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**Unlocking Africa's Economic Potential: A Comprehensive Analysis of AfCFTA
Opportunities for Women and Youth as Workers, Consumers, Producers, and Traders**

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Abstract

Purpose: The African Continental Free Trade Area (AfCFTA) represents a monumental step toward the economic integration of the African continent, aiming to create a single market for goods and services among 55 African Union member states. With an anticipated market of 1.3 billion people and a combined GDP exceeding \$3.4 trillion, the AfCFTA holds transformative potential for fostering inclusive and sustainable growth. Central to this transformation is the strategic inclusion of two historically marginalized but economically vital groups: women and youth. This article critically examines the promises and practical pathways through which the AfCFTA can become a driver of inclusive economic empowerment for women and youth.

Methodology: Drawing from treaty provisions, policy frameworks such as Agenda 2063, and a range of empirical data, the paper analyzes opportunities across the economic spectrum: as workers, consumers, producers, and traders. It also integrates case studies and comparative insights to underscore the practical realities and innovations shaping gender-responsive trade policies.

Findings: Women account for the majority of the informal trade workforce across Africa, while youth represent over 70% of the population under the age of 30. Both groups possess immense economic potential but face significant structural and systemic barriers including limited access to finance, education, infrastructure, and representation in policy decision-making.

Unique Contribution to Theory, Practice and Policy: The article offers actionable policy recommendations to national governments, the AfCFTA Secretariat, and civil society. Ultimately, the paper argues that the success of the AfCFTA hinges not only on economic liberalization but on its ability to deliver social transformation—where inclusivity, equality, and empowerment are foundational pillars of Africa's economic renaissance.

Keywords: *AfCFTA Economic Integration, Gender, Youth, Opportunity, Inclusion*

JEL Classification Codes: *F15, J16, J13, O15, I38*

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INTRODUCTION

Context and Rationale

The launch of the African Continental Free Trade Area (AfCFTA) in January 2021 marked a critical milestone in Africa's economic history. As the world's largest free trade area by number of participating countries, the AfCFTA aims to integrate African economies by removing tariff and non-tariff barriers, facilitating trade, and encouraging investment across the continent (AfCFTA Secretariat & UNDP, 2020). Its vision is closely aligned with the African Union's Agenda 2063.

Africa's economic potential is immense but historically under-leveraged. Trade among African nations accounts for less than 17% of total African trade, compared to over 60% in Europe and Asia (UNCTAD, 2020). The AfCFTA seeks to increase intra-African trade by over 50% by eliminating tariffs on 90% of goods and reducing other trade impediments (World Bank, 2020). However, the mere removal of trade barriers will not automatically result in equitable outcomes.

This article contends that the AfCFTA must go beyond macroeconomic policy and explicitly address the needs of women and youth—two groups that form the economic backbone of Africa yet remain marginalized in formal trade environments (UN Women, 2021). Women dominate the informal economy and are responsible for a large share of cross-border trade, especially in agriculture, services, and light manufacturing. Youth, on the other hand, represent the continent's most dynamic demographic but face challenges that make it difficult for them to take up opportunities offered by the AfCFTA.

Problem Statement

Despite the ambitious vision of the African Continental Free Trade Area (AfCFTA) to enhance intra-African trade and drive continental economic transformation, its potential for inclusive development remains underexplored and underutilized—particularly in relation to women and youth. While these groups constitute a significant portion of Africa's population and economic actors, they are systematically marginalized in formal trade structures and policy frameworks. Women dominate the informal economy and are central to cross-border trade, yet face structural barriers such as limited access to finance, weak representation in decision-making, and inadequate legal protections. Similarly, Africa's youthful population, despite being demographically dominant, struggles with unemployment, underemployment, and a lack of targeted trade-related opportunities.

The AfCFTA's legal and institutional mechanisms remain largely silent or insufficient in addressing the intersectional vulnerabilities faced by women and youth. This gap between macroeconomic ambitions and inclusive policy design threatens to undermine the transformative potential of the trade agreement. There is a critical need for evidence-based analysis that bridges this gap by assessing how the AfCFTA can become more gender- and youth-responsive—not only in principle but in practice.

This study seeks to fill these gaps by offering a multidimensional analysis of how women and youth can be empowered under the AfCFTA—as workers, consumers, producers, and traders. It contributes to a deeper understanding of the structural barriers to inclusive participation and provides practical, policy-oriented solutions. The primary beneficiaries of this research are policymakers, regional economic communities, the AfCFTA Secretariat, civil society

organizations, and development partners, as well as the women and youth whose economic empowerment is essential for achieving sustainable and equitable growth across Africa.

Objectives and Research Questions

This article aims to critically assess the opportunities and challenges that the AfCFTA presents for women and youth in Africa.

It will:

1. Evaluate the legal and institutional mechanisms within the AfCFTA that promote gender and youth inclusion.
2. Analyze the roles women and youth can play as workers, consumers, producers, and traders.
3. Identify the structural and socio-economic barriers hindering their full participation.
4. Offer actionable policy recommendations to maximize inclusive benefits under the AfCFTA.

The central research questions are:

1. How does the AfCFTA explicitly integrate gender and youth considerations in its legal framework?
2. What practical opportunities does the AfCFTA create for women and youth in various economic roles?
3. What are the major constraints preventing inclusive participation?
4. What policy measures are required to make the AfCFTA a truly transformative platform for women and youth?

Methodology and Structure

The article employs a multidisciplinary approach, combining legal analysis, economic theory, gender studies, and youth development frameworks. It draws from primary sources such as the AfCFTA Agreement, Protocol on Women and Youth in Trade, Agenda 2063, and national implementation strategies. Secondary sources include academic literature, UN and AU reports, and case studies from across the continent.

The structure of the paper is as follows:

- 1) Section 2 introduces the conceptual framework underpinning inclusive trade.
- 2) Section 3 provides an overview of the AfCFTA, including its objectives and operational status. Section 4 focuses on legal commitments to inclusion.
- 3) Section 5 explores the opportunities available to women and youth across four key roles.
- 4) Section 6 details the barriers to participation.
- 5) Section 7 includes practical case studies from various African countries.
- 6) Section 8 proposes detailed policy recommendations.
- 7) Section 9 concludes with a reflection on the way forward.

Conceptual Framework: Inclusive Trade, Gender Equity, and Youth Empowerment

Defining Inclusive Trade

Inclusive trade refers to the intentional design and implementation of trade policies, agreements, and practices that ensure all segments of society, including marginalized and underrepresented groups, can benefit from the opportunities that trade provides (ITC, 2015). Unlike traditional models of trade liberalization that focus on aggregate gains, inclusive trade interrogates how benefits are distributed across gender, age, income, and geography.

In the context of the AfCFTA, inclusivity is not merely a normative goal but a strategic imperative. The agreement recognizes that economic transformation will be incomplete without the full and equal participation of women and youth (AfCFTA Secretariat & UNDP, 2020). This notion is echoed in global initiatives by UNCTAD, UN Women, and the World Trade Organization, which advocate for gender-responsive and youth-sensitive trade policies.

Gender and Trade: A Theoretical Lens

Feminist economics challenges the assumption that trade and market policies are gender neutral. Instead, it highlights how trade agreements often reinforce gender-based inequalities by favoring sectors or skills in which women are underrepresented (World Bank, 2020). In Africa, the gendered division of labor remains entrenched. Women dominate subsistence agriculture and informal trade but remain underrepresented in formal business sectors.

These disparities are worsened by limited access to credit, education, land, and technology (UN Women, 2022). Trade liberalization can disproportionately affect women if these structural barriers are not addressed. For example, increased competition from imported goods can displace women's micro-enterprises. Therefore, gender mainstreaming must be integral to AfCFTA implementation.

Youth and Economic Participation

Youth empowerment frameworks stress that economic growth in Africa depends on fully integrating young people into formal economies (AU, 2020). Despite being the most populous demographic on the continent, youth face disproportionate unemployment, underemployment, and exclusion from decision-making processes.

Youth require access to finance, digital infrastructure, quality education, and trade facilitation mechanisms tailored to new and informal sectors such as e-commerce and creative industries (UNCTAD, 2020). Their exclusion from formal markets and policy design reflects a lost opportunity to harness Africa's demographic dividend.

Informality and Structural Barriers

Women and youth are overrepresented in Africa's informal sector, which constitutes over 85% of total economic activity (AfCFTA Secretariat & UNDP, 2020). Informality results in a lack of legal protection, access to credit, and inclusion in official trade systems. Informal traders, most of whom are women, are often harassed or extorted at borders and denied opportunities to scale.

Simplified Trade Regimes (STRs), like those in COMESA and ECOWAS, provide models for how informal actors can be integrated through policy and institutional reforms (ITC, 2015). Scaling these across the AfCFTA can significantly improve access and protection.

Multidimensional Inequality: A Framework for Analysis

Multidimensional inequality refers to overlapping disadvantages across education, income, geography, gender, and social identity (UNDP, 2020). For instance, a young woman in a rural setting may face restricted access to financial services, mobility limitations, language barriers, and cultural constraints simultaneously.

To address this, intersectionality must guide trade policy design. Gender-responsive budgeting, inclusion quotas, and affirmative action in trade representation are necessary to disrupt entrenched systems of exclusion.

Inclusive Trade Triad Conceptual Model

The model identifies three interconnected pillars—gender inclusion, youth empowerment, and informality transition as core enablers for inclusive trade-driven development under the African Continental Free Trade Area as shown in Figure 1. These pillars interact within a policy ecosystem shaped by legal frameworks, institutional support, and market access.



