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Gender dimension in the informal trade networks in the ECOWAS region: the case of the Nana Benz

by

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This research focuses on the determinants of participation in informal trade and firms for women in West Africa using the example of the Nana Benz in Togo as a case study. Women have been involved in informal trade for centuries, yet their role tends to be overlooked due to gender inequalities. Through a probabilistic approach and using data from Nigeria and Togo, I analyse the main characteristics and barriers women are confronted with nowadays in the region and to what extent is the case study a good illustration of the reality of women in the region. The results show that the Nana Benz shares features like lack of access to formal credit, financial performance and customer loyalty. However, some features such as their political influence, outstanding profits or trade relationships transform them into a unique case among women traders in the ECOWAS area. Understanding the main features of women in informal trade becomes key to implementing public policies accordingly.

Keywords: Gender, informal, West Africa, trade networks

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"Lomé was dressing Benin and Nigeria. Cloth traders from Nigeria, Ghana, Benin, and Côte d'Ivoire came to Lomé because we had the best cloth here. And then, of course, these traders brought all kinds of products to Lomé that we didn't have...little by little, this created a big network". Nana Benz Déde Rose Creppy (2016).

1 Introduction

Informal trade networks have become important institutions in Sub-Saharan Africa, setting rules and mechanisms that replace formal regulations and laws. In West-African countries, these networks play a major role due to the weakness of central governments and the importance of social ties dating back to pre-colonial times. While group trust and solidarity allow the networks to grow, they also have a strong political and economic influence. Main markets like those of Sandaga (Dakar, Senegal), Dantokpa (Cotonou, Benin), or Le Grand-Marché (Lomé, Togo) are largely out of reach for the government (Golub & Hansen-Lewis, 2012).

Among the main informal trade networks are the Yoruba in Benin, Togo, and Nigeria and the *marabouts*[1] in Senegal and Gambia (Golub & Hansen-Lewis, 2012). However, in the 1940s, a trade network run by women surged in Togo known as the Nana Benz, but they only appeared in the literature in Cordonnier (1982). The Nana Benz became key in the informal cloth trade in Togo as they (re)worked cloth and tapped into other trade networks like the Yoruba. Although most of the Nana Benz were illiterate, they transformed their social capital into profit. They laid the foundation for a powerful cloth business that is still running nowadays (Sylvanus, 2016).

Overall, the huge size of the informal sector in West Africa is often overlooked and misunderstood. What sets this region apart is that while small informal firms prevail, there are also large informal firms and firms halfway between informal and formal. Furthermore, extensive ethnic and religious informal trade networks connect large and small firms. In West-African countries, informality can represent up to 60% of the GDP and more than 80% of the employment[2]. The most dynamic sectors, like wholesale and retail trade, construction, or transport, are also informality-dominated. Finally, 70% to

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[1] A Muslim holy man or hermit of North Africa.
[2] In the 1990s in West Africa, 93% of the jobs created were informal (Benjamin & al. 2012).

80% of the traders engaged in informal cross-border trade (ICBT) in the region are women, yet they tend to escape statistical records (Benjamin et al., 2012; Yusuff, 2014).

Women are more exposed to informality and tend to stay longer than men. This is due to a lower literacy rate[3], employment rate, and limitations on land tenancy and business ownership. In Sub-Saharan Africa, society's restrictions on women regarding expenses, the inability to accumulate capital before marriage, and time devoted to domestic tasks leave them more vulnerable than men (Aterido et al., 2013; Anderson & Baland, 2002).

Finally, a large informal sector hinders economic growth as it operates outside the fiscal and regulatory framework (Benjamin et al., 2012). Understanding how informal trade runs in the region becomes key to formalising this sector and uncovering its full potential. Furthermore, studying this sector is essential to integrate women into the formal sector and improve their living standards.

The main purpose of this research is to study the Nana Benz and to compare to what extent does their experience depict the reality women have faced and still face nowadays regarding informal trade? Also, to assess to what extent their reality is similar and differs from one of the historical masculine trade networks. While the literature revolves around those at the top of the Nana Benz trade network, the research overlooks that many were small sellers making barely $100 monthly. Those small Nana Benz would be closer to the reality of many women in the ECOWAS (Economic Community of West African States) area (Toulabour, 2012).

Therefore, the research question is: **To what extent are the characteristics and barriers faced by the Nana Benz in the informal trade similar or different to those encountered by women in the ECOWAS region's current informal trade?**

To answer this research, I use two data sources: the report on the informal sector conducted by the National Togo Statistic Agency (INSEED) in 2019 and the dataset on business performance and social capital in Ikeja (Lagos, Nigeria) informal sector by Akintimehin et al. (2020).

We will use these two datasets because informal trade networks deeply connect both countries. Benin, Togo, and Nigeria share North-South borders established during colonial times that did not respect ethnic ties. These countries, as well as Ghana and Côte

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[3] The literacy rate for women in Togo was 55% in 2019 (World Bank).

d'Ivoire, have historic North-South ethnic and religious separations. Consequently, East-West commercial and social bonds continued in post-colonial times regardless of their borders. The Yoruba, for instance, are dispersed across Nigeria, Togo, and Benin and are deeply involved in the informal trade[4] (Benjamin et al., 2015). The Nana Benz traded with the Yoruba, and some were Yoruba themselves (Sylvanus, 2016).

The method used in this research is an econometric approach. First, a probit model using the Nigerian dataset on informal firms in Ikeja (Lagos) to determine the characteristics that increase or decrease women's probability of working in an informal firm. Then I will compare those significant determinants to the Nana Benz. Finally, due to the lack of proper Togolese statistics and to have more robust and representative results, I will use the statistics from the INSEED (2019) to compare the Nigerian results with those of Togo and check if they differ significantly. Assuming the situation of women in Nigeria is similar to those in Togo regarding the determinants of informality.

While the literature extensively covers the cross-border trade networks created by the *marabouts* in Senegal or the Hausa and Yoruba in Nigeria, more is needed to know about women's role in these kinds of networks and why they may be left out. Women are overlooked and not recorded in statistics because they tend to transport the goods using head loading, so they are small-scale trade. While men engage with more visible methods, like trucks and motorbikes, and hence can trade at a bigger scale too. (Yusuff, 2014). This could make the Nana Benz stand out as they managed to trade large quantities of textiles over the borders.

Moreover, while men manage to transform those networks into institutions, as is the case of the *marabouts* in Senegal, women tend to get disregarded. However, in the 1950s, in the markets of Ibadan and Lagos, 70% to 85% of the traders were women (Eades, 1980). Women stay at the bottom of the hierarchy and rarely manage to transform their social capital to the same extent as their male counterparts, trapping them in informality and small-scale business.

While some researchers like Yusuff (2014), Cordonnier (1982), and Sylvanus (2016) conducted interviews to analyse informal trade, none of them used a probabilistic approach. Furthermore, they have not compared the Nana Benz to the other informal

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[4] See Figure A.3 in the appendix for further illustration of how the ethnic groups are distributed across the countries in the region.

masculine trade networks. Moreover, while I keep an economic focus on the issue, I know that there are sociological, historical, and political reasons which are still important.

The outline of the research is as follows: firstly, setting the context and background on Togo, informal trade in the region and how the Nana Benz established themselves to be able to answer the research question. Secondly, the related literature presents historical male-dominated trade networks in the region, the Nana Benz remarkable features and women's determinants in informal trade. Then the data used and the methods, including the probit model and its variables, the empirical analysis and the conclusions.

2 Context and background

In this section, I will delve deeper into the unique circumstances surrounding the *entrepôt* economy in Togo, which have played a significant role in developing informal trade. This, in turn, has allowed the Nana Benz to emerge as key players in the informal textile trade between the 1940s and 1990s.

2.1 Togo's *entrepôt* economy
2.1.1 Togolese context

Togo, like its neighbour Benin, is considered an *entrepôt* economy. This kind of economy is characterised by goods being transhipped and sometimes processed or reexported immediately, in this case, at Lomé harbour. Both countries have maintained low import duties to re-export those goods to the highly protectionist Nigeria and supply the land-locked northern countries of Mali, Niger, and Burkina Faso (Benjamin et al., 2015). Figure 1 depicts the situation of the different *entrepôts* economies in West Africa, in which Gambia, Togo and Benin are the *entrepôts* economies to Senegal and Nigeria, respectively but also feed the land-locked states.

Figure 1. Map of the entrepôt economies in West Africa.

"Protectionist" countries: Nigeria, Senegal.

Entrepôt countries: Benin, Togo, The Gambia.

Landlocked countries: Burkina Faso, Mali, Niger.
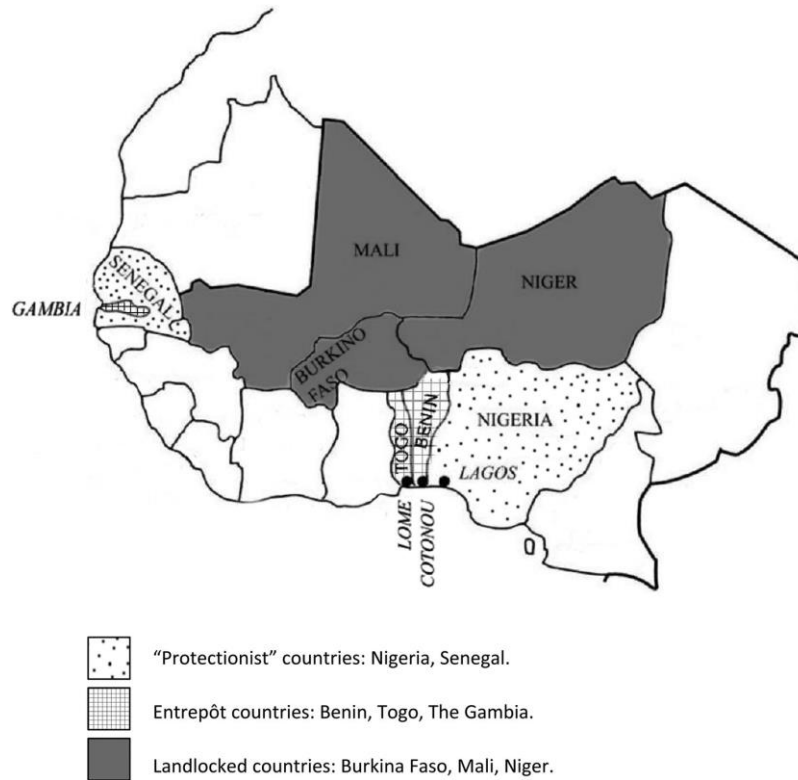
Source: Benjamin et al., 2015.

The government has supported Togo's *entrepôt* activities since the 1970s, and Lomé has become an entry point for formal and informal trade. Togo, Nigeria, and Benin have made no effort to harmonise their economic policies despite their shared borders and ethnic ties. Table 1 shows that Nigeria adopted high import restrictions to protect the local manufacturing industry and agriculture. Meanwhile, Togo and Benin have little agriculture or industry due to their size and have actively sought since the 1970s to weaken the protectionism of Nigeria (Benjamin et al., 2015).

Table 1. Selected import bans and barriers (in tariff rates in % or bans)in Nigeria (1995-2007).

Goods	1995	1997	1999	2001	2003	2005	2007
Edible oil	Banned	Banned	55	40	Banned	Banned	Banned
Poultry meat	Banned	Banned	55	75	Banned	Banned	Banned
Beer	Banned	Banned	100	100	100	Banned	Banned
Wine	100	100	100	100	100	20	20
Milk products	55	55	50	50	100	20	20
Tomato preserved	45	45	45	45	45	20	20
Used clothes	Banned	Banned	Banned	Banned	Banned	Banned	Banned
Tires	Banned	Banned	Banned	Banned	Banned	Banned	Banned
Wheat dough	Banned	Banned	Banned	Banned	Banned	Banned	Banned
Used cars	Banned	Banned	Banned	Banned	Banned	Banned	Banned
Sugar	10	10	10	40	100	50	50
Cloth and Apparel	Banned	50	65	55	100	Banned	Banned
Tobacco and cigarettes	90	90	80	80	100	50	50
Rice	100	50	50	75	110	50	50

Source: Golub, 2012a.

