders' capacity.

### 2.3.3 Final Comments and Take-Aways

- **Dr Barassou Diawara:** We need to prioritise planning and training needs
- **Dr Patrick Olomo:** Regional institutions should stand by women traders in order to facilitate trade procedures and regulations. In 2023, ACBF and AUC are planning to design a programme for capacity building for women traders.



## **2.4 PANEL SESSION 7: National and Regional Strategies for Investing in Automation and Technology (in National and Regional Public Service): Setting up Funding Facilities for Enabling Intra-African Trade [Emphasis on Women in Trade]**

The moderator of this panel session was Prof. **William Amos Pallangyo**, Deputy Principal of Planning, Finance and Administration at the **Law School in Tanzania**. The session had four (4) panellists, namely:

- **Hon Engineer Mohammed Habib Mnyaa**, EALA
- **Mr Babajide Sodipo**, Senior Manager, Afreximbank
- **Mr Ahmed Rashid**, Amana Bank
- **Mr Soud Said Ali**, Director General for SMIDA - Zanzibar

The session also featured an Intra-African Trade Initiative presentation by **Dr Raymond Boumbouya** from **African Export-Import Bank (Afreximbank)**. The moderator started by pointing out that this is the digital era, where we have e-learning, e-banking, e-governance and even e-love! And that we should embrace the digital world instead of running or shying away from it.

### **2.4.1 Afreximbank's Role in Promoting Intra-African Trade Under AfCFTA**

This is an Intra-African Trade Initiative by Afreximbank and it touches on three (3) broad issues, namely (i) Challenges facing intra-African trade; (ii) Afreximbank interventions (impact and strategy) to promote intra-African trade; and (iii) Key ten trade facilitation initiatives to support intra-African trade.

#### ***2.4.1.1 Challenges Facing Intra-African Trade***

- Lack of access to trade and market information
- Weak industrial base and dependence on commodities
- Poor trade-enabling infrastructure (power, transportation, etc.) (\$110b finance gap)
- Poor trade facilitation infrastructure (customs and logistics)
- Payment and settlement issues
- Limited access to trade finance (US\$120 billion finance gap)
- Historical trade patterns
- Informal African trade is about forty percent (40%) (US\$70-US\$140billion)
- Lack of quality infrastructure and harmonised standards
- Slow implementation of regional trade commitments.

#### ***2.4.1.2 Afreximbank Interventions to Promote Intra-African Trade***

##### **a) Impact 2021: Africa Transformed**

The fifth strategic plan has four pillars, namely:

- Intra-African trade
- Industrialisation and export development
- Trade finance leadership
- Financial soundness and performance.

#### b) Intra-African trade strategy

- **Create:** facilitate capacity for expansion of production and processing capabilities
- **Connect:** identify key institutions and agencies to “connect the dots” in the intra-trade value chain
- **Deliver:** deliver efficient, cost-effective distribution channels within the Continent
- **Measure** the delivery.

#### ***2.4.1.3 Key Trade Facilitation Initiatives to Support Intra-African Trade***

The following are ten (10) key Afreximbank initiatives to facilitate and support intra-African trade:

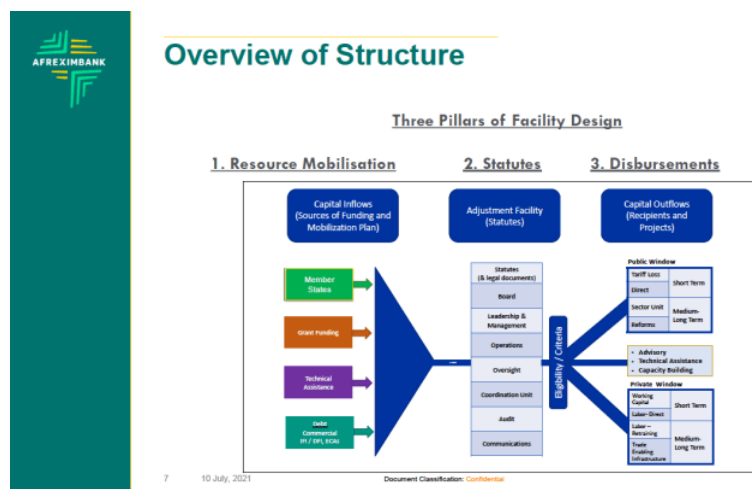
- i. Adjustment Facility
- ii. Afreximbank-African Collaborative Transit Guarantee Scheme
- iii. Export Trading Companies
- iv. Trade Enabling Infrastructure
- v. Africa Quality Assurance Centres
- vi. Harmonisation of Standards
- vii. Automotive Industry
- viii. Informal Cross Border Traders
- ix. How to Export Under the AfCFTA
- x. Intra-African Trade Fair

#### **i. AfCFTA Adjustment Facility**

- In 2019, Afreximbank Board approved USD1 billion for the AfCFTA Adjustment Facility (AF)
- In February 2020, the Thirty-Third Ordinary Session of the Assembly of Heads of State and Government requested ministers of trade and finance, in partnership with Afreximbank and AUC, to conclude the work on the AfCFTA Adjustment Facility and present, at the February 2021 Summit, the draft statutes and resource mobilisation plan and initiatives for its consideration
- In December 2020, the African Union (AU) Assembly recommitted to finalise work on the AfCFTA Adjustment Facility to boost intra-African trade

Working with African Union Commission (AUC) and AfCFTA Secretariat, the Bank has made significant progress in developing the draft Statutes and a Resource Mobilisation Plan for the AfCFTA Adjustment Facility. About USD 7.7 billion is required.

### a) Overview of structure of the AfCFTA Adjustment Facility



### b) Key features of the Adjustment Fund

- The Adjustment Fund has three (3) basic features:
- **Base fund (BF)**, which is made up of member state contributions, grants and technical assistance, and is controlled by member states/AfCFTA Secretariat. Operations are approved by the Board. The Fund can accept and disburse grant funding or facilitate donor engagements directly with vetted recipients
- **General fund - special purpose vehicle (GF-SPV)**, set up by Afreximbank through concessional financing, loans and similar, as well as through public and private beneficiaries. The Fund is managed by oversight and approvals according to the general fund structure, and it can facilitate the engagement between lenders and borrowers. The Fund will not assume debt as a borrower of funds
- **Credit fund - special purpose vehicle (CD-SPV)**, set up by Afreximbank with terms/conditions as stipulated by the fund structure, for public and private purposes. The Fund is managed through oversight and approvals according to the Fund structure. The Fund can sponsor a credit fund to attract investors to fund specific purposes.

### ii. Afreximbank-African Collaborative Transit Guarantee Scheme (AACTGS)

Transportation costs in the continent are very high and transit costs also add to the already high transportation costs, all of which affects intra-African trade and industrialisation. In order to address the transit challenges, Afreximbank has developed an Afreximbank-African Collaborative Transit Guarantee Scheme. The ultimate objective of this scheme is to allow goods to move within regional economic communities (RECs), such as COMESA or throughout the African Continent under a single technology-enabled continental bond to promote intra-African trade under AfCFTA.

The Bank is also working with the AU/AfCFTA Secretariat to roll out the scheme after completing its pilot in COMESA. Afreximbank is already engaging with ECOWAS and has concluded negotiations to start rolling the transit guarantee in COMESA in 2021. The Transit Guarantee Scheme will help to dismantle the 84,000 kilometre of borders that have divided us for ages.

**a) Transit guarantee under AfCFTA: From Cape (South Africa) to Cairo (Egypt)**

- At **loading country** (i.e. South Africa) arriving goods are loaded onto transit vehicles and AACTGS is confirmed before transit
- **Transit Country B:** AACTGS protects Country B's customs authority against non-exit between entry and exit, at duty and tax rates of Country B
- **Transit Country C:** AACTGS protects Country C's customs authority against non-exit between entry and exit, at duty and tax rates of Country C
- At **destination country** (i.e. Egypt), AACTGS cease to apply upon entry

**iii. Export Trading Companies**

Export trading companies play a vital role in terms of aggregating products to achieve economies of scale, providing market information and assisting corporates, small and medium enterprises (SMEs), and informal cross-border traders to participate in international trade. These companies (such as Marubeni, Mitsui, Mitsubishi, Toyota in Japan; and Samsung, Hyundai Korea) also played a vital role in facilitating exports of manufactured products and industrialisation.

Afreximbank launched its strategy on export trading companies in June 2019 and it provides a range of financing and trading facilitation services. The Bank is in the process of developing a model regulatory framework to facilitate the emergence and expansion of export trading companies across Africa and it is working with the African Union (AU) to have this strategy included in AfCFTA.

**iv. Trade Enabling Infrastructure**

Africa's infrastructure financing gap is between US\$70 and US\$110 billion per year. Afreximbank conducted a pilot study on trade-carrying infrastructure in SADC, which covered roads, railways, bridges, ports, one-stop border posts, single windows and weighbridges. The Bank is working with TheloDB to support the continent in:

- Developing efficient railway networks (Guinea-Liberia, Ghana, Angola)
- Financing (through a US\$400 million term loan facility) critical trade-enabling infrastructure in South Sudan's power, aviation and communication sector. This include advisory services in export diversification investment promotion
- Providing guarantee facilities amounting to US\$ 737 million in favour of Elsewedy Electric Group and Arab contractors for the construction of the US\$ 2.9 billion Rufiji Dam and hydropower plant in Tanzania
- Construction of Zimborders, warehouse and logistics facilities at Nacala Port in Mozambique, as well as Liwonde Dry Port and Bulk-Breaking Centre in Malawi.

