

10TH ANNUAL BORDERLESS CONFERENCE



25TH - 26TH OCTOBER, 2023

ALISA HOTEL, TEMA, GHANA

Proceedings compiled by Africa Trade Academy Team

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Abbreviations

ADB	Agricultural Development Bank
AfDB	African Development Bank
AfCFTA	African Continental Free Trade Area
AGRA	Alliance for a Green Revolution in Africa
BIAT	Boosting Intra African trade
CEO	Chief Executive Officer
CET	Common External Tariff
EAC	East African Community
EAT	ECOWAS Agricultural Trade
ECOWA	Economic Community of West Africa Agricultural Policy
P	
ECOWA	Economic Community of West African States
S	
ETLS	ECOWAS Trade Liberalization Scheme
FAO	Food and Agriculture Organization
FCFT	Financial Crimes Task Force
FOs	Farmer Organizations
GCX	Ghana Commodity Exchange
GDP	Gross Domestic Product
GIZ	German Agency for International Cooperation
GoG	Government of Ghana
GPFA	Ghana Ports and Harbours Authority
GSA	Ghana Shippers Authority (GSA)
GTIR	Ghana Trade Information Repository
ITC	International Trade Center's
MFA	Mobilizing Finance in Agricultural Activity
MoFA	Ministry of Food and Agriculture
MoTI	Ministry of Trade and Industry
MSMEs	Micro, Small and Medium Enterprises
NARS	National Agricultural Research Systems
NCO	National AfCFTA Coordination Office
NTB	Non-Tariff Barrier
NTFCs	National Trade Facilitation Committees
OWIT	Organization for Women in Trade
PAPSS	Pan African Payment and Settlement Systems

PAPSS	Pan African Payment and Settlement System
PAU	Union Agricultural Policy (UEMOA)
PPP	Public-Private Dialogues
RECs	Regional Economic Communities
SADC	Southern African Development Community
SEC	Securities and Exchange Commission
SHF	Smallholder Farmer
SMEs	Small and Medium Enterprises
SSCBT	Small Scale Cross Border Trade
STR	Simplified Trade Regimes
TFA	Trade Facilitation Agreement
TOAM	Trade Obstacles Alert Mechanism
UEMOA	West African Economic and Monetary Union
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
USAID	United States Agency for International Development
USD	United States Dollar
VSLAs	Village Savings and Loans Associations
WACTAF	West African Association for Cross-Border Trade, in Agro-forestry-pastoral and Fisheries Products
WILDAF	Women in Law and Development in Africa
WTO	World Trade Organization

Executive Summary

Borderless Alliance, a pioneer since its establishment in 2011, continued its legacy of organizing annual conferences across the West African subregion. These conferences serve as a cornerstone for fostering public and private sector dialogue within the trade and transport industry, engaging a diverse spectrum of stakeholders. Borderless 2023, hosted from October 25 to 26 at the Alisa Hotel in Tema, Ghana, was a testament to this commitment.

The conference drew a distinguished assembly, including companies and professional organizations from the private sector spanning transport, logistics, manufacturing, commerce, and finance. Representatives from regional economic communities (ECOWAS and UEMOA), public sector officials, development partners, government representatives, and regional development partners also actively participated.

Organized in collaboration with Ghana Shippers Authority; the West African Economic and Monetary Union (UEMOA); and the Economic Community of West Africa States (ECOWAS), the 10th Annual Borderless Conference was centered around the theme, "Strengthening Regional Agricultural Value Chains to Compete in a Global Market."

The conference opened with gracious welcome remarks from Ms. Benonita Bismarck, CEO, Ghana Shippers Authority, and Jonas Lago, President of Borderless Alliance. An opening remark by Divine Kutortse, National AfCFTA Coordination Office of Ghana, set the stage, complemented by goodwill messages from Demitta Gyang, Senior Adviser – Customs at the AfCFTA Secretariat and Dr. Mohamed Ibn Chambas, Chairman of the ECOWAS ETLs Task Force. The opening segment continued with a message of support from Kudjo Bika, Director - Foreign Trade Division at UEMOA and wrapped up with an opening address from Justin Bayili, Principal Trade Advisor for ECOWAP, Department of Economic Affairs and Agriculture, in representation of the ECOWAS Commissioner.

Mr. Ade Freeman, Regional Program Leader for Africa, Food and Agriculture Organization of the United Nations (UN/FAO), introduced the conference theme, initiating insightful discussions across four panels. Mr. Dode Siedu, CEO, Africa Trade Academy (ATA), moderated the first panel on "Challenges and Opportunities for regional agricultural value chains, from a continental perspective," featuring panelists Mr. Kabir Hassan, Vianney Lesaffre, Naa Densua Aryeetey, and Mr. Moses Atobrah.

The second panel, "Enhancing Access to Finance to promote regional value chain," also moderated by Mr. Dode Seidu, featured panelists Ms. Bethel Gebremedhin, Dr. Victor Antwi, Schandorf Adu Bright, and Mr. Kwame Attrams.

Day one concluded with a General Assembly for Borderless Alliance Members and a Networking session.

Mr. Nlaliban Wujangi moderated Day Two, starting the day with a welcome address and introducing the third panel on "Digitalization as a tool to transform regional agricultural value chains." Moderated by Mr. Samuel Agyemang, Executive Producer, Single African Market, the panel comprised Isaac Acquah, Bashiru Musah Dokurugu, Michael K. Ocansey, and Roselyn Siaw.

The final panel, "Promoting joint action to reduce the cost of regional food and agriculture production and trade," moderated by Mr. Ziad Hamoui, Executive Director, Tarzan Enterprise Ltd. and National Chairman of Borderless Alliance in Ghana, included panelists Demitta Gyang, Timothee Bruneteau, and Justin Bayili.

The panels delved into crucial topics, including practical experiences, women-owned businesses, financing models, digitalization, and the reduction of production and trade costs. The conference concluded with the issuance of recommendations and ended with remarks from representatives of the Local Organizing Committee and closing remarks by Bashiruddine Abdul Haki, Ghana Shippers Authority, marking the success of Borderless 2023 in advancing dialogue and collaboration within the West African trade and transport industry.

Introduction

Established in 2011, Borderless Alliance has consistently demonstrated its commitment to fostering collaboration and dialogue within the West African subregion and beyond through its flagship activity the annual conferences. These conferences, organized in various countries across the region, serve as a pivotal platform for facilitating constructive engagements between the public and private sectors. The events bring together a diverse array of stakeholders from the trade and transport industry, including companies and professional organizations operating in fields such as transport and logistics, manufacturing, commerce, and finance.

Participation extends beyond the private sector, encompassing representatives from regional economic communities such as ECOWAS and UEMOA, public sector officials, and development partners. The primary objective of these conferences is to identify and address key issues within the industry through knowledge sharing, sensitization, capacity building, and deliberation.

A notable outcome of these gatherings is the formulation of actionable strategies and resolutions aimed at resolving industry challenges. The conferences actively involve government representatives, regional development partners, and private sector actors, fostering a collaborative approach to finding comprehensive solutions. This collective effort has effectively catalyzed initiatives within the West African private sector, encouraging tangible improvements to the free movement of persons and goods.

The conferences also play a crucial advocacy role, advocating for policy changes and enhanced practices at both national and regional levels to create a more conducive business environment. Through informative panel sessions featuring experts, the conferences address critical issues such as regional agricultural value chains, access to finance, digitalization as a transformative tool, and joint actions to reduce the cost of regional food and agriculture production and trade.

Borderless Alliance's annual conferences have evolved into dynamic forums that not only pinpoint industry challenges but also stimulate collaborative efforts towards their resolution. By fostering dialogue, promoting knowledge exchange, and advocating for positive change, these conferences contribute significantly to the advancement of the trade and transport sector in the West African subregion.

Welcome Address by Ghana Shippers Authority (Host Institution)

Ms. Benonita Bismarck, CEO, Ghana Shippers Authority

Mrs. Bismarck welcomed participants to the conference and commended the local organizing committee for organizing the event and the choice of theme of the event. She underscored the importance of agriculture to the West African economy and the role of agricultural value chains



Ms. Benonita Bismarck, CEO, Ghana Shippers Authority

in promoting food safety and emphasized the need to unlock the full potential of the sector.

She outlined some critical production and logistical challenges that have impeded the realization of the full potential of the sector. These challenges, which according to her, are beyond the sector-specific issues relating to production, market

accessibility, season variability, and access to finance, include transport options, storage, and handling, as well as border crossing issues and multiple road checks that interrupt the free movement to and from distribution centers and markets.

She added that as the host institution for Borderless Alliances activities in Ghana, Ghana Shippers Authority's (GSA) key focus has been to deepen the cooperation with Borderless Alliances, in the implementation of programs and projects to promote trade and support private sector competitiveness in Ghana. This cooperation, she added, has found expression in many collaborative activities, one of which is the implementation of an electronic platform (e-platform) for monitoring and addressing non-tariff trade barriers. This platform, she stated, provides a focal point for GSA and a network of key stakeholders critical to Ghana's trade and transport value chain to help address in real-time challenges faced by shippers, haulage drivers, and truck drivers using Ghana's transit corridors. She noted that this platform has been highly successful, with over 95 percent of all complaints reported through it being duly resolved. It has also facilitated trade along the corridor.

Mrs. Bismarck also pointed out that a recent fact-finding mission conducted by the GSA revealed that moving goods from Tema to Paga border encounters over 70 checkpoints along the corridor, with several documents being reviewed. This, she emphasized, has resulted in consistently high

figures of checkpoints and associated illegal facilitation payments along its major transit corridors in Ghana, causing delays and occasional harassment of truck drivers.

To address these road governance issues along the transit corridors, she stated that the GSA has established Shipper Complaints and Support Units at various borders and ports. These units, she added, are designed to provide real-time assistance to shippers with the primary objective of reducing costs, expediting trade, and creating a more competitive trade environment in the sub-region. She encouraged all shippers and transit truck drivers to take advantage of these centers to streamline their entry processes.

Furthermore, Mrs. Bismarck mentioned that GSA has introduced innovative programs, such as the Shippers App, which provides real-time vessel estimated time arrivals, trade advisory information, policy announcements, and global and national events related to trade and transport. She encouraged attendees to download the app from the Google Play Store or App Store.

In conclusion, she warmly welcomed all the participants to the conference and expressed her hope that collective efforts would help overcome the numerous challenges to trade along our corridors, thereby enhancing the competitiveness of importers, exporters, and other key stakeholders in the transit transport and logistics value chain.

Welcome Remarks by Borderless Alliance

Jonas Lago, President of Borderless Alliance

Mr. Lago, in his remarks, welcomed participants to the conference and expressed gratitude to Borderless Alliances and its executive committee, the Ghanaian authorities and partner institutions for the opportunity to organize the conference. He also acknowledged the delegations from Benin, Burkina Faso, Côte d'Ivoire, Niger, Nigeria, Togo, and Europe who were in attendance at the conference.

According to him, over the past decade, Borderless Alliances has positioned itself as a



Jonas Lago, President of Borderless Alliance

platform for advocacy and a hub for private dialogues, working in collaboration with local and regional leaders to facilitate trade and transportation in West Africa and, consequently, increase trade within the ECOWAS region. He added that despite the decline in trade globally due to the Russia-Ukraine crisis and the rise in oil costs, the Alliance continues its journey to improve road governance and eliminate both tariff and non-tariff barriers to enhance the free movement of people and goods in West Africa.

He commended the partners of Borderless Alliance as well as the regional economic communities, the ECOWAS Commission, and the UEMOA Commission for their support over the years. He encouraged the various stakeholders to strengthen their collaboration with Borderless Alliance to achieve the common objective of an economically integrated West Africa, ensuring security and improved standards of living for the populations. He also commended the Secretariat and staff of Borderless Alliance as well as the Ghana Shippers Authority for their dedication to the Alliance.

He underscored the importance of agriculture to West Africa and noted that although the sector accounts for 35 percent of the region's GDP, it has not been able to achieve the desired performance. He added that challenges confronting agricultural activity in the region include lack of data on informal cross-border trade, a situation encouraged by the porosity of borders in the region; poor operational infrastructure for the transit of goods; limited capacity for product transformation; and political tensions.

According to him, the recent closure of borders between ECOWAS member states (such as Niger and Benin, and Niger and Nigeria) is regrettable as it severely impacts businesses and intra-regional trade. He therefore urged stakeholders to propose relevant solutions to address the existing challenges.

He concluded by expressing appreciation to the organizing committee, the various partners, and sponsors of the conference and stated that the conference will offer an opportunity for members of Borderless Alliance to examine activity reports and reflect on the organization's advocacy efforts.

Opening Remarks by National AfCFTA Coordination Office of Ghana

Divine Kutortse, National AfCFTA Coordination Office of Ghana

Mr. Kutortse commended Borderless Alliance for organizing the conference and for their role in trade facilitation and advocacy, for policy changes at both national and regional levels, towards enhancing the business environment for the private sector in West Africa.

He underscored the importance of the agriculture sector to Africa and called on African countries to diversify their economies and invest in science and technology in order to harness the immense agricultural potential on the continent for wealth creation.



Divine Kutortse, National AfCFTA Coordination Office of Ghana

He mentioned that Africa spends at least USD 35 billion on food imports, a figure projected to rise to about USD 110 billion by 2025. This trend, he said, not only perpetuates poverty with Africa, but it also leads to the exploitation of jobs and significant outflow of foreign exchange.

He stated that currently, Africa's agriculture is characterized by low output and low value addition, with many African countries primarily participating in agriculture value change through the export of raw materials. However, opportunities abound for enhancing value addition in regional trade on the continent. He urged African countries to invest in agriculture for economic gains and food security; and to expand regional agricultural markets, which are projected to reach 1 trillion USD by 2035.

He emphasized the need for Africa to modernize its agriculture sector to position the continent competitively in the thriving global markets; and to also shift its focus to developing forward and backward linkages within the commodity sector to maximize economic and social benefits, including job creation and sustainability.

He outlined some challenges that hinders regional value chain development and competitiveness on the continent and added that the Africa Continental Free Trade Area (AfCFTA) offers a promising solution to address these challenges by developing regional value chains under the AfCFTA Private Sector Engagement Strategy. The strategy, he said prioritizes sectors such as agro processing, automotive, pharmaceuticals, transportation and logistics, and also aligns with the changing dynamics brought about by the COVID 19 pandemic.