During 1975-1985, Togo became a regional *entrepôt* that attracted traders to Lomé from Benin, Nigeria, Côte d'Ivoire, Ghana and the Sahelian countries (Heilbrunn, 1997). For example, in 1974, 62% of the national budget revenues came from customs taxes (Lavergne, 1996).

The Nana Benz became powerful textile traders; nevertheless, the West African cloth trade existed before colonisation. For centuries, the West African cloth trade has interconnected the countries from Côte d'Ivoire to Nigeria. In the coastal areas, we can find these historical production centres (Igué, 2003; OECD, 2008):

- The Baoulé, in Côte d'Ivoire create a textile call *kita*.
- In Ghana and Togo, the Ashanti and Ewe produce *kente* with local variations known as *nsadouaso* and *adinkra*. The Nana Benz belong to the Ewe of Togo. Ewe women play a major role in the markets; they are wholesalers and retailers and have a monopoly over trade in many coastal ports. One of the goods they would trade was a woven cloth called *keta*[5] (Shoup, 2012; p.89).
- The Fon, in Benin, are great producers of tapestries and dyes.

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[5] *Keta* is a textile similar to the *kente* done by the Asante. The cloth is wone in narrow strips that are sewn together. Initially, the cloth was white and blue until the trade with Europeans offered other colours (Shoup, 2012).

- The Yoruba, in Nigeria, produce the *aso-oké*.

Clothing and textile are some of Nigeria's banned or heavily protected goods[6], yet the Nana Benz managed to supply the country with them. Actually, Togo outranks Benin when supplying the Nigerian market with cloth and textiles (Benjamin et al., 2015).

2.1.2 How does the *entrepôt* economy operate?

Although Togo has no direct border with Nigeria, Lomé's harbour allows access to larger ships than Cotonou's, requires less dredging, has better management and is the only deep-water port in the Gulf of Guinea. Nevertheless, traders must cross Benin or detour through Burkina Faso and Niger to access Nigeria (Benjamin et al., 2015; World Bank, 1982.

The formal trade figures show that the three countries' formal exchange is very low. Only 6% of Togo's export are going to Nigeria, while Togo only imports 1.6% from Nigeria. These figures can be misleading, knowing the large scale of the informal cross-border trade (ICBT) the three countries engage in (Benjamin et al., 2015).

Togo and Benin import legally to facilitate *entrepôt* activities, then unofficially re-export to Nigeria. Re-export originates with large formal companies that import the good, and then through a complex distribution chain, the goods are transhipped through large and small informal suppliers and traders (Benjamin et al., 2015).

2.2 Togo's informal sector and trade
2.2.1 Overview of the informal sector

Informality is a concept hard to define because it covers different aspects, from economic to social ones. Andrew et al. (2011) define informality as an economic activity that is unmeasured or untaxed and where the individuals know that declaring this activity would imply paying a tax or a legal sanction. How informality is defined entails different policies and measurement implications. In this research, this definition will be used while keeping in mind the characteristics given by the government of Togo.

There are three key features to define an informal firm according to the Ministry of the Development and Cooperation of Togo (INSEED, 2019):

- The firm has no administrative registration and lacks a tax identification number.

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[6] See Table 1.

- Failure to keep written and formal accounts.
- Production of goods and services that can be sold in the market.

Nevertheless, as Golub & Hansen-Lewis (2012) show, the reality of the informal sector is far more complex, as firms usually tend to be halfway between informality and formality, and the sector is heterogeneous. In 2016, informality represented 39.3% of the GDP and 91% of the employment in Togo; consequently, it is a widespread issue in the country (INSEED, 2019).

As depicted in table 2, informality is quite important in employment, especially in the agricultural sector, reaching the highest rate in the private agricultural sector with 96.6% of the employment. The government and public institutions are the only ones inside the formal sector.

Table 2. Review of the employment sector in Togo in 2017.

Characteristics of the employment	Main Activity		
	Formal sector (in %)	Informal sector (in %)	Total
Institutional sector (outside agricultural sector)			
Public sector	96.9	3.1	100
Private sector	3.1	96.6	100
Households	0	100	100
Total	12.1	87.9	100
Agricultural sector			
Public sector	76.6	23.1	100
Private sector	0	100	100
Households	0	0	0
Total	0.3	99.7	100
General Overview			
Public sector	96.6	3.4	100
Private sector	2	98	100
Households	0	100	100
Total	8.4	91.6	100

Source: INSEED, 2019.

Women's participation in the informal sector is even bigger; the percentage of women in the formal sector (agriculture excluded) was 4.4% in 2017. Women also work in more precarious conditions due to the lack of protection in the informal sector. For instance, 33,1% of women work more than 48h per week, and 15.3% are underpaid (INSEED, 2019).

Table 3. Gender and informal employment in Togo in 2017.

Indicators	Lomé	Other urban areas	Urban ensemble	Rural	Togo
Formal employment outside the agricultural sector (in %)					
Men	20.7	23.6	21.6	21.9	21.7
Women	5.7	5.7	5.7	2.6	4.4
The vulnerable employment rate (in %)					
Men	31.1	55	39	77.9	60.9
Women	74.4	84.9	78.4	94.3	87.4
Monthly salary (in euros)					
Men	129.57	138.44	132.82	99.83	114.20
Women	116.11	110.72	113.98	92.81	101.85

Source: INSEED, 2019.

Table 3 shows that informality remains an extended phenomenon in Togo, especially among women. While 21.6% of men find a job in the formal market, only 5.7% of the women work in the formal sector in urban areas. In Togo, 7 out of 10 informal firms are managed by women; this proportion grows larger among the informal firms created after 2005. Women also face higher vulnerable employment, particularly in rural zones. Finally, the pay gap in the informal sector is quite big, specifically in urban areas where the salary is higher than in rural areas. While the pay gap in the informal sector in rural areas between men and women is 7€, in the urban zones, it almost reaches 20€.

Consequently, women are mostly found in the informal retail and whole trade across the region, where the Nana Benz conducted their business.

2.2.2 Informal cross-border trade (ICBT)

Trade is the main activity in the informal sector. At the regional level, the informal trade networks exploit the opportunities created by the regional disparities in economic and monetary policies and the weakness of the borders. Formally, only 12.5% of ECOWAS trade was conducted intra-regional in 2005, where the reality is that informal trade could represent more than double, underestimating the role of trade as a real driver of economic integration in the region (OECD, 2008; Bensassi et al., 2019).

Regional integration needs to promote formal trade in the area. Formal trade flows in Sub-Saharan Africa remain low, except for South Africa. Regional integration has failed

for many reasons, but the two main ones are: Firstly, too many regional groupings, especially the ECOWAS[7], have yet to fully harmonise customs between countries. Secondly, the progression of regional integration has been asymmetric between French-speaking and English-speaking countries. The former has achieved a customs union through the WAEMU[8] (West African Economic and Monetary Union) but needs to integrate English-speaking countries like Nigeria or Gambia. Hence big differences in commercial and economic policies remain between countries with weak borders (Golub, 2012b; Bensassi et al., 2019).

Some informal sector features are also found in the ICBT between Togo, Benin, and Nigeria. First, there is no clear dichotomy between formal and informal but rather a continuum. Many firms straddle between formal and informal; only a few are fully formal. Second, the sector is quite heterogenous; while small traders dominate the sector, large informal companies play an important role too. Third, religious and ethnic networks manage the informal sector; hence a group of shadow institutions like the *marabouts* or the Nana Benz are sometimes more effective and powerful than official institutions. Overall, ICBT involves a mix of formal and informal firms and practices (Golub & Hansen-Lewis, 2012).

Many informal trade networks existed before the colonial period, and a class of well-to-do coastal traders continued to operate in Benin and Togo during the colonial period regardless of the repression from colonial authorities. After independence, their political and economic influence expanded (Golub, 2012a).

2.3 The Nana Benz as builders of a Nation

How the Nana Benz's became the mythical figure in the region is key to understanding how they have some features that make them unique. In this section, I will provide some historical context on how they began to build their trade networks and gather power and how their hierarchy was constructed.

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[7] ECOWAS also know in French as *Communauté économique des États de l'Afrique de l'Ouest* (CEDEAO). It comprises 15 countries: Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, Gambia, Ghana, Guinea, Guinea Bissau, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone and Togo.
[8] WAEMU is also known in French as *Union Économique et Monétaire Ouest Africane* (UEMOA). It includes Senegal, Guinea Bissau, Mali, Niger, Burkina Faso, Togo, Benin and Côte d'Ivoire.

2.3.1 The origins of the Nana Benz

The term "Nana" in mina[9] is a hypocoristic of *na* (or *ena*), meaning mother or grandmother. Benz is due to the Mercedes Benz they used to drive all over Lomé, symbolising their successful business and power (Toulabour, 2012). The story of the Nana Benz makes them unique in West Africa as they served to "dress" a nation in multiple ways: economically, politically and symbolically. Their "reign" lasted until the 1990s, when the textile industry relocated to China, the devaluation of the franc XOF in 1994 and globalisation undermined their powerful business. Nevertheless, their daughters and granddaughters still run the business and are known as "*Les Nanettes*" (Sylvanus, 2016).

Women's trade did not start to become relevant until the foundation of Lomé paired with an increased demand for urban markets. Urbanisation involved a new trade organisation between 1900-1940 that mobilised Ewe women traders[10] (Cordonnier, 1982; p. 37). However, the presence of women in trade in Lomé dates back to the end of the 19th century (Cordonnier, 1982; p. 29).

During colonisation, European firms employed men traders as shop managers and clerks to dismantle the local middleman system. Meanwhile, women took over the commercialisation of new commodities from Europe (Heilbrunn, 1997). Women's economic power came from the commercial networks built across colonial borders as well as their insertion into the retail systems of European companies. A small group of women entered the exclusive retail network of the four big companies[11] that dominated Togo's colonial and postcolonial import-export trade. The Nana Benz that started to trade in the 1930s met four requirements: access to cloth, updated market information, networks of credit and trust and access to solid trading networks (Sylvanus, 2016).

Through the example of one of the founders, we can observe how the Nana Benz climbed up by specialising in regional markets, having exclusive control over patterns and the ability to extend credit across borders. In the 1940s, Laura Doe Bruce established an account with the UAC (United Africa Company) of Lomé; back then, the future president

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[9] A language of South Togo, from which most of the Nana Benz are from.
[10] These women living in the centre of a fast-growing urban and trade centre were especially well placed to evaluate and predict consumption patterns (Sylvanus, 2016).
[11] La Compagnie Française de l'Afrique Occidentale (CFAO), La Société Commerciale de l'Ouest Africain (SCOA), La Société Générale du Golfe du Guinée (SGGG) and British United Africa Company (UAC).

of Togo[12] was the company's director. At the same time, due to her Yoruba background, she successfully tapped into a Yoruba trading network[13]. She managed to extend credit while also creating a trust relationship facilitated by ethnic proximity, and she knew which patterns would be popular in the Nigerian markets. She finally acquired pattern rights to several Igbo patterns and exclusive designs from the UAC (Sylvanus, 2016).

The system of exclusive pattern rights to a particular trader was based on seniority and historical standing in the cloth trade. The rights had no expiration date as it was an informal licensing. Consequently, once a Nana Benz owned a design, she could keep it without time limits while accumulating new ones. The main profit in the cloth trade was the pattern rights. They effectively controlled supply and demand and the international commodity chain by commanding their designs whenever they saw fit. This type of exclusive contract also worked well for the European firms as they transferred the wholesale trade and its risk directly onto the women while profiting from their market knowledge[14] (Sylvanus, 2016).