Afreximbank is also acting as a catalyst to industrialisation and export development in Africa by directly addressing "hard" and "soft" infrastructure constraints inhibiting industrialisation and intra-African trade. It has made deliberate choice to facilitate the emergence and expansion of industrial parks and export processing zones (EPZs), focusing on light manufacturing and agro-processing. The Bank is currently pursuing the development and expansion of industrial parks EPZs in several countries, including Cote d'Ivoire, Nigeria, Malawi, Benin, Gabon and Togo.

The importance of industrialisation has been highlighted by the COVID-19 pandemic and there is an urgent need for the African Continent to boost its capacity to producing not only pharmaceuticals and medical products but also other manufactured products to bolster its resilience and self-

reliance during crises. Industrial parks will also support light manufacturing food security and developing agro-processing capacity.

**v. Africa Quality Assurance Centres**

African exports are being rejected in USA and Europe due to non-compliance to standards and technical regulations. Afreximbank supports the establishment of internationally-accredited Africa quality assurance centres across (AQACs). The Bank has an on-going pilot in Ogun State in Nigeria Africa and it is also working on policy issues. The quality assurance centres will provide conformity assessment services such as testing, inspection and certification, as well as training. The centres will be critical in terms of facilitating intra-African trade under AfCFTA.

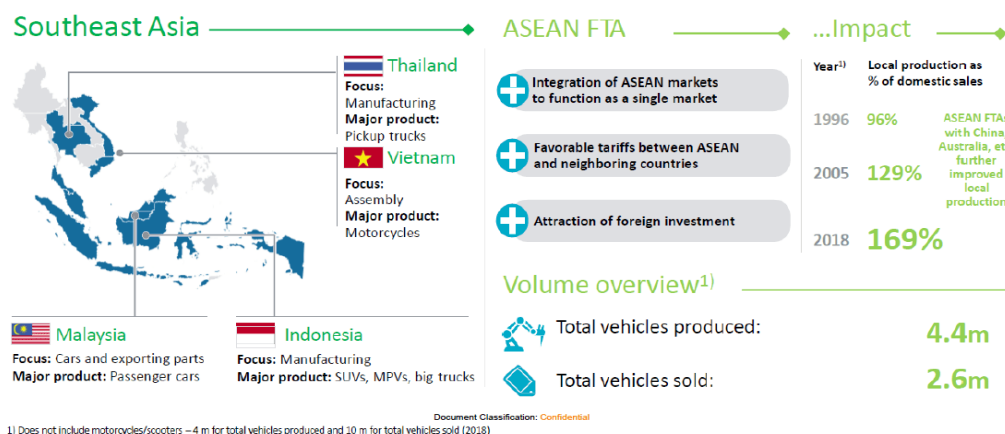
**vi. Africa Quality Policy and Harmonisation of Standards**

Afreximbank collaborated with African Organisation for Standardisation (ARSO), African Union (AU) and *Physikalisch-Technische Bundesanstalt* (PTB) Germany [National Metrology Institute of Germany] in developing the Africa Quality Policy aimed at improving the quality infrastructure and promote harmonisation of standards in the Continent. The policy will be used for advocacy work that the Bank is doing in facilitating development of national quality policies. This will complement the work that the Bank is doing on the establishment of Africa quality assurance centres (AQACs). Afreximbank is at the same time working with ARSO to harmonise standards in the automotive sector in order to facilitate the development of the African automotive industry. The Bank is also working with ARSO and International Islamic Trade Finance Corporation (ITFC) to harmonise standards in the pharmaceutical sector. Afreximbank provided US\$ 700k to match the US\$ 500k from ITFC. Harmonisation of trade standards will facilitate removal of non-tariff barriers and implementation of technical barriers to trade (TBT) and sanitary and phyto-sanitary (SPS) annexes under AfCFTA.

**vii. Automotive Industry**

So far, significant production volumes of vehicles are only in two countries, namely Morocco and South Africa with a total of 1 million vehicles. The auto industry plays a disproportionately small manufacturing role in Africa. Only South Africa and Morocco have successfully and competitively industrialised their auto sectors. However, both rely on the export of high-volume models to countries outside the Continent; the long-term sustainability of this is questionable.

## ASEAN trade agreement with strong policy measures has improved attractiveness to enter smaller countries



- a) The new vehicle market in Africa could increase from 1 million to 5 million per annum with a Pan-African auto pact that would involve four (4) steps to arrive at:
  - Step 1: Compatible but essentially independent policies. Lighthouses for Africa
  - Step 2: Scale industry by regional collaboration and shared value chains
  - Step 3: Pan-African Auto Pact - collaboration of regions across Africa
  - Step 4: African Continental Free Trade Area.
- b) Key challenges in the new vehicle market in Africa includes:
  - Importation of second-hand vehicles
  - Poor quality fuel
  - Harmonisation of standards and policies
  - Lack of comprehensive and coherent policies
  - Lack of/or poor infrastructure.
- c) Afreximbank is developing its auto strategy, which is focusing on road vehicle certification system (RVCS), auto financing as well as automotive policies, and capacity building
- d) Development of the automotive industry will also catalyse other sectors such as the petrochemical industry, electronics industry, leather and textiles, steel industry etc. For example, a car is made up of about 30,000 components, each of which can be produced by labour-intensive factories and, thereby, create millions of jobs
- e) There is a good opportunity for the African Continent to develop regional value chains in the automotive sector.

### viii.A study on Informal Cross-border Traders

Informal African trade is about forty percent (40%) and averages between US\$ 70 and US\$ 14 billion. Informal trade is the main source of employment creation in Africa, providing between twenty percent (20%) and seventy-five percent (75%) of total jobs in most African countries. However, there is no accurate data nor consistent methodology to capture data on informal cross-border trade.

Afreximbank and UNECA completed a pilot study in West Africa to gather data on informal cross-border. The study will be scaled up at continental level in future and it will be used to identify projects that could be financed by the Bank, as well as policies that may need to be made by governments to formalise informal cross-border trade. This work will contribute towards formalising informal trade and towards the implementation of AfCFTA

#### ix. Centre of Excellence on How to Export

Afreximbank is working with International Trade Centre (ITC) to undertake training programmes targeted at African companies, including SMEs, on how to export under AfCFTA. The programmes will provide trade and market information that will assist businesses in identifying export opportunities, as well as guide them on how to comply with all export requirements under AfCFTA and how to access finance, payment and settlement, among other things.

The Bank will also use a range of products and facilities to support businesses engaging in exports. Pilot countries are Nigeria, Rwanda and Cote d'Ivoire; this initiative will later be extended to other countries. These products and facilities constitute an **African trade gateway**. Afreximbank is using digital technology to knock down borders and unleash the power of intra-regional trade, thus opening a new world where African businesses will conduct trade seamlessly. The gateway will support trading under AfCFTA. It consists of a set of digital platforms bundled into a super platform that the Bank has developed in order to support implementation of AfCFTA. The African trade gateway will enable African entities to identify new market and investment opportunities, build reliable supply chains and business relationships, access country-specific trade and investment regulations in a harmonised and integrated manner, make or receive payments for intra-African trade in national currencies, conduct due diligence on potential business partners seamlessly and apply for trade or project finance credit at the click of a button.

- a) **Pan-African Payments Settlement System (PAPSS)** will enable intra-African trade to be paid for in African currencies by localising intra-African trade in terms of currency, reducing transaction costs in intra-regional payments and, hopefully, formalise a significant proportion of the 40 - 50 billion US dollars in informal intra-African trade. The Bank believes that the system will, in 3 to 4 years will add more than 40 billion US dollars to annual intra-African trade flows. Under PAPSS, for example, a trader in Nigeria can buy South African goods, pay for them in Naira while sitting in his small shop in Lagos, and a South African exporter receives payment in Rand in the comfort of his or her shop in Durban. It is the Bank's expectation that this platform will transform the way Africa trades with itself. PAPSS is being piloted in West Africa and will be extended to the entire African Continent. The System is being piloted within the West African Monetary Zone (WAMZ) that consists of six countries, namely Gambia, Ghana, Guinea, Liberia, Nigeria and Sierra Leone. The Afreximbank Board has approved an initial amount of US\$ 500 million to support the multi-lateral net settlement and mitigate any liquidity constraints.
- b) **MANSA is Africa's due diligence data platform**, with the **purpose** of:
  - o Providing a single source of primary data for conducting customer due diligence checks on counterparts in Africa. This will reduce current inefficiencies with various institutions collecting know-your-customer (KYC) information and documentation from the same customer multiple times
  - o Addressing de-risking and withdrawal of correspondent banking relations
  - o Promoting international trade with Africa through lower risk and cost of compliance for global banks and trading entities in maintaining relationships with African counterparts

- Promoting good governance practices and enhance regulatory compliance amongst African entities
- Providing visibility and insight into Africa's trade and investment information and climate
- Managing risk by reducing the perceived risk of trading in Africa and mitigating negative implication of current client due diligence challenges and high-risk perception of Africa.

The **objectives** of this platform include:

- Ensuring that availability of due diligence information eliminates subjective evaluation of customers and mitigates against perceived risk of trading with African counterparts
- Enabling African financial institutions and corporate entities to meet trading and business partners' expectations while ensuring regulatory compliance
- Reducing high costs of trade finance, project finance and export finance
- Fighting money laundering and counter financing terrorism.