Figure 1: Inclusive Trade Triad

Source: Author

The Inclusive Trade Triad is composed of three interlinked components: gender inclusion, youth empowerment, and informality transition—each serving as a pillar for building equitable participation in the African Continental Free Trade Area (AfCFTA).

Gender inclusion emphasizes the need to support women's active involvement in trade—as producers, workers, consumers, and entrepreneurs. This requires addressing structural barriers that hinder their participation, including limited access to finance, markets, and land. It also calls for the development and implementation of gender-responsive trade policies and targeted capacity-building programs that enhance women's skills and agency in trade ecosystems.

Youth empowerment centers on promoting youth-led enterprises, especially those leveraging technology and digital platforms. This includes expanding access to innovation hubs, e-

commerce tools, and cross-border digital platforms that connect young traders across the continent. By tackling persistent youth unemployment, this pillar aims to integrate young people into formal trade structures, giving them the tools and opportunities to participate meaningfully in intra-African trade.

Informality transition seeks to bridge the gap between informal and formal economies. Many micro and small enterprises (MSMEs), particularly those led by women and youth, operate informally due to complex regulations and limited institutional support. This pillar advocates for simplified trade documentation, reduced regulatory entry barriers, and the provision of legal protections and incentives for MSMEs. It envisions a trade environment where informal businesses can progressively transition into formal value chains without undue burdens.

At the core of the Inclusive Trade Triad lies the intersection of these three pillars, a space that fosters inclusive AfCFTA trade outcomes. This convergence promotes equitable market participation, sustainable livelihoods, reduced inequality, and broad-based economic transformation. It reflects the commitment to ensuring that no group is left behind in Africa's integration agenda.

Surrounding this core are critical policy enablers that support and reinforce the Triad. These include the AfCFTA Protocols on Women and Youth in Trade, the WTO Trade Facilitation Agreement (TFA), national industrialization strategies and MSME support frameworks, as well as regional institutional mechanisms and the development of digital trade infrastructure. Together, these enablers provide the institutional scaffolding necessary for translating inclusive trade objectives into practice.

Measuring Inclusion: Indicators and Metrics

To ensure accountability and track progress toward inclusive trade, it is essential to establish reliable indicators and metrics. Key measures include the proportion of youth- and women-led businesses participating in AfCFTA-supported trade, the rate of access to credit and loan approvals disaggregated by gender and age, and the representation of women and youth in national trade councils. Additionally, tracking the usage rates of simplified trade regimes by different demographic groups can offer insight into how well trade policies are serving diverse populations. These indicators must be systematically collected and disaggregated by age, gender, and sector. Only through rigorous and empirical evaluation can inclusive trade evolve from an aspiration into a measurable and enforceable development goal (World Bank, 2020).

These indicators must be collected systematically and disaggregated by age, gender, and sector. Only through empirical evaluation can inclusive trade become a measurable and enforceable goal (World Bank, 2020).

Case of Simplified Trade Regime in COMESA

The Simplified Trade Regime (STR) under the Common Market for Eastern and Southern Africa (COMESA) is a trade facilitation initiative designed to help small-scale cross-border traders, especially women and youth, benefit from regional integration. It allows traders to import and export goods duty-free when trading within COMESA member states, provided the goods are on an agreed common list of eligible products and meet rules of origin requirements as shown in Figure 2. Key features of the STR include simplified customs documents, such as the simplified certificate of origin (CoO); common list of eligible goods that are frequently traded across borders; capacity building and information dissemination to empower informal and small-scale traders; and implemented at selected border posts with high volumes of

informal trade. The STR reduces transaction costs, improves border efficiency, and supports inclusive trade by addressing barriers faced by micro and small enterprises engaged in informal cross-border trade.



Figure 2: How the STR works under COMESA

Source: Author

AfCFTA Overview: Vision, Structure, and Progress

Historical and Political Genesis

The African Continental Free Trade Area (AfCFTA), launched in March 2018 and operationalized in January 2021, constitutes the most ambitious project of economic integration in Africa's post-independence history. With 55 African Union member states participating, it covers a market of 1.3 billion people and a combined GDP of over \$3.4 trillion (AU, 2020). This framework builds on foundational efforts such as the Abuja Treaty and Lagos Plan of Action, which sought to foster economic autonomy through regionalism. However, unlike its predecessors, the AfCFTA has adopted a more structured, legally binding, and market-oriented model—indicating a qualitative shift from aspirational policy to enforceable economic instruments.

By aiming to remove tariffs, reduce non-tariff barriers, and harmonize standards, the AfCFTA reflects a deliberate pivot from aid dependency to trade-led development, especially through the stimulation of intra-African trade, which remains under 17%—significantly lower than intra-regional trade in Asia or Europe (UNCTAD, 2020). This shift embodies not only economic logic but also a political assertion of continental self-reliance and collective agency in a multipolar global order.

Vision and Objectives

The AfCFTA's vision—to establish a single continental market for goods and services—is grounded in the broader developmental ethos of Agenda 2063. Its stated objectives include:

- Enhancing competitiveness and fostering industrialization;
- Eliminating tariffs on at least 90% of goods traded across member states;
- Promoting inclusive and sustainable growth across sectors and social groups (AfCFTA Secretariat & UNDP, 2020).

Critically, the AfCFTA positions itself as a strategic policy lever for realizing Aspirations 1 and 6 of Agenda 2063, with specific emphasis on gender equality, youth employment, and people-driven development. This framing is not merely rhetorical; it attempts to link trade policy to social justice and development outcomes, though the extent to which these aspirations are operationalized remains an open question.

Structural Design and Key Protocols

The institutional architecture of the AfCFTA is composed of several foundational protocols—on trade in goods, trade in services, and dispute settlement—designed to create a predictable, rules-based continental market. Among the most innovative developments is the forthcoming Protocol on Women and Youth in Trade, which seeks to embed equity considerations directly into the continental trade framework.

This protocol represents a paradigm shift, introducing legally binding commitments to address systemic barriers that women and youth face in cross-border commerce. If effectively implemented, it could rectify long-standing exclusions by providing targeted support for access to finance, skills, and networks. However, as discussed below, its transformative potential remains contingent on enforceability and national-level harmonization.

The AfCFTA Secretariat, based in Accra, Ghana, functions as the continental coordinating body, but the burden of operational success lies with national governments—who must translate protocol provisions into coherent domestic implementation strategies (UN Women, 2022). This decentralized responsibility introduces risks of asymmetric progress and policy fragmentation.

Operational Status and Milestones

As of 2025, the AfCFTA has made measurable strides in moving from a legal agreement to an operational trade framework. A total of 54 African Union member states have signed the agreement, with more than 40 having completed the ratification process, marking strong political commitment across the continent. Several core protocols have entered into force, and pilot initiatives are already demonstrating early-stage continental trade under AfCFTA rules.

Key operational milestones include the phased elimination of tariffs on 90% of traded goods, which aims to boost intra-African trade by making products more competitive and accessible. Another major achievement is the launch of the AfCFTA Rules of Origin Manual, which provides clarity on how goods qualify for preferential treatment—a crucial step in ensuring transparency and consistency in customs procedures across member states.

In addition, the Guided Trade Initiative (GTI), launched in 2022, has enabled a select group of countries—including Ghana, Kenya, Egypt, and Cameroon—to conduct actual trade transactions under AfCFTA protocols. This pilot has not only tested the readiness of

institutional and regulatory systems but has also generated lessons for scaling implementation continent-wide.

Despite these advancements, operationalization remains uneven across countries. Many member states are still in the process of finalizing national implementation strategies, aligning domestic legislation with AfCFTA obligations, and upgrading customs infrastructure. Gaps in digitization, awareness, and trade facilitation—particularly for women, youth, and informal traders—pose ongoing challenges to the realization of AfCFTA’s full potential.

These milestones, while encouraging, underscore that effective implementation requires more than ratification; it demands sustained investment in institutional readiness, coordination across sectors and regions, and deliberate efforts to build inclusive and interoperable trade systems.

Institutional and Policy Synergies

The AfCFTA aligns with a constellation of African and global development frameworks, including:

- The African Youth Charter (AU, 2020);
- The African Women’s Decade on Financial and Economic Inclusion (2020–2030);
- Global commitments such as SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).

These policy synergies provide normative and strategic scaffolding to integrate marginalized groups into trade ecosystems. However, policy convergence must be matched with functional coherence—through inter-agency coordination, resource mobilization, and monitoring tools. Without this, inclusion risks being tokenistic rather than transformative.

Implications for Inclusion

The AfCFTA aspires to be a transformative force for inclusion and equity across Africa. However, its current implementation trajectory suggests that such aspirations remain aspirational rather than assured. Despite the introduction of the Protocol on Women and Youth in Trade, the broader institutional ecosystem lacks the mechanisms, data, and enforcement tools necessary to track who is being included—or excluded—from the emerging continental trade architecture.

Inclusion requires more than policy alignment; it demands robust institutional capacity, participatory mechanisms, and granular data systems capable of monitoring impacts across gender, age, and regional divides. The failure to acknowledge data gaps, administrative bottlenecks, and lack of baseline indicators undermines the credibility of the AfCFTA’s inclusive agenda.

Equally concerning is the disconnect between AfCFTA ambitions and the technical realities on the ground. Many national trade ministries remain under-resourced, lacking sufficient staffing, digital infrastructure, or training to navigate and enforce AfCFTA protocols. Without deliberate investment in capacity-building, systems interoperability, and inclusive policy design, the AfCFTA may entrench existing inequalities rather than dismantle them.