2.3.2 The hierarchy

A Nana Benz is, first and foremost, a reseller of printed textiles. She is in a secondary position in the trade circuits. The export-import companies, mainly European, carry out the functions of importers (Cordonnier, 1982; p. 16). It is estimated that the whole trade chain can employ between 2000 and 4000 women, where the top of the hierarchy is composed of a *bourgeoise comprador* that transfers social capital and wealth onto their daughters, known as *Les Nanettes*, and so on (Cordonnier 1982; p. 102-103).

Wholesalers. They represent around 10 to 15 women that can get their supply directly from the factories like *Industrie Textile du Togo[15]* (ITT) and Togotex. Among these wholesalers, we can find historical figures of the Nana Benz. They were the first generation that has been in the trade for more than 40 years: Eunuce Adabunu, Patience Sanvee, Dédé Rose Creppy and Laura Doe Bruce, among others (Toulabour, 2012).

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[12] Sylvanus Olympio.
[13] The network was a coastal corridor that linked Lagos to Accra.
[14] The bales of cloth are reserved for one Nana Benz, and she commits herself to sell the whole package, whether the tissue sells well on the market or not.
[15] Togo Textile Industry

Semi-Wholesalers. Without full exclusivity, they get their supply from the factories or wholesalers (Cordonnier, 1982; p. 161). Although Tété-Adjalogo (2000) indicates, they are only able to get the supply at the Le Grand-Marché of Lomé, which is an important regional point for the textile trade.

Retailers. A whole legion of women works for the semi-wholesalers or wholesalers. How many retailers one Nana Benz can employ depends on their financial capacity; like in masculine trade networks, who gets employed depends heavily on kinship, ethnic or religious ties (Toulabour, 2012).

Street saleswomen. They are the consequences of the massive feminine rural exodus, and these women are underpaid and live in precarious conditions (Toulabour. 2012).

Although not the majority, 22% of the Nana Benz has another activity besides the cloth trade. The 8% of them sew as a side business, while the remaining 14% resell other manufactured goods such as coffee, soap or rice (Cordonnier, 1982; p. 123).

3 Previous literature

Women and their role in informal trade networks were not studied until the 1980s, with Eades's (1980) first literature about the Yoruba. In the same way, the Nana Benz did not appear in the research until the first study conducted by Cordonnier (1982), 40 years after they started to trade. Since then, women and informality have been overlooked, but including women is key to the region's development.

The literature focuses on how extraordinary were the Nana Benz and, almost like, a myth figure in Togo's history. Nevertheless, no research has tried the opposite and tried to relate them to the rest of the women. Because no matter how great their business and story were, some similarities must have been shared with the overall women population in the region.

3.1 Informal trade networks

This section will present the region's historical trade networks, mainly the Yoruba, although the Hausa also played an important role. How these networks work is key to understanding how gender and trade evolved through the region and which goods and

tasks were assigned to women. , and this ultimately has resulted in how women behave today in trade.

Informal trade networks are a form of social capital that can create positive and negative spillovers. Through trust relationships based on ethnic and religious ties, they allow individuals to access investments and exchange information where the central state has failed to do so. In the case of trade, they can help to overcome transaction costs caused by the lack of common business practices and lack of information, yet they also reinforce the weaknesses of formal institutions (Golub & Hansen-Lewis, 2012). These transnational trade networks are informal institutions,[16] as North (1989) understood, as they shape how the informal trade sector behaves in West Africa.

Yorubaland encompasses the central areas of Benin and Togo and South-West Nigeria[17]. The Yoruba are one of the most populous ethnic groups and urbanised of all Sub-Saharan Africa. They started trading long before the Europeans arrived through the Trans-Saharan trade route by bartering with the Hausa[18]. With the arrival of the European settlers, the introduction of currency and the Atlantic slave trade, the Yoruba were in an ideal geographical position to transport European goods toward the north (Golub & Hansen-Lewis, 2012). Long-distance trade and rural markets allowed the Yoruba to disperse in the region during the 20th century toward French-speaking West Africa (Eades, 1980).

Nowadays, Yoruba trade mainly with other Yoruba due to mutual trust, a common language, religion and common business practices. For instance, the mutualisation of credit through the tontines reinforces trust and financial relationships. They trade with any good, but they have been particularly present in the trade of plastics and medications. For example, in the 1970s, they smuggled plastic products from Côte d'Ivoire to the rest of the region (Igué, 2003).

Informal trade networks like the Yoruba in Nigeria or the *marabouts* in Senegal also play an influential role in politics. It is well known the influence the *marabouts* play in Senegalese politics through the *ndigël[19]*, becoming the social contract keepers (Cruise

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[16] North distinguishes between formal institutions (the law) and informal institutions (social norms), arguing that both are key to economic development.

[17] See figure A.3 in the appendix.

[18] Ethnic group of Northern Nigeria, the population of native Hausa is around 15 to 20 million people. They can also be found in parts in of Niger, northern Ghana and Benin. For further explanation refer to figure A.3 in the appendix.

[19] The sale-purchase of the vote is called the *ndigël* and is defined as an order/advice to which candidate to vote for that is given from the *marabout* to the *taalibe.*

O'Brien, 1992). The power of these informal institutions is often more binding than the modern state's power. The authority of the Yoruba chief is not contested, and politicians looking for electoral votes know they are key players during elections due to their powerful influence (Golub & Hansen-Lewis, 2012).

Igué (2003) explains how gender roles are well-defined in these trade networks. The men are barging directly with national and international suppliers. While women are responsible for the goods the husbands buy and must ensure they are sold. She can redistribute the goods to younger street sellers (Igué, 2003). Overall, the Yoruba extend the traditional work division from agriculture to trade. In agriculture, women have no land and are responsible for selling their husbands' harvest. In business, women sell most of the goods, but the husband holds the company and the capital ownership (Golub & Hansen-Lewis, 2012).

Denzer (1994) studies Yoruba women's role even in pre-colonial times. They were, for instance, in charge of organising the local markets. The women traders of Ibadan would cross in large caravans to Ikire and Apomu to purchase palm oil, cloth, arms and ammunition. Unlike other ethnic groups in Eastern Nigeria, Yoruba women did not engage much in harvesting but in processing products and selling them in the market. Throughout, women took charge of transforming raw materials into valuable goods and dominated retail trade with low-profit margins (Denzer, 1994). In fact, in 1950, women accounted for 84% of the traders in Ibadan and 70% in Lagos (Eades, 1980).

So, while women were present in the trade, it seems only the Nana Benz managed to organise themselves and hold the same power as the male-dominated trade networks.

3.2   The Nana's Benz: Outstanding characteristics

I will provide a literature analysis of the two main characteristics that made the Nana Benz stand out in the informal trade: their business model with outstanding profits and their relationship with political power and influence.

3.2.1 The entrepreneurial ability

The Nana Benz are key players in these informal exchanges at the local and the international interface, between the formal and informal. They have succeeded in having

a dominant weight on the national economic and political scene. Their capacity to adapt to the different West African, Asian and European actors has allowed them to survive (OECD, 2008).

The Nana Benz control international trade at three levels:

- Locally, they bargain their tax regime directly with the government.
- Regionally, they keep the main resupply location in Lomé.
- Internationally, they negotiate directly with the production centres in Asia and Europe.

Cloth sales went from three billion francs XOF in 1966 to 12.65 billion francs XOF in 1980. At its peak in 1982, cloth constituted 20% of the value of all imports in Togo. To integrate its distribution chain more smoothly, the Nana Benz entered a *de facto* partnership with European manufacturers like Vlisco, which exported 90% of its entire production to the rest of Africa in 1985 (Heilbrunn, 1997).

As Toulabour (2012) studies, what is shocking about the business of the Nana Benz is the size of the revenues they can generate, especially among the wholesalers. The price of the goods is bargained informally, which allows for much flexibility. They have at least four categories of textiles, each with several product lines. Print textile trade offers enough flexibility to allow the losses in one line to be offset or anticipated by another range. Hence their business can generate an annual benefit that goes between ten million to two billion francs XOF[20] (Toulabour, 2012). What is striking in these data are the percentages retained on turnover to constitute profits, which range from 4% to 22% (Cordonnier, 1982, p. 103).

Nevertheless, Toulabour (2012) notes that the vision of the Nana Benz as powerful women driving Mercedez Benz around Lomé depicts the reality of a minority. Only those at the top of the hierarchy have a monthly wage of 800€ to 2000€. It hides the existence of the "middle" Nana Benz making around 100€ per month, and the "small" Nana Benz, which gets 100€ monthly or less. The last ones are closer to the reality that most informal women traders face nowadays in the region.

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[20] Between 15,200 euros and 3 billion euros.

3.2.2 The Nana Benz as political agents: breaking the glass ceiling

As Toulabour (2012) and Sylvanus (2016) point out, the Nana Benz could only be taken seriously if they appropriated the same success criteria as men. Success was only perceived through ostentatious consumption like a Mercedes Benz or a big villa. Another way was taking care of the domestic expenses and the children's education, especially by sending them to study overseas in France or the USA. If they wanted their economic success to be socially recognised, they had to "disguise" themselves with masculine characteristics in a society that prided itself on a universally shared patriarchal masculinity. In a way, they rejected their traditional gender status yet were proud to be out-of-the-ordinary women.

Like the Yoruba in Nigeria or the *marabouts* in Senegal, the Nana Benz yielded political agency and were influential players in the country's politics until the 1990s. Furthermore, as Lawrence (2003) presents, women traders in Lomé had power long before the Nana Benz. However, in the literature and research, no one has compared their political agency to those held by their masculine counterparts. While Sylvanus (2016) signals the corruption of the Nana Benz, she fails to understand that at the end of the day, these women were behaving like similar actors (i.e., *marabouts*) in the region, behaving as disrupters and as social contract keepers.

Women traders supported Togo's political leaders, who shared a common southern heritage. For instance, Sylvanus Olympio, Togo's 1st president, shared many ties with the Nana Benz due to his position as director of the UAC and southern origin. When Gnassingbé Eyadéma assassinated Olympio in 1963, women had to protect their political interests. They consolidated their power through the organisations known as *L'Association Professionnelle des Revendeuses de Tissu*[21] (APRT) and *Union Nationale des Femmes du Togo*[22] (UNFT). This allowed them to negotiate their status and protect their economic interests. The Nana Benz soon became key players in the country's politics, as the new dictator, a Kabye from the north, needed political allies to bond the ethnical gap between him and the Ewe and Mina of the south. This alliance was beneficial for both parties; the Nana Benz were able to deal with a low-tariff import-export regime that led to fast growth; Eyadéma took advantage of their economic success to be branded

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[21] The Association of Professional Cloth Traders.
[22] National Union of Women of Togo.

as his. While other trade associations were banned, the women's trade corporation thrived into an international trade cartel due to their preferential treatment, hence transforming Lomé into one of the most attractive trade centres in West Africa (Sylvanus, 2016; Heilbrunn, 1997).

3.3 The determinants for women's exclusion

Women, as presented through the Nana Benz and the Yoruba, are present in the region's trade, yet they tend to be overlooked and rarely found in the upper echelons of the trade networks. Why do women stagnate and are unable to build informal trade networks and businesses like their male counterparts? Why does it seem that the Nana Benz is more of an exception than a norm?

Women in informal trade do not benefit from preferential tariffs and are exposed to risks such as harassment, sexual abuse or exploitation. Generally, women trading in the informal sector face higher insecurity than their male counterparts (Yusuff, 2014).

3.3.1 Historical causes

Cordonnier (1982) explains the historical reasons women may have bigger obstacles than men, backtracking to the slave trade.

From a historical point of view, while it is true that women were taking part in long-distance trade, they were focusing on domestic tasks. Men dominated the most lucrative goods, such as gold and slaves. The small trade women could undertake was a secondary activity based on the opportunities offered by the travels and trade transactions of men. As seen through the Yoruba, women's trade depended on the goals set by the group; therefore, they were not free agents as their male counterparts (Cordonnier, 1982; p. 24).

