



## **TERMS OF REFERENCE**

### **Study and Action Plan on E-commerce, with focus on Women, Youth, Persons with disabilities, and Small-Scale Traders in the ECOWAS region**

#### **I. CONTEXT**

E-commerce and the digital economy offer new opportunities for regional integration, economic growth, industrial diversification and job creation in the ECOWAS region. Increased use of the Internet over the last 10 years mirrored in the increase in mobile Internet coverage, and a strong commitment by governments in the region to digital transformation to deliver on economic, social and environmental development goals, highlight the region's ambitions and the progress achieved. The ECOWAS region has 41% Internet penetration this is a great stride from a mere 2% in 2005. More people are using the Internet for commercial purposes. This increase has partly been influenced by a rise in Internet penetration, the adoption of mobile devices, the development of innovative payment systems and a growing youth population.

Despite all positive factors that create an optimistic forecast for e-commerce in the region, there are still gaps when the prerequisites for cross-border e-commerce in each of the 15 ECOWAS member States are considered. These challenges relate to barriers that hamper trade facilitation, costly and unequal access to ICT infrastructure and services, insufficient online consumer protection and confidence, the low uptake of business and e-commerce skills, as well as the absence of specific data on e-commerce-related activity in the region. In addition, to provide evidence-based policy direction to advance adoption and innovation in the sector.

In July 2023, the Economic Community of West African States (ECOWAS) developed the ECOWAS E-commerce Strategy (ECS) with the objective to support ECOWAS Member States in their efforts to use technology to accelerate structural change and development, and foster regional integration, including through economic diversification, job creation and more inclusive trade activities.

The strategy is guided by all ECOWAS, African Union (AU) and African-led initiatives in e-commerce and digital development (such as the African Union's vision 2063, the African Digital Transformation Strategy), the African Continental Free-Trade Area (AfCFTA), and other relevant programmes/projects implemented by the eTrade for all Initiative and other development partners and will also directly support the Community's efforts to promote regional cooperation and integration.

The strategy is composed of the follow four strategic goals: (i): Institutional Strengthening; (ii) Secure trust along the e-commerce supply chain from producers to consumers; (iii) e-commerce intelligence: Improve access to e-commerce statistics and market information in ECOWAS; and (iv) Foster inclusion for e-commerce development in ECOWAS with a focus on Women, Youth, people with disabilities, and informal cross-border traders (ICBTs).

In order to ensure the strategy's effectiveness and inclusivity, there is a need for a study focusing on marginalized groups such as women, youth, Persons with Disabilities (PWDs)<sup>1</sup>, and small-scale traders<sup>2</sup>. As a result, the ECOWAS Commission, with the support of the World Bank, is seeking to recruit a consultant to prepare a detailed Programme with Action Plan to support the implementation of the ECOWAS E-Commerce Strategy.

## **II. OBJECTIVE OF THE ASSIGNMENT**

The objective of the assignment is to undertake a study and prepare a detailed Action Plan with focus on Women, Youth, PWDs, and Small-Scale Traders to support the inclusive implementation of the ECOWAS E-Commerce Strategy.

## **III. SCOPE AND RESPONSIBILITIES**

Working under the overall guidance of the Commissioner for Economic Affairs & Agriculture at the ECOWAS Commission, and under the direct supervision of the Director of Trade Directorate, the consultant is expected to perform the following responsibilities:

- a. Review Existing Literature and Data: Analyze current reports, data, and literature related to e-commerce, digital inclusion, and the socio-economic status of the target groups.
- b. Conduct Primary Research: Carry out surveys, interviews, or focus group discussions with relevant stakeholders, including government agencies, civil society organizations, firms, and the vulnerable groups themselves.
- c. Assess the Current Status: Evaluate the current state of digital inclusion and e-commerce participation among women, youth, PWDs, and small-scale traders.
- d. Identify Barriers and Challenges: Pinpoint the obstacles these groups face in accessing and engaging in e-commerce activities.
- e. Develop Recommendations and Action Plan: Formulate actionable recommendations and a detailed action plan with specific activities, timelines, responsible parties, and resource requirements to address identified challenges and promote meaningful inclusion.

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<sup>1</sup> PWDs include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others (Article 1, Convention on the Rights of PWDs).

<sup>2</sup> Small-scale traders refer to those individuals or micro- and small-sized enterprises engaged in cross-border trade and local commerce, with a workforce of less than 50 employees and less than US\$160,000 in annual turnover.

- f. Incorporate Feedback and Align with Strategy: Integrate stakeholder feedback and ensure the programme aligns with the objectives of the ECOWAS E-Commerce Strategy.
- g. Present Findings: Deliver the findings, recommendations, and proposed programme to relevant stakeholders for review and validation.

Specifically, the Consultant will follow three main work streams:

**Task 1. Conduct surveys to identify barriers for vulnerable groups and small-scale traders to access and use e-commerce and sell online, as well as identifying how firms are facilitating or inhibiting access.**

**1.1 Survey 1. Individuals from Vulnerable Groups.** The aim will be to identify barriers and limitations faced by PWDs, youth, and women in accessing e-commerce platforms

Sample Size and Composition: Survey a representative sample of at least 30 individuals per country from at least 7 ECOWAS countries, including The Gambia, Guinea, Guinea-Bissau, Cabo Verde, Nigeria, Cote d'Ivoire, Sierra Leone and Senegal.

Questionnaire Design: Develop a questionnaire with sections on i) demographic (gender, age, country of residence, income, type of disability or impairment, education), ii) E-commerce Usage (frequency, platforms used etc.), iii) and Barriers to Access (accessibility features, cost and access to internet and digital payments, hardware/software restrictions, digital skills limitations etc.)