He highlighted the importance of regional agriculture value chains in advancing Ghana's export transformation and mentioned a number of measures Ghana has put in place, through the National AfCFTA Coordination Office (NCO), to harness the benefits of the AfCFTA especially for the agricultural sector. These measures, he said, include the development of the National AfCFTA Policy Framework and Action Plan; the Ghana Trade Information Repository (GTIR), to provide a one-stop market information to stakeholders; the market expansion initiative; reviewing national trade policies to align them with the AfCFTA; sensitization of stakeholders in the 16 regions of Ghana including those in the agriculture sector in order to empower them with skills and knowledge; and promoting fiscal incentives needed to attract the private sector to invest in agro-allied industries.

Additionally, he emphasized the importance of investing in trade and transport infrastructure, the adoption of cutting-edge technology, and strengthening digital connectivity to ensure market access and strengthen the agriculture value chain.

In conclusion, he assured that the government, through the NCO, will continue to work with the private sector to empower farmers, youth, women and their associations in order to turn agriculture into a business to diversify African economies and finally, turn Africa's huge agriculture potential into its most important economic dividend.

Goodwill Message From the AfCFTA Secretariat

Demitta Gyang Chinwude, Senior Advisor - Customs, Trade Facilitation and Transit, Senior Advisor to the Secretary-General, AfCFTA Secretariat

Demitta highlighted the challenges of agricultural trade and called for the liberalization of food trade as well as the facilitation of the movement of agricultural products across borders due to their perishable nature and high tariffs. According to her the AfCFTA Private Sector Strategy prioritizes the agriculture value chain and aims to foster industrialization through regional value chains. Additionally, the AfCFTA Secretariat has prioritized trade facilitation through corridors to enhance the movement of food and agricultural products. To this end, she said, the Secretariat has conducted assessments of the various trade corridors across the continent to identify existing issues and intends to implement a trade facilitation project to address the challenges.

Demitta highlighted some notable achievements under the AfCFTA including ratification by 47 member states; completion of 91% of rules of origin (only the textiles and clothing, and automobile sectors are outstanding);



Demitta Gyang Chinwude, Senior Advisor - Customs, Trade Facilitation and Transit, Senior Advisor to the Secretary-General, AfCFTA Secretariat

operationalization of trading documents, including the certificate of origin and self-certification documents used by state parties; and piloting of the AfCFTA operational instruments -the Pan African payment system, the AfCFTA tariff book, and the Non-Tariff Barriers (NTB) monitoring mechanism- under the guided trade initiative.

Finally, she commended the Borderless Alliance for organizing the conference and their efforts towards trade facilitation.

Goodwill Message from the Chairman of the ECOWAS ETLs Task Force

Dr. Mohamed Ibn Chambas, Chairman, ECOWAS ETLs Task Force

Dr. Ibn Chambas welcomed participants to the conference and commended the appropriateness of the theme of the conference, indicating that it aligns with ECOWAS objective of creating more sustainable and resilient regional agricultural value chains, towards enhancing food security and



Dr. Mohamed Ibn Chambas, Chairman, ECOWAS ETLs Task Force

creating economic prosperity for ECOWAS member states.

He noted that the challenges to cross border trade on the continent has reduced the competitiveness of local manufacturers and producers. He commended Borderless Alliance for their advocacy work and collaboration with key stakeholders such as regional economic communities, economic operators, state agencies and the

private sector among others in addressing the barriers that prevent the free movement of goods and people across West Africa, particularly those engaged in agriculture and food trade.

He noted that in light of the challenges confronting regional trade on the Abidjan-Lagos corridor, the ECOWAS ETLs task force recently held a Ministerial Meeting during which significant decisions were taken, aiming at addressing the challenges on the corridor, to ensure smooth flow of trade including trade in food, agriculture and perishable commodities. He called for the implementation of the decisions taken to improve trade on the corridor.

He also called for collaborative efforts to find lasting solutions to address the challenges in the ECOWAS region which are affecting regional integration of the region and slowing down the region's economic development in spite of the vast resource endowment in the region and growth potential. He underscored the need for the removal of artificial barriers and encouraged the building of bridges to enhance trade flows among ECOWAS member states. This, he said, can be achieved by full implementation of regional regulations and protocols.

Dr. Ibn Chambas emphasized the ECOWAS ETLs Task force's commitment to supporting Borderless Alliance's advocacy efforts to achieve long lasting and actionable solutions to production, transformation and trade in agriculture and perishable goods, across the sub region.

He ended by expressing optimism that the discussions at the conference will result in concrete proposals that will help build resilient and sustainable agricultural value chains in the region.

Message of Support from the Representative of the West African Economic and Monetary Union (UEMOA) Commission

Mr. Kudjo Bika, Foreign Trade Division

Mr. Bika remarked that Borderless Alliance was born out of the willingness of member states to create an integrated regional space that is conducive to economic development, in a spirit of complementarity. He said that given the convergence of the objectives of UEMOA with those of Borderless Alliance, both organizations have been cooperating since 2014 in promoting regional trade and transportation.

He also said that UEMOA's participation in the conference reflects the Commission's interest in the initiatives of Borderless Alliance, and also demonstrates the commitment of the UEMOA Commission to contribute to a prosperous and integrated West Africa.

He added that although the economic activities in the West African region have been impacted by international factors such as the Russia-Ukraine war, as well as internal factors such as security crises, the region continues to demonstrate remarkable resilience. Mr. Bika highlighted the growing barriers to the free movement of people and goods in the region, emphasizing the need to diversify economies, particularly in an era of increased market openness. To address this situation, he stressed the importance of enhancing regional integration through improved market regulation and the development of regional value chains.

He emphasized that agriculture remains one of the primary drivers of growth, accounting for an average of 30 percent of the regional Gross Domestic Product (GDP) over the past ten years and generating around 20% of trade in the region. In that regard, the UEMOA, he said, has developed



Mr. Kudjo Bika, UEMOA Commission, Foreign Trade Division

the Union's Agricultural Policy (PAU) with the objective to contribute sustainably to the food needs of the West African population, economic and social development of member states, and poverty reduction in rural areas. He said the policy also focuses five priority sectors namely rice, maize, livestock, meat, and cotton.

He revealed that after two decades, an assessment of the implementation of the union's agricultural policy shows that despite the progress made, challenges remain in terms of improving productivity, addressing the impacts of climate change, structuring producers, political commitment, and strengthening financing mechanisms.

According to him, the UEMOA Commission is committed to promoting the consumption and processing of local products, especially through the "Local Consumption Month" initiative, which had a successful fourth edition held regionally from October 3 to October 9, 2020. He added that UEMOA is also committed to enhancing the competitiveness of member states and the private sector to maintain community achievements and facilitate their effective participation in the ECOWAS common market and global trade.

He ended by expressing hope that the various discussions, meetings, and planned visits will yield many bright ideas to accelerate economic integration in West Africa.

Opening Address from the Department of Economic Affairs And Agriculture, ECOWAS Commission

Mr. Justin Bayili, Principal Trade Advisor for ECOWAP, Department of Economic Affairs And Agriculture, ECOWAS Commission



Mr. Justin Bayili, Principal Trade Advisor for ECOWAP, Department of Economic Affairs And Agriculture, ECOWAS Commission

Mr. Bayili emphasized the ECOWAS Commission's ongoing efforts to improve the agricultural sector in the region including the adoption of ECOWAS Agricultural Policy (ECOWAP) to address value chain issues and contribute to sustainable food production, social and economic development, as well as poverty reduction in the member states. He said the ECOWAP has become a key reference document, unifying the efforts of various actors and partners in the region.

Mr. Bayili mentioned the existence of multiple projects and programs -such as the ECOWAS Agricultural Trade (EAT) Project of GIZ - within the

ECOWAS region, supported by development partners such as the World Bank, as well as ongoing discussions for a program with the African Development Bank, to develop various value chains and enhance food security.

He underscored the conference's significance in supporting and reaffirming the region's concerns and outlined some ongoing initiatives in the region including the development and implementation of monitoring mechanisms for trade dashboards; as well as the implementation of the ECOWAS Rice Observatory to among other things reduce the region's dependence on rice imports, to achieve rice self-sufficiency and minimize the region's vulnerability to external shocks, as evidenced by the COVID-19 pandemic.

Mr. Bayili highlighted ECOWAS's work to harmonize regional agricultural trade policies, consolidate response capabilities to food and nutritional crises, facilitate market access and eliminate trade barriers. He said the region also aims to harmonize technical regulations, including sanitary and phytosanitary measures to prevent national standards from hindering trade.

He emphasized the Commission's openness to dialogue and welcomed input from stakeholders to enhance agricultural trade within the region. Mr. Bayili concluded by urging participants to propose concrete recommendations that could inform policy decisions at the regional level.

Introduction of the Theme of the Conference by the Food and Agriculture Organization of the United Nations (UN/FAO)

Mr. Ade Freeman, Regional Program Leader for Africa

Mr. Freeman, in his speech, underscored Africa's progress toward achieving food security and nutrition goals of the Sustainable Development Goals (SDGs) and the Malabo Declaration. He also mentioned that factors such as conflicts, climate change, economic slowdowns, the COVID-19 pandemic, and the Ukraine war are exacerbating food insecurity and poverty on the continent. These challenges, he said, coupled with global economic headwinds, are projected to reduce African economic growth from 3.7% in 2022 to 3.2% in 2023.

He stated that, despite these challenges, recent trends in Africa present new growth opportunities especially in agriculture food systems on the continent. These include expanding



Mr. Ade Freeman, Regional Program Leader for Africa

food markets through the African Continental Free Trade Area (AfCFTA), a growing youth population, rapid urbanization, increased households with discretionary income, and advancements in technology and digitalization.

He further stressed the importance of regional agricultural value chains and revealed that findings from recent research identifies opportunities for competitive regional agricultural value chains in Africa. According to him, in 2019, processed and semi-processed goods

accounted for 79% of intra-African and external exports and 41% of exports to other destinations; the rise in food imports from \$24 billion in 2009 to \$32 billion in 2019 provides many

opportunities for competitive import substitution; and the share of processed agriculture products is significantly growing.

He added that the International Trade Center's (ITC) African Value Chain diagnostics identified 94 promising value chains, with 28 in the processed food sector, primarily in agro-food and fisheries. These regional value chains, he noted, connect multiple African countries, promoting competitive import substitution, intra-regional trade, economic diversification, job creation, and income opportunities for women and youth.

He mentioned that the AfCFTA, encompassing over a billion people with a combined GDP of approximately \$3 trillion, holds the potential to boost African agriculture trade and regional value chains and that the AfCFTA offers economies of scale and scope to attract investments in agro-processing, manufacturing, and other growth sectors.

He underscored the impact of the COVID-19 pandemic on food supply chains, especially in African countries, highlighting the risks posed by external shocks. He stated that the pandemic revealed opportunities for promoting innovation in sustainable agriculture systems, with e-commerce and digital solutions playing a crucial role in maintaining food chains, enhancing production efficiency, and improving trade logistics. He emphasized the importance of collaboration among policy makers, private investors, and development partners to accelerate the development of agricultural value chains in the post-COVID-19 recovery phase.

To facilitate the development of competitive regional agricultural value chains, he recommended learning from past experiences from implementing regional programmes such as the Southern African Development Community (SADC) Industrialization and Roadmap, ECOWAS and the EAC Cotton, Textiles and Apparels Strategy to identify key implementation gaps and potential solutions; and leveraging insights from these initiatives to revitalize regional agricultural value chains, increase intra-regional trade in agricultural goods and services, and identify innovative approaches and policies to expand the participation of more countries in different segments of regional agricultural value chains.

He emphasized private sector support and engagement, and acceleration of digital transformation. These actions, he noted, are important means of attracting investments and trade and to create businesses and quality jobs that are necessary for development of competitive regional agriculture value chains. Additionally, they contribute to enhancing efficiency, transparency, and access to real-time market information, facilitating informed decision-making for stakeholders, particularly farmers. This in turn facilitates timely procurement, and efficient logistics decisions in different segments of value chains.

He lauded the impact of some e-commerce platforms operating in the food system and trade in West Africa such as Foodlocker Limited, AFEX Commodities Exchange Limited, Kobo360 and Omni

Platform Corporation and cautioned that, even though digital technologies provide many promising opportunities for developing competitive agricultural value chains, there must be sustained efforts to avoid a digital divide, particularly for vulnerable groups such as youth and women. He underscored skills and talent development, job-relevant training, regional collaboration, private sector engagement in skills development, and strong financial systems as crucial for regional agricultural value chain development.

He highlighted the significant investment gaps faced by African countries and underscored the urgent need for innovative financing mechanisms to unlock the promise of developing competitive agricultural chains in Africa. These financing mechanisms include, blended finance options, matching grants, equity financing as well as various de-risking financing instruments such as index insurance, warehouse receipt systems, and forward contracting. These, he said, could help address the perceived risks, and transaction costs in the agricultural sector. He also called for innovations in trade finance and lauded Afreximbank's Pan African Payment and Settlement Systems (PAPSS) as providing promising opportunities to solve key payment issues relating to currency compatibility.

According to him, UN/FAO is supporting the development of regional agricultural value chains in Africa in many ways. These include supporting the African Union Commission to launch the framework for Boosting Intra African trade (BIAT) in 2021; working with the AfCFTA Secretariat on a project that focuses on advocacy and food security; and collaborating with the AfCFTA Secretariat and the International Trade Center on gender issues to ensure that women traders have access and benefit from the agreement as well as works on standards and food safety. Additionally, UN/FAO is working closely with the AfCFTA Secretariat to engage African Ministers of Agriculture, to enhance their understanding of the agreement and its implementation, fostering a more comprehensive engagement.

Moreover, UN/FAO in collaboration with Borderless Alliance supports the annual Africa Agribusiness Leadership Dialogue that provides a platform for private companies, Chief Executive Officers (CEOs), and others to engage in a discussion and provide programs, recommended action that are presented at the FAO African Conference. Finally, UN/FAO maintains the largest open-source database on all aspects of agriculture value chains to enable policy makers, investors, development partners and relevant stakeholders make informed decisions.