Another reason for the exclusion could be religion. Southern Togo, mainly Christians, has more women traders and, generally, all the ECOWAS region's coastal areas. However, as Cordonnier (1982; p. 40) points out, this will leave out, for instance, the case of Senegalese women resellers,[23] that were Muslim. The proximity to the coast plays a bigger role than religion in women's participation. A different explanation could be that

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[23] *Signares* were women traders from Saint-Louis and the island of Gorée in Senegal during the 18th and 19th centuries. These women held assets, power and status while participating in the slave trade.

women live in communities without established inheritance or monetary support laws. So, she has to ensure the subsistence of herself and the children through small trade (Cordonnier, 1982; p. 41).

It is also a question of quantity; women transport small amounts using heading loading, and hence they are more prone to escape statistical records. In contrast, men trade at a larger scale with more visible methods like trucks or motos (Yusuff, 2014).

3.3.2 Institutional barriers

In Sub-Saharan African countries, women entrepreneurs are more likely to use informal services than men. Aterido et al. (2013) prove that only when the head of the household is a man women can get credit approved in the formal sector. Moreover, the low literacy levels among women, and property rights more favourable to men are also factors for women's exclusion from the formal sector in Sub-Saharan Africa. Finally, a lower income and a lower chance to be employed in the formal sector compared to men are also key determinants for women to be trapped in the informal system (Aterido et al., 2013).

In the case of the Nana Benz, many could not access formal credit from the banks as they needed proper bookkeeping. Since 1969, the government of Eyadéma actively blocked the Nana Benz from getting bank loans and were asked to present strong guarantees. This leaves them with three options: either get informal credit at Le Grand-Marché or at the border with Ghana, where money is borrowed at usurious rates, often between 20% and 30%, accompanied by pledging. Alternatively, to borrow from their families. As depicted in figure 2, 42% of the Nana Benz started their business by borrowing from their families (Cordonnier, 1982; p. 129).

Figure 2. Source of start-up capital among the Nana Benz (in %).
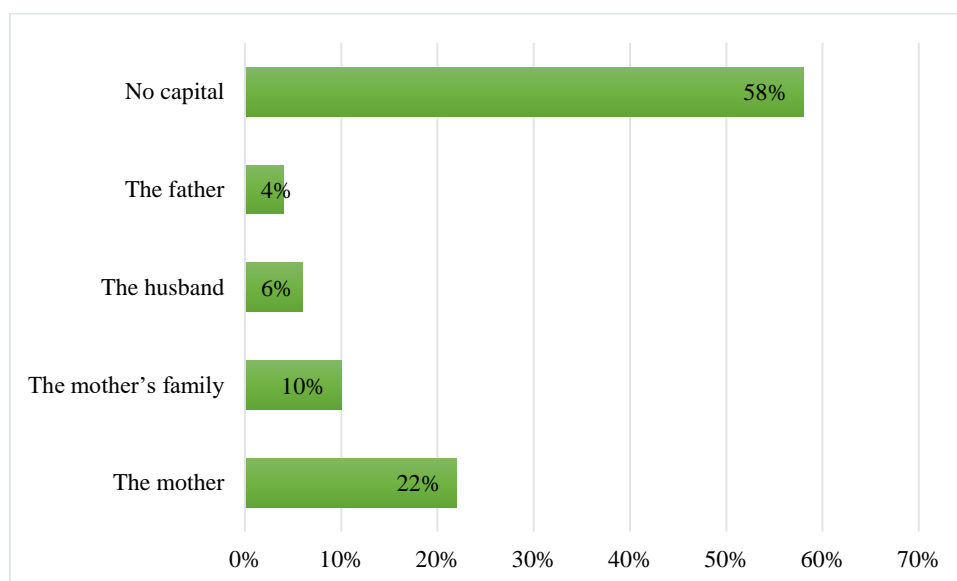
As O'Sullivan (2017) studies is also a question of property rights. In Togo, as well as in Gabon, Mali and Niger, married women are legally obliged to have their husband's consent to set up a bank account, and they cannot withdraw money without their husbands' permission (O'Sullivan, 2017).

Informal trade becomes the only source available for quick revenues as women are confronted with a limited capacity to accumulate capital due to polygamy[24] and lack of resources before marriage. However, employment in the urban sector also requires a level of education they often lack (Cordonnier, 1982; p. 90).

As Heintz and Valodia (2008) show, women's poverty rate is usually higher than men's in Sub-Saharan Africa, with exceptions like Kenya. Furthermore, as Günther & Launov (2012) show through their research of the informal sector in Côte d'Ivoire, the wage gap in the informal sector is wider than within the formal sector. Aside from the security that laws may create in the formal sector against gender discrimination, the authors find that the most skilled women are in the formal labour market, which contributes to lower the wage gap. Finally, religion and location play a significant in the salaries of the informal sector (Günther & Launov, 2012).

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[24] Polygamous marriages are recognised by civil law in Togo, with the option to pick between monogamy and polygamy in some cases (OECD, 2019). In Togo, 33% of marriages are polygamous.

Women's literacy rates were and still are a problem in Sub-Saharan African countries; only a minority reaches secondary education, and it becomes even rare to access university[25]. The low literacy rates among women are also problematic because it does not allow women to trade more valuable goods or larger quantities (Cordonnier; 1982; p. 25).

Aterido et al. (2013) also find that female entrepreneurs are less likely to be sole company owners in Sub-Saharan Africa. However, female-owned firms are more likely to innovate due to the need to be especially capable of entering the informal sector.

Moreover, Cordonnier (1982; p.41-53) indicates that organisations like APRT and the practice of the tontines institutionalise women's obligations, and the daughters are "forced" to follow the mothers. The matricentric ties are strengthened at the expense of patrilineality, and women are ready to get divorced to keep their salaries for themselves and their children. Finally, inheritance rights vary across ethnicities. However, among Ewe and Mina, the main ethnic groups of the Nana Benz, the mother's assets are left preferably to the daughters, which reinforces the solidarity among women of the same family.

3.3.3 Social pressure and customary norms in Sub-Saharan Africa

As explained before, the division of labour and the tasks in trade are determined by gender. The same happens with the household's money and budget, leaving *de facto* women with little space to manoeuvre their business. Social sanctions and pressure encourage cooperation and sharing one's income with extended family or neighbours (Jakiela & Ozier, 2016).

Anderson & Baland (2002) explain how the preferences for goods, either for personal use or common, vary across gender. Men in Sub-Saharan Africa can spend their income on personal purchases like cigarettes or alcohol. At the same time, women use their income for a collective purpose, like paying the school fees of the kids, due to their social obligations (Anderson & Baland, 2002). Through this social duty, women become like "*mothers for all*," where the family's success is more important than their success (Cordonnier, 1982; p. 55). For instance, a Nana Benz maintains an average of eight people

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[25] For more information about literacy rates, see tables A. 1 and A. 2 in the appendix.

per household, including family helpers and relatives who live with them (Cordonnier, 1982; p. 182).

Jakiela and Ozier (2016) tried to measure the effect of social pressure by gender to share income with extended family and neighbours in rural Kenya. The findings show that when women receive, large amounts of income are more likely to make an investment that obscures the amount of income received when the returns are observable. Social pressure has an impact on women's individuals' investment decisions. There is a "kin tax" that goes from 4.3% to 8% that individuals are ready to pay to maintain their extra income secret. Consequently, this social pressure distorts the investments toward less visible profitable ones. Additionally, McNabb et al. (2019) find in their informal microfinance research that in Benin, spouses are often secretive about their salary and have detached financial spheres to protect themselves from social pressure and the kin tax.

The role of caretakers and the barriers previously explained cause women to enter later in the labour market. The youngest population, especially women, tend to have high inactivity and unemployment rates in Sub-Saharan African countries (Günther & Launov, 2012). However, Midagbodji & Egbendewe (2020) find that age alone does not necessarily impact the youth's entry into the labour market. They find that age is significant for Benin but not for Togo; the younger, the higher the unemployment rates. Nevertheless, when age interacts with gender, they show young men have between 5.6% and 3.6% more chances to access employment. This age group is when young women start having children, which may prevent them from accessing employment. Moreover, as stated before, they are busy with non-paid domestic tasks.

Overall, women's issue to enter formal trade and business seems to lie in their discrimination in many dimensions, such as the labour market, financial exclusion, education system, and political arena, which the end does not allow them to enter the formal sector, in the same way, men can (Aterido et al., 2013).

Based on the existing literature, the main hypothesis will be that while the Nana Benz share characteristics and obstacles with the women who work in the informal sector, they cannot be considered fully representative of the women who work in the informal sector in Togo and Nigeria. Hypothetically, they share the age due to the higher barriers they face. As a reminder, the Nana Benz could share the age, as they were old by the time they managed to have a successful career. They work in lower-value sectors (in this case,

textile), the firm size tends to be small, sole-owned, and they work full-time in the informal sector. Nevertheless, they possess distinctive features, such as considerable profits, exclusive rights, and preferential treatment from the government of Eyadéma and suppliers

4 Data

This section will analyse the two data sources used for the empirical analysis. Firstly, the Nigerian dataset for the probit model, and secondly, the INSEED report on the informal sector in Togo.

4.1 Nigeria's informal sector survey

This dataset contained primary data on business performance and social capital in the Nigerian informal sector in 2018. It is a cross-sectional survey of 600 informal business owners in the Ikeja local government area in Lagos state. Lagos represents 30% of Nigeria's economic activities and is also the country's financial hub. The authors restricted the data to Ikeja[26] because it has the city's highest number of informal firms. A simple sample technique was used to select the sample size, and a closed-ended questionnaire was used to collect data (Akintimehin et al., 2020).

Due to the lack of proper statistical production for the informal sector in Togo and the deep trade, the ethnic and historical connection between Nigeria and Togo, I will use this dataset for the probit model (Benjamin et al., 2015).

The dataset has 338 businesses run by women and 262 managed by men. The average age in the dataset is between 30 and 49 years old, and the average duration of the informal business at the moment of the survey was three to four years. Most firms are sole owners (73.83%) and non-family-owned (79.33%). For 77.83% of the interviewees is a full-time business while 22.17% is a side business. Finally, half of the firms have between zero and three employees. All these results match the Western African informal sector description in the literature.

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[26] A map of Lagos and Ikeja is provided in the appendix.

Figure 3. Firms' distribution and women ownership per sector in Ikeja (Lagos) in 2018.

Source: own elaboration with the data of Akintimehin et al., 2020.

The figure above shows that women-owned firms are evenly distributed through the sectors. However, women are especially present in the manufacturing sector, owning more than 60% of the firms, followed by the services sector.

4.2 Togo's informal sector survey

The integrated Regional Survey on Employment and the Informal Sector was done in 2017 by the INSEED with the support of AFRISTAT for Togo. The main goals of this survey were to produce reliable and updated results for all the WAEMU countries and a baseline situation for informal employment monitoring (INSEED, 2019).

The survey covered the whole country between August and October 2017. Around 7200 households participated, and the results were split by region[27] and type of household. The table below shows the sample distribution per region and urban/rural areas (INSEED, 2019).

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[27] Togo is divided into five regions Maritime, Plateaux, Centrale, Kara and Savanes. For the survey, they included the sixth and seventh ones for the Lomé and the Golfe area.

Table 4. Distribution of the sample of clusters and households for the survey.

Region or department or field of study	Clusters			Households		
	Urban	Rural	Total	Urban	Rural	Total
Lomé	56	-	56	672	-	672
Golfe	44	-	44	528	-	528
Maritime	22	78	100	264	936	1200
Plateaux	30	70	100	360	840	1200
Centrale	18	82	100	216	984	1200
Kara	20	80	100	240	960	1200
Savanes	18	82	100	216	984	1200
Togo	208	392	600	2496	4704	7200

Source: INSEED, 2019.