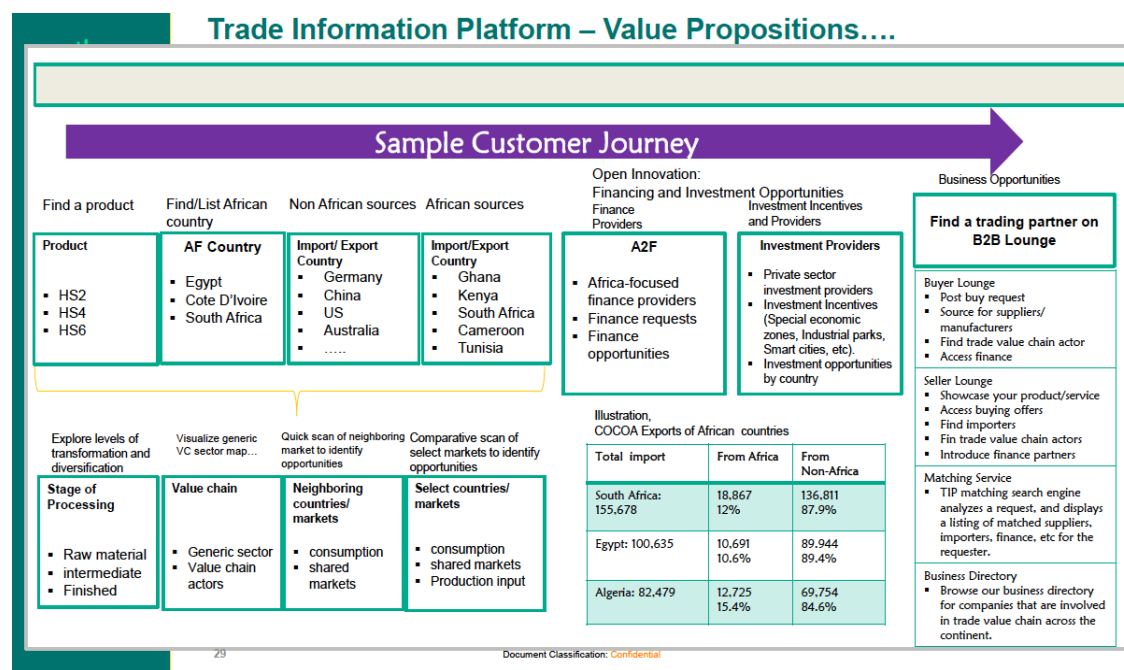
**c) Trade Regulations Information Platform (TRIP)** is a digital platform providing central source of regulations and legislative requirements for all trades (trade in both goods and services) and investment activities across the African Continent. International trade transactions are complex and involve many players, regulations, standards, and laws. In a fragmented African market, accessing information regarding regulatory regimes guiding the conduct of trade and investments sometimes proves cumbersome and costly, hence the need for TRIP. This platform harmonises and centralises information to significantly minimise the costs and risks associated with trade and provide comfort to financiers of trade and investments. The **purpose** of this platform is to:

- Promote trade facilitation and access to market
- Provide a centralised source to readily access regulations and legislative requirements to boost Africa's trade
- Facilitate high rate of compliance to trade in goods and services regulations.

**d) Trade Information Platform (TIP)** is a multi-sided digital platform that provides an information niche, up-to-date repository of data, tools and information products tailored for importers, exporters, SMEs, investors and policy makers, financial institutions, corporate and trade supporting institutions who are seeking to access African markets or to expand existing operations across Africa, as well to understand trading and trade financing patterns to aid policy interventions by relevant institutions. The platform will hasten, at significantly lower cost, the process of finding new business partners and support business transactions between buyers and sellers in the continent and beyond. TIP is positioned to help catalyse African exports by linking users to finance, other businesses and markets where businesses can take control of their own data and information to access the best opportunities in the region. The **purpose** of the Trade Information Platform is to:

- Eliminate or drastically reduce trade information asymmetries and unleash a one-stop portal for trade information and opportunities in intra-African trade
- Improve access to market information that will directly stimulate intra-African trade
- Facilitate border-to-border exchanges that will increase intra-regional trade and investment.





### How will this work?

To illustrate how these systems create a trade facilitative ecosystem, consider a customer engaged in intra-African trade, who will have to go through a number of steps:

- 1) S/he may start by visiting the **trade information portal** to identify markets and potential buyers of her/his goods or services
- 2) S/he may also go to **ATEX** to trade under AfCFTA market requirements
- 3) Having identified a potential buyer, the exporter is now interested in verifying the buyer throwing up the need for the exporter to conduct customer due diligence, a service available under **MANSA**
- 4) That exporter/importer may then want trade financing, country risk guarantees, inter-state guarantees and other products that the Bank (or other finance providers) offers, which can be accessed through the **customer online application or A2F open market in the trade information portal**
- 5) The **regulatory platform** can then serve as a valuable guide on what regulations are applicable to the export and import goods or services in terms of standards, laws, licences, permits, etc. in the relevant jurisdictions. The customer can complete all these steps within one window, thereby improving the efficiency of the activities and simplifying facilitation of intra-African trade
- 6) Further, the seller may then need to receive payments once their goods have been delivered. The payment can be facilitated by the buyer through the **Pan-African Payment and Settlement System (PAPSS)**.

#### x. Intra-African Trade Fair (IATF)

This is also another tool that Afreximbank uses to close the gap on trade and market information, as well as to support the implementation of AfCFTA. The Intra-African Trade Fair connects buyers and sellers in the Continent and beyond so as to enable them conclude business deals. The maiden

IATF, which was held in Cairo, Egypt in December 2018 was a tremendous success, attracting over 1000 exhibitors from 45 countries and generating more than US\$ 32 billion in deals. This inaugural IATF was credited by AU as being the first deliverable of AfCFTA achieved even before the Agreement came into force. The second edition of IATF was held in Durban, South Africa from 15 to 21 November 2021.

The Bank also launched a virtual trade fair in 2018 (now IATF Virtual), which not only mimics the physical IATF in session but also allows those who might not be able to participate physically to do so virtually. IATF allows buyers and sellers to take virtual booths and exhibit their goods and services throughout the year.

#### a) Financing instruments to support intra-African trade

To achieve the objectives of the strategy, Afreximbank developed a set of products, programmes and initiatives that formulate the Bank's envisioned interventions in providing tailored trade/project financing, capacity for intra-African trade facilitation and technical assistance to support the growth of intra-African trade.

The Bank committed to disburse, on a revolving basis, about US\$ 25 billion by year 2021, to support the growth of intra-African trade to about twenty-four percent (24%) of the Bank's total; more than US\$ 20 billion has already been disbursed by the Bank. In support of AfCFTA, the Bank plans to make available US\$ 40 billion for intra-African trade and investment financing during the next five years, twice the amount it disbursed for the same purpose within the last four years. Some of the key financing instruments include:

- **Global facility for intra-trade champions (INTRA-CHAMPS):** This instrument is for African multi-national corporations. It aims to support these corporations' operations through financing, enabling market access and other forms of technical assistance across multiple countries in Africa
- **Trade and investment promotion programmes** (e.g. NATIPP US\$ 1 billion; EATPP - US\$ 500 million; SATIPP - US\$ 1 billion; TATIPP - US\$ 5 million) to help companies in targeted countries to tap into the rapidly expanding trade and investment opportunities in the rest of Africa
- **Country-Africa Business Council** to create trade and investment partnerships between and among African countries
- **Intra-African Investment Finance Programme (IAFP)**, through which the Bank offers investment guarantees and project financing to Africans investing in other African countries. Through this instrument, Afreximbank provides financing to promote foreign direct investment or African direct investment. It supports setting up and/or expanding businesses by an entity from one African country to another African country. It also supports acquisitions, joint ventures, businesses under concession agreements, non-equity modes of investments, for example franchising, licensing and contract manufacturing
- **Intra-African investment guarantee:** Afreximbank provides guarantees that cover foreign/African direct investments. The purpose is to protect investors against risk events that may impair their investments rights or earnings. The guarantees include transfer restrictions, expropriation or nationalisation of a firm in which the investment is made and other specified government actions that may hinder investors from normal operations, repatriation of profits etc.
- **Intra-African trade services support facility** provides specialised products designed to reduce the risks and uncertainties associated with intra-African commercial

transactions in which Afreximbank acts as an intermediary to facilitate the flow of documents and payments such as letter of credit (LC) confirmation, advising, negotiating, re-issuing, reimbursing, bills for collection, and open account related services

- **Intra-African export financing support facility:** Through this facility, the Bank provides a line of credit and guarantees with specialised instruments to financial institutions for pre and post-shipment financing in support of eligible exports from one African country to another. For example, working capital finance, discounting letters of credit, discounting export bills and factoring
- **Guarantees in support of government commitments to project promoters:** This instrument supports African governments commitments to project promoters to provide investors with further assurance that African governments will meet their commitments to projects
- **Export contract availability guarantee** enables export manufacturers to secure long-term export contracts with bank financing. The guarantee covers the risk associated with situations where a contract against which financing has been provided becomes unavailable before an agreed period
- **Merchant marine facility** is designed to finance acquisition of vessels and other types of cargo ships in order to promote and facilitate sea links through providing medium-term loans and guarantees to African existing and emerging shipping lines
- **Contracting-related guarantees** confirm/re-issue a wide range of specialised guarantees (i.e. bid bonds, performance bonds, advance payment guarantees and retention bonds) issued by financial institutions to African construction/contracting companies to carry out construction in other African countries.