He recommended priority actions to strengthen and enhance the competitiveness of African agricultural value chains for competitiveness: governance and institutions ensuring rules and standards are in place to facilitate trade; sustained public private dialogue to influence the trade policy reform agenda and investment priorities; enhanced focus on evidence, good quality, and reliable data, statistics, and information, for making informed decisions; accelerated uptake of institutional policy; financial institutions to unlock the opportunities for investment in rural and

agricultural value chain; increased investment in the enabling environment to improve the regulatory framework of the digital landscape; effective collaboration among policy makers, private investors, development partners, and other key stakeholders who are involved in regional agriculture and value chains.

He urged stakeholders to seize the opportunities offered by the AfCFTA and take urgent actions to strengthen Africa's regional agricultural value chains to enhance their competitiveness in global markets. He ended by emphasizing the FAO's commitment to work with its partners and stakeholders, to develop deeper and more profound collaborations, to translate the substantial potential in Africa into competitive regional agricultural value chains, driving more inclusive and sustainable transformation of agricultural food systems in Africa.

Session 1: Challenges and Opportunities for Regional Agricultural Value Chains, from a Continental Perspective



From L-R; Mr. Kabir Hassan, Technical Advisor, Trade Facilitation, GIZ ECOWAS Agricultural Trade (EAT) Project; Vianney Lesaffre, Market Analyst, International Trade Centre (ITC); Naa Densua Aryeetey, CEO, Rinakom Maritime and Trade Consult; Mr. Moses Atobrah, Association of Ghana Industries; and Mr. Dode Seidu, CEO of Africa Trade Academy

This panel was moderated by Mr. Dode Seidu, CEO of Africa Trade Academy. The panelists were Mr. Kabir Hassan, Technical Advisor, Trade Facilitation, GIZ ECOWAS Agricultural Trade (EAT) Project; Vianney Lesaffre, Market Analyst, International Trade Centre (ITC); Naa Densua Aryeetey, CEO, Rinakom Maritime and Trade Consult and Mr. Moses Atobrah, Association of Ghana Industries.

The session started with presentations by Mr. Kabir Hassan on the ECOWAS Agricultural Trade (EAT) programme and Vianney Lesaffre on the Challenges and opportunities for regional agricultural value chains, from a continental perspective.

Presentations

Presentation on the ECOWAS Agricultural Trade (EAT) programme

Mr. Kabir Hassan, Technical Advisor, Trade Facilitation, GIZ ECOWAS Agricultural Trade (EAT) Project

Mr. Kabir Hassan explained the rationale for the EAT programme and noted that the programme was implemented because ECOWAS agriculture trade policies are not fully harmonized and implemented in member states; trade in agricultural products at borders and in transit is often inefficient, insecure, and costly; trade actors lack knowledge and information to access markets.

He noted that the objectives of the programme are to improve food security in the region, strengthen regional integration, and create jobs and income, especially for women. He outlined the three outputs of the programme, which are to strengthen agri-food trade policy advice and coordination between ECOWAS and Member States; facilitation of cross-border trade in agri-food products; promote the private sector in the cross-border trade of agricultural and food products.

He highlighted the implementing partners of the programme and noted that the commodities selected under the EAT programme for each country were based on agro-ecological or quality advantages (wet-dry, seasonal), comparative advantages (economies of scale), staple foods with high demand, and high value perishable products. The specific commodities include rice, onion, tomato, pineapple, cassava, corn, meat, processed and semi-processed foods (corn, cassava, rice) and fertilizers.

He explained the strategic orientation of the programme indicating that it aligned with the Economic Community of West Africa Agricultural Policy (ECOWAP) Strategic Framework for Agricultural Trade (2015-2025); the Common External Tariff (CET), the ECOWAS Trade Liberalization System (ETLS) and the border policy; and the AfCFTA.

According to him, the programme is being implemented regionally and nationally. It will offer advice and support to ECOWAS through seconded advisors, support public-private dialogues for practice-based policies, support to the private sector (PPP, call for proposals) to improve competitiveness, foster innovation in gender and trade and food loss reduction, and ensure continuity by strengthening existing institutions, structures and partners.

He explained the programme's work program, including its three outcome indicators. The first indicator seeks to ensure that six of the fifteen ECOWAS focal points and 60% of the 150 private

sector representatives (50 percent women and 40 percent youth) from member states, who participated in the dialogue events, confirm the relevance of ECOWAS instruments for sustainable agriculture and food trade. The second seeks to ensure that three harmonized, sustainable, gender-sensitive and evidence-based agricultural and food trade policy instruments are embedded at ECOWAS and member state levels. The third indicator seeks to ensure that 75 percent of the 1,000 members and clients (50 percent women and 40 percent youth) of the regional and national chambers of commerce, industry or business associations, trade or investment promotion companies supported by the project confirm increasingly better competences in regional agri-food trade.

He delineated three expected outputs of the programme: coordination between the ECOWAS Commission and Member States on sustainable and gender-sensitive agricultural and food trade policies is strengthened; sustainable and gender-sensitive agricultural and food trade facilitation tools are available to the ECOWAS Commission and member states for regional and national implementation; enhanced digital and analog services for agri-traders are available for registered and unregistered entrepreneurs and traders in some countries.

He explained the timeline, and the delivery mode of the project. According to him, on the regional level the programme interfaces directly with the ECOWAS Directorate of Agriculture and Rural Development, as well as other key directorates overseeing Trade, Customs Union, and Free Movement of Persons. The project also works with other programme and projects within the region that are working in the same areas. On the national level, the programme works with Ministries of Agriculture and Trade, Local authorities, chambers of commerce and trade Associations as well as the private Sector.

He added that the project adopts a multi-level approach for capacity development and advice working with small and medium enterprises at the individual level, chambers of commerce at the organizational level and member states representatives of the Ministries of trade and ECOWAS.

Mr. Hassan underscored the project's close collaboration with women organizations actively advocating for trade within the region, notably OWIT (Organization for Women in Trade) and WILDAF (Women in Law and Development in Africa). Additionally, he made known EAT's strategic alliances which extend to the West Africa Cross-Border Trade Organization (WACTAF), reflecting their commitment to fostering impactful relationships. The German Development Corporation (GIZ), in conjunction with national chambers of commerce in member states, further amplifies the project's intervention efforts.

To address financial needs, he said GIZ employs a range of tools, including local subsidies and matching grants. These mechanisms are instrumental in supporting traders and Small and Medium Enterprises (SMEs). Contracts forged between GIZ and the chambers involve a collaborative approach, wherein the identified needs of trade members, particularly those

associated with women groups within national countries, are addressed. Encouraging the registration of these groups under chambers is a pivotal step in enhancing their participation and benefiting from intervention initiatives.

Mr. Hassan emphasized that the agreements and subsidies negotiated between the chambers and GIZ, or EAT (specifically designed to address challenges), are pivotal to achieving the desired outcomes. Leveraging existing bodies and organizations is a key strategy, with the intent of building their capacity to effectively tackle issues. This approach ensures that when donor organizations engage with such associations in the future, they will possess the necessary skills and resources to address challenges, with funding potentially sourced from various private entities. The principal goal is to create a sustainable framework that empowers these organizations to independently navigate and resolve trade-related issues.

Presentation on Challenges and opportunities for regional agricultural value chains, from a continental perspective.

Vianney Lesaffre, ITC

Vianney revealed that the ITC has conducted business surveys of more than 9,000 businesses in 22 countries in Africa with the majority based in West Africa. The objective of the surveys was to understand the obstacles SMEs face in trading their products.

The survey revealed that within the agricultural sector, 60% of businesses are small companies (with less than 20 employees), 18% of are women led, and 50% have less than 10% female employees.

He added that 60% of the burdensome regulations that impact businesses are domestic and applied by domestic authorities, 30% are due to partner countries, and 10% are split between problematic Non-Tariff Measures required by private standards (e.g. Bio certifications) and transit countries, especially for Rwanda and Niger (landlocked countries) as they have to comply with the neighboring countries' requirements to export.

He noted however that conformity assessment is the biggest obstacle faced by these SMEs and that at the broad level 38% of the reported obstacles are related to conformity assessment, 22% are technical requirements, and 18% are related to charges, taxes and price control measures.

He outlined the top 10 NTMs faced by exporters of agricultural products within Africa: product certification, rules of origin and related certificate of origin, customs surcharges, inspection requirement, product characteristics (including quality or performance requirements), packaging, testing, pre-shipment inspection, other charges (taxes and price control measures), labelling and other regulations.

He stated that most of the trade issues can be fixed individually. For instance, within the fresh food sector, 73% of the reported issues can be fixed without bilateral or regional negotiations as they are only related to domestic authorities. He added that the processed food sector represents 53% of the obstacles reported, and Procedural obstacles are reported in 75 percent of the obstacles.

He noted that the factors preventing businesses from fully exploiting the opportunities for greater value chain integration, as revealed by the insights from interviews with value chain participants and other stakeholders across Africa, include lack of information, high transport and logistics cost, inadequate transport connections, lack of trust in the quality of products made on the continent, lack of confidence in the conformity assessment system, poor payment systems and limited access to (trade) finance, insufficient implementation of existing trade agreements, uncompetitive production cost and price, high incidence of trade obstacles related to non-tariff measures, inefficient border clearance processes, and environmental challenges.

He outlined some regional initiatives and tools, developed by the International Trade Center (ITC), to support agricultural value chains. These include the Trade Obstacles Alert Mechanism (TOAM), an online platform which connects companies and relevant agencies allowing them to exchange information about trade obstacles (goods and services); the African Trade Observatory (ATO), a repository of trade information that allows monitoring in real time, the pace of trade and economic integration in Africa; Competitiveness Observatory, a monitoring tool on the competitiveness of ECOWAS member states and the region; and Made by Africa.

He mentioned that in ECOWAS, the TOAM is operational in 13 countries with over 500 obstacles reported. However, only 10% of the obstacles were reported by women and 51% of the obstacles are related to the agricultural sector. The role of the Competitiveness Observatory is to help policymakers define policies to foster national and regional competitiveness and value chain development as well as support local firms, in particular SMEs to establish and participate in regional value chains.

During his address, Mr. Lesaffre emphasized the critical importance of providing tools that facilitate a seamless process for the private sector to articulate the reasons behind their departure. Whether related to non-tariff measures, conformity assessment, or the challenges faced by women traders at the border, he underscored the necessity of addressing these issues. Mr. Lesaffre advocated for the implementation of an e-program designed to identify and establish efficient methods for traders to communicate their difficulties to policymakers and decision-makers.

Specifically addressing the obstacles confronted by Small and Medium Enterprises (SMEs), with a particular focus on those owned and managed by women, Mr. Lesaffre highlighted the time constraints faced by these entities in navigating such complexities. He outlined the International

Trade Centre's (ITC) commitment to concentrating efforts on marketing, enhancing products, expanding clientele abroad, and facilitating actual trade. Mr. Lesaffre acknowledged the challenges posed by regulations and the difficulty in circumventing them, especially for businesses encountering issues such as harassment, unexpected payments, and similar hindrances.

In light of these challenges, Mr. Lesaffre stressed ITC's ongoing commitment to advocate for and promote tools designed to address these issues. Communication campaigns are envisioned to make these tools widely known and easily accessible, including an offline mode to enhance usability. Mr. Lesaffre expressed the importance of encouraging active utilization of these tools.

Drawing on the example of WILDAF, Mr. Lesaffre highlighted the significance of volume in effecting change. The substantial number of reports submitted through platforms like WhatsApp, detailing experiences and challenges faced in trade corridors, serves as a catalyst for policymakers to take decisive actions. In conclusion, Mr. Lesaffre emphasized the pivotal role of consistent communication and active usage of these tools in bringing about meaningful changes in the trade landscape.

Panel Discussions

Following the presentations, the panel discussed pertinent issues including:

- **Leveraging trade to solve the challenge of food insecurity to better develop food value chains:** Kabir mentioned that the EAT Project focuses on addressing trade related issues by working in collaboration with ECOWAS and all relevant stakeholders at the policy level; facilitating cross border trade by engaging with customs and border agencies; and enhancing trade promotion by building the capacity of traders. He noted that Africa produces a substantial volume of food, but a significant portion is lost at border points, with limited inter-country trading activity attributed to a lack of awareness regarding external market opportunities. The EAT project aims to raise awareness of cross-border trading opportunities and empower relevant stakeholders to enhance food production and ensure ample food availability on the continent.
- **Utilizing the ITC tools be used to foster more regional value chain development:** Vianney noted that to effectively leverage the trade tools developed by the ITC for RVC development, stakeholders first have to understand the tools and their relevance. Also, stakeholders need to utilize the World Trade Organization (WTO) notification system for food security, a tool that provides businesses with insights into regulatory changes and their subsequent repercussions. Additionally, the ITC is committed to collaborating with a network of locally trained trainers, who will spearhead training initiatives and capacity-

building activities, aimed at expanding the stakeholders' knowledge on utilizing tools such as the Trade Map, Market Access Map, and Export Potential Map.

- **Businesses navigating the challenges and the opportunities that trade and cross border value chain development present:** Mr. Attobrah underscored access to funding, land ownership structure, overdependence on weather conditions, inadequate infrastructure resulting in post-harvest losses, robbery and insecurity, access to markets, and a lack of policies geared towards men in manufacturing as key challenges confronting businesses in the region. He advocated for the prioritization of the agro-processing sector within government policies, and utilizing digital payment systems as some of the measures to address these issues.
- **Challenges women face in cross border trade:** Mrs. Aryeetey highlighted access to markets, funding, lack of information and knowledge on trade policies and regulations some of the challenges women face in food cross border trade. She disclosed that the Ministry of Trade and Industry (MoTI) has established a Gender Subcommittee dedicated to identifying obstacles faced by women engaged in cross-border trade and to also propose solutions to these challenges. The sub-committee, she said, comprises representatives from the Ghana Standards Authority, MoTI, Food and Drugs Authority, the Ministry of Gender, Children, and Social Protection, Ghana Shippers Authority, women associations and private sector stakeholders. The committee's role entails training, capacity building and sensitization of women on trade policies and AfCFTA opportunities; sensitizing border agencies to enable them appreciate gender issues in order to offer assistance to women in cross border trade; identifying gender champions at the borders to assist women in cross border trade; and engaging with freight forwarders, and other relevant stakeholders on gender issues.
- **Enhancing trade facilitation for women involved in cross-border trade:** Mrs. Aryeetey proposed an extension of the simplified trade regime which is implemented in Ghana, to cross-border traders in other West African countries. She commended the collaborative effort within the ECOWAS subregion leading to the implementation of the 'System for the Management of Goods in Transit' (SIGMAT) regional initiative for transit cargo. She recommended the establishment of national trade facilitation committees which incorporate trade and gender committees, efficient collaboration among country-based committees and relevant stakeholders, especially border agencies, to help in identifying and supporting women in cross-border trade, and the harmonization of policies across the region to streamline trade processes and benefit all stakeholders, particularly women engaged in cross-border trade.