For this survey, four types of questionnaires were used (INSEED, 2019):

- A questionnaire for the household to collect all the information about all the household members.
- A questionnaire for employment was given to all the members of the households that were ten years old and above.
- A governance, peace and security module attached to the employment questionnaire and administered to all the individuals aged 18 years and older in all the households.
- A questionnaire for the informal sector for all the managers of a non-agricultural informal production unit (IPUs) that was identified during the administration of the employment questionnaire.

The informal sector collected information about the workforce, production and sales, expenditures, clients, suppliers and competitors, equipment, investments, finances and debts, issues and perspectives on the future and social security (INSEED, 2019). While these statistics are quite detailed on the situation of the informal sector of Togo, unfortunately, it does not contain information about religion or ethnic groups. It would have been interesting to see the distribution because, as Günther & Launov (2012) find, Muslims have relatively higher participation in the informal sector than Christians. Furthermore, as Golub & Hansen (2012) explain, some ethnic groups have long-standing

participation in trade, like the Yoruba or the Hausas. How each group organises its trade network impacts women's participation in informal trade networks.

The literature review and these statistics show that women today in Togo and the region face bigger constraints than men, locking them in the informal sector and with lower chances of escaping it. Ultimately, this affects the country's growth as all of this potential remains untapped and undeclared.

5 Methods

In this section, I will explain the model and method used to answer the research question and test the hypothesis and also the main variables and limitations of the method.

5.1 Model

I will use a probit model with the Nigerian dataset to study the determinants of women's participation and barriers in the informal sector. Given a set of characteristics, this model calculates the probability that a woman will have an informal business. The probit has been used previously in research for informal finance in West Africa. For instance, McNabb et al. (2019) used a probit to measure enforcement problems of informal payments (tontines) in Benin. Although I am analysing the determinants for women to conduct an informal business, I will base the research on their model.

I follow a similar strategy to the of Günther and Launov (2012) used in the literature, which studies the structure of the informal sector in Côte d'Ivoire through a finite mixture model to select certain variables like age. Other researchers like Midagbodji & Egbendewe (2020) have used a probit to estimate the determinants of access to the formal labour market of the younger population in Togo and Benin.

The probit model uses a non-linear function of the regressors as the dependent variable, making it difficult to interpret the magnitude of the coefficients of the independent variables beyond their sign. Thus, the marginal effect can help understand the independent variables' significance. (Stock & Watson, 2003; p. 397).

Using the probit and its marginal effect, I can address the main hypothesis that the Nana Benz, although sharing some similarities and challenges with women in the informal

sector, cannot be regarded as a complete representation of the reality faced by women in the informal trade in Togo and Nigeria. The probit will allow us to see which characteristics are determinants for women in the informal trade in Nigeria. The marginal effects allow us to see how much I increase the probability of having a woman working in an informal business.

5.2 Empirical strategy

The dependent variable will be woman working in the informal sector, taking value 1 if the individual is a woman, and a value 0 otherwise.

$$Woman = \begin{cases} 1 \ if \ the \ individual \ is \ a \ woman \\ 0 \ otherwise \end{cases}$$

The general model being:

$$Pr \ (woman = 1) = \varphi(x\beta)$$

The model's independent variables are age; women start accumulating capital later in life than men and are constrained by property rights, level of education, domestic tasks and marriage. It is also a variable used by Günther and Launov (2012) and Midagbodji & Egbendewe (2020) as a control.

Then the variables: firm ownership, the form of engagement and the number of employees. These three characteristics fit the business of the Nana Benz as studied by Cordonnier (1982). The Nana Benz fully owned their business; most worked full-time in trade (78%) and employed a maximum of four workers. It also fits with the main features of small retailers described by Benjamin et al. (2012): self-employment, small size and working full-time with relatively high participation of women.

The model also controls for the sector, although maybe not textile, sectors with low-valued added should appear as the most determinant for women's participation in informal business (Denzer, 1994, Launov & Günther, 2012). The informal sector is prevalent in trade (wholesale and retail), handicrafts and transport. The low-valued goods are sold to micro companies and low-income households in a highly competitive market (Benajmin et al., 2012).

Nevertheless, if one of these variables comes out as significant, I run a second probit to determine the value within the significant variable. For instance, if the firm sector is significant, I do a second probit model to separate all the sectors to determine which is significant.

Then I add the following internal social capital variables: *family members offer financial support for the firm when needed, friends/colleagues offer soft loans for the firm when needed, we get referrals through family members, and we get referrals through friends/colleagues*. Sylvanus (2016) and Cordonnier (1982) underlined how important the help of the families' financial and trust networks was for the Nana Benz. For the external social capital, we add the variables: *We have a fantastic relationship with our customers, we have a fantastic relationship with our suppliers, we enjoy referrals through our existing customers, customers offer us the vital market information and strategic business advice, we enjoy special discounts from our suppliers, and we get easy access to market information from our suppliers*. Through the literature and background, it has been explained that tapping into the Yoruba ancient trading networks became key to developing their business through a trust relationship and credit. Also, how the Nana Benz were in a privileged position with exclusive market information and how retained exclusivity over their patterns was a determinant for their success (Sylvanus, 2016; Golub & Hansen-Lewis, 2012). Therefore, this set of variables could be used as a proxy to measure the effect of this set of determinants.

To test the financial performance, just the variable "*our overall financial performance in comparison with that of competitors*" is used. Heilbrunn's (1997) and Cordonnier's (1982) research showed that their financial performance was unmatched compared to the rest. Moreover, it is one element that transforms the Nana Benz into a non-representative case unless we remove those at the top of the hierarchy. Finally, for the non-financial performance, the following variables are added: *Our customer loyalty rate in comparison with that of competitors, our product/service innovation rate in comparison with that of competitors, our market size in comparison with that of competitors and our competitive position in comparison with that of competitors*. As explained before, women tend to be more innovative (Aterido et al., 2013). We also know that the Nana Benz have outstanding loyalty built through trust and common business practices, had a big part of the market, and outperformed the competitors (Toulabour, 2012; Sylvanus, 2016). So,

this variable set can be used as a proxy to measure Nana Benz's special relationship with the government and their privileged market position.

Therefore, the probit regression is as follows:

$Pr\ (woman = 1) = \varphi\ (\beta0\ + \beta1age\ + \beta2onwershipstructure\ + \beta3firmsector\ +$
$\beta4businessengagement\ +\ \beta5Firmsize\ +\ \beta6familyfinancialsupport\ +$
$\beta7\ familiyloans + \beta8referralsfamily\ + \beta9referralsfriends\ +$
$\beta10relationcustomers\ + \beta11relationsuppliers\ + \beta12referralscustomers +$
$\beta13cutomersmarketinfo + \beta14discountsuppliers + \beta15marketinfosuppliers +$
$\beta16financialperfomance + \beta17customerloyalty + \beta18innovationrate +$
$\beta19marketsize + \beta20competitiveposition) + \varepsilon$

5.3 Methodological challenges

Due to the limitation of the sample (under 400 women), the results' significance may not be the expected one. For the following reason, and those mentioned before, lack of statistical production and the strong connections between Nigeria and Togo, the results will be compared to those obtained in the report done by the INSEED.

Therefore, once we have obtained the marginal effect results, they are compared with the report about Togo of 2017 to analyse if they match. For instance, in which sector we may find more women or the average age of the women working in the informal sector. Through this method, we manage to have more representative results as the analysis extends to two countries of the region. The study of a small and particular country, such as Togo with an *entrepôt* economy, may not have been as significant, while including a dataset of Nigeria opens the analysis. Using two sources also makes up for the need for statistical records.

While this strategy has not been used so far, it brings a new take to all research about the Nana Benz. Previous research, such as the one done by Cordonnier (1982) or Sylvanus (2016), uses interviews rather than econometrics, so their sample is rather small (less than 40). Using a survey with a different strategy, I can extend the results to a larger sample of 600 informal firms. Moreover, the reality of the women in Nigeria, while similar, is not identical to that of the women of Togo. It would be problematic to assume so; therefore, I use both databases. Another problem with the interviews is that they tend to

discuss with those Nana Benz at the top or middle positions. Therefore, those at the bottom, are closer to the reality that women are confronted in the informal sector, yet they are left out of the research.

6 Empirical analysis

This part will present the result of the probit using the Nigerian dataset and compare it to the reality of the Nana Benz to see which characteristics and barriers match between them. Then I will compare the results from the Nigerian dataset with the Togolese statistical report of the informal sector because although they may share some similarities, they are not the same country.

6.1 Results from the Nigerian dataset

This section will present the empirical results of the probit regression and the marginal effects of the second probit regression as it allows for an interpretation of the coefficients. As a reminder, the model's dependent variable is woman, taking value 1 if the individual is a woman working in an informal firm, 0 otherwise. Table 5 presents the main probit results.

Four variables significantly affect the probability of the individual being a woman working in an informal firm: Age, supplier discount, overall financial performance and customer loyalty.

Table 5. Probit estimations for a woman working in an informal firm in Ikeja (Lagos).

Woman	(1) Probit	(2) Probit
Age	0.183* (0.107)	
Under 21Yeras old		0.054 (0.276)
Age 21 - 29		-0.385*** (0.136)
Age 30 – 49 (omitted)		0 (.)
Above 50 years (omitted)[28]		0 (.)
Ownership Structure	0.114 (0.110)	0.121 (0.111)
Firm sector	-0.057 (0.051)	-0.059 (0.052)
Business Engagement	0.063 (0.134)	0.054 (0.135)
Firm Employee Size	0.039 (0.089)	0.007 (0.090)
Family/friends offer financial support	-0.016 (0.050)	-0.030 (0.050)
Family/friends offer soft loans	0.065 (0.056)	0.064 (0.056)
Get referrals through family	-0.104 (0.076)	-0.090 (0.077)
Get referrals through friends	0.087 (0.077)	0.102 (0.078)
Fantastic relationship with customers	-0.022 (0.088)	-0.013 (0.088)
Fantastic relationship with suppliers	-0.076 (0.090)	-0.082 (0.090)
Get referrals through customers	0.039 (0.074)	0.041 (0.075)
Customers provide market info.	0.015 (0.075)	-0.001 (0.076)
Special discounts from suppliers	-0.148** (0.074)	-0.166** (0.075)
Get easy market info. from suppliers	0.052 (0.069)	0.071 (0.070)
Overall financial performance	0.205*** (0.065)	0.204*** (0.065)
Customer loyalty rate	0.131* (0.072)	0.143** (0.073)
Innovation rate	-0.011 (0.075)	-0.017 (0.075)
Market size	-0.106 (0.076)	-0.106 (0.076)
Competitive position	0.081 (0.066)	0.071 (0.066)
Constant	-1.048* (0.616)	-0.431 (0.673)
Number of observations	600	600
Pseudo r-squared	0.050	0.057

*** p<.01, ** p<.05, * p<.1

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[28] This variable is omitted because no individual in the dataset is above 50 years old.

The most significant is overall financial performance, with a significance level of 0.01% and a positive effect on the probability of being a woman with an informal firm. It could be the case that, in the same way, women firms innovate more due to the high pressure; they also perform better financially (Aterido et al., 2013). Next is the supplier discount, which decreases the probability of being a woman in an informal firm and has a significance level of 0.05%. The relationship the Nana Benz have with their supplier, although fruitful, is rare. Women face higher discrimination in trade, and it could be the case that they get fewer advantages from their suppliers (Yusuff, 2014). Finally, there is customer loyalty and age; both increase the probability and a significance level of 0.1%. Customer loyalty is attached to trade networks and trust relationships and is also related to ethnic and religious ties (Benjamin et al., 2012). The effect of age will be further developed in the second probit model.

The second probit has the age separated by groups the same way as in the database. The aim is to see which age group could affect the possibility of being a woman with an informal firm. As shown in the second column of table 5, the significance and sign of the other variables, financial performance and supplier discount remain the same. Customer loyalty increases the significance level from 0.1% to 0.05%. However, when splitting age, all ranges become insignificant except the bracket between 21 and 29 years old. This bracket increases the significance level from 0.1% to 0.01% and has a negative effect on the probability of being a woman working in an informal firm. This also matches the findings previously explained in the literature review of Günther & Launov (2012) and Midagbodji & Egbendewe (2020), in which being a younger woman decreases the probability of working in a formal or informal firm.