In sum, while the AfCFTA holds immense potential to advance inclusive economic development, its transformative power depends on whether it can recognize and resolve the operational blind spots that currently hinder its equitable implementation. The next phase must

focus less on declarations and more on the institutional plumbing that makes trade work for all Africans.

The AfCFTA's inclusive vision is both ambitious and conditional. While it holds potential to recalibrate economic structures in favor of women, youth, and informal traders, this outcome is far from automatic. Inclusion must be deliberately embedded through both vertical (national) and horizontal (continental) governance systems.

In essence, the AfCFTA has the potential to be more than a trade agreement—it could evolve into a platform for social transformation. Yet, this will only materialize if its structures are leveraged to dismantle systemic exclusions, not merely to liberalize markets. The challenge is not the absence of frameworks, but the will and capacity to act on them with urgency and equity (UNCTAD, 2020; UN Women, 2022).

AfCFTA's Legal Commitments to Inclusion: Gender and Youth in the Agreement

Legal Architecture for Inclusion

The AfCFTA Agreement explicitly embeds gender and youth considerations in its legal and institutional framework. Article 3(e) identifies one of its key objectives as promoting "sustainable and inclusive socio-economic development, gender equality and structural transformation of the State Parties" (AfCFTA Secretariat & UNDP, 2020). Additionally, Article 27(2)(d) of the Protocol on Trade in Services mandates State Parties to enhance the export capacity of both formal and informal service providers.

These legal clauses provide a basis for advocating targeted support mechanisms for marginalized groups and establishing binding inclusion benchmarks across member states.

Protocol on Women and Youth in Trade: A Work in Progress

The Protocol on Women and Youth in Trade under the African Continental Free Trade Area (AfCFTA) represents a notable innovation in international trade governance. As the first legally binding continental instrument to explicitly embed gender and youth considerations into trade policy, it signals a normative shift toward more inclusive economic integration. Its inclusion reflects growing recognition that structural inequalities—including limited access to markets, finance, skills, and decision-making—must be dismantled if the gains from regional trade are to be equitably distributed.

In terms of content, the Protocol moves beyond rhetorical declarations. It articulates concrete measures such as capacity building, improved access to finance, preferential procurement, and the establishment of supportive trade institutions. This represents a pivot from symbolic inclusion to substantive empowerment. However, the wide scope of its commitments raises critical concerns around operational feasibility, especially given the diverse political, institutional, and fiscal realities of member states.

A core limitation is that the Protocol largely ignores the political hesitance and uneven national capacities that could delay or dilute its implementation. While it sets out aspirational goals, it does not fully anticipate the varying degrees of political will or readiness across countries to adopt gender- and youth-sensitive trade reforms. As of mid-2025, less than half of AU member states have ratified the Protocol, reflecting a mix of legislative backlog, lack of clarity on domestic implications, and in some cases, ideological resistance to externally driven gender mandates.

Even where ratification has occurred, there are serious implementation risks, particularly the absence of legal domestication—that is, the translation of the Protocol’s provisions into enforceable national laws and regulations. In many member states, trade ministries, parliaments, and implementing agencies lack the legal instruments, institutional capacity, or inter-agency coordination mechanisms required to activate the Protocol meaningfully. Without domestication, the Protocol’s impact remains normative rather than operational, and its provisions lack the force necessary to compel action or allocate resources.

Furthermore, the Protocol’s potential impact is promising but conditional. It could help catalyze systemic change by legitimizing the economic role of women and youth within Africa’s evolving trade architecture, thereby supporting job creation, poverty reduction, and more diversified value chains. However, in the absence of strong enforcement mechanisms, binding timelines, and an independent monitoring and evaluation framework, the risk of policy evaporation—where goals remain unimplemented—remains high.

A critical examination also reveals substantive gaps. While the Protocol addresses market access and capacity development, it is less explicit on intersectional barriers such as unpaid care work, digital exclusion, and multiple layers of vulnerability (e.g., among rural youth, informal women traders, or disabled entrepreneurs). These oversights threaten to dilute its inclusivity agenda, especially for those already operating at the margins of the formal economy.

In sum, the Protocol on Women and Youth in Trade is a landmark achievement in regional integration discourse. Yet, its success depends not on its ambition alone, but on whether member states possess the political will, legal infrastructure, and institutional capacity to translate its provisions into transformative action. Moving forward, the Protocol should be treated not as a static legal artifact but as a living instrument—one that requires continuous political engagement, targeted support, and adaptive implementation strategies to fulfill its transformative promise.

The Protocol on Women and Youth in Trade, represents a groundbreaking initiative. It aims to institutionalize gender- and youth-sensitive trade governance by:

- Establishing dedicated support mechanisms for women and youth in cross-border trade;
- Mandating impact assessments disaggregated by age and gender;
- Creating regional financing and capacity-building tools (UN Women, 2022).

Although promising, the Protocol’s impact depends on its timely adoption, full ratification, and strong enforcement by member states.

Informality, MSMEs, and Legal Recognition

More than 80% of African businesses are micro, small, and medium-sized enterprises (MSMEs), many led by women and youth (ITC, 2015). These actors often operate outside formal regulatory frameworks. The AfCFTA offers a vehicle for integrating them through business registration simplification, targeted financial services, and inclusion in regional value chains.

Simplified Trade Regimes (STRs), already piloted in several Regional Economic Communities (RECs), serve as potential models. These allow small-scale traders to move pre-approved goods across borders with minimal documentation, facilitating legal recognition and protection (UNCTAD, 2020). The Simplified Trade Regimes (STRs), as implemented by various Regional Economic Communities (RECs) such as COMESA and the East African Community

(EAC), have played a pivotal role in facilitating small-scale cross-border trade across Africa. These regimes are designed to simplify customs processes for low-value consignments and informal traders—many of whom are women and youth—by reducing documentation requirements, exempting certain goods from tariffs, and establishing simplified procedures at designated border posts. While STRs are broadly aligned with regional trade facilitation objectives, their relationship with existing customs policies across RECs and the emerging AfCFTA customs framework is marked by both convergence and conflict.

Within RECs, STRs are generally well-integrated into customs union arrangements and trade facilitation protocols. For example, both COMESA and EAC STRs are structured to complement regional customs policies by enabling expedited clearance for goods valued below a defined threshold (commonly around \$2,000). These efforts are consistent with REC objectives to deepen regional integration, reduce trade costs, and formalize informal trade flows. However, in practice, the implementation of STRs varies widely across regions and border points, leading to inconsistencies in enforcement and a lack of procedural clarity. Differences in eligible commodity lists, value thresholds, documentation requirements, and levels of digitalization create administrative hurdles and confusion, particularly for traders who operate across multiple regional blocs.

Compounding these challenges is the absence of alignment between STRs and the AfCFTA's customs protocols. As the AfCFTA develops its own continental customs framework—focused on harmonized rules of origin, tariff liberalization, and trade facilitation—there remains uncertainty about how small-scale and informal cross-border trade, especially that governed by STRs, will be integrated into the broader system. At present, STRs are not explicitly referenced within AfCFTA's core protocols, which raises the risk of a dual-track system wherein REC-based informal trade operates in isolation from the continental agenda. This fragmentation threatens the coherence of the AfCFTA and may weaken the inclusion of grassroots traders who are vital to intra-African commerce.

To address these gaps and foster greater coherence, several recommendations emerge for harmonizing STR procedures across RECs and within the AfCFTA framework. First, the AfCFTA Secretariat should spearhead the development of a continental STR model, informed by best practices from COMESA, EAC, and ECOWAS. This harmonized framework should include standardized thresholds for eligible goods, mutually recognized trader registration systems, and streamlined documentation that can be applied uniformly across borders.

Second, to formalize the place of STRs within the AfCFTA legal structure, it is essential to develop a dedicated annex or protocol that explicitly acknowledges and integrates small-scale and informal trade into the continental agreement. This annex would provide legal recognition of STR procedures and offer a platform for aligning regional and continental practices.

Third, there is a pressing need for enhanced coordination between the AfCFTA Secretariat and REC secretariats. A joint customs harmonization task force should be established to align STR guidelines, rules of origin, and trade facilitation instruments across institutions. Such coordination would minimize policy duplication, prevent contradictory directives, and promote interoperability between REC and AfCFTA trade regimes.

Fourth, building the capacity of border officials remains critical. Standardized training on STR enforcement, customs simplification, and AfCFTA compliance must be provided to frontline officers. This would improve consistency in the application of trade rules, enhance predictability for traders, and foster trust in the emerging integrated market.

Finally, digital integration should be prioritized. A digitally interoperable STR registration and clearance system—linked to national customs management platforms such as ASYCUDA—would streamline border processes, facilitate real-time data exchange, and enable more accurate monitoring of STR transactions. Digital tools could also improve transparency and reduce rent-seeking behavior at border points.

In sum, while STRs have been instrumental in advancing inclusive trade at the regional level, their full potential will only be realized if they are harmonized with AfCFTA protocols and underpinned by institutional coordination, legal clarity, and digital modernization. Integrating STRs into the AfCFTA's legal and operational architecture is not only a technical necessity but also a political imperative if the goal is to ensure that small-scale and informal traders are not excluded from Africa's continental integration project.