Mr. Attobrah emphasized effective implementation of ECOWAS and AfCFTA policies including the unrestricted movement of people and goods. He called for increased intra-African trade to reduce dependence on foreign imports, particularly in the face of substantial expenditures: Africa spends approximately \$35 billion on food imports — a figure projected to rise significantly by 2025-2030. He highlighted the continent's agricultural potential and emphasized value addition to agricultural products to address the high levels of post-harvest losses on the continent. Furthermore, he urged funding agencies to consider men in the agricultural sector when formulating policies.

Questions and Comments After the Panel Discussions

- a. **GSA Shippers Complaint and Support Unit:** A participant noted that the GSA has established a Shippers Complaint and Support Unit, specifically aimed at identifying and addressing issues encountered by traders, with a particular focus on women engaged in cross-border trade. This unit further facilitates the provision of real-time assistance to women at the borders and offers capacity-building initiatives for relevant stakeholders.
- b. **Commodities selected under the EAT Project:** A participant inquired about the potential for the EAT project to facilitate rice exports from Africa, considering the continent's is a net rice consumer. Kabir responded that the program's objective is not to export food from West Africa but to promote intra-regional trade among West African countries. The ultimate goal is to eliminate the necessity for rice imports from foreign nations. Therefore, the primary focus of the program is to enhance cross-border trade among West African countries. He added that the commodities selected under the EAT project were chosen by the member states themselves and that prior to the program's launch, a scoping mission was conducted in six member states. While some countries expressed the need for intervention in the area of rice, others appeared to be self-sufficient.

Session: 2 Enhancing Access to Finance to Promote Regional Value Chains



From L-R; Dr. Victor Antwi, COP, Feed the Future Ghana, Mobilizing Finance in Agricultural Activity; Schandorf Adu Bright, Director of Key Accounts, Jetstream Africa; Ms. Bethel Gebremedhin, Senior Gender Specialist FAO-RAF, Food and Agricultural Organization (FAO); Mr. Kwame Attrams, Agricultural Development Bank, Ghana; and Mr. Dode Seidu, CEO of Africa Trade Academy

This session was moderated by Dode Seidu and the panelists comprised Ms. Bethel Gebremedhin, Senior Gender Specialist FAO-RAF, Food and Agricultural Organization (FAO); Dr. Victor Antwi, COP, Feed the Future Ghana, Mobilizing Finance in Agricultural Activity; Schandorf Adu Bright, Director of Key Accounts, Jetstream Africa; and Mr. Kwame Attrams, Agricultural Development Bank, Ghana. The session commenced with a presentation by each of the panelists and was followed by insightful discussions.

Presentations

Enhancing Access to Finance for Women Agripreneurs through the EWAT Project, Focusing on Empowering Women and Boosting Livelihoods in the Context of the AfCFTA

Ms. Bethel Gebremedhin, Senior Gender Specialist FAO-RAF,

Ms. Bethel delivered a comprehensive presentation on "Enhancing Access to Finance for Women Agripreneurs" through the EWAT project, focusing on empowering women and boosting

livelihoods in the context of the AfCFTA. She underscored the critical roles played by women in agrifood systems as producers, processors, and traders, constituting 50% of the agricultural labor force and facing challenges in access to resources, finance, and compliance with trade standards. Ms. Bethel elaborated on the FAO-ITC EWAT programme's two phases, spanning from December 2021 to December 2023, aiming to overcome gender-based constraints and capitalize on trade opportunities. The project, operational in six countries during Phase II, involves capacity building, knowledge generation, policy dialogue, and access to finance targeting agripreneurs, women-led MSMEs, and business associations.

She highlighted the EWAT project components, encompassing online and in-person training, policy briefs, value chain studies, and policy dialogues. Ms. Bethel pinpointed gaps in access to finance, emphasizing challenges faced by women agripreneurs in Ghana and Nigeria. These challenges include limited collateral, high interest rates, and social norms bias against women in business. She noted deficiencies in financial services tailored to women agripreneurs and advocated for needs assessments and a focus on diverse value chains.

Detailing EWAT's pilot component on access to finance, Ms. Bethel outlined activities such as gender-lens investing virtual roundtables, investment-readiness boot camps, and support in business plan development. She revealed other relevant initiatives by organizations like Mastercard Foundation, GIZ, USAID, Absa, and Sterling Bank. In her concluding remarks, Ms. Bethel recommended coordinated efforts among key stakeholders to develop tailored financial products, blended finance mechanisms, adoption of gender-sensitive strategies by financial institutions, and the creation of partnerships to address persisting bottlenecks. She stressed the importance of networking opportunities, mentoring, and advocating for inclusive and gender-responsive access to finance to effectively enhance access for women agripreneurs.

Mobilizing Finance in Agricultural Activity (MFA)

By Dr. Victor Antwi, COP, Feed the Future Ghana, MFA

Dr. Victor Antwi commenced his presentation by articulating the predominant goal of the Mobilizing Finance in Agricultural Activity (MFA): to enhance the supply and affordability of commercial financing for farmers and agribusinesses, ultimately unlocking a targeted value chain investment of \$261 million by 2024. The MFA specifically focuses on food security commodities such as maize, soybeans, groundnut, and cowpea, as well as trade facilitation commodities like shea, cashew, and mango, encompassing various high-value export items.

Dr. Antwi underscored the necessity for the MFA initiative, citing a lack of available funding and bankable projects for agriculture businesses. The MFA's objectives center around the mobilization of new sources of capital to enhance the attractiveness of agribusinesses for financing. Additionally, efforts are directed towards expanding the supply of agricultural finance

through technical assistance and training for financial institutions, smart incentives, and COVID relief stimulus grants for MSMEs. Partnerships to expand access to finance and strategic communications for agricultural financing are integral components of the MFA's strategy.

Highlighting accomplishments and expected results, Dr. Antwi detailed the engagement with four strategic partnerships, securing \$230.99 million for agricultural finance and facilitating funding for 46,561 agribusinesses, including two large enterprises and 46,005 at the bottom of the pyramid. The MFA involves 23 sources disbursing finance, 22 transaction advisors, and over 228,100 smallholder farmers linked to agribusinesses.

Regarding financing facilitated through pay-for-results incentives, Dr. Antwi provided a comprehensive breakdown, with disbursements attributed to Financially Inclusive incentive grants, transaction advisors, financing with no pay-for-result incentives, strategic partners, and COVID-19 grantees. He emphasized the gender-specific distribution of financing, with \$139,856,622.87 (61%) for male-led agribusinesses, \$52,992,294.47 (23%) for female-led agribusinesses, and \$38,141,655.44 (16%) for mixed-gender enterprises.

Concluding his presentation, Dr. Antwi shared statistics on supported agribusinesses by gender, indicating 17,728 (38%) for male-led, 28,353 (61%) for female-led, and 480 (1%) for mixed-gender enterprises. He highlighted the MFA's contribution to agribusiness resilience through COVID-19 Relief Grants to financial intermediaries, benefitting 29,830 beneficiaries, with 66% expected to be women impacted by this intervention. Furthermore, he detailed the MFA team's engagement with members of women's processing enterprises that applied for the COVID-19 relief and resilience fund.

Strengthening Regional Trade, Simplifying Cross-Border Logistics" Through E-Logistics Platform for Cross-Border Trade

By Schandorf Adu Bright, Director of Key Accounts, Jetstream Africa

Mr. Bright mentioned that Jetstream offers technology-enabled freight forwarding, pre-financing of logistics expenses, and digital tracking tools for businesses in Africa. He highlighted some notable achievements of Jetstream Africa: USD 44 million in goods trade enabled by Jetstream in 2022, a \$10 million capital pool for pre-financing duties, haulage, and port fees; a 97% reduction in port payment processing time on JetPay; and a logistics network spanning 110 trade corridors across 21 countries.

He stated that Jetstream's logistics network covers 11 West African countries and provides seamless customer experience and serves businesses across Africa and globally. Vetted partners include countries in West Africa (Togo, Benin, Côte d'Ivoire, Liberia, Sierra Leone, Burkina Faso, Mali, Senegal, and Niger), the rest of Africa (Egypt, South Africa, Kenya, and Zambia), and globally (China, USA, Europe, Brazil, India, and Turkey).

Mr. Bright elaborated on JetLogistics, coordinating door-to-door transport and customs clearance for key commodities such as FMCG, healthcare, oil and gas, chemicals, industrial tools, agriculture, and vehicles. Business benefits encompass a customs-licensed team with African logistics expertise, technology-driven operational efficiency, on-the-ground cargo status updates, and proper record-keeping with ethics compliance.

For the value proposition, JetVision enhances cargo visibility, providing pre-financed logistics between exporters and importers. JetVision, Jetstream's proprietary software, offers enhanced cargo visibility through tracking, optimization, and 24/7 online access to create and manage shipments. It provides door-to-door visibility on the physical location, fulfillment, and customs clearance status of goods, along with automatic notifications for key performance indicators.

Mr. Bright introduced JetFinance, offering fast access to working capital for pre-financing imports and exports. The proprietary invoice-financing technology approves credit applications in days, and approved borrowers can finance logistics, duties, and goods costs. The application process is a 24/7 online platform with decisions made in 72 hours or less, requiring no collateral other than cargo. It ensures hassle-free payments directly to vendors and suppliers, building trade history with Jetstream for improved credit limits and pricing.

Presentation on the Agricultural Development Bank's substantial investment

Mr. Kwame Attrams, General Manager, Agribusiness, Agricultural Development Bank (ADB)

Mr. Attrams highlighted the Agricultural Development Bank's (ADB) investment in Ghana's agricultural sector of approximately 1.2 billion Ghana cedis, employing diverse financing models. He underscored the role of access to finance in the success of agricultural value chains and agribusinesses, and outlined some key factors limiting access to finance for stakeholders in the sector: lack of capacity in both agribusinesses and banks, the absence of formal structures and essential documentation in the agribusiness sector, poor financial literacy, lack of transparency, non-adherence to contracts, and non-repayment of loans.

To improve funding for the sector, Mr. Attrams called for collaboration between private and public sources, effective concessional funding to support farmers, credit guarantees and agricultural insurance to help de-risk agriculture financing. He noted that the effective use of value chain financing and e-platforms, especially in collaboration with extension agents, has played a crucial role in making funds accessible to smallholder farmers.

Mr. Attrams concluded his presentation by emphasizing the role of nucleus farmers and large-scale operators in providing collateral and technical expertise to guide smaller farmers. He said these efforts, coupled with ADB's active involvement in supporting initiatives such as the National

Best Farmer Award, signal hope for improved support and services to farmers and smallholder companies in the coming years.

Panel Discussions

Following the presentations, the panel discussed several issues including:

- **Risk of default due to high interest rates on loans:** Mr. Attrams stated that although the interest rate for loans in Ghana are high (up to 42%), large scale and profitable business are able to payback. However, it is not helpful for smallholder farmers and that even at low interest rates, some businesses default on payment.
- **Innovative finance by Jetstream:** Mr. Bright disclosed that Jetstream operates without requiring collateral from exporters but instead, it utilizes the financed goods as collateral. He added that Jetstream facilitates direct payments to suppliers based on invoices provided. He noted that Jetstream minimizes risk by closely monitoring the entire transaction process and that buyer payments are secured through a joint account and a tripartite agreement before the company releases final shipping documents to its clients. He also explained that Jetstream Africa's financing involves a short-term interest rate, with a maximum repayment period of 90 days, aligned with the purchasing order timeline. However, he said, the financing terms are based on the creditworthiness of the exporter and the profitability of the business.
- **Enhancing smallholder farmers access to finance:** Dr. Antwi noted that it is easier and less risky for financial institutions and transaction advisors to work with aggregators instead of dealing directly with smallholder farmers. He noted, however, that the USAID Feed the Future (FTF) provides finance for the entire agricultural value chain. Additionally, noted that FTF encourages the formation of VSLAs, as well as provides capacity building for value chain actors including smallholder farmers on financial management. Mr. Attrams underscored the need for reliable data on smallholder farmers, as well as the need for farmers to maintain their credibility with financial institutions. He also urged farmers and agribusinesses to embrace equity finance.
- **Establishment of a comprehensive farmer database:** Mr. Bright emphasized the establishment of a comprehensive database of farmers that is readily available and easily accessible. He also encouraged the formalization of agribusinesses to facilitate their access to finance.

Questions and Comments After the Panel Discussions

- **Increasing interest rates on savings:** A participant recommended that financial institutions should consider increasing the interest rates on deposits to motivate individuals engaged in small-scale farming to save more, and earn higher returns which

they can invest into their businesses. He also urged farmers to explore the option of group guarantees to enable them to access funding.

- **Insurance measures to protect Jetsream in the event of a mishap:** Mr. Bright noted that Jetsream Africa is pursuing insurance for its operations to provide an additional layer of protection in case of unforeseen challenges. However, the company focuses on providing financial support to experienced exporters rather than new businesses without prior experience.
- **Provision of collective loans for smallholders:** Ms. Gebremedhin emphasized the effectiveness of group guarantee systems in Ethiopia, highlighting their role in securing loans from microfinance institutions. She said that the group guarantee systems offers a viable alternative to traditional collateral and are particularly significant in improving financial access for women entrepreneurs.

Session 3: Digitalization as a Tool to Transform Regional Agricultural Value Chains

The second day of the conference featured a profound discussion on the role of digitalization in reshaping regional agricultural value chains. The session commenced with an exploration of various initiatives aimed at fostering digitalization within the agricultural sector, underscoring the potential impact this transformation could have on the businesses of stakeholders.

Presentations

Presentation on Digitalising Agribusinesses

By Isaac Acquah, the National Coordinator of the Netherlands Trust Fund V (NTF V) in Ghana, ITC

Mr. Acquah shed light on the pivotal theme of "Digitalizing Agribusinesses." His presentation encapsulated the purpose and methodology employed by ITC, with a focus on comprehending the needs of agribusiness SMEs, identifying technological requirements among these entities, and surveying the agritech landscape under the banner of FastTrackTech.