**Other key financing products and programmes supporting intra-African trade are:**

- **SME Programme, creative industry programme etc.**
- **Franchise financing facility:** This programme seeks to promote franchising in Africa as an effective business strategy for regional integration, supply chain development, SME growth and job creation. The proposed programme will encourage the establishment and expansion of primarily African franchising concepts through debt financing and capacity building
- **Contract and toll manufacturing** is a financing solution aimed at supporting manufacturers who have a contract or toll manufacturing order or require capital equipment to expand their manufacturing capacity. It will also be available to support customers who require funding to manufacture certain products through the use of either a contract or toll manufacturer
- **Contract agriculture:** This facility is a financing solution aimed at supporting agribusinesses and companies that have contracted or are contracting out to African farmers. This financing will monetise the contract that the provider has commenced or is still negotiating in order to receive financing that can be utilised to fund agriculture and critical activities necessary to complete the contract.

## 2.4.2 Panellists' Contributions

### a) Mr Soud Said Ali, Director General for Small and Medium Industries Development Agency (SMIDA) - Zanzibar

SMIDA empowers small entrepreneurs, especially women and youth (university graduates) through innovative ideas. SMIDA provides innovative support through funding to women and youth entrepreneurs. Challenges that the Agency faces include non-qualified graduates, who have to be put through training for financial management. So far SMIDA has succeeded in training seven (7) groups of young entrepreneurs, mostly women. Another function is to empower them on being innovative.

Abdulmajid Hassan, one of the beneficiaries of SMIDA, shared his story on how he was empowered to develop an android tool that can assist tourists in Zanzibar on how and where to find public transport and how much it costs. He explained that SMIDA and UNDP had launched an innovation competition, through which he emerged a winner.

Another beneficiary who shared story was Ms Barke Abdulla Ukusi, who has developed a device that can help fisherfolk to locate and attract fish that are ripe for catching.

### b) Mr Ahmed Rashid, Relationship Manager from Amana Bank - Zanzibar

Amana Bank is an Islamic Bank in Tanzania created on Islamic principles. It is the first fully-fledged Islamic Sharia-compliant bank in Tanzania and it has 10 branches all over the country. The Bank provides facilitation support to groups of 15 - 25 persons through a number of its products, including loans for women traders and widows. Small businesses get loans starting from TZS 1 million. The Bank has also Elimu Financing under Solidarity Group Financing that grants between TZS 300,000 and TZS 4 million to support education from nursery level to secondary level.

### c) Hon Engineer Mohammed Habib Mnyaa, Member of Parliament (EALA)

Technology, such as remote automation, is a factual reality of today's world. When we talk of investment in technology, we are actually talking about (i) simplifying production and services; (ii) reduction of labour-intensive work/jobs; and (iii) awareness, discipline and knowledge. Intelligent software, data, sensors, machines, algorithms, processors etc. are all designed to optimise operations and improve network, infrastructure and results in better production. According to Oxford Economics, forty-three percent (43%) of manufacturers have invested in artificial intelligence (AI), twenty-seven percent (27%) in analytic or predictive intelligence, and nineteen percent (19%) in machine learning (ML).

Therefore, investment in automation and technology can be achieved by introducing robotics, industrial Internet, digitisation, artificial intelligence etc. in either manufacturing, processing, services or marketing/sales. Investing in automation and technology can help manufacturers ahead of their curve. Using technologies, such as remote monitoring and asset tracking in the supply chain, transportation and services can help in preventing losses and thefts. For example, a shipment of containers using an automated tracking device or installation of cameras to monitor activities in malls, shops, stores etc.

Automation is one of the largest trends today for small and medium-size manufacturing enterprises; ninety-three percent (93%) of manufacturing companies are adopting digitisation of

Internet of things (IoT) and have proved very efficient. Although Africa lags behind in technology, it is already on board and fast catching up. Technology is highly critical in trade, for example tracing a container of goods from supplier to destined customer. Technology simplifies manufacturing and provision of services. Scanners at ports have greatly facilitated detecting what is in containers; gone are the days when one had to open one container after another to inspect and ascertain contents. The challenge of cybercrime should not be a deterrent to using technology to improve trade.

### 2.4.3 Participants' Questions and Comments

**Q:** Is it mandatory for traders to feature in MANSA? Who are the founding members of Afreximbank?

**A:** It is not mandatory for traders to feature in MANSA, as Afreximbank cannot force people to join. We only provide a platform for people to sign up voluntarily. Regarding the proposal to link our universities with research for industrial development, there is an Inter-University Council (University Council for Educational Administration - UCEA) based in Kampala, Uganda, which finances research and innovation.

- The bank needs to address a fundamental problem, that of innovation. There is need to institute mechanisms to tap into generating technology. Universities should be repositories or resources to provide solutions needed in the market place. We therefore need to link our universities with research for industrial development in order to build domestic capacity on innovation
- We (Africans) are always complaining about being left behind but we have all necessary tools within the Continent, for example Dangote is case study in point.

**Q:** I come from West Africa, where women traders lack education; does East Africa have the same problem? How can a trader in West Africa purchase and pay for goods from another part of the continent using technology?

**A:** East Africa has a regional payment system; Afreximbank has a payment facility (Pan-African Payments Settlement System - PAPSS) that facilitates payment by using own local currency to trade in the African Continent.

- We need to devise innovative ways to support our youth engaged in start-up enterprises. We should stop the old school way of going to banks and other financial institutions where one is required to provide a business plan, collateral etc. as pre-conditions for getting a loan

**Q:** How is SMIDA going to protect their beneficiaries' innovations?

**A:** SMIDA is in the process of trade marking their beneficiaries' innovative ideas and innovations. Also, Zanzibar Government has established a Business Protection Regulatory Agency (BPRA) for intellectual property and trade mark protection.

**Q:** Digital is a reality in today's world; how are we preparing our children to cope in the digital world as digital native users, especially in public schools? How do we track future-ready roles? There is a crisis ahead, we need capacity building. Smart phone penetration in Africa is still very low - how do we get cheap and affordable smart phone to the masses? Look at the angle of building capacity for providing smart phones to our people. Cybercrime is a challenge to all of us - what do we do about it? Do we run away from it or do we face it head on? There is need for legal frameworks in enabling technology, e.g. digital signatures, and firms should change

mindset about signing documents. This became a real imperative during the onset of the COVID-19 pandemic

- For information, Uganda has developed a trading platform that can be shared with traders in other countries in Africa
- If we want to stabilise our economies and recap in order to compete effectively internationally, we need to go an extra mile in our thinking. For example, considering other markets instead of traditional markets. Technology helps in finding online markets
- The big challenge is lack of finance, which is linked to access to markets. We need to look at markets differently - instead of accepting being a market, we should turn the tables and look for markets for our products out there
- Instead of letting our children use technology for nursery rhymes and games, we should urge them to find out the market needs out there, to understand the global financial infrastructure and prepare how to live around it.

The **session's moderator, Prof Pallangyo** commented that technology has greatly facilitated payment for goods and services by shifting from physical cash to mobile money through telephone and electronic banking.

#### 2.4.4 Panellists' Final Comments and Take-Aways

- **Mr Soud Said Ali:** One cannot automate everything at a go; automation should be done in phases
- **Hon Engineer Mnyaa:** Technology is changing very fast and most things are now operated electronically (e.g. tickets & boarding passes in air transport), so the future of technology is unimaginable. We cannot afford to be left behind in the digital world. It is up to policy makers to rise to the occasion and decide what to do in order to compete; we also need to wake up and find alternative technologies to the ones brought in from other continents. In order to enhance cyber security, we need to protect information assets. Regarding intra-African trade, the large population in African trade blocs (70 million in EAC, 170 million in SADC, 370 million in ECOWAS) provides a very big market, so we should trade with each other in Africa
- **Dr Raymond Boumbouya:** It is important to push sensitisation and communication in order to push for action.

The **Symposium moderator, Tagbo Agbazue**, concluded the second day's deliberations by saying that technology has completely changed the scenery and underscored that, instead of receiving technology from other countries, Africa should develop its own technology to empower its people.

### 3.0 DAY THREE: WEDNESDAY, 10 NOVEMBER 2021

#### 3.1 Field Visit to Women-Led Enterprises

During the morning of the last day of the Symposium, participants (in groups) made field visits to the following enterprises led by women:

1. TANTEX (*Kanga Kabisa*) - at Amani Industrial Park
2. *Ukweli Njia Safi* Seaweed farming and value chain - Bweleo
3. Heritage Handiwork - SASIK, Stone Town
4. Health and wellness (health and maternity health for women) WAJAMAMA - Mbwani Mtrekta

##### 3.1.1 TANTEX *Kanga Kabisa*

This enterprise comprises designers and tailors who manufacture two types of cotton wrappers (popularly known as '*kanga*' and '*kikoi*' in Kiswahili) using handlooms. The women first make cotton yarn in various colours that they then use to make wrappers.

##### 3.1.2 *Ukweli Njia Safi* Seaweed Farming

This enterprise, comprised of 12 members (10 women and 2 men) is owned by **Ms Sofia Hashim Makame**. She informed the Symposium visitors that they can manufacture 20 trays of seaweed per day. Each tray has 100 pieces and she sells at TZS 1000 wholesale and TZS 1500 retail per piece. Ten (10) kilograms of raw seaweed produces only one (1) kilogram after drying. Apart from being used as food (seaweed is rich in iron and other minerals), it is also used to manufacture soap, toothpaste, and cosmetics. The whole process of making cosmetics, soap and toothpaste is manual - mixing seaweed (200 grams) with coconut oil (6 litres) and caustic soda and heating at 30 degrees, then adding a scent (either turmeric powder, lemongrass or cloves).

The enterprise has a good market for their products locally as well as regionally; they have many local customers and they also sell raw seaweed to Kenya and Uganda. The Institute of Marine Sciences helps them in identifying markets through advertising.