Additionally, as studied in the literature review, women do not have the same capacity to accumulate capital as men can before getting married and have higher legal barriers. Moreover, practices such as polygamy, which remains present nowadays in Togo and Northern Nigeria, also harm capital accumulation (OECD, 2019). In Nigeria, according to the World Bank, in 2017, women's average age for first marriage was 21.2 years old,[29] and in Togo, it was 21.3 years old. If women cannot gain some financial capacity until

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[29] The average age for men was 27.6 years old in 2017. The gap between women and men is 6.3 years in Togo and 7.4 years in Nigeria.

then and are confronted with discrimination in other aspects like education or work, then being young decreases the probability of owning an informal firm.

As stated in the previous section, the probit coefficients cannot be interpreted further. Consequently, the marginal effect is useful for interpreting the results of those significant independent variables (Stock & Watson, 2003; p. 397).

Table 6. Marginal effects of women determinants for informal firms in Ikeja (Lagos).

Delta-method

	dy/dx
Under 21 years old	0.020
	(0.102)
Age 21-29	-0.142***
	(0.049)
Age 30 – 49 (omitted)	0
	(.)
Above 50 years (omitted)	0
	(.)
Ownership Structure	0.045
	(0.041)
Firm Industry	-0.022
	(0.019)
Business Engagement Level	0.020
	(0.050)
Firm Employee Size	0.003
	(0.033)
Family/friends offer financial support	-0.011
	(0.019)
Family/friends offer soft loans	0.024
	(0.021)
Get referrals through family	-0.033
	(0.028)
Get referrals through friends	0.038
	(0.029)
Fantastic relationship with customers	-0.005
	(0.032)
Fantastic relationship with suppliers	-0.030
	(0.033)
Get referrals through customers	0.015
	(0.028)
Customers provide market info.	-0.000
	(0.028)
Special discounts from suppliers	-0.061**
	(0.027)
Get easy market info. from suppliers	0.026
	(0.026)
Overall financial performance	0.075***
	(0.023)
Customer loyalty rate	0.053**
	(0.027)
Innovation rate	-0.006
	(0.028)
Market size	-0.039
	(0.028)
Competitive position	0.026
	(0.024)

*** $p<.01$, ** $p<.05$, * $p<.1$

As depicted in table 6, being an individual between 21 and 29 years old decreases by 14.2 percentage points the probability of being a woman working in an informal firm. According to the OECD, in Nigeria in 2015, 42.9% of the informal workers were 35-54 years old. As explained previously, domestic tasks, the lack of capital accumulation and

taking care of the children limit the business capacity of young women in Nigeria (Eades, 1980). While age was a control variable rather than an expected characteristic, it is a common characteristic between the Nana Benz and the average woman as they manage to have a successful business later on in life compared to men. The Nana Benz at the top of the hierarchy were old by the time they were running the successful business (Sylvanus, 2016).

The special discounts from the supplier decrease it by 6.1 percentage points the probability of being a woman in an informal firm. The Nana Benz established a strong relationship with European retail companies and trade networks due to a favourable set of conditions that positioned them as key players in the cloth trade. As Heilbrunn (1997) explains, the relationship and favourable treatment the Nana Benz received from Eyadéma is an exception in the region. Moreover, as Sylvanus (2016) argues, how the Nana Benz acquired the rights over the patterns and held an exclusive relationship with the suppliers was not the norm. Consequently, as Yusuff (2014) notes, receiving a special discount from the supplier may reduce the chances of being a woman because they do not benefit from preferential tariffs, are more exposed to arbitrary and multiple taxations of goods and have limited market information compared to men.

On the contrary, the overall financial performance increases the probability of being a woman by 7.5 percentage points. As stated in the literature, women are pressured to be more innovative due to the higher constraints. This could be applied to financial performance, the higher constraints remove the most inefficient firms, leaving only the best ones (Aterido et al., 2013). Nevertheless, as Benjamin et al. (2015) note, the relationship between informal and formal, gender and good financial performance is not straightforward in the region. In Dakar (Senegal), big informal firms run by women perform better than formal firms managed by women, whereas, in Cotonou (Benin), women perform better than men in small informal firms. Furthermore, men generally perform better in the big informal firms than in formal ones. This characteristic makes the Nana Benz representative if we consider that until the 1990s, they ran a profitable business with outstanding financial profits.

Customer loyalty increases by 5.3 percentage points the probability of a woman owning an informal firm. The main customers of informal firms in West Africa are households and micro-companies (Benjamin et al., 2012). Customer loyalty is connected to the ethnic and religious ties that bind them (Golub, 2012b). Nevertheless, it is also connected to

practices like the tontines that bind customers and sellers over a more complex relationship than a simple customer-seller one. The Nana Benz sold cloth, participated in tontines, and extended credit to the Igbo and Yoruba they were trading with. Therefore, customers were loyal due to their almost monopole and financial ties (Sylvanus, 2016). In this aspect, the Nana Benz behaved like the rest in their environment. In the informal trade of the ECOWAS region, common factors include ethnic and religious connections, extending credit to customers, and the use of tontines (also known as *esusu* in Nigeria). Therefore, this characteristic could represent all women involved in the informal sector.

While the variable age gave the expected result, other characteristics did not come out as significant such as the sector, the business engagement or the size of the firms. Whereas other characteristics that I did not expect the Nana Benz to share with the overall women population came out as significant: customer loyalty and financial performance. Due to the particular position in which the Nana Benz were, I would not have expected to share these characteristics with the women of the Nigerian dataset. Finally, the special supplier relationship presented the expected result and made the Nana Benz a special case.

Although the hypothesis could be validated, it is important that Nigeria, while similar, is not the same as Togo, which is the country of the Nana Benz and that some characteristics and barriers that did not come out as significant are important for women in the informal sector, for instance, owning only small firms.

6.2 Comparison with the Togo informal report statistics

Even though the societies of Togo and Nigeria share a lot of common aspects, it would be problematic to assume their identity and that the results of Nigeria can be transposed to the reality of Togo. So, in this second phase, I compare those significant characteristics in the Nigerian probit with the Togo statistics to fully validate the results.

It is important to remind that the official borders from Côte d'Ivoire to Nigeria do not respect ethnic groups and trade routes. All these countries have a historic North/South divide within the countries; the North tends to be mainly Muslim, while the South is mostly Christian. The Yoruba are a good example of interaction in the region because the lack of natural borders has helped the different ethnic groups to interact. The Yoruba traded with the Hausas, the Oyo and Igbo, as their territory covered parts of Nigeria, Togo and Benin; they were in an ideal trading position. The arrival of the French pushed the

Yorubas and other traders into informal trade to escape colonial controls and other trading barriers. Consequently, once the countries became independent, the West-East commercial and social ties operating for centuries before colonisation continued regardless of the official borders (Golub & Hansen-Lewies, 2012)[30].

In Togo, the percentage of women establishing an informal firm went from 61.9% before 1990 to 79.6% in 2018 (INSEED, 2019), which means that 2/3 of the workers in the informal trade are women, a sector that, even after the Nana Benz peaked in the 1980s, is still female-dominated. If anything, their presence is stronger than three decades ago.

Figure 4. Age range evolution of the workers of IPU in Togo before 1990 to 2018.
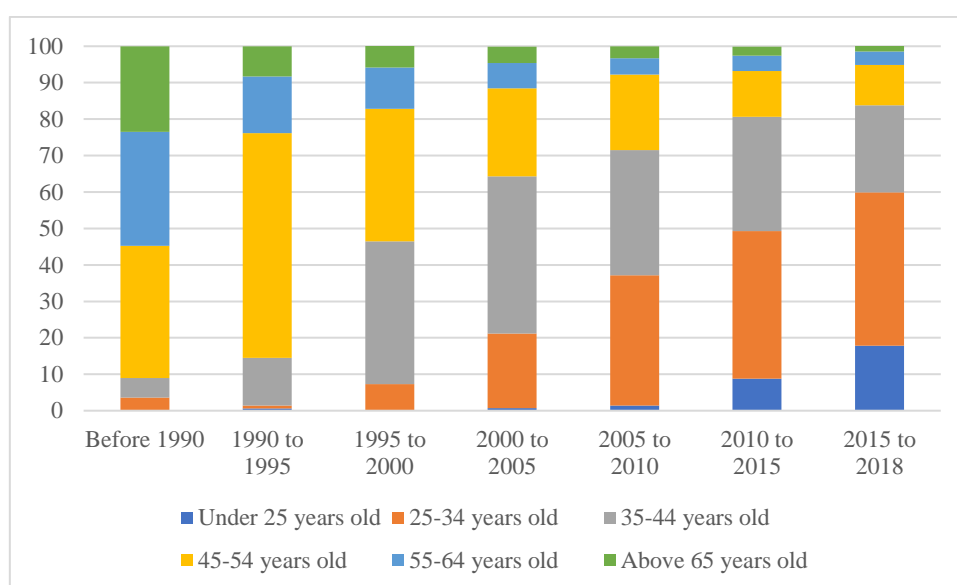
Source: own elaboration with the data from INSEED, 2019.

Figure 4 shows how the owners of the informal firms have become younger over the decades, yet we have to consider that the average age of the population was 18.9 years old in 2015[31]. Consequently, it reflects the change in the Togolese demographic structure. In general, young adults and women own Togo informal firms. On average, 70% of the workers are women; in the retailing trade, it goes up to 81.6%. The average age of a worker in the informal sector in Togo is 36.7 years old. Furthermore, the young population (below 34 years old) represents more than 59.9% of the workers, yet only 9% are under 25 years old in the trade sector. We must consider that trade is a female-dominated sector, while 22.5% of the workers are under 25 years old in the male-dominated industry sector. In the case of trade, the percentage cuts by more than half

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[30] The distribution of various ethnic groups and languages in the region is depicted in Figure A.3.
[31] United Nations World Population Prospects (2017).

(INSEED, 2019). This confirms the results of the Nigerian dataset, which hints that women enter the labour force later in life.

Table 7. *Main characteristics of the informal trade workers in Togo in 2017*.

Type of informal trade	Workforce (headcount)	Proportion (in %)	% of women	% of young (between 15 and 35 years old)	Monthly salary (in franc XOF)	Years of education	Years working in the sector
Wholesale trade	100,939	5.2	67	40.7	75,493	5.4	6.5
Retail trade	344,769	16.5	85.1	40.8	75,420	4.2	7.3

Source: own elaboration with the data from INSEED, 2019.

Table 7 completes the information about the main characteristics of the workers of the informal trade. Retail trade employs 16.5% of the overall informal workers, and 85.1% are women. The situation does not differ much from the circumstance in which the Nana Benz peaked in the 1980s. It is a sector with a high rate of women, a low education level, and the highest monthly salary. Hence, it is a significant part of the informal sector, where women stay for a long time, almost a decade.

The report also studies the segregation by gender in the sector, horizontally and vertically[32]. The results show that the informal retail trade has the biggest segregation, especially in Grand Lomé, Centrale and Kara regions[33]. Interestingly, the strongest vertical segregation is in the retail trade sector, given that 85.1% of the workers are women (INSEED, 2019).

The customer's loyalty is related to the relationship between the client and the seller. Cordonnier (1982) explained that the Nana Benz extended credit to their customers and suppliers. Moreover, women are the main users of the tontines; through this mutualisation of credit, their relationship is tied to trust, parentage, debt, and credit (Anderson & Baland, 2002). As we can observe in table 8, the main source of financing for the trade and business sector is either the tontine and savings or the informal loans from family and friends. Both represent more than 69.8% of the financing in the sector for the area of Lomé, and on average, in Togo, it represents 74.5% of the sources of financing. Also, as

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[32] Horizontal segregation refers to segregation by gender depending on the type of occupation and sector of activity. Vertical segregation refers to segregation by gender in the hierarchical rank inside a work or sector.