**1.2 Survey 2. Firms Offering Products and Services Online.** The aim will be to identify how firms are facilitating or inhibiting access for PWDs, youth, and women to online purchasing.

Sample Size and Composition: Survey a representative sample of at least 15 firms per country from at least 7 ECOWAS countries, including The Gambia, Guinea, and Guinea-Bissau.

Questionnaire Design: Develop a questionnaire covering i) Firm information (name, size, country of operation, type of product/service), ii) Accessibility Features and Inclusion measures (implemented or planned), iii) Costs and Challenges (quantify costs associated and barriers faced by small traders if accessibility requirements are mandated).

**1.3 Survey 3: Small-Scale Traders.** The aim will be to identify the barriers faced by small-scale traders in using e-commerce for both domestic and cross-border transactions.

Sample Size and Composition: The sample should be representative and include at least 30 traders per country from at least 7 ECOWAS member countries, including some ICBTs and diverse sectors.

Questionnaire Design: The questionnaire could include perceived regulatory barriers (e.g., regulatory burden, high regulatory compliance costs) as well as ecosystem barriers (e.g., lack of addressing systems, high cost of logistic services, lack of digital payment options, lack of trust in e-commerce by consumers, no access to financing alternatives, high import costs) and direct limitations of the small traders (e.g., skills – digital, financial, marketing, logistics, business plan, infrastructure, etc).

Language: The questionnaire should be written in English, French or Portuguese, as needed, and adapted to the focus group's special needs.

Data Collection: the consultant will determine the most effective data collection method (online, in-person, or a combination) with surveys and interviews involving a mixture between open and close-ended questions. The consultant will be responsible to ensure Privacy Notices are approved by participants.

## **Task 2. Assessment and Recommendations based on survey results and consultations**

- A SWOT analysis and assessment should be conducted considering the surveys' findings and any additional consultations with stakeholder groups such as government agencies and PWDs organizations. A set of policy recommendations will be derived to improve vulnerable groups' and small-scale traders' access to e-commerce, for example by setting requirements for firms to sell online to facilitate PWD to buy online<sup>3</sup>. Exemptions for small traders could be suggested to avoid additional regulatory burdens that limit market entry. Recommendations could also include reducing regulatory burdens, providing access to training, facilitating financing, and incentivizing formalization for ICBTs.

## **Task 3. One Action Plan to enable inclusive e-commerce strategy implementation**

Develop an Action Plan outlining specific actions, responsible parties, timelines, and requirements for implementing recommendations in alignment with the ECOWAS E-commerce strategy. This will involve leveraging the analysis and assessments from the data collected from the surveys to provide a set of recommendations to support the inclusive implementation of the ECOWAS E-commerce strategy. The action plan and recommendations should consider:

- How to facilitate the access of vulnerable groups (PWDs, youth, and women) to e-commerce in the ECOWAS region.
- How to address and reduce barriers faced by small-scale traders in selling online and engaging in cross-border e-commerce within the ECOWAS region.

The ECOWAS Trade Directorate will be responsible to facilitate any available stakeholder contacts among country members and share relevant reports or guidelines the consultant must consider while developing the requested study.

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<sup>3</sup> It is advisable to review the European Accessibility Act ([Directive \(EU\) 2019/882](#)), particularly the obligations to ensure that e-commerce websites are accessible. Such Directive a) includes accessibility requirements for e-commerce through websites and mobile device-based services, b) applies to the online sale of any product or service, and c) contains regulatory exemptions for microenterprises. Accessibility principles are: 1) Perceivability, 2) Operability, 3) Understandability, 4) Robustness.

#### IV. DELIVERABLES

The deliverables for this assignment are as follows:

#	Deliverable	Timeline	Payment schedule
0	<b>Inception Report:</b> detailing the proposed methodology, work plan, and data collection tools.	Week 2	15%
1	<b>Interim Report:</b> summarizing the findings of the surveys including an analysis of challenges, opportunities, and recommendations. The consultant is expected to share the database with the surveys' information collected.	Week 8	20%
2	<b>Draft Action Plan:</b> outlining specific interventions to support the inclusion of vulnerable groups and small-scale traders in e-commerce in the region.	Week 10	35%
3	<b>Final Report:</b> incorporating feedback from stakeholders and presentation of the finalized Action Plan along with the recommendations for implementation.	Week 13	30%

#### V. EXPECTED DURATION AND LOCATION

The expected duration of the assignment is ninety days (90) days.

The consultant can work remotely but is expected to travel to Abuja when required. All travel costs and DSA will be paid separately according to prevailing WBG rules and regulations.

#### VI. QUALIFICATIONS AND EXPERIENCE

##### Qualifications and skills

- Advanced university degree (i.e. master's degree) in Trade, Law, Economics, Digital Transformation, Computer Engineering, Development Studies or related field with relevance for the assignment
- Demonstrated experience in conducting research and developing programmes related to e-commerce, digital inclusion, and socio-economic development.
- Familiarity with the ECOWAS region and its socio-economic dynamics, particularly as they relate to women, youth, PWDs, and small-scale traders.
- Strong analytical skills and the ability to translate findings into actionable recommendations.
- Excellent communication and presentation skills.

Professional experience

- Ten (10) years of proven experience in trade policy formulation, regional integration and development, or related areas
- Five (5) years of proven experience in Digital Trade/ ECommerce

Language

- English and French. Portuguese is a plus.

**VII. CONTACT**

For further information, please contact Mr. Kolawole Sofola, Director – Trade at [ksofola@ecowas.int](mailto:ksofola@ecowas.int)