Despite these successes, Ms Makame said the enterprise faces a number of **challenges**, including:

- High interest on loans (they are required to return TZS 300,000 per month)
- Lack of knowledge on how to prepare a business plan
- Land to construct a single structure for the business
- Packaging material (purportedly imported from China) - they pack their products using another persons' brand name.

##### 3.1.3 Heritage Handiwork - SASIK

SASIK is the most successful women craft co-operative in Zanzibar engaged in embroidering and sewing furnishing articles. It creates elaborate furnishing covers and wall hangings based on Arabic designs. These works of craft now decorate homes and hotels not only in Tanzania and Africa but also around the world. More importantly, the craft enables the women in this co-operative to provide a better life for their families. Each SASIK member supports at least 8 - 10 family members.

### **3.1.4 WAJAMAMA - Health and Wellness Initiative**

The acronym 'WAJAMAMA' stands for *watoto, jamii na mama* in Kiswahili (i.e. children, community and women). This is a clinic facility and wellness centre geared towards family and women's health. It is a "very interesting concept of holistic health care for children, the community and mothers", to quote PACPS chairperson Ms Judica Lawson. The centre is built on a holistic model practice, so it focuses on the human person in its totality (holistic) - physical and mental health - but focuses specifically on women's wellness because "every life starts in the body of a woman". It offers comprehensive pre-natal, natal (including caesarean section birth) and post-natal health care services to women as well as primary health care services for all. It conducts health care and wellness workshops to provide women with knowledge and education on how best to take care of their bodies. The centre has a fitness facility in which women can feel comfortable to exercise before they go on their daily businesses.



## 3.2 SESSION 8: Conclusion and Closing

Prof Franklyn Lisk from Warwick University, UK moderated the concluding session and it included:

- Rapporteur's report of issues and recommendations that emerged out of deliberation during the three days of the Symposium. The report was prepared by the Symposium **rappporteur, Tonga-Margaret George**, in collaboration with the Symposium **overall moderator, Tagbo Agbazue**
- Closing ceremony.

Prof Franklyn Lisk opened the session by first congratulating **Ms Judica Amri-Lawson PACPS Chairperson**, and **Prof Adolphe Lawson** for choosing a theme that resonates with AfCFTA aspirations for African intra-trade. He stated that Africa has talent, especially the youth, who have passion and drive to eliminate poverty not only at individual level but also at community level. He reiterated that the future of Africa lies with young entrepreneurs and recommended that, going forward, AfCFTA should provide (i) space for facilitating full participation of women in regional and international trade; and (ii) a level-playing field that operates on the basis of clear rules for all players.

Before calling upon the rapporteur, Prof Lisk made a number of observations regarding the global economic system *vis-à-vis* African entrepreneurs and intra-African trade:

1. All these challenges would not have existed if there were a level-playing field for fair competition
2. No problem is unique to women, so rather than treating women as if they need special preference just because they are women, there should be an inclusive approach without making any distinction, otherwise we would be leaving behind fifty percent (50%) of our population. There is therefore a need to create equal opportunities for all people, including women
3. Women are burdened 2-3 times more than men, so there is need to remove inequality in all levels and processes and to petition for equal rights and opportunities
4. Trade is not organised in isolation; there is need to re-think global government and global trade and make sure Africa is integrated into the global economic arrangement. We cannot advance unless and until Africa is economically integrated globally
5. Africa has to be aware of and avoid falling into the tricks of global arrangements that define the continent's problems and recommend solutions instead of letting Africans think for themselves. AfCFTA has therefore to understand these global tricks and how the world system works, and stand firm against them. One example of these tricks is the World Trade Organisation (WTO), which does not operate on a one-country-one-vote basis but on group consensus. Another example is when some European heads of state summon African leaders to their capitals to discuss African trade matters. This has already happened twice in Paris and it is bound to happen again and again in future. African leaders need to understand that this is a ploy meant to creating divisions amongst them and, thus, frustrate Africa's efforts (e.g. through AfCFTA) to develop intra-African trade and achieve economic independence and self-reliance.

### 3.2.1 Policy Recommendations Emanating from the Third Edition of the Arusha Symposium

The rapporteur's summary report highlighted salient issues that had emerged during consultations in the three-day Symposium and several recommendations advanced based on the raised issues. Captured below are the concerns and proposed solutions as expressed by the participants (women in trade):

AREA OF CONCERN	SOLUTION/RECOMMENDATION	RESPONSIBLE INSTITUTION FOR REFORM	SOURCE OF FINANCING
<b>PRODUCTION OF DATA ON PEOPLE [STATISTICS]</b>	Producing and maintaining reliable and easily accessible data on traders [specially women traders] (in user-friendly languages)	State as well as traders' organisations	
<b>PRODUCTION OF DATA ON THE MARKETS [STATISTICS]</b>	<p>Producing reliable and easily accessible data (in user-friendly languages) on markets and trade regulations</p> <p>Leveraging digital platforms as well as information and communication technologies to facilitate trade within AfCFTA</p>		
<b>FACILITATION OF ACCESS TO THE MARKET(S), RAISE AWARENESS ON MARKET RULES AND REGULATIONS AND MAKE THEM GENDER SENSITIVE</b>	<p>Making transition from informal trade to formal trade attractive</p> <p>Abolishing laws that discriminate against women in the market place</p> <p>Creating enabling business environment and access to regional and global markets</p> <p>Sensitising and making accessible information on cross-border trade for key government agencies: customs officials, tax authorities, police, immigration, and health on how to better handle cross-border women traders</p> <p>Providing tax relief as well as incentives to support women entrepreneurs in order to promote industrialisation</p> <p>Reducing cross-border tariffs</p> <p>Making AfCFTA protocol very practical and easily accessible and in a user-friendly language</p> <p>Addressing non-tariff barriers for women in intra-African trade</p>		
<b>ESTABLISH AN INCLUSIVE</b>	Include business people and		

<b>POLICY-MAKING MECHANISM</b>	women traders in policy formulation and implementation processes		
<b>ESTABLISH INCLUSIVE POLICY EVALUATION &amp; MONITORING MECHANISM(S)</b>	Include business people and women traders in policy evaluation and monitoring processes		
<b>HARMONISATION OF TRADE FACILITATION REGULATIONS &amp; MECHANISMS</b>	Enhancing coherence between national, regional and continental trade policies [gender mainstreaming]		
<b>ESTABLISH PUBLIC-PRIVATE PARTNERSHIPS</b>			
<b>ESTABLISH CAPACITY BUILDING MECHANISMS</b>	Creating capacity building mechanisms for women traders [individuals as well as organisations]  Providing training on business management	Civil society organisations [trade organisations, business associations, think tanks]	
<b>FACILITATE ESTABLISHMENT OF WOMEN TRADERS ASSOCIATIONS</b>	Facilitating the creation of business associations for women in informal cross-border trade  AfCFTA should include a strategy that aims to create innovation ecosystems in member states, where universities and other institutions of higher learning become generators of knowledge to support industrialisation with new technologies, industry specific solutions. Respect to and protection of intellectual property must go hand-in-hand with the expansion of cross-border trade in, for instance, the African traditional basket, which is an intellectual property, since it is creative art and therefore needs to be legally protected. It should therefore be included in a project for protecting creative art.		
<b>CREATE FUNDING FACILITIES FOR WOMEN</b>	Making funds available for women in trade and for women-owned		

<b>TRADERS</b>	businesses, as well as ensuring their competitiveness in the international market.		
----------------	--	--	--

### 3.2.2 Closing Ceremony

The Symposium moderator, **Tagbo Agbazue**, welcomed **Hon Mudrik Ramadhani Soroga**, Minister of State in the President's Office Zanzibar, responsible for Labour, Investment and Economic Development, as well as **Hon Dr Islam Seif Salum**, Principal Secretary in the Ministry of Trade and Industrial Development, Zanzibar to the closing session of the Symposium. He then proceeded to presenting the rapporteur's report (see above, **section 3.2.1**).

#### a) Vote of Thanks

**Ms Judica Amri-Lawson**, PACPS Chairperson gave a short vote of thanks on behalf of PACPS. She expressed deep appreciation to **Hon Dr Islam Seif Salum**, Principal Secretary in the Ministry of Trade and Industrial Development, Zanzibar for his full cooperation and support to hosting the Symposium in the Isle. She also extended PACPS' heart-felt thanks to His Excellence Dr Hussein Ali Mwinyi, President of Zanzibar and Chairman of Zanzibar Revolutionary Council for agreeing to officially open the Symposium, despite his very busy schedule (he had actually come to the opening ceremony straight from Dodoma).

The PACPS Chairperson thanked all participants from within and beyond Tanzania for coming to the Symposium and commended them for their full engagement in deliberations and for persevering for the entire three-day period. She also thanked the Taarab Group for gracing the Symposium with musical entertainment during the opening ceremony, the media for covering the ceremony and broadcasting it live through Zanzibar Broadcasting Corporation (ZBC) and the hotel staff for serving the Symposium diligently.

Last but not least, she thanked the small but, albeit, very hard-working PACPS family for their commitment to the Centre's cause. She specially acknowledged Prof Franklyn Lisk, who had been a pillar of support during the initial stages of establishing the Centre (and still is), as well as Prof Adolphe Lawson, PACPS Executive Director, for being the brain behind the founding of PACPS. She pointed out that, although he does not talk much, Prof Lawson is very passionate about seeing the Centre grow to great heights and has therefore been working very hard behind the scenes to realising this dream, financial constraints and other challenges notwithstanding.