Dispute Settlement and Access to Justice

The Protocol on Dispute Settlement under the African Continental Free Trade Area (AfCFTA) establishes a formal mechanism for resolving disputes between state parties and, in some cases, large corporate actors. While this protocol provides a rules-based approach to managing trade conflicts at the macro level, it is largely inaccessible to small-scale and informal traders, particularly women and youth, who make up a significant portion of Africa's cross-border trade. The procedural complexity, high legal costs, and lack of awareness associated with formal dispute mechanisms have effectively excluded these groups from meaningful access to justice within the AfCFTA framework.

To ensure that AfCFTA is truly inclusive, there is a critical need to complement the existing formal mechanisms with community-based, accessible dispute resolution options tailored to the realities of small traders. These options should include mediation services at border points, legal aid for informal actors, and training in trade rights and legal literacy, as emphasized by UN Women (2022). Such measures would help to build legal empowerment from the bottom up and offer alternatives to expensive or inaccessible arbitration procedures.

There are practical examples and best practices across Africa that offer scalable models for inclusive dispute resolution. A notable example is the One-Stop Border Post (OSBP) at Busia, on the Kenya-Uganda border. This facility brings together customs, immigration, and health services under one roof, streamlining trade processes while also integrating dispute mediation desks specifically aimed at serving small-scale and informal traders. These mediation services, often supported by civil society organizations and local trade associations, help resolve day-to-day grievances, including disputes over documentation, border harassment, and goods classification. Importantly, the Busia OSBP model has led to significant reductions in processing time and improved trust in border authorities, particularly for women traders who historically faced high levels of extortion and abuse.

Another best practice is the Trade Information and Complaints Mechanism (TICM) piloted in select East African Community (EAC) countries. This mechanism operates as a quasi-trade ombudsman, providing traders with a platform to lodge complaints, receive legal and procedural guidance, and access alternative dispute resolution services. TICMs serve a critical function in offering traders an institutional pathway for redress outside of the formal AfCFTA arbitration panels, which are often inaccessible to smaller actors. Such models offer an intermediate tier of justice that is both more affordable and faster.

Additionally, some RECs and national governments have adopted Cross-Border Trade Charters, developed collaboratively with border communities, local authorities, and trade officials. These charters define mutually agreed rules of engagement and lay the foundation for community-led dispute resolution mechanisms, including peer mediation and awareness campaigns on trade rights and responsibilities. These locally rooted frameworks have been successful in empowering informal traders, especially women and youth, to assert their rights and resolve conflicts constructively without resorting to the formal judicial system.

To operationalize inclusive dispute settlement under AfCFTA, it is imperative that the Secretariat and member states institutionalize and scale up these grassroots models. This could involve formally recognizing border-level mediation services, integrating legal aid clinics and paralegal support into national AfCFTA implementation strategies, and ensuring that border officials are trained in gender-sensitive and youth-responsive dispute handling techniques. Moreover, harmonizing the roles of trade ombudsmen or complaints mechanisms across RECs and embedding them within national trade governance structures could further strengthen access to justice.

To sum it all, ensuring that all Africans—especially small informal traders—benefit from AfCFTA’s legal protections requires a multi-tiered approach to dispute resolution. While formal arbitration mechanisms serve an important function for high-level trade disputes, the lived realities of grassroots traders demand flexible, accessible, and community-driven alternatives. By scaling up successful models like the Busia OSBP mediation desks and EAC’s TICM framework, the AfCFTA can evolve into a more inclusive and equitable platform for continental integration, not just in trade, but also in legal and economic governance.

Monitoring and Accountability Mechanisms

Achieving effective inclusion under the African Continental Free Trade Area (AfCFTA) requires more than aspirational language and progressive legal instruments. It demands a strong institutional framework for monitoring, evaluation, and accountability. Without binding obligations and clear enforcement mechanisms, inclusive trade provisions—particularly those aimed at women and youth—risk remaining rhetorical rather than transformative. While the Protocol on Women and Youth in Trade represents a normative breakthrough, its practical success will depend on whether implementation can be measured, scrutinized, and adapted in real time (AfCFTA Secretariat & UNDP, 2020).

To enable this, the AfCFTA Secretariat must collaborate closely with national governments and regional institutions to develop and apply measurable indicators that track women’s and youth’s participation in intra-African trade. These indicators should be disaggregated by gender, age, sector, and trade modality (formal and informal) to ensure that implementation progress—or backsliding—can be meaningfully assessed. In addition, there must be a clear framework for periodic, independent monitoring and public reporting on implementation outcomes. Transparent data systems and open-access performance dashboards will be critical in fostering public accountability and policy responsiveness (UNECA, 2021).

Another critical component is the formal engagement of civil society organizations (CSOs) in the monitoring process. Women’s networks, youth organizations, and informal traders’ associations must be empowered and resourced to serve as watchdogs, reporting bottlenecks, highlighting barriers, and amplifying the voices of those at the margins of continental trade. Their inclusion in AfCFTA implementation structures would add legitimacy, local insight, and

grassroots accountability to what is otherwise a highly technical and top-down process (UN Women, 2022).

The necessity of these measures is underscored by past accountability failures in other African regional integration efforts. A particularly instructive example comes from the Economic Community of West African States (ECOWAS) and its Trade Liberalization Scheme (ETLS). Despite its objective to liberalize trade among member states, the ETLS failed to deliver inclusive outcomes due to the absence of gender- and scale-sensitive monitoring mechanisms. Women-led microenterprises and informal traders were effectively excluded from the scheme because they were not captured in national trade data, and there was no mandate to assess or rectify such exclusion. The benefits of trade liberalization were largely captured by formal firms and medium-to-large enterprises, exacerbating existing inequalities and reinforcing structural barriers for grassroots actors (UNECA, 2019). The lack of stakeholder engagement platforms and real-time impact assessment tools rendered the ETLS blind to its own exclusionary effects (ECOWAS Commission, 2020).

A similar dynamic unfolded in the Southern African Development Community (SADC), where the implementation of the SADC Protocol on Trade also suffered from weak monitoring and inadequate inclusion of marginalized groups. While the protocol promised tariff reductions and easier cross-border trade, it lacked specific indicators or accountability structures to evaluate its impact on women and small-scale informal traders. This deficiency led to increased formalities and inconsistent enforcement at border posts—especially those where small traders were most active. Without dedicated monitoring systems or feedback mechanisms from border communities and trade associations, the SADC protocol failed to translate its liberalization objectives into inclusive outcomes. Small traders, particularly women, continued to face bureaucratic hurdles, harassment, and exclusion from formal trade benefits (Tralac, 2018; SADC Secretariat, 2020).

These examples from ECOWAS and SADC highlight a recurring pattern in African integration: policy ambitions are not self-executing, and the absence of structured, participatory monitoring leads to policy evaporation. The risk is clear for AfCFTA. Unless the Secretariat and member states move swiftly to institutionalize robust, transparent, and inclusive accountability mechanisms, the Protocol on Women and Youth and other inclusive trade commitments may suffer a similar fate (AfCFTA Secretariat & UNDP, 2020).

Therefore, monitoring and accountability must be treated not as technical add-ons but as core elements of AfCFTA implementation strategy. They determine whether legal instruments translate into real-world impact. By learning from the shortcomings of ECOWAS and SADC, AfCFTA has the opportunity to lead a new generation of African integration—one that is not only rules-based but also rights-based, measurable, and responsive to the continent's diverse constituencies.

Alignment with International and Regional Legal Instruments

The commitments outlined under the African Continental Free Trade Area (AfCFTA) are closely aligned with key international, regional, and continental legal frameworks that emphasize the intersection of trade, human rights, and inclusive development. At the global level, the AfCFTA reinforces the principles enshrined in the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), which obligates state parties to eliminate discrimination in all spheres, including economic participation and access to

resources. This alignment signals the AfCFTA's recognition that trade liberalization must be grounded in gender justice and non-discrimination.

At the continental level, the AfCFTA draws synergy from instruments such as the African Youth Charter, which affirms the rights of young people to participate in economic, political, and social development. By incorporating youth empowerment into its operational framework—particularly through the Protocol on Women and Youth in Trade—the AfCFTA complements the Charter's mandate to promote inclusive growth driven by Africa's youth demographic.

Additionally, the Maputo Protocol on the Rights of Women in Africa, a legally binding instrument adopted by the African Union, further reinforces the imperative for gender-responsive economic policies. The AfCFTA's inclusive provisions—such as those advocating for affirmative action in procurement and improved access to finance for women traders—resonate with the Protocol's calls for eliminating barriers to women's economic empowerment.

The AfCFTA also reflects alignment with global development goals, particularly Sustainable Development Goal 5 (Gender Equality) and Sustainable Development Goal 8 (Decent Work and Economic Growth). These goals stress the importance of inclusive and equitable economic systems that empower women and youth, improve livelihoods, and reduce inequality.

Collectively, these international and continental legal frameworks underscore the necessity of aligning trade with human rights obligations and inclusive development principles. By embedding these norms into its operational architecture, the AfCFTA has the potential to serve not only as a trade facilitation instrument, but also as a vehicle for achieving broader development justice across the continent (UNCTAD, 2020; UN Women, 2022).

Opportunities for Women and Youth in the AfCFTA

Women and Youth as Workers

Job Creation and Employment Access

The African Continental Free Trade Area (AfCFTA) is projected to significantly boost employment across the continent, particularly in labour-intensive sectors such as agriculture, manufacturing, and services—industries where women and youth are disproportionately represented (AfCFTA Secretariat & UNDP, 2020). According to impact modelling by the World Bank (2020), full implementation of the AfCFTA could lead to a 10% increase in manufacturing employment by 2035, driven by expanded market access, tariff reductions, and rising demand for regionally produced goods. This employment growth is expected to be particularly pronounced in lower-income countries, where informal and vulnerable employment remains high.