[33] For further data on the share of women within the retail and wholesale trade sector per region, refer to table A.4 in the appendix.

a reminder, the government of Eyadéma actively undermined the formal financial capacity of the Nana Benz, pushing them into the informal financial sector. If we add the "kin tax" presented by Jakiela & Ozier (2016), we know how binding social pressure is in this informal relationship. So, loyalty can be a determinant as women bind each other through ties far more complex than a simple customer-seller relationship.

Table 8. Source of financing (in %) for the IPU in Togo in 2017.

Location and sector of activity	Savings or tontine	Contributions of partners	Bank loans/ microfinance institutions	Donation or bequests	Informal loans (family or friends)	Other
Lomé						
Industry	46.6	1.1	3.2	14.7	22.3	12.2
Business	49	1.4	5.3	11.7	20.8	11.9
Services	45.5	2.2	3.8	11	21.4	16.2
Other urban areas						
Industry	58.4	1.1	1.2	15.3	16.3	7.8
Business	56.8	0.3	5	18	14.4	5.5
Services	54.6	-	4	12.6	16.3	21.4
Togo						
Industry	59	0.5	1.5	14.8	16.1	8
Business	58	0.7	4.1	11.9	17.4	7.9
Services	56.4	1.3	2.4	11.1	17.7	11.2

Source: own elaboration with the data from INSEED, 2019.

Although we do not have as much data about the individual financial performance of informal firms, we know that trade is one of the most profitable activities inside the sector. Wholesale and retail trade represent 36.2% of the total productivity in the informal sector. Both sectors also represent 37.1% of the value added in the informal sector; the retail sector has the highest added value within the trade sector, representing 60.6%, while the wholesale trade represents 35.2%. The table below shows the main economic aggregates of the informal sector, and once again, the sector that outperforms the rest is retail trade (INSEED, 2019). Shockingly, the most profitable sector[34] is taken over by women, yet they do not seem to be able to enjoy the profits they are making. However, this economic performance is far from the peak of the Nana Benz in 1985, in which their cloth trade alone represented 20% of the imports (Heilbrunn, 1997).

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[34] Represents roughly half the total revenue created by the informal economy.

Table 9. Economic performance (in millions of francs XOF) of the informal trade sector in Togo in 2017.

Sector	Annual revenue	Annual production	Annual added value
Trade and repair of car parts	28,331	24,095	20,545
Wholesale trade	438,549	218,318	184,536
Retail trade	576,579	343,421	296,010
Total	1,043,459	585,835	501,090

Source: own elaboration with the data from INSEED, 2019.

Regarding supplier discounts, informal firms in the trade sector have encountered issues accessing suppliers reliably. The 80.3% have issues accessing the suppliers, 86.3% have issues accessing a large order, and 79.2% have issues accessing market information (INSEED, 2019). These results reflect the results obtained in the Nigerian probits. In a sector dominated by women, they have difficulties controlling the whole supplier chain like the Nana Benz managed to do. Consequently, it confirms that the relationship of the Nana Benz with the suppliers is not representative of the reality of the trade sector. It is more likely that the results of a set of conditions at a given time played in their favour.

The following table presents elements relevant to the informal firm in Togo. However, it did not come as significant in the probit or could not be a variable in the model. It shows that, as in the case of the Nana Benz, most informal business firms are small (almost sole-owner), employ relatives, and are self-employed.

Table 10. Size characteristics of the informal firms in Togo in 2017.

Place of residence and sector of activity	% of workers related to the head of the IPU	The average size of the firm (n° of employees)	Self-employment (in %)
Lomé			
Industry	85	1.4	78.8
Business	94.1	1.1	91.8
Services	93.4	1.3	88
Other urban areas			
Industry	80.3	1.5	71.9
Business	99.4	1.1	94.4
Services	90.4	1.5	76.3
National average			
Industry	87	1.4	79.7
Business	97.4	1.1	92.9
Services	93.5	1.3	83.9

Source: own elaboration with the data from INSEED, 2019.

As depicted in table 10, the average size of the IPU is 1.2 workers. This results from the family structure and is often based on a subsistence logic. Almost all of them are self-employed (92.2%) and employ by their relatives (97.4%). This is a consequence of the "kin tax" and the pressure women have to be everyone's providers and caretakers (Jakiela & Ozier, 2016; Cordonnier, 1982, p. 55). The most powerful Nana Benz could employ up to four workers; however, the rest were on their own. These characteristics make the Nana Benz a representative example of the reality that women still face in the informal trade.

This section confirmed the results with the Nigerian dataset. Women in Togo enter the labour market later than men; they have lower education, have issues accessing credit and suppliers and are self-employed in micro-informal firms inside the retail sector. However, it is remarkable that almost 40 years after the peak of the Nana Benz, the situation in Togo regarding women and informal firms and trade has not changed much, allowing women to share common determinants with them. While it remains the most profitable sector, women still face higher barriers to profit, such as a lack of market information, low education, higher taxes, or barriers to accessing formal credit.

7 Conclusion

To some extent, the Nana Benz represents women's reality in the region through some common characteristics: late entry into the informal labour market, better financial performance, self-employed and running a small business, higher customer loyalty, low level of education and higher financial barriers. While the loyalty of the customers and the financial performance increase the probability of being a woman in an informal firm, being young and receiving discounts from the suppliers, decrease the probability.

Nevertheless, it is important to note that the success of the Nana Benz is also a direct consequence of a set of given circumstances at a given time. Firstly, Togo is a particular country with an *entrepôt* economy in which, even nowadays, 16.5% of its GDP is customs taxes (Ministry of Foreign Affairs of France, 2023). Secondly, they took over the market when Togo became an independent state, when the political power, the colonial influence and the society were going through a big change. Therefore, the Nana Benz could settle their privileges and peculiar relationship with the government and European suppliers. This makes the Nana Benz a unique case in the region because, as Sylvanus (2016) states,

they were builders of their nation and participated actively in creating Togo. No other women-dominated trade network can be compared to them in the region.

What is most remarkable about these results is that although the informal trade, especially retail, is the most profitable sector inside the informal sector in Togo, women do not seem to be profiting from those benefits. Women in Nigeria and Togo still face the same barriers as the Nana Benz did during their "reign" between the 1940s-1990s. Much has not changed for women in the informal sector in the last 40 years. They are still discriminated against in education, finance and property rights, pushing and trapping them in the informal sector for decades with no other possibility other than subsistence logic. In this sense, the Nana Benz at the top, driving Mercedes Benz and with villas in France are an exception in a society struggling to integrate women into the formal market.

Another contribution of this research explains that the Nana Benz are not that far off of more traditional male-dominated trade networks. Once they gained a certain political agency, they became influential players with power only comparable with their male counterparts, such as the *marabouts* or the Yoruba. Moreover, the probabilistic approach allowed us to extend the analysis over a sample bigger than 40 women, which is what previous literature had on the Nana Benz. This allows us to have a bigger picture and demystify the figure of the Nana Benz by comparing their reality to the rest of the women.

This study also shows that women, the main actors of the informal market in Togo, work in more precarious conditions due to the persisting problems: low education, lack of market information, legal barriers, problems accessing credit etc. Governments in the future should put more effort towards women's education, help them with accountability so they can access the formal credit market or ensure proper working conditions for the workers in the informal sector.

The research obtains interesting new findings regarding women's determinants in the informal trade sector. Nevertheless, the lack of proper data made it difficult to analyse some features. For instance, it would have been relevant to have data on the ethnic groups, religions or other urban areas other than Lomé as they also impact the informal trade and women's participation.

Finally, the lack of data and empirical strategy raises the issue of the lack of data in Sub-Saharan Africa. It is shocking, even nowadays, the lack of common standards to measure and define informality and useful statistics considering that it represents more than 70%

of the employment and, on average, 40% of the GDP in West African countries. If researchers, international organisations and decision-makers are not aware of the real extent of the phenomenon and who is involved, then no good policy cannot be developed, consequently impeding the economic and social development of the countries.

For future studies, it will be great to have a harmonised dataset or report about the informal sector from all the countries members of the ECOWAS, in which they share the same criteria and definition. This would allow a better understanding of the informal sector and women's situation. Therefore, allowing for more coordinated action towards the informal sector among the different countries and deeper studies of the informal sector, including more information like ethnic groups.

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Appendix

COUNTRY OVERVIEW OF TOGO

Figure A. 1. Map of the main cities and regions of Togo
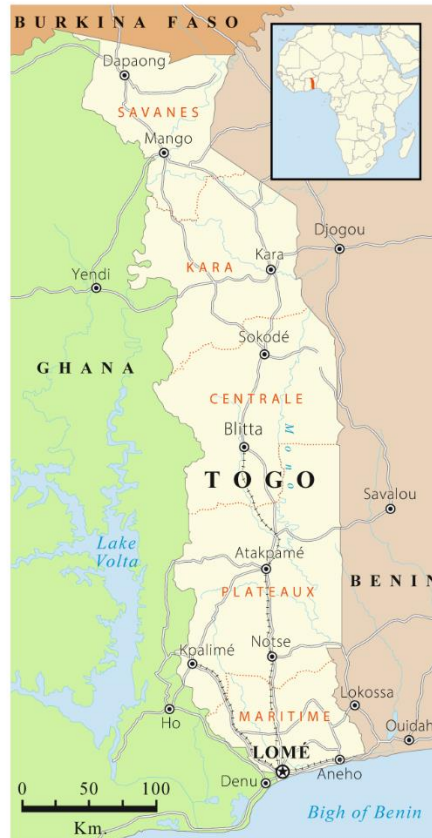
Source: Wikipedia and Google Maps, 2023.

General data

- Head of the state: Faure Essozimna Gnassingbé (since May 2005)
- Official language: French
- Most common languages: Ewe and Kabiyé

Geographical data

- Surface: 56,790 km^2
- Capital: Lomé
- Main cities: Lomé, Kara, Sokodé, Kpalimé, Atakpamé, Dapaong

Demographic data

- Total pop.: 8.28 million inhabitants (2020)
- Life expectancy: 61 years old (2019)
- Literacy rate: 64%
- Religion: Christians (47.8%), Islam (18.4%), Traditional faiths (33%).
- HDI: 0.538 (low)

Economic data

- Currency: Franc XOF
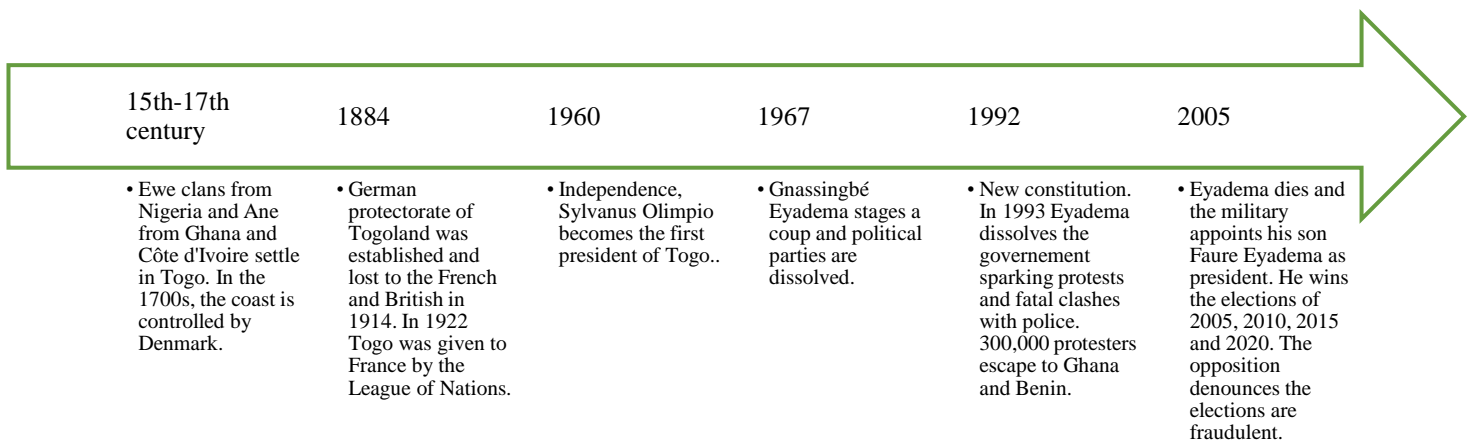- GDP: $5.5 billion (2019)
- GDP per capita: $679 (2019)
- Growth rate: 4.9% (2019)
- Main exporters: Burkina Faso, India and Nigeria
- Main importers: China, France, USA, Nigeria
- Share of sectors in GDP: Primary (19.3%), industry (13.9%), services (49.9%), customs taxes (16.5%)

Source: own elaboration with de Data from France Diplomatie (2021) and World Bank.