#### b) Closing Remarks

The Symposium was closed by **Hon Mudrik Ramadhani Soroga**, Minister of State in the President's Office Zanzibar, responsible for Labour, Investment and Economic Development. In his brief closing remarks, Hon Minister Soroga started by declaring that women are problem solvers and, for that matter, involvement of women in policy/decision-making processes and organs is critical. "If you want to solve the world's problems, involve women," he stressed.

Hon Minister Soroga reiterated Hon President Mwinyi's promise made during his official opening of the Symposium, namely that the Revolutionary Government of Zanzibar would implement recommendations and resolutions from this Symposium. In the same vein, the Minister emphasised that the Government would address challenges faced by women traders and entrepreneurs (individuals and organisations), which were identified during the panel discussions in the three-

day Symposium, as well as take action on recommendations made based on these challenges. He also noted that participants deliberated on strategies in investments and technological innovation, capacity building, and harmonisation of regulations on trade facilitation at national, regional and continental levels, saying the Government would also take these strategies into consideration.

The Minister conclude his closing remarks by recognising the contributions made by the African Peer Review Mechanism (APRM) report on cross-border trade and AFREXIMBANK, and appreciating the efforts from Africa Union (AU), United Nations Economic Commission for Africa (UNECA), Africa Continental Free Trade Area (AfCFTA), Professor David Luke from London School of Economics, Professor William A. Pallangyo from Dar es Salaam Law School and Professor Franklyn Lisk from Warwick University UK for moderating the panel sessions. He also pointed out that Zanzibar is endowed with beautiful nature, diversified cultures and cordial people, and expressed hope that this national heritage would open up new perspectives in intra-African trade not only for women but also for all the people in the African Continent. He noted that achieving the objectives of AfCFTA might seem a difficult and far-fetched task, but he stressed the importance of prompt action, quoting Nelson Mandela Madiba, “It always seems impossible until it’s done”.

\*\*\*\*\*

*APPENDIX I: PARTICIPANTS, PANELLISTS AND MODERATORS*

S/N	NAME AND TITLE	ORGANISATION/POSITION	EMAIL ADDRESS/MOBILE NUMBER
01	Adepedjois ROUKA		<a href="mailto:amankpe2@gmail.com">amankpe2@gmail.com</a>
02	Adolphe LAWSON, PhD	Executive Director - Pan-African Centre for Policy Studies (PACPS)	<a href="mailto:adolphe.lawson@pacps.or.tz">adolphe.lawson@pacps.or.tz</a>
03	Ashura A BULUSHI		<a href="mailto:ashuraabdi@gmail.com">ashuraabdi@gmail.com</a>
04	Babajide SODIPO		<a href="mailto:bsodipo@afreximbank.com">bsodipo@afreximbank.com</a>
05	Beatrice KIMARO	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:Beankakim19@gmail.com">Beankakim19@gmail.com</a>
06	Carola KINASHA	Board Member - Pan-African Centre for Policy Studies (PACPS)	<a href="mailto:carolakinasha@gmail.com">carolakinasha@gmail.com</a>
07	David LUKE, PhD	Firoz Lalji Institute for Africa London School of Economics and Political Science, Professor	<a href="mailto:d.luke@lse.ac.uk">d.luke@lse.ac.uk</a>
08	Diawara BARASSOU, PhD	African Capacity Building Foundation (ACBF)	<a href="mailto:d.barassou@acbf-pact.or">d.barassou@acbf-pact.or</a>
09	Doris MGETTA	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:gmgetta@gmail.com">gmgetta@gmail.com</a>
10	Emmanuel K BENSAH Jr	African Continental Free Trade Area (AfCFTA) Policy Network Ghana & Diaspora	<a href="mailto:ekbensah@gmail.com">ekbensah@gmail.com</a>
11	Eutropia JAMES	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:eutropia.james2014@gmail.com">eutropia.james2014@gmail.com</a>
12	Exaud MBISE	Accountant/Board Member - Pan-African Centre for Policy Studies (PACPS)	<a href="mailto:Exaud.mbise@pacps.or.tz">Exaud.mbise@pacps.or.tz</a>
13	Franklyn Lisk, PhD	Warwick University, UK and Board Member Pan-	<a href="mailto:F.Lisk@warwick.ac.uk">F.Lisk@warwick.ac.uk</a>

		African Centre for Policy Studies (PACPS)	
14	Frida MWALE		<a href="tel:+255-777-413-454">+255-777 413 454</a>
16	Geoffrey OSORO	East African Community (EAC)	<a href="mailto:goroso@eachq.org">goroso@eachq.org</a>
17	Gloria LABARANI	Board Member - Pan-African Centre for Policy Studies (PACPS)	<a href="mailto:glabarani@gmail.com">glabarani@gmail.com</a>
18	Halima Ali HASSAN		<a href="tel:+255-773-495-010">+255-773-495 010</a>
19	Hatem GHEMARI		<a href="mailto:hatemghemari@gmail.com">hatemghemari@gmail.com</a>
20	Irene ENOCK	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:lryn.enock22@gmail.com">lryn.enock22@gmail.com</a>
21	Islam Seif SALUM, PhD		<a href="mailto:banumchenga@gmail.co">banumchenga@gmail.co</a>
22	Janeth KAMBONA	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:Janethkevin10@gmail.com">Janethkevin10@gmail.com</a>
23	Jesca Mhoja NKWABI, PhD	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:Jesyoncy77@gmail.com">Jesyoncy77@gmail.com</a>
24	Jessica MSHAMA	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:Officialjessicamshama@gmail.com">Officialjessicamshama@gmail.com</a>
25	John Bosco KALISA		<a href="mailto:j.kalisa@eabc-online.com">j.kalisa@eabc-online.com</a>
26	Judica Amri-LAWSON	Chairperson - Pan-African Centre for Policy Studies (PACPS)	<a href="mailto:judica.Lawson@pacps.or.tz">judica.Lawson@pacps.or.tz</a>
27	Khadija Mohammed HIJA		<a href="mailto:deddah@yahoo.com">deddah@yahoo.com</a>
28	Kulani Mazartan-DEMIE		<a href="mailto:kcem2@cantab.ac.uk">kcem2@cantab.ac.uk</a>
29	Lamech WESONGA	Manager, Policy and Standards - East African Business Council (EABC)	<a href="mailto:Iwesonga@eabc-online.com">Iwesonga@eabc-online.com</a>

30	Lera SHIWA		<a href="tel:+255-655-693-407">+255-655-693 407</a>
31	Magdalena Kasyoka WILSON		<a href="mailto:mwilson@uj.ac.za">mwilson@uj.ac.za</a>
32	Mama KEITA, PhD	African Export-Import Bank (AFREXIMBANK)	<a href="mailto:keita11@afreximbank.com">keita11@afreximbank.com</a>
33	Marie Angélique UMULISA	East African Community (EAC)	<a href="mailto:umulisa@eachq.org">umulisa@eachq.org</a>
34	Martin NGOGA, Rt. Hon		<a href="mailto:PAmoding@eachq.org">PAmoding@eachq.org</a>
35	Marie Providence MUGANGU	African Continental Free Trade Area (AfCFTA)	<a href="mailto:Marie-Providence@au-afcfta.org">Marie-Providence@au-afcfta.org</a>
36	Michel Longomo DJAMBA		<a href="mailto:djambamichel210@gmail.com">djambamichel210@gmail.com</a>
37	Monica Hangi	Country Director - TradeMark East Africa (TMEA) Tanzania	<a href="mailto:Monica.hangi@trademarkea.com">Monica.hangi@trademarkea.com</a>
38	Munira NDOSSY	Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:mmndossy@gmail.com">mmndossy@gmail.com</a>
39	Nadia HASHAM	Trade Policy Expert - African Trade Policy Centre, United Nations Economic Commission for Africa (UNECA)	<a href="mailto:hasham@un.org">hasham@un.org</a>
40	Naima MWINZANGU	Zanzibar Women Chamber of Commerce (ZWCC)	<a href="mailto:naimamwinzangu@gmail.com">naimamwinzangu@gmail.com</a>
41	Nana MWANJISI		<a href="mailto:mwanjisi@hotmail.com">mwanjisi@hotmail.com</a>
42	Neema Nyerere-DRAGO	NND Consulting Intellectual Property for Growth	<a href="mailto:neema.drago@gmail.com">neema.drago@gmail.com</a>
43	Nice-Monique KIMARYO		<a href="mailto:nice-monique@yahoo.com">nice-monique@yahoo.com</a>
44	Njile BWANA	Trader and Manufacturer - Tanzania Chamber of Commerce, Industry and Agriculture/Young Women Entrepreneurs (TCCIA/YWE)	<a href="mailto:njile@revenue.co.tz">njile@revenue.co.tz</a>
45	Omar Said SHAABAN, Hon	Minister for Trade and Industrial Development, Zanzibar	<a href="mailto:salim.hamad@tradesmz.go.tz">salim.hamad@tradesmz.go.tz</a>
46	Patrick OLOMO, PhD	Economist - African Union Commission - Economic Development, Trade, Industry and Mining (AUC- ETIM)	<a href="mailto:OlomoP@africa-union.org">OlomoP@africa-union.org</a>