For youth entering the labor market, the AfCFTA offers prospects for increased job creation, especially through enhanced cross-border labor mobility and the emergence of new entrepreneurial opportunities linked to regional value chains (UNECA, 2021). Meanwhile, women stand to benefit from targeted interventions that integrate them into agro-processing, textile, and services value chains, provided that supportive labor policies, such as maternity protections, wage equity frameworks, and childcare support, are implemented in parallel.

To fully capitalize on these employment gains, national governments must align domestic labor market strategies with AfCFTA objectives, ensuring that job creation translates into decent work, particularly for marginalized groups.

Skills Development and Capacity Building

As Africa transitions into a more integrated continental market, the AfCFTA underscores the importance of human capital development as a foundation for inclusive economic transformation. By expanding intra-African trade in knowledge-intensive services and digital commerce, the AfCFTA encourages investment in training programs focused on logistics, e-commerce, trade facilitation, customs procedures, and digital skills (UNCTAD, 2020). These programs are crucial for women and youth, many of whom lack access to formal education but are active in informal trade or microenterprise sectors.

Women and youth can acquire trade-relevant competencies through vocational education, entrepreneurship development schemes, and technical and digital upskilling programs. National ministries of trade, education, and youth affairs play a central role in designing and delivering such programs, often in collaboration with regional and continental bodies. For example, Afreximbank, through its Creative Africa Nexus (CANEX) and MANSA digital platforms, has initiated entrepreneurship training and access-to-finance solutions targeted at youth and women-led SMEs (Afreximbank, 2021).

Additionally, the AfCFTA Adjustment Facility, managed in part by Afreximbank and the AfCFTA Secretariat, includes technical assistance and capacity-building support to help small enterprises adapt to new market conditions. Ministries of labour and small enterprise development are also critical for integrating AfCFTA-aligned curricula into national training institutions and for ensuring that skills programming is responsive to the evolving needs of regional markets.

In this way, the AfCFTA provides both the economic imperative and policy infrastructure to scale up inclusive skills development initiatives—thereby preparing Africa’s workforce, especially its youth and women, to thrive in a rapidly transforming trade landscape.

Labor Rights and Decent Work

Women and youth are often employed in precarious, low-wage jobs. To ensure inclusive outcomes, AfCFTA implementation must prioritize enforcement of labor rights, especially in informal sectors where protection is weakest (UN Women, 2022). Policy reforms must promote equal pay, safe work environments, and legal recognition of informal labor.

Women and Youth as Consumers

Greater Choice and Affordability

One of the core consumer-level benefits of the African Continental Free Trade Area (AfCFTA) is the potential expansion of access to affordable and diverse products through the progressive elimination of tariffs. This development is particularly significant for women, who are often responsible for household budgeting and daily consumption decisions, and for youth, who represent a growing market segment for digital goods, services, and modern consumer products (World Bank, 2020). By lowering import duties on a wide range of goods, the AfCFTA is expected to increase competition, lower prices, and diversify market offerings across African economies.

However, the promise of affordability is not automatically guaranteed by tariff reductions alone. Persistent non-tariff barriers (NTBs)—including complex customs procedures, costly product certification requirements, and inconsistent enforcement of standards—can significantly undermine the consumer benefits of trade liberalization (UNCTAD, 2020). For

instance, even in the absence of tariffs, high compliance costs related to product testing, safety regulations, or packaging standards can drive up final retail prices, making essential goods less accessible to low-income consumers, particularly in landlocked or remote regions.

In addition, logistical inefficiencies, including poor road infrastructure, port delays, and inadequate warehousing systems, continue to inflate the cost of transporting goods across borders. These structural challenges can erode price gains from tariff liberalization, especially in countries with weaker trade facilitation systems or fragmented domestic markets (UNECA, 2021). In such cases, the affordability gains from AfCFTA may be experienced unevenly—favoring urban centers and wealthier consumers while leaving marginalized groups behind.

Moreover, inflationary pressures, driven by global supply chain disruptions, currency fluctuations, or fuel price volatility, can further distort consumer prices, especially in smaller economies that are heavily import-dependent. If left unaddressed, such inflationary risks could offset the benefits of tariff liberalization and disproportionately affect women-headed households, which tend to have more constrained purchasing power (AfCFTA Secretariat & UNDP, 2020).

Therefore, while the AfCFTA has the potential to expand consumer choice and enhance affordability, this outcome depends on the removal of both tariff and non-tariff barriers, as well as investments in trade infrastructure, regulatory harmonization, and market surveillance. Without such complementary measures, the impact on women and youth as consumers may be limited, and the broader goals of inclusive trade may remain unmet.

Digital Goods and Services

The digital economy offers new consumer experiences through fintech, online marketplaces, and mobile applications. Young consumers are well-positioned to benefit from lower transaction costs and wider access to regional platforms (UNCTAD, 2020).

Consumer Protection

As trade expands, so does the risk of substandard goods and exploitation. Women and youth need robust consumer protections, including enforcement of product standards and grievance mechanisms for digital and informal transactions (ITC, 2015).

Women and Youth as Producers

Access to Regional Markets

The elimination of tariffs and trade barriers under the AfCFTA offers a significant opportunity for women and youth entrepreneurs to expand their operations beyond national boundaries and access larger, more diverse regional markets. This is especially relevant in sectors such as agro-processing, fashion and textiles, cosmetics, crafts, and digital services, which are characterized by low entry thresholds and high female and youth participation (AfCFTA Secretariat & UNDP, 2020). The creation of a continental market presents the potential for scaling up micro and small enterprises, accessing new consumers, and building brand visibility across borders.

However, the practical realization of these benefits is often hindered by structural and logistical bottlenecks. Many traders—particularly small-scale women and youth entrepreneurs—continue to face challenges related to inefficient transport corridors, including poor road infrastructure, long distances between production zones and trade hubs, and inadequate logistics services. Border wait times remain a persistent issue, with traders experiencing significant delays due to limited staffing, bureaucratic inefficiencies, or non-harmonized

customs procedures (UNECA, 2021). These delays disproportionately affect informal and perishable goods traders, many of whom are women operating without access to cold storage or formal warehousing.

In addition, export certification requirements—such as health and safety inspections, standards compliance, and labeling protocols—pose substantial hurdles for small producers. Many lack the financial resources or technical know-how to navigate these procedures, resulting in delays, additional costs, or exclusion from formal trade channels (UNCTAD, 2020). Without adequate support in meeting these regulatory demands, the AfCFTA's promise of market access risks benefiting only those already integrated into formal supply chains.

To address these constraints, there is a pressing need for targeted capacity-building programs, simplified trade procedures, and better coordination across border agencies to ensure that the advantages of continental integration are accessible to all producers—especially women and youth.

Joining Regional Value Chains

Regional value chains (RVCs) offer a vital opportunity for small-scale producers to integrate into broader economic networks by contributing specific goods or services within a shared production and distribution process. Through RVCs, women-led cooperatives and youth enterprises can specialize in niche production (e.g., organic inputs, artisanal packaging, or digital marketing), while benefiting from collective bargaining power, economies of scale, and shared logistics platforms (UN Women, 2022). The AfCFTA fosters the development of such value chains by improving regional connectivity, encouraging investment, and harmonizing production standards.

However, successful integration into RVCs is contingent on access to key enabling tools and services. Women and youth entrepreneurs must have access to affordable financing, often lacking due to stringent collateral requirements or exclusion from formal banking systems. Equally essential is knowledge of quality standards and certification systems, without which small producers are unable to meet the demands of regional buyers or formal procurement frameworks (UNECA, 2021).

Access to standardization services, including testing laboratories and certification bodies, remains geographically and financially out of reach for many rural and peri-urban producers. Investment in export training, especially for first-time exporters, and capacity-building in digital procurement platforms is critical for enabling small firms to participate in competitive bidding processes and regional supply chains (UNCTAD, 2020).

By strengthening these support systems, AfCFTA can help transition women and youth from fragmented, subsistence-level production to more structured, value-added participation in regional trade networks. Doing so will require coordinated efforts by trade ministries, export promotion agencies, and regional development institutions to create a pipeline from informal enterprise to regional exporter.

Innovation and Technological Empowerment

Technology empowers young and female producers to enhance productivity and market access. Platforms like e-commerce sites and mobile banking tools are enabling new business models across the continent (UNCTAD, 2020).

Women and Youth as Traders

Informal Cross-Border Trade

Women dominate informal cross-border trade in many African regions. Simplified Trade Regimes (STRs) can support them by reducing paperwork, lowering taxes, and improving safety at border points (ITC, 2015).

Youth Entrepreneurs in Trade

AfCFTA allows young entrepreneurs to trade innovative goods and services across borders. Digital market places and mobile payment systems lower entry barriers for youth-led startups (UN Women, 2022).

Building Networks and Trade Associations

Trade networks provide mentorship, market information, and collective advocacy. Supporting women's business associations and youth trade hubs will strengthen entrepreneurial ecosystems (AfCFTA Secretariat & UNDP, 2020).