Mr. Acquah articulated the central mission of the NTC FastTrackTech team: identifying digital agritech solutions that address the specific challenges faced by agribusinesses and facilitating meaningful connections with pertinent tech providers. This undertaking was methodologically grounded in the organization and execution of two pivotal activities: Focus Group Discussions and Interviews. The former involved dialogues between agribusinesses, during which FastTrackTech explored solutions across five dimensions of the value chain - digital advisory, digital financial services, agricultural E-Commerce, digital procurement, and Smart Farming. This comprehensive approach aimed to minimize harvesting costs, automate operations, bolster



Isaac Acquah, the National Coordinator of the Netherlands Trust Fund V (NTF V) in Ghana, ITC

productivity, reduce transaction inefficiencies, furnish vital data to financial institutions, enable direct access to markets (both B2B and B2C), and enhance the operational and managerial processes of agribusinesses. In essence, the goal was to empower agribusinesses to optimize their operations.

In the process of evaluating the Focus Group Discussions, Mr. Acquah highlighted the most prevalent technological requirements identified among the agribusinesses. These requirements were subsequently ranked on

a scale from one to five based on the number of votes from agribusiness representatives. Furthermore, the support of prominent agritech companies such as MobiPay AgroSys Limited (Uganda), TroTro Tactor (Ghana), Aywa Jiewre (Senegal), and Debo Engineering PLC (Ethiopia) played a pivotal role in this endeavor.

Mr. Acquah revealed the subsequent steps in this transformative journey. ITC's FastTrackTech is committed to establishing connections between agribusinesses and agritech firms for the purpose of pilot projects. This strategic phase is designed to anticipate and address potential challenges that may arise during these pilots. Additionally, Mr. Acquah provided insights into potential matches, with specific examples, including ESOKO, a content service provider offering robust data collection and messaging for farmers; MOBIPAY, which provides access to various digital platforms and agronomic knowledge; TROTRO TRACTOR, specializing in mechanization services and connecting tractor operators with farmers; PROXALYS, offering wholesale food products to informal sellers and a ProXalys Marketplace; and DEBO ENGINEERING, delivering innovation, entrepreneurship, and SmartTech, particularly in the early detection of crop diseases.

In conclusion, Mr. Acquah detailed the array of services offered by FastTrackTech to agribusinesses. These services encompass Agri field visits and Agri-Focused B2B events, designed to ensure that agritech solutions are pertinent and user-friendly for farmers. The initiative further encompasses AgriHacks and Agritech Symposiums, which stimulate innovation across various agribusiness value chains, and the AgriTech Community of Practice, serving as a directory tool that enhances the visibility of beneficiary agritech companies to potential investors and partners.

Presentation on Digitalization as a tool to transform regional agricultural value chains – The AGRA Example

By Mr. Bashiru Musah Dokurugu, the Country Director of the Alliance for Green Revolution in Africa (AGRA) in Ghana.



Mr. Bashiru Musah Dokurugu, Country Director, AGRA

Mr. Dokurugu commenced his presentation by articulating AGRA's overarching vision, which is to catalyze and sustain inclusive agricultural transformation in Africa. The central goal of this vision is to increase incomes and enhance food security for 9 million smallholder households across the African continent. This transformation is to be achieved through a set of strategic goals that include:

- **Increasing Incomes and Improving Food Security:** AGRA aims to directly impact 9 million farm households by boosting productivity, facilitating access

to markets, and improving financial access.

- **Contributing to Wider Impact:** In addition to the direct beneficiaries, AGRA seeks to contribute to the well-being of an additional 21 million farm households, by strengthening government and private sector capacities. This is achieved through the collaboration of AGRA, its grantees, and partners in shaping policies, programs, and partnerships that enhance productivity and access to markets and finance.
- **Supporting Agricultural Transformation:** AGRA's strategy encompasses supporting 11 focus countries, in their journey towards attaining and sustaining agricultural transformation.

Mr. Dokurugu outlined the components of AGRA's vision success, which include providing access to improved quality seeds, fertilizers, and other essential inputs. Additionally, the organization extends support in the form of extension services and mechanization, and it actively engages in national-level policy interventions, market systems development, and the strengthening of farmer organizations (FOs), nucleus farmers, and smallholder farmers (SHFs). These efforts culminate in reduced yield gaps, reduced post-harvest losses, increased access of farmers to stable output markets, an improved policy environment for private sector investments, better access to finance, and enhanced coordination in the agricultural sector.

The enablers of AGRA's mission encompass policy, access to finance and agribusiness, human and institutional capacity strengthening, research for productivity and resilience, and market access. Furthermore, AGRA leverages investments from key partners such as the Canadian International Development Agency, USAID, European Union, GIZ, African Development Bank and WB-GoG.

Mr. Dokurugu highlighted AGRA's remarkable contributions over the past 16 years, which include enhancing professional capacities in both the public and private sectors. AGRA has strengthened National Agricultural Research Systems (NARS), universities, and agricultural departments by training over 600 individuals, including those with Ph.D. and M.Sc. qualifications. The organization has supported local scientists and NARS in developing over 600 locally adapted, improved crop varieties, with more than 300 of these varieties being commercialized and contributing to increased productivity.

Moreover, AGRA has played a pivotal role in growing Africa's seed production capacity, facilitating the emergence of 101 seed companies in 18 countries with the capacity to produce 130,000 metric tons of seeds. This has attracted over 200 million USD in investments in the African seed business and has established a network of more than 38,000 agro-dealers, significantly reducing the average distance between farmers and input providers.

In terms of program effectiveness, a DAI Independent Evaluation of AGRA in 2016 found that all of AGRA's individual program streams produced impressive intermediate results, with a distinct focus on the quality of technical assistance and capacity building, setting AGRA apart from other grant makers.

AGRA's geographic focus centers on 11 countries across Africa, which demonstrate significant potential for agricultural transformation. These countries are clustered into three distinct agroecological zones: The East African Highlands Zone (comprising Ethiopia, Uganda, Kenya, Tanzania, and Rwanda), the Miombo Woodlands Zone (comprising Mozambique and Malawi), and the Guinea Savannah Zone (comprising Ghana and Nigeria). The criteria for selecting these countries are based on AGRA's existing assets and value proposition, government commitment to agriculture, and the potential for impact, including opportunities for private-sector engagement.

AGRA's approach emphasizes the importance of digitalization as a key lever for driving agricultural transformation in Africa. It delivers its integrated programs through targeted interventions at the local level, working with specific smallholder farmer (SHF) communities and tailoring efforts to unique agro-ecologies, farming systems, value chains, and markets. The aim is to catalyze local transformation and enhance production, income, and sustainability at the local level. This is accomplished through collaboration with local and global partners to provide

farmers with the inputs, extension services, finance, and markets necessary to elevate their productivity and income levels.

Moreover, AGRA engages in partnerships with governments and other key stakeholders to drive sustainable impact at scale, emphasizing alignment with national priorities and close collaboration with national governments, development partners, and other critical players in the agricultural sector.

Mr. Dokurugu concluded his presentation by elaborating on the various digital tools deployed by AGRA to support farmers. These tools include mFarms Agribusiness Solutions, Troto Tractor, the Ghana Industrial Cassava Stakeholders Platform, and the GRIB Agribusiness Platform. These platforms effectively link various actors within the agricultural value chain, facilitating operational efficiency, communication, and access to diverse services.

He also highlighted AGRA's key milestone achieved through digitalization, referencing the potential impact of a digitized supply chain in reducing losses in sales by 75%, lowering transportation and warehousing costs by up to 30%, reducing administration costs, and minimizing inventories by up to 75%. However, he emphasized that only about 1% of digital technology is currently applied in the supply chain. He encouraged partners and businesses to harness digital technology in the supply chain, as it presents numerous advantages. Digitalization has contributed to increased efficiency, productivity, food security, and income. It has catalyzed technology adoption, particularly in areas such as weather forecasting, price information, and market fundamentals. This has led to increased technology adoption, market penetration for agro-dealers, and enhanced off-taking of processors' capacities.

In conclusion, AGRA's manifold efforts have significantly contributed to agricultural transformation and food security in Africa. The organization's focus on digitalization as a catalyst for progress highlights its commitment to driving positive change and ensuring inclusive agricultural development in the region.

Presentation On Accelerating Financial Inclusion for Rural Communities in Africa

By Michael K Ocansey, Chief Technology Officer at AgroCenta

Mr. Ocansey initiated his presentation by posing a fundamental question: Why should agricultural value chains be digitized? In response, he elucidated key factors that underscore the imperative of embracing digital transformation in this context.

- **Efficiency:** Mr. Ocansey emphasized how digital technologies have the potential to streamline and optimize processes throughout the agricultural value chain, spanning from production to distribution and marketing. This efficiency not only reduces operational costs but also enhances productivity.

- **Market Access:** He stated that digitization enables farmers to establish direct connections with buyers, both on local and international scales. This direct access to markets empowers farmers to negotiate better prices and secure more favorable trading arrangements.
- **Access to Information:** He mentioned that digital platforms facilitates the dissemination of real-time information to all stakeholders within the agricultural ecosystem. This includes vital data such as weather forecasts, market prices, and best practices for farming and that access to such information is invaluable in making informed decisions.
- **Traceability:** Digital systems offer end-to-end traceability within the supply chain, allowing consumers to verify the origin and quality of agricultural products. This transparency engenders trust and ensures product quality.
- **Financial Inclusion:** on this part, Mr. Ocansey noted that digital financial services play a pivotal role in enhancing financial inclusion, particularly for smallholder farmers, and these services provide access to formal financial systems, enabling farmers to receive payments, access credit, and manage their finances securely and conveniently.
- **Data-driven decision-making:** He said aggregated data from various stages of the value chain can be harnessed to make informed decisions regarding crop selection, resource allocation, and market strategies. This data-driven approach empowers farmers and businesses alike.

Mr. Ocansey went on to elucidate the beneficiaries of AgroCenta's digitization efforts, which



Michael K Ocansey, Chief Technology Officer at AgroCenta

encompass a wide spectrum of actors within the agricultural ecosystem. These include farmers, traders, off-takers, input dealers, and vehicle operators. The digitized data encompasses biodata, household information, farming activities, and information related to land services and disasters. Additionally, the digitized system facilitates ease of access to inputs and markets, provides information about financial services, farming activities, and yield improvement, and access to financing, repayments, and commodity sale records.

He again mentioned that the transformative impact of these digitized activities is notable through the establishment of alternative credit score platforms for smallholders, which include micro-lending, digital payments, savings, and pension programs and that these initiatives not only empower smallholder farmers but also bolster their economic stability.

Mr. Ocansey then provided valuable insights derived from the digitized data, segmented by gender, age, family size, farm size, and commodity type. Notably, the data revealed that females constitute the majority of beneficiaries. The age group of 16 to 31 represents 25% of the population. Family sizes ranging from 6 to 10 people make up approximately 50% of the participants. Furthermore, most of the cultivated lands are less than 5 acres in size, with the primary commodities produced being shea, followed by maize, groundnut, soybean, and rice.

In conclusion, Mr. Ocansey underscored the multifaceted advantages of digitizing agricultural value chains, ranging from enhanced efficiency and market access to financial inclusion and data-driven decision-making and he said AgroCenta's efforts in this domain have led to tangible benefits for diverse stakeholders, particularly smallholder farmers, and have paved the way for more inclusive and prosperous agricultural ecosystems.

Presentation on Connecting Markets; Connecting People; and Providing Opportunities

By Roselyn Siaw, Head of Corporate Affairs and Communications at the Ghana Commodity Exchange (GCX).



Roselyn Siaw, Head of Corporate Affairs and Communications at the Ghana Commodity Exchange (GCX);

During her presentation, Ms. Siaw articulated a comprehensive overview of Commodity Exchanges, emphasizing their pivotal role as marketplaces where standardized contracts for various commodities which are actively traded. Depending on the nature of the commodities involved, she explained that these exchanges may take the form of spot Exchanges or Futures Exchanges, conducted through either physical or electronic transactions. The selection of commodities eligible for trading on these exchanges is contingent on the unique trading characteristics exhibited by each commodity.

Ms. Siaw elaborated on the Ghana Commodity Exchange (GCX) and its defining attributes. She described GCX as a centralized, organized, neutral, and transparent electronic platform tailored for the buying and selling of standardized contracts for diverse agricultural commodities. It operates as a membership-based exchange, occurring on a timely settlement and delivery basis. One notable feature of GCX is its remote electronic trading capability, enabling trading from various locations such as offices, homes, and farms. Furthermore, GCX operates under the regulatory oversight of the Securities and Exchange Commission (SEC), and its members are bound by the exchange's approved rules. It is important to underscore that GCX has established a unique model with robust support from a credible warehouse receipt system. Currently, the commodities traded on the Ghana Commodity Exchange encompass maize, soya, rice, sorghum, sesame, and cashew.

GCX was formally registered as a company limited by shares in 2017 and initiated its operational activities in November 2018. At present, the Government of Ghana holds a 100% ownership stake in the exchange, with plans to invite investors for ownership, either through equity or debt, in the near future.

Ms. Siaw emphasized the core role of GCX as a regulated marketplace, providing both buyers and sellers with a platform for trading commodities and their derivatives. GCX ensures product quality, quantity, timely delivery, and secure payment, which results in swift transactions, typically within 24 hours. This approach empowers farmers to establish fair prices, access vital price information, and rely on contracts to preempt disputes while offering risk management solutions.

She also expounded on the driving forces behind the establishment of the Ghana Commodity Exchange. These include addressing challenges such as limited market access, inefficiencies in the marketing chain, inadequate warehouse infrastructure, low yields, a dearth of reliable market data, the risk of price manipulation by intermediaries, the absence of standardized grades, an absence of pricing mechanisms, increased risk of default, lack of enforcement, and limited trading networks.

Ms. Siaw presented GCX as a provider of solutions to these pressing issues. GCX enhances efficiency, leading to increased production volumes and profitability. It promotes sustainable operations, fosters growth in storage facilities, lowers transaction costs, and creates employment opportunities, particularly in the haulage and related service sectors. Additionally, GCX prioritizes transparency, making market and price data readily available, which benefits farmers through better pricing. The exchange's orderly framework includes standardized regulations across markets, adherence to defined trading rules, and a reduction in post-harvest losses. Furthermore, GCX places a premium on integrity, ensuring contract enforcement and building trust in transactions and delivery.