47	Peter MATHUKI, H. E.		<a href="mailto:Cmudambo@eachq.prg">Cmudambo@eachq.prg</a>
48	Rashid SALIM	Business Licensing Regulatory System Council (BLRC)	<a href="mailto:rashid.a.salim@hotmail.com">rashid.a.salim@hotmail.com</a>
49	Raymond BOUMBOUYA, PhD	African Export-Import Bank (AFREXIMBANK)	<a href="mailto:Rboubouya@afreximbank.com">Rboubouya@afreximbank.com</a>
50	Roslyn NG'ENO	Senior Expert on Investment - African Continental Free Trade Area (AfCFTA) Secretariat	<a href="mailto:Roslyn.Ngeno@au-afcfta.org">Roslyn.Ngeno@au-afcfta.org</a>
51	Saada Ali DAUD		<a href="mailto:saadadaud@gmail.com">saadadaud@gmail.com</a>
52	Sabrina FARAJI		<a href="tel:+255-672-039-382">+255-672-039 382</a>
53	Salma Ali HASSAN		<a href="mailto:Salma.ali.hassan@undp.org">Salma.ali.hassan@undp.org</a>
54	Samiha ZAHOR		<a href="tel:+255-714-013-944">+255-714-013 944</a>
55	Tagbo AGBAZUE		<a href="mailto:tagbazue@gmail.com">tagbazue@gmail.com</a>
56	Tonga Margaret GEORGE	Independent Consultant and Board Member - Pan-African Centre for Policy Studies (PACPS)	<a href="mailto:zambarau@gmail.com">zambarau@gmail.com</a>
57	Tsotetsi MAKONG		<a href="mailto:Tsotetsi.makong@trapca.org">Tsotetsi.makong@trapca.org</a>
58	Vipya HARAWA		<a href="mailto:Vipya.harawa@panafricanparliament.org">Vipya.harawa@panafricanparliament.org</a>
59	Yahya Khatibu HAJI		<a href="mailto:yahyahaji8@gmail.com">yahyahaji8@gmail.com</a>
60	Zawadi NYANGE		<a href="mailto:azawadi.nyange@tradesmz.go.tz">azawadi.nyange@tradesmz.go.tz</a>
61	Zuhura Sekro MBAGA		<a href="mailto:Zuhura.mbaga@trademarkea.com">Zuhura.mbaga@trademarkea.com</a>

*APPENDIX 2:* PROGRAMME

<b>DAY ONE: MONDAY, 08 NOVEMBER 2021</b>	
<b>08:00 - 08:45 HRS</b>	<b>REGISTRATION FOR ALL</b>
<b>09:00 - 10:30 HRS</b>	<b>OPENING CEREMONY</b>
	<ul style="list-style-type: none"> <li>• <b>WELCOMING NOTE:</b> Dr Islam Seif Salum, Principal Secretary, Ministry of Trade and Industrial Development, Revolutionary Government of Zanzibar</li> <li>• <b>INTRODUCTORY REMARKS:</b> Ms Judica Amri-Lawson, Chairperson, Pan-African Centre for Policy Studies (PACPS)</li> <li>• <b>BRIEF REMARKS:</b> Ms Monica Hangi, Country Director Tanzania and EAC Partnership, TradeMark East Africa (TMEA)</li> <li>• <b>REMARKS</b> by the Rt Hon Martin Karoli Ngoga, Speaker of East African Legislative Assembly (EALA)</li> <li>• <b>ENTERTAINMENT:</b> Tausi Taarab Women Group</li> <li>• <b>INTRODUCING AND WELCOMING THE GUEST OF HONOUR:</b> Hon Omar Said Shaaban, Minister of Trade and Industrial Development of the Revolutionary Government of Zanzibar</li> <li>• <b>OPENING SPEECH:</b> H. E. Dr Hussein Ali Mwinyi, President of Zanzibar and Chairman of the Revolutionary Council</li> <li>• Group photo of participants</li> </ul>
<b>10:30 - 11:00 HRS</b>	<b>COFFEE BREAK</b>
<b>11:00 - 12:30 HRS</b>	<p><b>PANEL SESSION 1: Voices of African Women in Trade [Organisations]</b></p> <p><b>MODERATOR:</b> Ms Nadia Hasham, Trade Policy Expert, African Trade Policy Centre, UNECA</p> <p><b>PANELLISTS</b></p> <ul style="list-style-type: none"> <li>• Ambassador Amina Salum Ali, Former Trade Minister and ZWCC</li> <li>• Dr Jesca Nkwabi - Young Women Entrepreneurship Initiative (YWE), Tanzania</li> <li>• Ms Roslyn Cheron Ng'eno - AfCFTA Secretariat</li> <li>• EAC Secretariat</li> <li>• Ms Monica Hangi, TradeMark East Africa (TMEA)</li> <li>• Neema Nyerere-Drago, CEO, NND Consulting Intellectual Property for Growth</li> </ul>
<b>12:30 - 14:00 HRS</b>	<b>LUNCH BREAK</b>

14:00 - 15:30 HRS	<p><b>PANEL SESSION 2: Voices of African Women in Trade [Individuals] Zanzibar</b></p> <p><b>MODERATOR:</b> Ms Roslyn Cheron Ng'eno, AfCFTA</p> <p><b>PANELLISTS:</b></p> <ul style="list-style-type: none"> <li>• Ms Shehrazad Sheikh - Managing Director of Inaya</li> <li>• Ms Aisha - ZATO</li> <li>• Ms Doreen Mashika - Fashion Designer</li> <li>• Ms Hawwah Mbaye - Director of Business Licencing Regulatory System Council (BLRC)</li> </ul>
15:30 - 16:00 HRS	<b>COFFEE BREAK</b>
16:00 - 17:30 HRS	<p><b>PANEL SESSION 3: Voices of African Women in Trade [Individual experiences] Tanzania Mainland</b></p> <p><b>MODERATOR:</b> Ms Roslyn Cheron Ng'eno, AfCFTA</p> <p><b>PANELLISTS:</b> Young Women Entrepreneurs (YWE)</p> <ul style="list-style-type: none"> <li>• Ms Njile Bwana</li> <li>• Ms Jessica Mshama</li> <li>• Ms Nice-Monique Kimaryo</li> <li>• Ms Munira Ndossy</li> <li>• Ms Irene Enock-Ivambi</li> </ul>
17:30 HRS	<b>END OF DAY ONE</b>
<b>DAY TWO: TUESDAY, 09 NOVEMBER 2021</b>	
09:00 - 10:30 HRS	<p><b>PANEL SESSION 4: Opportunities in AfCFTA for Women in Informal Cross- Border Trade (APRM)</b></p> <p><b>MODERATOR:</b> Mr Emmanuel K Bensah Jr</p> <p><b>PRESENTER:</b> Dr Angelita Kuasa Kiwekete</p> <p><b>PANELLISTS:</b></p> <ul style="list-style-type: none"> <li>• Mr Seydou Sacko (ECOWAS)</li> <li>• Ms Roslyn Cheron Ng'eno (AfCFTA)</li> <li>• Ms Magdalene Wilson (UJ)</li> <li>• Mr Djamba Longomo Michel</li> <li>• Mr Goodson Mbewe</li> </ul>
10:30 - 11:00 HRS	<b>COFFEE</b> <span style="float: right;"><b>BREAK</b></span>

11:00 - 12:30 HRS	<p><b>PANEL SESSION 5:</b> National and Regional Strategies for harmonization of international trade processes and of Trade facilitating regulations [emphasis on women in trade]</p> <p><b>MODERATORS:</b></p> <ul style="list-style-type: none"> <li>• Prof David Luke, Professor in Practice and Strategic Director</li> <li>• Firoz Lalji Institute for Africa London School of Economics and Political Science</li> </ul> <p><b>PANELLISTS:</b></p> <ul style="list-style-type: none"> <li>• Zanzibar Parliament,</li> <li>• National Trade Departments,</li> <li>• EAC Trade Department</li> <li>• Dr Patrick Olomo, AUC-ETIM</li> <li>• Ms Marie Providence</li> </ul>
12:30 - 14:00 HRS	<b>LUNCH BREAK</b>
14:00 - 15:30 HRS	<p><b>PANEL SESSION 6:</b> National and Regional Strategies for setting-up Capacity-Building Institutions for Trade and Trade Facilitation [emphasis on women in trade]</p> <p><b>MODERATOR:</b> Dr Patrick Olomo - AUC/ETIM</p> <p><b>PANELLISTS:</b></p> <ul style="list-style-type: none"> <li>• Mr Paul Koyi, President TCCIA</li> <li>• National Parliament/House of Representatives</li> <li>• Mr Tsotsetsi Makong, TRAPCA</li> <li>• EAC Trade Department</li> <li>• Ms Roslyn Ng'eno, AfCFTA Secretariat</li> <li>• Dr Barassou Diawara, ACBF</li> <li>• Ms Zuweina Hilal - Ministry of Trade and Industrial Development</li> </ul>
15.30-16:00 HRS	<b>COFFEE BREAK</b>
16:00 - 17:30 HRS	<p><b>PANEL SESSION 7:</b> National and Regional Strategies for investment in automation and technology (in national and regional public service) setting up Funding Facilities for enabling intra-African Trade [emphasis on women in trade]</p> <p><b>MODERATOR:</b> Prof William Pallangyo</p> <p><b>PANELLISTS:</b></p> <ul style="list-style-type: none"> <li>• National Parliament/House of Representatives</li> <li>• EALA</li> <li>• EAC Trade Department</li> </ul>