Table 1: Summary of Opportunities

Opportunity	Description
Gender Equality and Empowerment	Institutionalize policies that support women in trade.
Youth Employment and Entrepreneurship	Remove barriers and provide resources for youth startups.
Access to New Markets	Leverage AfCFTA's scale to expand reach of SMEs
Skills Development and Capacity Building	Promote technical and vocational training
Innovation and Technology	Use digital tools to scale businesses and reduce transaction costs
Supportive Policy Environment	Create inclusive legal and regulatory frameworks for trade

Inclusive trade is a key development strategy. Women and youth, if adequately supported, can become central players in realizing AfCFTA's promise of a thriving, united, and self-sustaining Africa (UNCTAD, 2020; UN Women, 2022).

Challenges to Inclusion in the AfCFTA

Structural Barriers

Informality and Legal Exclusion

Informal trade remains the primary mode of economic engagement for most African women and youth. Yet informality often excludes them from official recognition and trade benefits. These traders typically lack registration, legal identity, or access to formal dispute resolution mechanisms (UNCTAD, 2020).

Financial Exclusion

Women and youth-led enterprises continue to face significant financial exclusion across Africa, driven by structural barriers such as the lack of collateral, restrictive banking practices, and pervasive gender-based discrimination in lending (International Trade Centre [ITC], 2015).

These constraints limit access to affordable credit, preventing many from scaling up or formalizing their businesses. Despite being active in trade and microenterprise, many women and youth remain locked out of the formal financial ecosystem due to rigid documentation requirements, poor credit histories, and limited financial literacy.

To address these barriers, microfinance institutions (MFIs) and mobile-based fintech models have emerged as partial solutions, offering flexible lending terms, group savings products, and simplified account-opening processes tailored to informal and low-income clients. In countries like Kenya, mobile finance innovations such as M-Pesa have demonstrated the transformative potential of digital financial inclusion, allowing users—particularly women and rural youth—to save, transfer, and borrow money via mobile phones without needing a traditional bank account (Jack & Suri, 2016). M-Pesa's reach and scalability have not only improved day-to-day liquidity for small traders but also facilitated cross-border trade in regions with limited banking infrastructure.

The AfCFTA, through its emerging Protocols on Financial Services and Digital Trade, recognizes the critical importance of expanding access to finance for underserved groups. These protocols aim to harmonize cross-border payment systems, improve the interoperability of digital financial services, and support the growth of inclusive financial ecosystems. If aligned with national financial inclusion strategies, AfCFTA protocols could facilitate broader adoption of mobile money platforms, digital credit scoring, and SME-focused fintech solutions—thus reducing exclusion and enabling more women and youth to participate meaningfully in intra-African trade (AfCFTA Secretariat & UNDP, 2020; UNECA, 2021).

Nevertheless, to fully unlock these benefits, more deliberate efforts are needed to bridge the gap between informal finance and formal trade structures. National governments, central banks, and regional financial institutions must coordinate on regulatory frameworks that safeguard users, support fintech innovation, and incentivize commercial banks to adapt their models to small and marginalized borrowers. Without such systemic shifts, financial exclusion will remain a critical bottleneck in the inclusive implementation of the AfCFTA.

Poor Infrastructure and High Cost of Trade

Many border and rural regions lack basic infrastructure such as paved roads, storage facilities, and reliable electricity. This limits market access and increases the cost of doing business, disproportionately affecting women and youth (AfCFTA Secretariat & UNDP, 2020).

Institutional and Policy Barriers

Limited Representation in Policy and Negotiation Spaces

Despite the critical role that women and youth play in African trade—particularly in micro, small, and informal enterprises—they remain underrepresented in trade policy formulation and negotiation platforms. This exclusion occurs at multiple levels. At the national level, women and youth are often absent or poorly represented within ministries of trade, commerce, and foreign affairs, where strategic decisions on AfCFTA implementation and positioning are made. Many national AfCFTA implementation committees lack structured mechanisms for engaging grassroots voices, particularly from informal trader associations or youth-led businesses (UN Women, 2022).

At the regional and continental levels, participation in AfCFTA technical committees and negotiating forums tends to be dominated by state officials and private sector representatives, with minimal input from civil society or community-based organizations representing youth

and women. This institutional disconnect undermines the goal of inclusive governance and often results in policy instruments that fail to respond to the practical constraints faced by marginalized economic actors.

To address this gap, member states should mandate inclusive representation in national AfCFTA strategy teams and ensure consultative forums are held with women's business groups and youth networks ahead of major trade decisions. Without formal inclusion mechanisms, the legitimacy and effectiveness of AfCFTA governance will remain limited.

Inadequate Dissemination of Trade Information

A major barrier to participation in AfCFTA for women and youth entrepreneurs is the limited dissemination of trade-related information. Many are unaware of available opportunities, tariff schedules, or simplified trade procedures due to weak communication channels, language barriers, and insufficient outreach by government institutions and trade facilitation bodies (ITC, 2015). This information asymmetry is most pronounced in rural and peri-urban areas, where digital access is limited and formal trade advisory services are scarce.

Women and youth—especially those operating in the informal economy—require tailored and accessible information on AfCFTA protocols, market opportunities, and export requirements. While online portals and policy briefs are important, they often fail to reach marginalized groups. More low-tech and community-based communication strategies are needed, including the use of local language radio programming, illustrated comic manuals, community theatre, and mobile information vans. These tools have proven effective in other public education campaigns, such as health and financial literacy, and could be adapted to disseminate AfCFTA content in accessible and engaging formats.

Trade ministries and chambers of commerce must collaborate with local NGOs, community radio stations, and trader associations to ensure information about the AfCFTA is not only available but also understood and usable by those who need it most. Bridging this information gap is critical to ensuring that the agreement delivers tangible benefits to all segments of society.

Lack of Harmonization and Enforcement

Disparities in legal frameworks and enforcement across African countries lead to unpredictability and inefficiencies. Such inconsistencies particularly affect MSMEs and informal traders who rely on clear and consistent rules (UNCTAD, 2020).

Socio-Cultural Barriers

Gender Norms and Discrimination

Cultural expectations often confine women to domestic roles, limiting their mobility and leadership in trade. Gender-based violence, limited property rights, and time poverty further inhibit their ability to engage in trade (UN Women, 2022).

Ageism and Generational Distrust

Youth are often perceived as inexperienced and are excluded from financial services, leadership roles, and policymaking spaces. This restricts their potential contribution to trade development (AU, 2020).

Security and Safety Barriers

Insecurity at Border Crossings

Many women traders report sexual harassment, extortion, and physical insecurity at border posts. These risks deter cross-border participation and reinforce gender inequalities (UN Women, 2022).

Regional Conflicts and Political Instability

Conflict-affected regions suffer disruptions in trade and limited mobility. Youth in these areas may be drawn into informal or illicit economies as survival strategies (UNCTAD, 2020).

Knowledge and Skills Gaps

Limited Trade Education

A critical barrier to the effective participation of women and youth in intra-African trade is the widespread lack of awareness and training on trade protocols, certification requirements, and export procedures. Without adequate trade education, many women and youth-led enterprises remain excluded from formal trade ecosystems, unable to comply with regional standards or capitalize on emerging market opportunities (ITC, 2015).

Responsibility for addressing this educational gap is shared across multiple stakeholders. National governments, particularly through their ministries of trade, education, and youth, have a core mandate to integrate trade-related content into vocational and entrepreneurial training programs. These ministries are best positioned to coordinate public sector curricula, fund local training hubs, and partner with academic institutions and private sector actors.

At the continental level, the AfCFTA Secretariat plays a key coordination role by offering guidelines, facilitating best practice exchange among member states, and ensuring coherence across national capacity-building efforts. The Secretariat is also tasked with working closely with regional economic communities (RECs) and trade support institutions to deliver tailored training aligned with AfCFTA protocols and market access requirements.

International partners and NGOs also contribute significantly. For instance, the Enhanced Integrated Framework (EIF) provides technical assistance and institutional support to least developed countries (LDCs) to help them navigate multilateral trade frameworks. Similarly, ITC's SheTrades initiative delivers targeted training to women entrepreneurs on topics such as cross-border compliance, e-commerce, and export-readiness. These programs offer replicable models that can be scaled through public-private partnerships and integrated into national AfCFTA strategies (ITC, 2015; EIF, 2022).

However, despite the availability of such initiatives, coverage remains fragmented and uneven, often bypassing rural areas and informal enterprises. To ensure meaningful inclusion, there is a need for systematic, multilingual outreach combined with localized training delivery mechanisms, including mobile training units, community-based workshops, and radio instruction programs.

In sum, improving trade education for women and youth requires an ecosystem-wide effort involving national institutions, continental bodies, and international partners. Only through coordinated investment in trade literacy and technical skills can marginalized entrepreneurs transition from subsistence activities to sustainable, AfCFTA-aligned enterprises.

Lack of Business Development Services

Access to legal advice, market data, and mentorship is typically limited to urban male-dominated firms. Women- and youth-owned businesses face geographic and systemic barriers to support (UN Women, 2022).

Table 2: Summary of Key Challenges

Challenge Area	Specific Barriers
Structural	Informality, lack of credit, poor infrastructure
Institutional	Weak policy integration, low representation
Socio-Cultural	Gender norms, youth marginalization
Security	Border violence, political instability
Knowledge	Lack of training, inadequate support systems

These multifaceted barriers require coordinated policy, infrastructure, and institutional reforms to enable inclusive participation in AfCFTA (AfCFTA Secretariat & UNDP, 2020).

Case Studies and Practical Examples

Women Cross-Border Traders in East Africa: The COMESA STR

The Common Market for Eastern and Southern Africa (COMESA) implemented a Simplified Trade Regime (STR) to assist small-scale traders, the majority of whom are women. It reduces paperwork and provides duty-free access for a list of low-value goods. Women traders in Uganda, Rwanda, and Zambia reported fewer incidents of harassment and better cross-border earnings (ITC, 2015).