An integral aspect of GCX is its Warehouse Receipt System, which offers reliable public storage facilities to farmers, traders, processors, and aggregators. This system provides access to credit, allowing depositors to utilize securely stored goods as collateral for loans against receipts that certify the deposit's quantity, quality, and grade. Moreover, the system offers access to a market that provides depositors with a platform for marketing their commodities by leveraging warehouse receipts. These receipts facilitate trading, access to finance, and partnerships with financial institutions, including Rural Banks and Microfinance organizations.

The products and services offered by GCX encompass professional and secure warehousing and storage, quality management and assurance (including cleaning, drying, bagging, and weighing), commodity certification, dissemination of price and market information, risk management, warehouse receipt financing, issuance of warehouse receipts, linkages to other markets, trading, trade clearing and settlement, and training and outreach services. Importantly, GCX's warehousing model extends its reach to the grassroots of production, covering regions, districts, communities, and individual farmers or farmer groups.

With its headquarters in Accra, GCX has established a significant presence across Ghana, including Tumu, Wa, Kintampo, Bolga, Sandema, and Ejura as private entities, and Kumasi, Wenchi, and Tamale as government bodies, demonstrating a well-structured general solution architecture.

Ms. Siaw concluded her presentation by providing a succinct summary of the Ghana Commodity Exchange's accomplishments over five years. In 2018, GCX was inaugurated by the President of the Republic and commenced operations on its electronic trading platform, with maize spot contracts as the first listing. Subsequently, in 2019, GCX launched Warehouse Receipt Financing, enabling over 200 farmers to access credit using warehouse receipts. In this year, contracts for soya, sesame, and sorghum were added. Remote trading was activated in 2020, alongside the launch of a webinar series and the addition of rice contracts. In 2021, the first cashew auction was conducted, and GCX was recognized as the Outstanding Agribusiness Commodity Company of the Year by the Chamber of Agriculture Ghana.

In 2022, GCX introduced the Aggregation Support Scheme (GASS), secured the title of the National Investment and Securities Company of the Year at the National Business Honors, and clinched the Silver Award for Financial Institution at the 15th Ghana Premier Business & Finance Excellence Awards. Currently, GCX has inked a Framework Agreement with the government (MOE) to facilitate the trade of commodities for senior high schools, alongside launching Commodity Training and Certification, a Market Data App, and a Commodity Price Index. Furthermore, it has convened a maiden forum for A-ACX and earned recognition as the Outstanding Securities Company of the Year. GCX remains committed to its mission of connecting markets and people, thereby providing valuable opportunities for all stakeholders.

In conclusion, Ms. Siaw's presentation shed light on the Ghana Commodity Exchange's pivotal role in promoting efficiency, transparency, orderliness, and integrity in the trading of agricultural commodities. The exchange's holistic approach, encompassing comprehensive solutions and its impressive track record, demonstrates its commitment to driving positive change in the agricultural sector of Ghana.

Panel Discussions

The panel was moderated by Samuel Agyemang and the panelists comprised; Isaac Acquah, the National Coordinator of the International Trade Center (NTC5), Bashiru Musah Dokurugu, the Country Director of the Alliance for Green Revolution in Africa (AGRA) in Ghana, Michael K Ocansey, Chief Technology Officer, AgroCenta, and Roselyn Siaw, Head, of Corporate Affairs and Communications, Ghana Commodity Exchange.



From L-R; Michael K Ocansey, Chief Technology Officer at AgroCenta; Mr. Bashiru Musah Dokurugu, Country Director, AGRA; Isaac Acquah, the National Coordinator of the Netherlands Trust Fund V (NTF V) in Ghana, ITC; Roselyn Siaw, Head of Corporate Affairs and Communications at the Ghana Commodity Exchange (GCX); and Samuel Agyemang.

- **Which institutions, aside from farmers, are utilizing your platforms for decision-making and how is your data being employed by them?**

Roselyn Siaw, Head, of Corporate Affairs and Communications, Ghana Commodity Exchange.

Mrs. Siaw disclosed that the primary source of data for the GCX is currently farmers, with a focus on ungraded commodities. However, the GCX is working on categorizing data based on

commodity grades and standards. Several educational institutions, including Ph.D. and Harvard, have shown interest in utilizing the GCX's data for analysis. She said the data is also shared with regulators like the Securities and Exchange Commission to assist in structuring commodity market regulations. GCX, being a membership-based organization, collects primary information from its members and maintains records of their progress over time. Additionally, she made known that the GCX supports smallholder farmers with record-keeping through an incubation process, and its associate members' data demonstrates the transition of members from their initial stages to their current status.

- **What membership opportunities do you offer to farmers, and what types of commodities, particularly perishables, have you had significant engagement with?**

Roselyn Siaw, Head, of Corporate Affairs and Communications, Ghana Commodity Exchange

Mrs. Siaw said the GCX welcomes smallholder farmers to our platform. the trading quantity has been reduced to 1 metric ton to accommodate sellers. She mentioned that farmers can trade once they harvest 20 to 50 kg, and our offerings include maize and cashews. She made known that the GCX primarily deals with sorghum, sesame, and millet up north, while for the Brong region, we focus on maize and that in the long term, its aim is to expand into gold and petroleum trading and also said perishables are not available due to the lack of cold rooms; but utilizes existing storage facilities for compatible commodities.

- **To what extent does the market access you're providing for farmers extend, is it continental or global in scope?**

Isaac Acquah, the National Coordinator of the NTF V Project, International Trade Center

Mr. Acquah mentioned that ITC operates on a global scale, offering trade platforms like the Ghana Community Exchange the opportunity to provide commodity price information worldwide. This allows farmers and producers in Ghana not only to trade locally, but also to understand international demand. ITC supports both local and global operations, working with tech companies like Aquafresh, which offers solar-powered cold storage for local sales. He said, Farmerline, another partner, focuses on aggregating large volumes for international markets. ICT's role is to enable tech companies to scale and empower farmers to make their own trade decisions, whether it's selling in Lome, Abuja, or abroad. The expansion also benefits the francophone region, with an office recently opened in Abidjan.

- **How do you ensure the quality and guarantee the suitability of products for continental and global markets, and how does financing, including guarantee and collateral, factor into your operations?**

Isaac Acquah, the National Coordinator of the NTF 5 Project, International Trade Center

Mr. Acquah disclosed ICT's collaboration with the Ghana Standards Authority and partners like Project CBI, AGOA, and Growforme to ensure quality standards for international markets. Growforme registered with the Ghana Commodity Exchange, facilitates immediate financing for farmers upon product storage, with external funding from partners like FMO and companies like Wami Agro. He mentioned again that ICT provides technical assistance to help farmers access funds. It supports large companies like Isoko and Farmerline, serving millions of farmers across various African regions. In summary, ICT assists millions of farmers through diverse platforms.

- **How are the farmers interacting; To what extent are farmers in remote areas using mobile phones and digital platforms to effectively engage in agricultural practices and address challenges, such as seed authenticity?**

Bashiru Musah Dokurugu, Country Director of the Alliance for Green Revolution in Africa (AGRA) in Ghana

Mr. Dokurugu recalled 2017 when the Ghanaian government initiated the "Planting for Food and Jobs" program, which served as a national subsidy program aimed at bolstering the productivity of smallholder farmers in Ghana. He mentioned that the initiative involved government-subsidized seeds and fertilizers with an accompanying extension support system. However, a significant challenge arose in 2017 when there was a shortage of seeds for the farmers, undermining the program's effectiveness. In response, the government proactively engaged with Burkina Faso and Nigeria to import seeds into Ghana, ensuring that farmers had access to the essential resources they needed.

The subsequent year, 2018, witnessed the emergence of a mushroom seed company, primarily driven by the profit potential within this industry and the government's commitment to ensuring a stable market for such companies. He disclosed the government incentives to companies which was capable of providing certified seeds, guaranteeing a reliable market for their products. He said this development spurred a surge of interest in seed production, leading to a troubling increase in the circulation of counterfeit seeds. He stated that the proliferation of fake seeds became a pressing national issue, akin to a disaster, as grains were deceptively packaged and sold as seeds, leaving farmers in a dire situation.

Recognizing the gravity of this problem and its far-reaching implications, the Alliance for a Green Revolution in Africa (AGRA) decided to pilot a project in collaboration with a technology company known as Qualitrace. Mr Dokurugu said the project hinged on the innovative use of a small mobile phone, commonly referred to as a "Yam phone," to generate unique identification codes for seeds, and by dialing this code, farmers could instantly access information about the seeds' source, offering a vital tool for discerning between genuine and counterfeit seeds and such initiative proved to be highly beneficial in addressing the crisis.

He talked about the Prominent seed companies, including M&B Seeds from the Volta Region of Ghana, recognizing the value of this technology and its potential to secure their products' authenticity. Consequently, agro-seed producers and businesses adopted this approach and began codifying all their seeds. This development significantly enhanced farmers' access to reliable seeds, as they could now ascertain the origin of the seeds they purchased, assuring the quality of their investments.

Concluding on this, he stated that such a case serves as a compelling illustration of how farmers have effectively harnessed digital platforms to address critical challenges in the agricultural sector. By leveraging innovative technologies and collaborations, AGRA have managed to enhance the integrity and reliability of seed distribution, ultimately benefiting the agricultural community and the nation as a whole.

- **To what extent, are farmers also interfacing?**

Michael K Ocansey, Chief Technology Officer, AgroCenta:

In AgroCenta's scenario, Mr. Ocansey mentioned that, the majority of smallholder farmers lack the ability to directly interact with technology due to limited literacy and technological skills. To bridge this gap, AgroCenta employs intermediaries known as field agents, typically trained agronomists, who meet specific criteria, including a minimum technology proficiency and an agricultural diploma or degree. He said field agents are responsible for facilitating the interface between the farmers and the technology.

He also said these field agents often chosen from the same communities as the farmers to address language barriers, initiate the onboarding process by collecting the farmers' details. Through this intermediary system, farmers do not directly interact with the technology platform.

He again disclosed the recent, AgroCenta initiative on a project in collaboration with the Mastercard Foundation, aiming to empower agricultural cooperatives to utilize technology. He stated that the primary objective of this project is to train youth within the cooperatives who possess a certain level of technological proficiency, allowing them to act on behalf of the

cooperative and this approach aims to phase out the need for field agents while ensuring that technology is effectively harnessed by the agricultural community.

- **How is the intermediary system being adapted to include tech-savvy youth who are more familiar with technology than traditional farmers?**

Michael K Ocansey, Chief Technology Officer, AgroCenta:

Mr. Ocansey stated that with the increasing involvement of youth in agriculture, AgroCenta has transitioned to having the youth within agricultural cooperatives take on the responsibilities of onboarding cooperative members and managing all platform-related activities. He said this shift eliminates the need for field agents and leads to cost savings since providing mobile phones and motorbikes to intermediaries can be expensive and that this direct engagement with cooperatives is facilitated by tech-know-how youth, thus enabling agricultural cooperatives to effectively embrace and utilize technology.

- **Is it more beneficial to view intermediaries as an interim step, or should we explore direct engagement with farmers to promote the adoption of digital platforms in agriculture?**

Bashiru Musah Dokurugu, the Country Director of the Alliance for Green Revolution in Africa (AGRA) in Ghana

Mr. Dokurugu mentioned that the perspective on intermediaries and farmers as beneficiaries of the platform can be viewed in two ways, depending on how one seeks to enhance their business processes. He mentioned that the technology in question can be customized to cater to the requirements of all participants across the value chain, whether they are intermediaries or farmers directly and that such flexibility will ensure that the technology is adaptable to various roles.

He made known of AGRA's collaboration with the government, SMEs, technology providers, and farmers and believes that if there is a technology solution available, it is essential to raise awareness about its value proposition and its ability to address specific challenges within businesses. This, in turn, empowers stakeholders to adopt the technology to strengthen their business processes. He said AGRA's approach is holistic and supports the entire agricultural value chain.

Questions and Comments After the Panel Discussions

- **If there is no match between a seller and a buyer, what do you do?**

Roselyn Siaw stated that the system is designed such that trade only occurs when there is a match between the buyer and seller. She said daily commodity prices are communicated to both parties, giving them an understanding of prevailing market rates, and this minimizes disparities in the exchange. However, she mentioned that, in cases where discrepancies do arise, trade cannot proceed, and in addressing such situations, she said GCX employs relationship managers who act as intermediaries. If a farmer's asking price exceeds what the system indicates, the manager communicates with the farmer, presenting the buyer's offer. These managers inquire if the farmer is willing to accept the offer based on their production costs, and when an agreement is reached, the trade can then proceed, ensuring a mutually beneficial outcome.

- **What is the cost to either party, is it the buyer or the seller?**

Roselyn Siaw, stated that at GCX, both the buyer and seller incur a fee of 0.6 percent, which translates to 0.5 percent of the trade value. Importantly, this deduction is only executed after the trade has been completed, and the specific percentage may vary based on the trade quantity, ranging from 0.1 to 0.2 percent.

GCX provides guidance to both parties regarding this fee structure. Consequently, either the buyer or the farmer incorporates this charge into their production cost calculations before finalizing the pricing. This approach ensures that the additional cost is factored into the transaction, mitigating any significant loss of value. This is how GCX manages and addresses this aspect of the process.

- **Are there ongoing discussions with insurance companies regarding obtaining insurance coverage for the farmers?**

Mrs. Siaw made known to the participants that, the Ghana Commodity Exchange (GCX) primarily engages after the production phase, as per its mandate. In terms of insurance, commodities and warehouses are insured to safeguard the interests of all stakeholders. Specifically, commodities stored within GCX warehouses receive full compensation in the event of any unforeseen disasters, serving as a form of insurance for our customers. While GCX does not play a direct role in production, it has established mechanisms to guarantee that once commodities are stored in our warehouse, customers are protected from potential losses in case of any adverse events.

- **Concerns about the commodity price index.**

Mrs. Siaw, said presently, the GCX data predominantly centers around maize, thereby slightly skewing the commodity price index in that direction. She noted index is constructed through average calculations, which we won't delve into due to time constraints. Additionally, this data will be accessible through our market data app, which we are in the process of launching.

Furthermore, Mrs. Siaw said the GCX is actively promoting high intra-African trade by facilitating the utilization of the Pan-African payment system (PAPSS). She noted that GCX has played a key role in the establishment of an association encompassing 15 African commodity exchanges. These exchanges have expressed their intent to form an association, and the secretariat will be hosted by the African Continental Free Trade Area, guided by the trade initiative.