	<ul style="list-style-type: none"> <li>• Dr Patrick Olomo, AUC/ETIM</li> <li>• AFREXIMBANK</li> <li>• Amana Bank</li> <li>• Mr Soud - Director General for SMIDA, Zanzibar</li> </ul>
	<b>END OF DAY TWO</b>
	<b>DAY THREE: WEDNESDAY, 10 NOVEMBER 2021</b>
<b>09:00 - 12:00 Hrs</b>	<p>Visit to Women led enterprises (in groups):</p> <ul style="list-style-type: none"> <li>• Manufacturing - <i>Kanga Kabisa</i>, Amani</li> <li>• <i>Njia Safi</i> Seaweed farming and value chain - Bweleo</li> <li>• Heritage Handiwork - SASIK, Stone Town</li> <li>• Health and wellness (health and maternity health for women) WAJAMAMA - Mbwani Matrekta</li> </ul>
<b>13:00 - 14:30 Hrs</b>	<b>LUNCH BREAK</b>
<b>15:00 - 16:30 HRS</b>	<p><b>SESSION 8: CONCLUDING SESSION: Rapporteurs Report of Recommendations</b></p> <p><b>SYMPOSIUM RAPPORTEUR:</b> Tonga Margaret George</p> <p><b>SYMPOSIUM MODERATOR:</b> Tagbo Agbazue</p> <p><b>SESSION MODERATOR:</b> Prof Franklyn Lisk, Warwick University, UK</p> <p><b>CLOSING CEREMONY</b></p> <ul style="list-style-type: none"> <li>• Vote of Thanks: Ms Judica Amri Lawson, Chairperson, Pan-African Centre for Policy Studies (PACPS)</li> <li>• Closing Remarks: <b>Hon Mudrik Ramadhani Soraga</b>, Minister of State in the President's Office Zanzibar, responsible for Labour, Investment and Economic Development.</li> </ul>

*APPENDIX 3:* LANGUAGE INTERPRETERS

<b>S/N</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>MOBILE NUMBER</b>
01	Abdulsamad SULEIMAN	State University of Zanzibar (SUZA)	+255-654-977 196
02	Arlete BIKOK		
03	Armel FOSSE		+237-677-564 080
04	Daudi SUDI		+255-758-295 346
05	Juma Sultan BALUTI		+255-715-278 826
06	Keller NDONGO		+254-737-141 575
07	Livin MATABARO	State University of Zanzibar (SUZA)	+255-755-462 970
08	Naima ZUBERI	Zanzibar Cable Television (ZCTV)	+255-716-424 172
09	Ramadhan AHMADA	State University of Zanzibar (SUZA)	+255-623-972 918
10	Salim ALI	State University of Zanzibar (SUZA)	+255-773-207 086
11	Salma Daudi KHAMIS		+255-626-662 690
12	Salum SIMBA	State University of Zanzibar (SUZA)	+255-712-045 119

*APPENDIX 4: DELEGATES FROM GOVERNMENT MINISTRIES, DEPARTMENTS AND AGENCIES (MDAs)*

S/N	NAME	ORGANISATION	MOBILE NUMBER
01	Abdulla R. ABDULLA, PhD	Department of Industrial Development (DID)	+255-777-421 155
02	Ali Omar KOMBO	Small and Medium Industry Development Agency (SMIDA)	+255-777-222 010
03	Biubwa OMAR	Budget Salaries	+255-777-232 747
04	Haji Usi HAJI	Zanzibar Bureau of Standards (ZBS)	+255-773-333 344
05	Hamida Makame JUMA		+255-776-608 818
06	Hawwah Ibrahim MBAYE	Business Licensing Regulatory System Council (BLRC)	+255-774-831 112
07	Hidaya S. HAMZA	Small and Medium Industry Development Agency (SMIDA)	+255-779-960 750
08	Mariam Mliwa JECHA	Zanzibar Business and Property Registration Agency (BPRA)	+255-777-425 950
09	Maryam Yussuf ABBASS	Zanzibar Women Chamber of Commerce (ZWCC)	+255-777-664 659
10	Mgeni Abdulla MUHAMAD	Zanzibar Fair Competition Tribunal (ZFCT)	+255-654-392 329
11	Mlisho Ali KHAMIS	Ministry of Trade and Industrial Development (MTID)	+255-778-866 910
12	Mohamed Iddi PANDU	Department of Planning, Policy and Research (DPPR)	+255-673-806 710
13	Mohammed Mwalim SIMAI	Zanzibar Broadcasting Corporation (ZBC)/Wizara ya Elimu na Mafunzo ya Amali Zanzibar (ZAWEMA)	+255-778-586 654
14	Mustafa Fadhil OMAR	Small and Medium Industry Development Agency (SMIDA)	+255-773-800 013
15	Mwajuma Mohamed MKOMBE	Ministry of Trade and Industrial Development (MTID)	+255-712-909 820

16	Nadra Issa RAMADHAN	Business Licensing Regulatory System Council (BLRC)	+255-620-586 864
17	Nassoro Mussa HAMAD	<i>Wizara ya Habari, Vijana, Utamaduni na Michezo (HVUM) [Ministry of Information, Youth, Culture and Sport]</i>	+255-776-134 268
18	Raha AHMADA	<i>Wizara ya Elimu na Mafunzo ya Amali (WEMA)</i>	+255-777-490 784
19	Said S MZEE, PhD	Zanzibar State Trading Corporation (ZSTC)	+255-777-435 920
20	Salim Hamad SULEIMAN	Ministry of Trade and Industrial Development (MTID)	+255-772-123 118
21	Salma Suleiman ABDALLA	Small and Medium Industry Development Agency (SMIDA)	+255-777-440 071
22	Sharifa Suleiman NASSOR	Zanzibar Women Chamber of Commerce (ZWCC)	+255-625-210 938
23	Shibu Maulid SAID	<i>Ofisi ya Makamu wa Pili wa Rais (OMPR) - [Second Vice-President's Office]</i>	+255-777-425 801
24	Subira Khamis OMAR	Small and Medium Industry Development Agency (SMIDA)	+255-777-185 733
25	Thabit Mabheko ALI	<i>Idara ya Michezo na Vijana (IMV) [Department of Sport and Youth]</i>	+255-773-374 747
26	Zayana Ahmed KASSIM	Women Entrepreneur Catering Group (WECG)	+255-715-200 579



## APPENDIX 5: MEDIA

S/N	NAME AND TITLE	MEDIA ORGANISATION	EMAIL ADDRESS/MOBILE NUMBER
01	Abdalla Khamis ABDALLA	Zanzibar Television Online (ZANTV TZ Online)	+255-777-210 694
02	Abdalla OMAR	Zanzibar Leo	+255-777-483 106
03	Abdallah MAKAME	Zanzibar Cable Television (ZCTV)	+255-772-220 002
04	Issa SULEIMAN	Zanzibar Cable Television (ZCTV)	+255-777-340 076
05	Kamal KHAMIS	Zanzibar Cable Television (ZCTV)	+255-772-094 344
06	Khadija Juma KHAMIS	Zanzibar Television Online (ZANTV TZ Online)	+255-773-665 491
07	Khamisuu ABDALLAH	Zanzibar Leo	+255-772 284384
08	Leonard MUTANI	Today's Media	<a href="mailto:todayspro@gmail.com">todayspro@gmail.com</a> + 255-757-800 307
09	Mohammed Khamis MOHAMMED	Wizara ya Biashara na Maendeleo ya Viwanda (WBMV) [Ministry of Trade and Industrial Development (MTID)]	<a href="mailto:babukhamis8@gmail.com">babukhamis8@gmail.com</a> +255-776-788 441
10	Mtumwa SAID	AZAM Television	+255-712-171 036
11	Mussa Kisesa AMOUR	Zinjibar Television	+255-620-388 850 <a href="mailto:mussakisosa@gmail.com">mussakisosa@gmail.com</a>
12	Naima ZUBER	Zanzibar Cable Television (ZCTV)	+255-716-424 172
13	Nurdin MSINDO	AZAM Television	+255-712-217 511
14	Rashid Ali	Island Television	+255-712-597 677
15	Saada MBAROUK S.	Zanzibar Broadcasting Radio	+255-777-466 629
16	Seif ALI	Zanzibar Cable Television (ZCTV)	+255-778-028 000

17	Tabia M. MOHAMMED	Bahari FU	+255-773-655 750
18	Zaituni Bakar YUSSUF	Zinjibar Television	<a href="mailto:zaitunibakar@gmail.com">zaitunibakar@gmail.com</a> +255-777-676 380

*APPENDIX 6:* ENTERTAINERS - TAUSI WOMEN TAARAB GROUP

S/N	FULL NAME	MOBILE PHONE NUMBER
01	Asha KHAMIS	+255-777-124 181
02	Baadiye OMAR	+255-777-455 403
03	Hassan Omar HASSAN	+255-777-478 767
04	Khamis JUMA	+255-778-679 717
05	Mariam M. HAMDANI	+255-777-428 794
06	Masoud Said SUMEIMAN	+255-656-389 734
07	Mohammed KYAS	+255-773-037 802
08	Mtumwa MAKAME	+255-778-714 433
09	Omar S. MBAROUK	+255-774-687 777
10	Rahma Simai MANZI	+255-776-700 143
11	Rukiya RAMADHAN	+255-713-283 858
12	Safia Hasnuu MAKAME	+255-778-888 937
13	Shariya ISSA	+255-777-420 829
14	Tatu KHAMIS	+255-778-713 203
15	Ummi SELEMAN	+255-777-096 225
16	Ziyada Salim ALLY	+255-710-672 755

*APPENDIX 7: ZANZIBAR UNIVERSITY*

<b>S/N</b>	<b>FULL NAME</b>	<b>MOBILE PHONE NUMBER</b>
01	Ali N HASSAN	
02	Kaesser M. SAID	
03	Maryam N. NASSIR	