Youth-Led E-Commerce in Nigeria: Flutterwave and Paystack

Flutterwave and Paystack, two Nigerian fintech startups founded by young entrepreneurs, have enabled thousands of SMEs to participate in regional and global trade. These platforms provide seamless cross-border payment solutions and lower the cost of entry for youth-led digital businesses (UNCTAD, 2020).

Women Agribusinesses in Ghana: Agribusiness Incubator Program

Ghana's agribusiness incubator programs have emerged as a promising model for empowering rural women agribusinesses, enabling them to scale their agro-processing ventures and integrate into AfCFTA-aligned value chains. Spearheaded by institutions such as the Ghana Commodity Exchange and supported by public-private partnerships, these incubators provide a comprehensive suite of services—including entrepreneurship training, product certification support, access to processing equipment, and participation in regional trade fairs (UN Women, 2022).

As of 2022, more than 2,000 women-led agribusinesses have participated in incubator programs across Ghana's key agricultural zones, including Ashanti, Brong-Ahafo, and Northern Regions. The incubators have played a pivotal role in enhancing product quality, packaging standards, and regulatory compliance—thereby increasing the export readiness of these businesses. According to data from the Ghana Export Promotion Authority (GEPA), incubated enterprises reported an average 30% increase in exports to neighbouring ECOWAS markets between 2020 and 2022, particularly in processed shea butter, fruit preserves, and organic cosmetics (GEPA, 2023).

Beyond trade outcomes, the incubator model has also strengthened women's networks through peer-to-peer mentoring and cooperative formation, fostering both social capital and commercial growth. Many participants have transitioned from informal production to formally registered businesses, qualifying for credit schemes and procurement contracts under public and private initiatives linked to AfCFTA opportunities.

Despite these gains, challenges persist, particularly around access to finance, land tenure security, and digital connectivity, which limit scaling potential. However, the Ghanaian experience underscores the effectiveness of localized incubation and market access support in facilitating the inclusion of women in continental trade, and offers a model that can be replicated or scaled across other African countries seeking to boost female participation in agribusiness value chains.

AfCFTA Youth Dialogues and Trade Fairs

Since 2022, the AfCFTA Secretariat, in collaboration with the African Union Office of the Youth Envoy (AU-OYE) and supported by development partners, has convened a series of AfCFTA Youth Dialogues and Continental Trade Fairs aimed at empowering young Africans to actively participate in and shape the continent's evolving trade landscape. These platforms have enabled youth to co-create trade policy proposals, pitch start-up ideas, and build cross-border business networks through mentorship, exhibitions, and dialogue with policymakers (AU, 2020).

Notably, youth engagement has gone beyond symbolic consultation. In 2023, youth submissions from these dialogues were incorporated into the draft annexes of the Protocol on Women and Youth in Trade, with specific proposals on access to finance, digital entrepreneurship, and simplified customs procedures for youth-led MSMEs being taken up for technical review by the AfCFTA Secretariat (AfCFTA Secretariat & UNDP, 2023). For instance, policy input from the 2022 AfCFTA Youth Inclusion Forum in Lusaka influenced the articulation of Article 6 of the draft Protocol, which addresses the establishment of youth innovation hubs and support for digital trade platforms.

Furthermore, regional trade expos—such as the Intra-African Trade Fair (IATF) hosted in Durban and Cairo—have featured AfCFTA Youth Start-up Pavilions, allowing young entrepreneurs to showcase goods and services, secure investment deals, and connect with procurement opportunities from across the continent. These events have catalyzed cross-border partnerships, especially in e-commerce, green technology, and agri-tech sectors.

Although promising, challenges persist regarding the institutionalization of youth voices in formal AfCFTA decision-making bodies and the need for structured feedback loops to ensure youth policy contributions are monitored and implemented.

Public-Private Partnership in Kenya: Women in Trade Project

The Kenya Women in Trade initiative, supported by KEPSA and UN Women, trains informal women traders in trade rights, documentation, and financial literacy. It also partners with border officials to reduce gender-based violence and improve safety (UN Women, 2022).

Table 3: Key Lessons from Case Studies

Case	Lessons
COMESA STR	Simplified trade regimes empower women in informal sectors.
Nigerian Fintech	Youth-led innovation enables inclusive e-commerce
Ghana Agribusiness	Targeted training helps women scale value-added production
AfCFTA Youth Dialogues	Policy inclusion fosters youth engagement and innovation
Kenya Women in Trade Project	Public-private partnerships address structural gender barriers.

Gaps in Replicability and Scale

Despite their promise, these case studies are often limited in scale or dependent on donor funding. Institutionalizing these successes in national AfCFTA strategies and scaling them through regional support mechanisms is essential for broader impact (AfCFTA Secretariat & UNDP, 2020).

Policy Recommendations and Strategies for Inclusive AfCFTA Implementation

Strengthening Legal and Institutional Frameworks

Operationalize the Protocol on Women and Youth in Trade

AfCFTA must enforce the Protocol on Women and Youth in Trade, with binding commitments to ensure inclusion. It should mandate the collection of disaggregated trade data and create financing and training mechanisms (UN Women, 2022).

Create Gender- and Youth-Sensitive Implementation Units

To ensure that the AfCFTA delivers on its promise of inclusive trade, each member state should establish dedicated national implementation units equipped with gender and youth focal points. These units would be tasked not only with overseeing AfCFTA rollout but also with conducting regular inclusion audits to assess how trade policies, regulations, and programs are addressing—or failing to address—the specific needs of women and youth (AfCFTA Secretariat & UNDP, 2020).

For these audits to be effective and comparable across the continent, they must be grounded in a standardized framework of indicators and evaluation criteria. The AfCFTA Secretariat, in collaboration with the African Union Commission (AUC) and specialized agencies such as UN Women and the UNECA African Trade Policy Centre, should lead the development of a continental Inclusion Audit Toolkit. This toolkit would define common indicators, such as the share of procurement awarded to women- or youth-led businesses, participation rates in capacity-building programs, access to trade finance, and representation in decision-making bodies (UN Women, 2022; UNECA, 2021).

To ensure consistency and transparency, member states would be required to submit periodic audit reports to the AfCFTA Secretariat as part of their national implementation monitoring obligations. These reports should be subject to peer review mechanisms, modeled on the African Peer Review Mechanism (APRM), and publicly disseminated to encourage civil society engagement and institutional accountability. In addition, regional economic communities (RECs) could play a coordination role in harmonizing audit methodologies within their blocs, promoting best practices, and identifying capacity gaps.

Crucially, compliance would be reinforced through incentive-based mechanisms, such as eligibility for targeted AfCFTA support programs, technical assistance, or financial grants from institutions like Afreximbank or the African Development Bank (AfDB). By linking inclusion outcomes to tangible benefits, the AfCFTA can incentivize governments to go beyond rhetorical commitment and embed equity in the operational fabric of trade governance.

Expanding Access to Finance and Productive Resources

Establish Inclusive AfCFTA Finance Facilities

Banks and governments should provide accessible funding through low-interest loans, grants, and guarantee schemes. These should specifically target youth- and women-led enterprises (ITC, 2015).

Promote Land and Asset Ownership

Securing land and asset ownership for women and youth is fundamental to their full participation in intra-African trade and the broader benefits of the AfCFTA. Without formal ownership or recognized leasehold rights, many women and young entrepreneurs are excluded from accessing credit, investing in agribusiness, or participating in government procurement—critical pathways for growth under regional value chains (UN Women, 2022).

However, promoting land ownership reform must contend with deeply entrenched customary norms, particularly in rural areas where male-dominated inheritance systems continue to override statutory protections. In many African countries, land is allocated through patrilineal descent or clan-based governance structures, limiting women and unmarried youth's ability to inherit, purchase, or transfer land, even where national constitutions provide for gender equality (UNECA, 2020). Reform efforts must therefore adopt a dual approach—strengthening statutory legal frameworks while actively engaging traditional leaders and communities to support inclusive interpretations of customary law.

Practical navigation of these tensions is already underway in some pilot programs. For example, Ghana's Land Administration Project (LAP-II) has piloted customary land secretariats that formalize communal land records while integrating gender-sensitive guidelines. In Rwanda, legal reforms in the 2000s—bolstered by community sensitization campaigns—have resulted in over 80% of land titles being jointly registered to spouses, dramatically improving women's land security (World Bank, 2019). These examples demonstrate that incremental reform, supported by public education and institutional partnerships, can shift land ownership norms without triggering widespread resistance.

Additionally, policy frameworks must recognize the role of movable property—such as equipment, livestock, or receivables—as acceptable collateral under secured transactions laws. Several African countries, including Nigeria and Kenya, have adopted movable asset registries, which allow micro and small enterprises to access loans using non-land assets, thereby reducing the exclusionary impact of land ownership disparities (AfDB, 2021).

Promoting inclusive asset ownership under the AfCFTA, therefore, requires integrated legal reform, customary law engagement, and financial innovation, with continuous monitoring of gender and youth impact.

Building Capacity through Education and Skills Development

Integrate Trade and Entrepreneurship into Curricula

Trade literacy, vocational skills, and entrepreneurship should be integrated into formal education to prepare youth and women for AfCFTA opportunities (AU, 2020).