It is worth emphasizing that GCX is committed to fostering collaboration among all stakeholders, including Afrexim Bank. The development of a Pan-African payment system is a pivotal initiative in this regard. Progress on this front will be a focal point at the upcoming Inter Africa trade event in Kigali, Rwanda, scheduled for next month. The formal launch of the association will take place in Egypt, and Cairo during this event, and conversations to facilitate its establishment have already commenced.

- **Are there ongoing discussions with insurance companies regarding obtaining insurance coverage for the farmers?**

Mr. Acquah, said in terms of safeguarding farmers, the digitization of their information is paramount, akin to the way we rely on Google for information today with digitized companies more discoverable, and the same principle applies to farmers, and that entities like AgroCenta and AGRA play a pivotal role in organizing farmers' details, making them accessible to various institutions. He mentioned that digitization, coupled with the establishment of credit histories and credit scores, paves the way for insurance companies and other service providers to offer their services to farmers. He said for instance, with a documented history of annually producing 100 bags of maize, insurance companies can confidently underwrite farms.

Regarding cross-border trade, Mr. Acquah mentioned that AgroCenta is actively exploring methods to facilitate such transactions, even if it is not directly implementing payment systems. Collaborations with other fintech companies in its cohort, such as Paybox, which offers cross-border trade solutions, and Powell, which provides mobile money services in the francophone region, are part of this effort and all these solutions enable the transfer of funds from Ghana to other countries like Benin to facilitate trade.

Mr. Acquah emphasized that the impact extends beyond just payments; it also involves enhancing information transparency, referring to a company in Ghana called Blue Sky, that imports pineapples and mangoes from other countries due to a lack of local sources. A greater transparency regarding the origins of these fruits, whether from the East region of Lomé or Côte

d'Ivoire, can significantly boost cross-border and regional business opportunities by making it easier to source these products locally.

- **Insurance coverage for the farmers**

Mr. Dokurugu acknowledged the significance of insurance for Ghana as a nation. Prior to 2020, he said the insurance laws of Ghana did not incorporate provisions for agricultural insurance; and was not mentioned in the national insurance framework. Recognizing this gap, AGRA engaged in advocacy efforts to emphasize the necessity of including agricultural insurance in the National Insurance law. This advocacy aimed to ensure that insurance providers did not feel exposed and unprotected.

The complexities surrounding farmer insurance and the associated political considerations further underscored the importance of AGRA's involvement in such advocacy efforts. Collaborating with the Ministry of Agriculture and the National Insurance Commission, AGRA actively supported the finalization and legislative enactment of agricultural insurance provisions. As of 2020, the law formally included agricultural insurance within the national insurance framework, outlining the procedures and mechanisms for insuring farmers.

He drew attention to the legal inclusion of agricultural insurance, AGRA spearheaded a pilot program in northern Ghana, involving approximately 5,000 farmers. Notably, by the end of the pilot season, nearly 4,000 of the insured farmers were eligible for premium payments due to a significant disaster in 2021. A massive rainstorm resulted in extensive damage to their farms, necessitating the opening of dams to protect them, causing substantial losses for many families. The agricultural insurance component proved crucial in assisting around 4,000 affected farmers.

Highlighting the awareness challenge, Mr. Dokurugu emphasized that farmer awareness about agricultural insurance in Ghana is notably low. Emphasizing the importance of enticing farmers to embrace insurance, he recognized the inherent risks associated with agriculture. In this high-stakes sector, digitalization serves as a valuable risk management tool by providing essential background information that enables insurance companies to effectively serve and support farmers in the event of agricultural hazards.

- **Insurance coverage for the farmers**

Mr. Ocansey mentioned that When AgroCenta embarked on its first pilot with AGRA and Ecobank, it encountered challenges in finding an insurance company willing to provide coverage for agricultural products and that this reluctance stemmed from a perception that insurance companies were apprehensive about the agricultural sector. He noted that the realization that this vital area was not adequately addressed in the national policy was not widely known.

He mentioned that when it comes to protecting farmers, AgroCenta adopted a complex approach. Financial institutions collaborated with incorporate insurance into AgroCenta loan products, offering a level of protection to the farmers. Additionally, he said AgroCenta ensures that smallholder farmers do not face commercial lending rates from these financial institutions, aiming to enhance the financial well-being of farmers. He mentioned that AgroCenta advises financial institutions to reduce interest rates, and they also work with impact lenders to keep rates at a minimum for the benefit of farmers even though the insurance aspect remains problematic, AgroCenta's intent is to enhance the financial stability of farmers.

He disclosed that AgroCenta attempted to address the insurance challenge by engaging with Pula, a startup in Kenya but unfortunately, the timing didn't align with the farming season, preventing integration into the product this made AgroCenta to look beyond Ghana for such partnerships due to the unavailability of local insurance companies. He stated that the call to action was for SIC representatives to consider entering the agricultural insurance space and fostering the development of insurance products to support startups aiding smallholder farmers.

Mr. Ocansey again illustrated how cooperatives used data to enhance their operations in terms of data interpretation with two different scenarios, in one case, data revealed that many farmers in a cooperative had access to phones but not mobile money; the cooperative contacted MTN, which sent agents to enroll about 1,000 smallholder farmers in the mobile money system and in another cooperative where farmers lacked phones, Vodafone introduced a farmer's package, allowing farmers to obtain phones and pay over time. Drawing a conclusion, he said these examples highlight the power of data in making informed decisions and tailoring solutions to the specific needs of different communities or groups.

Session 4: Promoting Joint Action to Reduce the Cost of Regional Food and Agriculture Production and Trade.

Presentations

Presentation On Promoting Joint Action to Reduce the Cost of Regional Food and Agriculture Production and Trade

By Timothee Bruneteau, International Trade Center

Mr. Timothée Bruneteau delivered a comprehensive presentation on the promotion of joint action to reduce the cost of regional food and agriculture production and trade. He identified red tape and delays as major barriers to efficient trade, with transport costs (50%), customs procedures (36%), licensing requirements (29%), and other factors contributing to the challenges. Notably, food products are highly susceptible to inefficiency and delays, impacting their quality, safety, and price. Highlighting significant issues, Mr. Bruneteau addressed the global problem of food loss, with approximately one-third of all food produced for human consumption being lost

or wasted. He emphasized the role of Trade Facilitation in supporting efficient agri-food trade and food security through availability, access, utilization, and stability pillars. The presentation delved into the prevalence of informal cross-border trade in Africa, particularly in agri-trade, constituting a substantial portion of intra-African trade. Mr. Bruneteau underscored the ITC's Trade Facilitation solutions, focusing on supporting agribusinesses, food production development, and small-scale cross-border traders.

The ITC's main goal of providing cheap and quality food for all was reinforced, backed by the WTO's Trade Facilitation Agreement. The importance of transparency, predictability, and



Timothee Bruneteau, International Trade Center

efficiency in cross-border trade was emphasized, with specific attention to perishable goods.

Noteworthy initiatives such as the ITC's Trade Facilitation Portals, implemented in over 27 countries globally, and the support on the "last mile" for transparency in cross-border trade formalities were highlighted. Mr. Bruneteau also discussed the facilitation of trade procedures for Small-Scale Cross-Border Traders through Simplified Trade Regimes (STR).

Concluding his presentation, Mr. Bruneteau emphasized key takeaways, including evidence-based and demand-driven actions, coordination at continental, regional, and national levels, and sustainable solutions locally owned. The inclusive approach involving all components of the private sector, including agribusiness, SSCBTs, women, and youth, was underlined as essential for success in reducing the cost of regional food and agriculture production and trade.

Panel Discussions

The panel was moderated by Ziad Hamoui, Tarzan Enterprise Limited and the panelists comprised; Demitta Gyang, Senior Advisor-Customs, AfCFTA Secretariat; Timothee Bruneteau, International Trade Center and Mr. Justin Bayili, ETLs Task Force, Principal Trade Advisor, ECOWAS.

- **Sensitization of key stakeholders on the key aspects of the existing policies**

Mrs. Gyang commenced the discussion by providing an overview of the African Continental Free Trade Area (AfCFTA) and emphasized its fundamentally collaborative nature. She highlighted that

the AfCFTA agreement is a direct result of collaborative efforts, involving the cooperation of 55 member states, unified by the common vision outlined in Agenda 2063. This vision aspires to foster a self-sufficient, disease-free, and integrated Africa, encompassing a variety of essential objectives.



From L-R; Timothee Bruneteau, International Trade Center; Demitta Gyang, Senior Advisor-Customs, AfCFTA Secretariat; Mr. Justin Bayili, ETLS Task Force, Principal Trade Advisor, ECOWAS; and Ziad Hamoui, Tarzan Enterprise Limited

The first key point made by Mrs. Gyang was the pivotal role of collaboration in shaping the AfCFTA agreement. It is a product of joint efforts between the 55 member states, working in tandem with various technical partners who lent support throughout the negotiating process. She underscored that this collaborative spirit is explicitly articulated in the rules of procedure governing the AfCFTA negotiations. Furthermore, Mrs. Gyang emphasized that beyond the negotiations, the agreement itself contains provisions that necessitate ongoing collaboration. The principles outlined in the agreement, particularly in Article 19, emphasize the importance of harmonizing the AfCFTA with regional agreements. This synergy is crucial to maintain coherence between the AfCFTA and regional regulations.

In her address, Mrs. Gyang also highlighted the broader vision of Africa moving towards economic union. While the AfCFTA serves as a foundational building block for market integration, it aligns with the central goal of achieving a fully integrated Africa. The Regional Economic Communities (RECs) are duly recognized within the AfCFTA agreement, indicating their importance in the integration process.

The second key point brought to light is the significance of recognizing the role of RECs in the negotiation process. Mrs. Gyang stressed that the involvement of RECs is enshrined in the rules of procedure, ensuring their participation and influence in shaping the AfCFTA. By involving RECs, the integration process gains depth and breadth as each regional entity contributes to the collective progress.

Additionally, Mrs. Gyang emphasized that the AfCFTA agreement acknowledges the importance of national governments and their domestic processes. Articles 22 to 23 address the need for ratification at the national level, underlining the integral role of national governments in the implementation of the AfCFTA.

To further understand the ecosystem of the AfCFTA, Mrs. Gyang discussed its comprehensive framework, encompassing national, regional, and continental dimensions, in addition to various partners. The establishment of the AfCFTA Secretariat signifies the commitment to this comprehensive approach. The framework agreement within the AfCFTA outlines the core elements of the agreement, including protocols on goods and services, as well as rules and procedures for dispute resolution. Notably, within the realm of goods, there are nine annexes, each addressing specific aspects, with a focus on customs cooperation.

Mrs. Gyang's elaborations stressed the collaborative nature of the AfCFTA, its alignment with the broader vision of Agenda 2063, the recognition of RECs, and the significance of national governments in the integration process. This comprehensive approach, outlined in the agreement and its annexes, aims to create a united and prosperous Africa.

The African Continental Free Trade Area (AfCFTA) and its Trade Facilitation Annex

In the discussion surrounding the African Continental Free Trade Area (AfCFTA) and its Trade Facilitation Annex, several significant points were highlighted, underlining the value and potential impact of this agreement.

- **Overview of The AfCFTA Secretariat**

First and foremost, Mrs. Gyang pointed out that the AfCFTA's Trade Facilitation Annex reflects the articles found in the World Trade Organization (WTO) Trade Facilitation Agreement. What makes this noteworthy is that the AfCFTA enhances the WTO provisions by incorporating 44 member states that are also members of the WTO but adds an additional 10 African countries. This expansion leads to substantial value addition, as these countries are now actively implementing trade facilitation measures under the AfCFTA.

She went further to talk about how the AfCFTA's Trade Facilitation Annex encompasses various aspects, from advance rulings to transparency requirements, perishable goods, and pre-

shipment procedures. These inclusions provide additional value to the facilitation of trade and the movement of goods, ultimately contributing to the continent's economic development.

The broader perspective emphasized the significance of intra-African trade, as integration between the 54 African member states could lead to the creation of wealth through mutually beneficial trade. This highlights the importance of recognizing the economic potential that can be unlocked by fostering trade among African nations.

The agreement also acknowledges international organizations that play a crucial role in trade facilitation, such as UNCTAD, the World Customs Organization, the World Trade Organization, and the Single Air Transport Market, among others. The AfCFTA Secretariat is tasked with ensuring that the programs and developments within these organizations are brought to the attention of member states, underlining the commitment to keeping abreast of global trade facilitation developments.

Efforts to connect borders, whether through the WTO or the AfCFTA, aim to streamline the movement of goods, reduce costs, and enhance efficiency. She said the ultimate goal is to have a digitally connected customs administration by 2033, aligning with the AfCFTA's incremental implementation.

She noted that the AfCFTA is working towards creating a framework for interconnectivity and interoperability across different customs systems used by member states, fostering effective data exchange and communication.

She mentioned that simplified trade regimes are under consideration and building on regional efforts and assessments. She again noted that the objective is to establish trade thresholds that can be crossed without excessive bureaucratic processes, particularly benefiting small enterprises by reducing the cost of moving goods.

Recognizing the importance of gender considerations, Mrs. Gyang mentioned that the AfCFTA aims to implement a simplified trade regime with a gender bias, focusing on products and sectors of particular interest to women, ultimately promoting inclusivity in trade.

Additionally, she disclosed that plans are underway to roll out a guaranteed bond for transit at the continental level. This initiative seeks to simplify transit processes and ensure that goods can move seamlessly from Cape Town to Cairo under a single bond.

Mrs. Gyang also underscored the pivotal role of the private sector in the context of the African Continental Free Trade Area (AfCFTA). She emphasized that the inclusion of the private sector is not merely an option but an imperative for the successful realization of trade facilitation goals. Mrs. Gyang firmly asserted that efficient trade facilitation requires a concerted effort involving both the public sector and the private sector.

Recognizing the importance of private sector engagement, she said the AfCFTA Secretariat has taken significant steps to ensure their active participation and that, a dedicated unit has been established within the secretariat, focusing on the development of strategies aimed at promoting the involvement of the private sector. She said these strategies are thoughtfully designed to align with regional value chains, facilitating collaboration and synergy between public and private sector stakeholders.