Figure A. 2. Togo's timeline.

15th-17th century	1884	1960	1967	1992	2005
• Ewe clans from Nigeria and Ane from Ghana and Côte d'Ivoire settle in Togo. In the 1700s, the coast is controlled by Denmark.	• German protectorate of Togoland was established and lost to the French and British in 1914. In 1922 Togo was given to France by the League of Nations.	• Independence, Sylvanus Olimpio becomes the first president of Togo..	• Gnassingbé Eyadema stages a coup and political parties are dissolved.	• New constitution. In 1993 Eyadema dissolves the governement sparking protests and fatal clashes with police. 300,000 protesters escape to Ghana and Benin.	• Eyadema dies and the military appoints his son Faure Eyadema as president. He wins the elections of 2005, 2010, 2015 and 2020. The opposition denounces the elections are fraudulent.

Source: own elaboration with the data from BBC (2023).

Figure A. 3. Cartography of the ethnic groups and languages in Togo, Benin and Nigeria
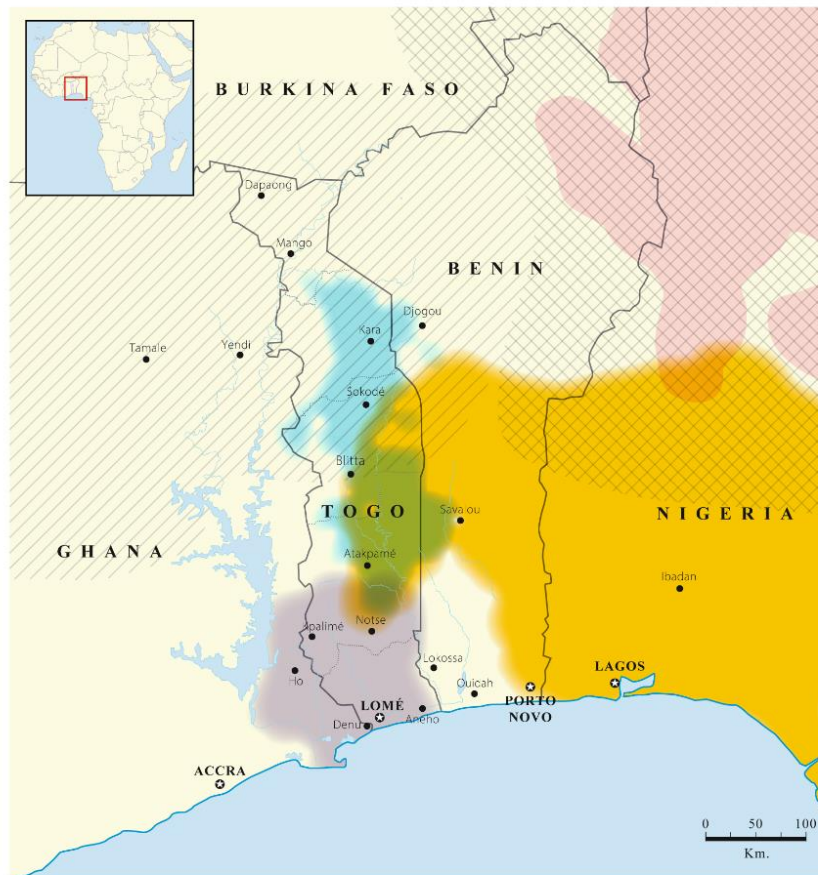
COUNTRY OVERVIEW OF NIGERIA

Figure A. 4. Map of the main cities and regions of Nigeria

Source: United Nations.

General data

- Head of the state: Muhammadu Buhari (since February 2019)
- Official language: English
- Most common languages: Hausa, Yoruba, Igbo and Pidgin

Geographical data

- Surface: 932,777 km^2
- Capital: Abuja
- Main cities: Lagos, Ibadan, Kano and Port Harcourt

Demographic data

- Total pop.: 216 million inhabitants
- Life expectancy: 56 years old (2023)
- Literacy rate: 62%
- Religion: Christians (40%), Islam (50%), Traditional faiths (10%).
- HDI: 0.534 (low)

Economic data

- Currency: Naira
- GDP: $504 billion (2019)
- GDP per capita: $2330 (2022)
- Growth rate: 3.2% (2022)
- Main exporters: India, Spain and Netherlands.
- Main importers: China, India and the USA.
- Share of sectors in GDP: Primary (25%), Industry (22%), Services (53%)

Source: own elaboration with de Data from France Diplomatie (2021) and World Bank.

Figure A. 5. Map of Lagos and Ikeja local government.

Source: Research Gate.

Table A. 1. Level of education of the Nana Benz in 1982

Level of education attained	Percentage
Primary certificate	42
No primary education certificate	34
Have never been schooled	24

Source: Cordonnier, 1982

Table A. 2. Level of education by gender in Togo in 2017.

| | Educational attainment (in %) | | | |
	None	**Primary**	**Secondary**	**University**
Gender				
Men	24.3	39.6	31.5	4.5
Women	37.5	40.0	20.7	1.7
National Average	31.1	39.8	26.0	3.1

Source: own elaboration with the data from INSEED, 2019.

Table A. 3. Social indicators.

Indicators	Lomé	Other urban areas	Urban ensemble	Rural	Togo
Distribution of the population by migration profile					
Non migrant	49.4	71.4	57.9	77.4	69
Internal migration	37.3	22.1	31.4	15.3	22.2
International migrant	13.3	6.5	10.7	7.3	8.8
Net secondary school enrolment rate (in %)					
Men	74.9	70.9	73.1	55.3	61.5
Women	63.4	64.4	63.9	44.2	52.5

Source: INSEED, 2019.

As we can observe in table A. 3, Togo, like other countries of the region, for example, Côte d'Ivoire, has quite a lot of internal migration. This exodus is often from rural areas toward the cities and often from the north toward the south. The international migration in Togo corresponds with migration from the lock-land neighbouring countries like Burkina Faso.

Table A. 4. Share of women (in %) in the trade sector per region in Togo in 2017.

| Trade sector | Region of residence | | | | | | |
	Maritime	**Plateaux**	**Centrale**	**Kara**	**Savannes**	**Grand Lomé**	**Average**
Wholesale	80.1	61.6	83.2	39.3	44.3	62.8	65.9
Retail	94.7	86.1	89	83.3	75.5	81.3	85

Source: own elaboration with the data from INSEED, 2019.

Women are more present in the region with urban areas as it allows retail trade to develop. In the Kara and Savannes, the more rural regions, women are less present in the sector. In Kara, women work in forestry, logging and support activities. The Nana Benz

developed simultaneously as the urbanisation in Togo increased; hence the retail and wholesale sector appears in the big dynamic urban areas, especially along the coast (Maritime and Lomé).

Figure A. 6. Evolution of the percentage of women founders of an IPU in Togo before 1990 to 2018.
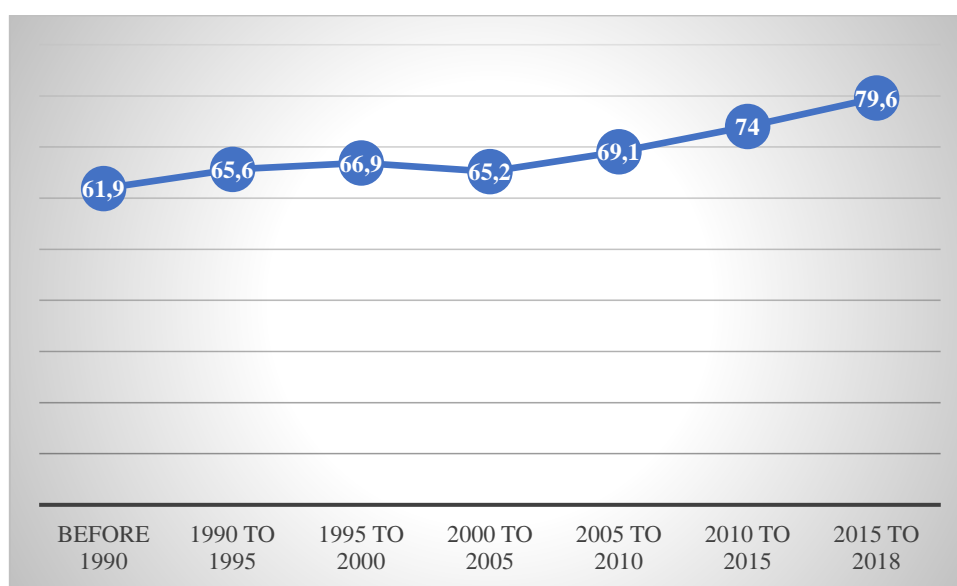
Source: own elaboration with the data from INSEED, 2019.

Table A. 5 Correlation Matrix

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
(1) Woman	1.000																		
(2) Age	0.111	1.000																	
(3) Firm Industry	-0.032	0.184	1.000																
(4) Business Engagement Level	0.024	0.178	0.060	1.000															
(5) Firm Employee Size	0.048	0.116	-0.149	-0.060	1.000														
(6) ISCFF1	-0.022	-0.055	-0.087	0.077	-0.000	1.000													
(7) ISCFF2	0.003	-0.029	-0.024	0.093	-0.062	0.643	1.000												
(8) ISCFF4	0.018	0.198	0.054	0.109	-0.094	0.018	0.086	1.000											
(9) ISCFF5	0.061	0.092	0.015	0.072	0.018	-0.017	0.036	0.540	1.000										
(10) ESC1	0.020	0.266	0.115	-0.046	0.040	-0.238	-0.263	0.131	0.124	1.000									
(11) ESC2	0.009	0.212	0.045	0.017	-0.034	-0.288	-0.275	0.192	0.191	0.652	1.000								
(12) ESC3	0.048	0.256	0.154	-0.013	0.015	-0.237	-0.245	0.151	0.117	0.477	0.501	1.000							
(13) ESC5	0.027	0.114	0.013	0.014	0.040	-0.176	-0.143	0.110	0.117	0.228	0.252	0.376	1.000						
(14) ESC6	-0.033	0.130	0.076	0.041	0.022	-0.106	-0.053	0.097	0.127	0.174	0.186	0.207	0.404	1.000					
(15) ESC8	0.031	0.164	0.072	0.029	-0.120	-0.070	-0.057	0.198	0.144	0.180	0.158	0.205	0.269	0.336	1.000				
(16) FP4	0.178	0.259	0.039	0.025	0.048	-0.266	-0.264	0.177	0.194	0.244	0.289	0.257	0.215	0.193	0.130	1.000			
(17) NFP4	0.153	0.305	0.067	0.031	0.013	-0.218	-0.220	0.209	0.189	0.253	0.248	0.292	0.193	0.247	0.205	0.499	1.000		
(18) NFP6	0.071	0.343	0.103	0.069	0.019	-0.215	-0.241	0.191	0.166	0.246	0.286	0.304	0.205	0.198	0.201	0.485	0.518	1.000	
(19) NFP7	0.131	0.290	0.082	0.043	0.086	-0.257	-0.260	0.203	0.215	0.304	0.339	0.337	0.259	0.150	0.173	0.490	0.545	0.664	1.000