Expand Digital and Technical Skills for Women

Closing the digital gender divide is essential for enabling women to benefit meaningfully from the AfCFTA, particularly in areas such as e-commerce, logistics, digital finance, and cross-border trade facilitation. Women entrepreneurs, especially those in rural and peri-urban areas, often lack access to digital skills training, devices, or internet infrastructure, which limits their ability to participate in online markets, apply for digital finance, or use trade facilitation portals (UNCTAD, 2020).

To address these constraints, targeted digital training programs must be developed that provide practical competencies tailored to trade-related sectors. These should include skills in mobile money use, online marketing, export documentation systems, and digital supply chain management. Special emphasis is needed on local languages and low-bandwidth content formats to accommodate varying literacy and connectivity levels.

One promising avenue is the use of mobile learning platforms, which allow women to access training modules via SMS, mobile apps, or voice-based systems without the need for computers or broadband. Platforms such as iCow in Kenya or Eneza Education demonstrate how mobile technology can deliver scalable, context-specific content, even in low-resource environments. In trade, similar mobile platforms could offer step-by-step guides on AfCFTA export procedures, market opportunities, and digital business tools.

Equally important is the role of Technical and Vocational Education and Training (TVET) institutions, which can act as localized hubs for digital and technical capacity building. Governments and the AfCFTA Secretariat should partner with community-based TVET centers to offer certified programs on digital entrepreneurship, e-logistics, trade compliance, and fintech applications—prioritizing access for women-led enterprises and youth. These partnerships can also leverage support from development partners such as GIZ, ITC SheTrades, and the African Development Bank's Coding for Employment initiative.

By scaling mobile and TVET-based approaches, African countries can ensure that digital trade is not just accessible to urban elites but also serves as an engine of empowerment for women entrepreneurs across diverse socio-economic settings.

Formalizing and Protecting Informal Traders

Implement a Continental Simplified Trade Regime

AfCFTA should scale up simplified trade procedures for small-scale traders across all borders. These regimes should reduce documentation and improve efficiency (ITC, 2015).

Create Safe and Gender-Sensitive Border Infrastructure

Governments should ensure secure trading posts, trained customs staff, and mechanisms to report harassment. Gender-sensitive infrastructure is essential for trade safety (UN Women, 2022).

Enhancing Market Access and Trade Facilitation

Support Aggregation and Cooperative Models

Cooperatives help women and youth aggregate production, reduce costs, and reach regional markets. Governments should offer technical and financial support to these models (AfCFTA Secretariat & UNDP, 2020).

Build Regional Market Intelligence Platforms

Creating multilingual, accessible digital platforms for trade information will improve decision-making and market connectivity (UNCTAD, 2020).

Promoting Representation and Policy Influence

Institutionalize Youth and Women in Trade Governance

Inclusion quotas and advisory roles should be established to ensure women and youth influence trade policy design (AU, 2020).

Invest in Trade Associations and Networks

Investing in women- and youth-led trade associations and business networks is a critical enabler for inclusive trade under the AfCFTA. These associations not only provide platforms for collective advocacy, but also help their members access market information, finance, training, and policy spaces that would otherwise be difficult to reach individually (UN Women, 2022). Strengthening such networks can improve representation in trade policymaking forums, enhance bargaining power, and facilitate compliance with regional trade requirements.

Practical models already exist across Africa that illustrate the feasibility and impact of this approach. For example, the East African Women in Business Platform (EAWiBP)—a regional coalition of women business associations across the EAC—has been instrumental in engaging with customs authorities to improve border procedures and expand awareness of simplified trade regimes. Through its advocacy, EAWiBP successfully lobbied for gender desks and priority clearance lanes for informal women traders at selected border posts such as Busia and Namanga (UNECA, 2021).

Similarly, the Pan African Chamber of Commerce and Industry (PACCI), along with the AfCFTA Business Forum, has supported regional business councils in shaping national implementation strategies, helping integrate MSME voices into AfCFTA consultations. For youth, initiatives like the AfCFTA Youth Creative Competition and YouthConnekt Africa are fostering cross-border networks that amplify young entrepreneurs' visibility and influence in regional economic discourse.

Support for these associations should go beyond symbolic recognition. Governments, the AfCFTA Secretariat, and development partners should provide technical assistance, core funding, and training in policy engagement, trade facilitation, and digital marketing. Additionally, cross-border trade networks could be formally integrated into national AfCFTA stakeholder frameworks to ensure continuity and legitimacy.

Ultimately, robust trade associations act as multipliers of opportunity, bridging the gap between marginalized traders and institutional systems, and ensuring that inclusion under AfCFTA is not just aspirational but actionable.

Enforcing Legal Protections and Accountability

Enforcing Equality Laws

Governments must repeal discriminatory laws and embed gender equity into national trade laws and AfCFTA strategies (UNCTAD, 2020).

Develop Monitoring and Accountability Systems

Effective inclusion under the AfCFTA requires not only strong policies but also robust monitoring and accountability mechanisms. Without clear metrics and oversight structures, commitments to gender and youth inclusion risk remaining rhetorical rather than actionable. To address this, inclusion indicators should be embedded directly into AfCFTA reporting systems, including annual implementation progress reports, third-party performance evaluations, and national trade inclusion indices that track disaggregated participation outcomes (World Bank, 2020).

Such indicators might include the proportion of public procurement awarded to women- and youth-led businesses, the number of beneficiaries from capacity-building programs, or the representation of marginalized groups in trade governance institutions. These metrics must be both standardized across member states and adaptable to national contexts to ensure comparability without erasing local realities.

To institutionalize oversight and redress, it is recommended that the AfCFTA Secretariat establish an Inclusion Ombudsperson—an independent office tasked with receiving complaints, reviewing implementation gaps, and publishing annual inclusion audits. This office would serve as a critical accountability mechanism for stakeholders whose needs are often sidelined in national trade policy processes. The Ombudsperson's role could also include coordinating civil society hearings and compiling shadow reports from grassroots actors, thus strengthening the participatory dimensions of trade governance.

Complementing this, the AfCFTA could adopt a peer-review mechanism modelled on the African Peer Review Mechanism (APRM), where member states periodically assess each other's progress on inclusion targets. Such reviews, informed by evidence-based reporting and stakeholder consultations, could create constructive pressure for compliance and allow for the identification of best practices and bottlenecks across countries and regions.

By anchoring accountability in both institutional independence and peer solidarity, these systems would ensure that inclusion under AfCFTA is measurable, transparent, and enforceable, supporting long-term legitimacy and responsiveness of the integration process.

Table 4: Summary: Policy Priorities for Inclusion

Priority Area	Key Interventions
Legal Frameworks	Operationalize Protocol, legal reforms
Finance	Inclusive credit, grants
Education	Curricula integration, digital training
Trade Facilitation	Simplified regimes, market access
Infrastructure & Safety	Safe trading environments
Representation	Advisory roles, trade networks
Accountability	Metrics, public reporting

Inclusive implementation of AfCFTA is essential to its success. Targeted policy, institutional coordination, and community engagement can ensure that women and youth are not left behind

but are instead empowered as the vanguard of Africa's economic transformation (AfCFTA Secretariat & UNDP, 2020).

Conclusion: Toward a People-Centered AfCFTA

The African Continental Free Trade Area (AfCFTA) represents a transformative vision for Africa's economic future. However, its success depends on how effectively it includes the continent's most dynamic yet marginalized groups—women and youth. This paper has illustrated that these groups are central to Africa's informal economies, innovation ecosystems, and consumer markets.

While the AfCFTA's legal and policy architecture makes explicit commitments to inclusion, the real challenge lies in operationalizing these goals. Women and youth face multifaceted barriers, including informality, financial exclusion, infrastructural deficits, and underrepresentation in trade governance. Nevertheless, targeted interventions—such as simplified trade regimes, inclusive finance, and representation in policy dialogues—can create pathways to empowerment.

The examples and strategies outlined in this article demonstrate that inclusive trade is not only feasible but essential. By making AfCFTA work for women and youth, Africa can unlock the full potential of its demographic and economic resources, thereby fostering prosperity, equity, and long-term stability.

Annual Gender and Youth Scorecards aim to institutionalize accountability for inclusive trade under the AfCFTA by systematically tracking the participation of women and youth across member states. Jointly managed by the AfCFTA Secretariat and the African Union Gender Observatory, the scorecards would monitor key indicators such as representation in trade policymaking, access to markets and finance, procurement participation, and legal implementation of the Protocol on Women and Youth in Trade. By producing annual reports and public dashboards, the initiative would highlight national progress, incentivize reforms through peer benchmarking, and enable targeted interventions. The scorecards are expected to promote data-driven decision-making and ensure that inclusive trade commitments translate into measurable, equitable outcomes across the continent.

Implications of the Study

This study demonstrates that while the AfCFTA presents transformative potential for Africa's economic development, its success hinges on the intentional inclusion of women and youth across all trade-related domains. The findings reveal that inclusive trade is not a natural byproduct of liberalization but must be actively embedded in legal frameworks, institutional mechanisms, and policy execution. The analysis underscores that without addressing structural barriers—such as informality, financial exclusion, and inadequate infrastructure—women and youth will remain marginalized from the benefits of regional integration. Moreover, the study highlights the need for national ownership of inclusive trade protocols, robust monitoring systems, and multi-stakeholder partnerships that bridge policy and grassroots realities. The implications are clear: for the AfCFTA to deliver shared prosperity, it must evolve from a high-level trade agreement into a lived experience of equity, opportunity, and empowerment for Africa's most dynamic but underserved populations.

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