She said another noteworthy initiative is the endeavor to create swift channels for the movement of food and pharmaceuticals and in this regard, comprehensive studies have already been initiated, with an initial focus on eight pilot borders, and that these efforts are aimed at streamlining the transit process for food and pharmaceutical products, with a clear goal of enhancing efficiency and reducing delays.

- **Private sector assessment of the effectiveness of existing policies**

Mrs. Gyang emphasized that the collaboration between the public and private sectors is indispensable for the effective realization of trade facilitation objectives within the AfCFTA framework and that the establishment of a dedicated unit and the pursuit of fast links for food and pharmaceuticals underline the secretariat's commitment to fostering private sector involvement and expediting trade processes.

Mrs. Gyang addressed several critical issues related to trade facilitation, emphasizing the complexity of the AfCFTA protocols and underscoring the crucial role of the private sector in this process. She expressed concerns about the security situation and highlighted the need for synergy between the private sector and the government.

In her discussion, Mrs. Gyang stressed the importance of alignment among various agreements, including ETLs, AfCFTA, and TFA. She raised a pertinent question about the effective contribution of these international agreements to trade facilitation.

Addressing challenges in implementing structural reforms and changing mentalities, Mrs. Gyang reiterated concerns about security and the obstacles faced in the facilitation process. She also delved into the building blocks within the AfCFTA agreement, emphasizing their codification and the establishment of a coordination unit and coordinator to ensure alignment among regional economic communities (RECs) and AfCFTA.

Mrs. Gyang highlighted the private sector's role, urging awareness of rights and obligations within the agreement and active engagement in advocating for reforms. She disclosed the development of a private sector strategy within AfCFTA and ongoing work on key value chains such as automotive, pharmaceuticals, transport, and logistics, which is crucial for fostering trade facilitation on the continent.

Insights on the Pan African Payment and Settlement System were shared as a solution to reduce costs associated with multiple currencies. Mrs. Gyang summarized the discussion with three keywords: Implication, Integrity, and Accountability. Drawing insights from the European integration process, she underscored the importance of collaborative efforts for regional progress and explained the legislative process with an emphasis on the depth of scrutiny in drafting.

- **Challenges in Agricultural Trade and the Imperative for Liberalizing Food Trade and Cross-Border Movement of Agricultural Products**

Mrs. Gyang once again highlighted the challenges of agricultural trade and stressed the importance of liberalizing food trade and facilitating the movement of agricultural products across borders due to their perishable nature and the fact that food trade attracts high tariffs both globally and in Africa.

She stated that the agricultural value chain is a priority under the AfCFTA Private Sector Strategy and that a key objective of the AfCFTA is to promote industrialization through regional value chains. She added that the AfCFTA Secretariat has prioritized trade facilitation through corridors to ensure the timely movement of food and agricultural products.

She pointed out that the AfCFTA Secretariat has made trade facilitation, particularly the movement of food and agricultural products through corridors, a high priority. She revealed that the Secretariat has conducted assessments of the various trade corridors across the continent to identify existing issues and intends to implement a trade facilitation project to address these challenges.

Gyang added that 47 out of 54 countries have ratified the AfCFTA agreement, making it the fastest instrument to be ratified in the history of the Organization of African Union (OAU); and 91% of rules of origin are completed, with sectors remaining textiles and clothing, and the automobile. The AfCFTA Secretariat, she said, has operationalized trading documents, including the certificate of origin and self-certification documents used by state parties.

She highlighted the operational instruments in place under the AfCFTA, such as the Pan African payment system, the AfCFTA tariff book, and the Non-Tariff Barriers (NTB) monitoring mechanism. These instruments, she said, have been tested through the guided trade initiative, with Ghana being one of the participating countries.

She ended by commending the Borderless Alliance for organizing the conference and their efforts in enhancing trade facilitation and also thanked the participants for their participation.

- **Enhancing Regional Trade and Value Chain Development**

Timothee Bruneteau emphasized the need to cut the cost of money in business, addressed questions to the Financial Crimes Task Force (FCFT), and also highlighted the importance of addressing interest-related issues. He also inquired about the follow-up and implementation plan for recommendations, and if external partners, like ITC, could support the initiative and shared insights on implementation through Borderless Alliance's network. He again emphasized the need for a unified approach involving various stakeholders and assured collaboration and leverage of Borderless Alliance's network, stressing the importance of two-way communication for effective implementation.

- **Gaps Preventing Trade Facilitation**

Mr. Justin Bayili spoke about the gaps preventing the implementation of trade facilitation policies being customs agencies continuing requests of documentation for agricultural products, extortion, delays at the borders, customs not adhering to existing protocols and both tariff and non-tariff barriers. Additionally, other issues include some countries continuing to impose tariff fees in spite of existing agreements, imposing sanctions on other countries hindering free movement, prohibition of export of some goods by countries, and also the lack of measures that compel states to respect rules, etc.

He also recommended a number of measures to facilitate trade in the region such as building trust between states where certificates of origin are required by other countries, digitalization of customs processes, the introduction of SIGMAT system, digitalization of Certificate of Origin to ensure it is not manipulated and strengthening of the ETLIS of Taskforce to be in charge of advocacies and other key areas of the facilitation.

Closing Session

Remarks and Vote of Thanks by Nlaliban Wujangi & Ziad Hamoui



Mr. Ziad Hamoui, Executive Director, Tarzan Enterprise Ltd.

importance of leveraging on the lessons learned and the connections made during this conference. Its commitment is to build on these foundations and address the identified challenges through effective collaboration. He encouraged members and participants to celebrate the issues discussed on the two days and carry the momentum forward into their respective contexts.

Mr. Nlaliban expressed Borderless Alliance's gratitude for the dedicated efforts of its team and the support of interpretation services for both technical and language needs. He encouraged participants to Feel free to connect with old friends and make new ones, he appreciated their presence and looked forward to future engagements. He thanked everyone once again and asked that the journey of progress be continued together.

The representatives of the Local Organizing Committee, Mr. Ziad Hamoui and Mr. Wujangi, took turns to thank everyone for their active participation and engagement over the two-day period. They expressed Borderless Alliance's gratitude to the organizations that have provided valuable support.

Mr. Hamoui acknowledged and appreciated the continued support from all sponsors and partners from across West Africa and beyond. He extended heartfelt thank you to all participants, including the BA Executive Secretariat and all partners who contributed to the success of this gathering.

Looking ahead, Borderless Alliance recognizes the



Nlaliban Wujangi

Final Remarks by Mr. Abdul Haki Bashiru-Dine, Ghana Shippers Authority (GSA)

On behalf of the CEO of the Ghana Shippers Authority, Mr. Abdul Haki Bashiru-Dine expressed the GSA's gratitude for the remarkable two days spent together. He said the gathering has been



Mr. Abdul Haki Bashiru-Dine, Ghana Shippers Authority (GSA)

truly eventful and provided a valuable opportunity to engage in discussions on subjects crucial to advancing trade facilitation in various regions, particularly within the broader context of Africa.

The GSA's appreciation extended to the Local Organizing Committee, led by its Chairman and President of Borderless Alliance in Ghana. Mr. Bashiru-Dine said Despite the limited time available, their commendable efforts resulted in the seamless execution of a highly impactful program, and that

acknowledges and commends the dedication.

Furthermore, a special acknowledgment goes to the President of the Executive Committee of Borderless Alliance for collaborating with the Chamber of Commerce of Côte d'Ivoire to spearhead such a commendable initiative. He mentioned that the solidarity and commitment demonstrated not only in terms of support and participation but also through sponsorships are truly commendable.

Mr. Bashiru-Dine noted all the insightful discussions held during the conference and the conference's success in shedding light on crucial aspects of strengthening the Agricultural Value chain, ensuring competitiveness on a global scale. He mentioned that these discussions are not only pertinent to sector operators but hold significance for the entire economy and the broader development of Africa.

In the spirit of fostering global cooperation, GSA proposes the exchange of programs between institutions within the world economy committing to continuous collaboration with the Borderless Alliance, and leveraging the network acquired over the years can pave the way for transformative changes in the landscape of borderless economics in West Africa.

He said the GSA firmly believes that such opportunities facilitate coordination, particularly in addressing challenges. The collaboration between the E-platforms operated by the Ghana

Shippers Authority and the NTB online mechanism under the AfCFTA is poised to yield significant achievements.

Contemplating the outcomes of this conference, it is GSA's sincere hope that the recommendations will not merely become topics for discussion in the next conference but will manifest as tangible results through the effective implementation of the proposed concepts, just as the GIZ members, in particular, are keenly interested in witnessing the thorough follow-through of these recommendations.

Mr. Bashiru-Dine said that to ensure success, the GSA urges all available networks, platforms, and especially host institutions at the government level to diligently implement policies and programs because only through such concerted efforts can the successful outcomes desired by all stakeholders be realized.

Mr. Bashiru-Dine thanked all the participants, including members from Nigeria, Côte d'Ivoire, Togo, and Benin, and expressed his hope that the next conference will lead to fruitful deliberations on key issues affecting trade and business associations in the respective regions.

Day 3: Technical visit to agribusinesses and Agility Logistics Park



Participants visit to Agility Distributions Parks

To wrap up its tenth annual regional conference, Borderless Alliance, in partnership with Agility Distributions Parks, organized a technical visit to agribusiness processing plants and the Agility Logistics Park within Greater Accra.

The visit brought together 22 participants representing shippers' councils, chambers of commerce, transport unions, financial institutions, development partners and economic operators from Benin, Burkina Faso, Côte d'Ivoire, Ghana, and Nigeria,

The companies visited included Annes Perfections, small scale manufacturers of cereal based products and peanut butter, exporting their products to Zimbabwe, USA, Canada and Italy amongst others.

Participants also visited Erofrac Fruit Processing and Logistics, an agrifood processing enterprise, producing fresh pasteurized juices including combinations of pineapple, mango and orange. The company has participated in a number of industrial and technology fairs and been nominated for several awards both locally and internationally.

Finally, participants toured the Agility Logistics Park (ALP) at the Freezone Enclave in Tema.

The visitors inspected the various structures of the state-of-the-art 40-acre facility, assisted by the Country Commercial Manager of Agility Ghana, Dickson Odei, who highlighted the many advantages of the facility and its premium services to various customers and industries.

Participants were satisfied with the answers to all their questions and found the facility very impressive. Below are a few quotes from participants.

"I have a lot of friends in Côte d'Ivoire who could bring their cargo to this facility if they know about it." - Jonas Lago, President of Borderless Alliance and PR Advisor at Scanning Systems, Côte d'Ivoire.

"The Agility Logistics Park in Tema, which I visited on the sidelines of the 10th Annual Conference of the Borderless Alliance, is a modern logistics infrastructure that will make significant huge value to enhancing the supply chain in international trade." - Amara Traoré - Director of Logistics Infrastructure and Transport, Office of Freight Forwarders of Côte d'Ivoire (OIC)

"Agility Logistics Park is poised to transform inefficiencies in the supply chain with its notable world class supply chain industrial park situated in the Tema free trade zone area...to improve efficiency in warehousing and logistics services in emerging markets." - Mohammed B. Umaru-Mohammed – Manager, Nigerian Export – Import Bank (NEXIM)

Agility Logistics Parks is the leading investor, developer, and operator of industrial real estate in emerging markets around the world. It is investing in a network of Logistics Parks across Africa, by providing modern industrial solutions and international standard warehouses for distribution, storage, assembly, processing, and light manufacturing. Agility Logistics Parks has a network that helps companies access the growing African market, thus enabling the development of trade domestically, regionally, and internationally.

Appendix A - Key Conference Recommendations

Panel 1 – on Integration

- Support development and harmonization of national and regional food and trade polices/EAT
- Support and promote utilization of non-tariff barriers reporting platforms (Ghana Shippers Authority NTB Platform and BICs)/ Borderless Alliance
- Support development and utilization of emerging non tariff barrier reporting tools - TOAM/ ITC
- Develop and deploy regional simplified trade regimes to support informal cross border traders/ ECOWAS/EAT
- Enhance support for women in cross border trade through capacity building and trade facilitation instruments

Panel 2 – on Finance

- Increase availability and accessibility to finance especially trade finance through concessional sources of financing utilizing existing schemes/sources such as Afrexim Bank, MasterCard Foundation, USAID and other donor sources to make finance available at a reasonable cost
- Design finance solutions for women in cross-border trade using a combination of grants and other non-financial support such as mentorship and business support services
- Utilize business advisory support services to increase linkages between sources of finance and those who need finance
- Utilize technologies (fintech) that utilize customer information to build credit profiles to ease access to finance

Panel 3 – on Digitalization

- Expansion/Creation of storage facilities for perishable products
- Expansion of initiatives to include other sectors like cattle rearing.
- Intensify sensitization and advocacy for agri-insurance.
- Leveraging on the Pan-African Payment and Settlement System (PAPSS) to ensure regional cross-border trade
- Improved participation of transport operators to enhance transportation in the sector
- Producers are encouraged to establish mini-production centres near farms to minimize losses, minimize transportation costs, and encourage value addition. For example, mini-production vans are in use in some areas, which ensures quality is maintained.

Panel 4 – on Partnership

- ECOWAS should set stringent measures to compel member states to respect and adhere to existing protocols and rules
- Trust should be built among member states such that certificate of origin is recognized among them
- Customs procedures and processes should be digitized
- Certificate of origin should be digitized to ensure that it is not manipulated
- Development partners should commit to trade facilitation
- Communication, integration and accountability are essential for trade facilitation
- The private sector should push their governments to implement trade facilitation measures
- Private sector should be included in AfCFTA and ECOWAS trade negotiations
- African countries should leverage the PAPSS while the continent readies itself to roll out a single currency

Appendix B - Gallery

Day 1



Participants from Ghana Customs Authority



Some participants at the conference



Some participants at the conference



Some moderators and panelists at the conference



Participants listening to the good will message delivered by Dr. Mohamed Ibn Chambas



Participants keenly listening to panel discussions

Day 2



Participants interacting at the conference



Some participants at the conference



Mr. Jonas Lago presenting a certificate to Efua Eshun



Mr. Jonas Lago presenting a certificate to Ziad Hamoui



Participants at the cocktail reception



Participants at the cocktail reception

Day 3



Ziad and some participants during their technical visit



Participants touring the Agility Logistics Park in Tema



An excited participant during the tour



Participants touring the Agility Logistics Park in Tema



Mr. Jonas Lago along with participants exploring an agribusiness processing plant



Participants observing an agro processing equipment