

REPOSITIONING WOMEN IN TRADE UNDER THE AFCFTA: THE PROTOCOL ON WOMEN AND YOUTH IN TRADE

Introduction

The AfCFTA stands as a cornerstone initiative for Africa, aimed at accelerating the realization of the objectives outlined in Agenda 2063 and the 2030 Sustainable Development Goals (SDGs). These frameworks provide a roadmap for achieving prosperity throughout the continent. The AfCFTA, which integrates 1.3 billion people across 55 countries, boasting a combined GDP of US\$3.4 trillion, presents a significant opportunity for African Continent. To capitalize on this, African countries must expedite their socioeconomic transformation. By opening up markets in critical sectors like agriculture, manufacturing, and services, the AfCFTA creates avenues for trade-led growth. This facilitates product diversification and competitiveness, ultimately promoting inclusive growth and advancing the cause of sustainable development. The full implementation of the AfCFTA Agreement holds the potential to lift 30 million individuals out of extreme poverty, along with 68 million people from moderate poverty. It is also anticipated to significantly enhance regional output and productivity. Notably, women are expected to experience a wage increase of 10.5%, surpassing the 9.9% expected for men (World Bank, 2021).

For many decades, African women have been ensnared in poverty cycles due to a variety of factors. These include unequal access to education, factors of production, and trade opportunities, as well as inequitable labor-saving technologies, underpaid or unpaid labor, harmful cultural practices, and limited legal protection against deeply ingrained gender inequalities. To disrupt these cycles of poverty and inequality, the African Union continues to advocate for the development and implementation of policies and legal frameworks that create a broader spectrum of opportunities for women. This, in turn, can lead to their economic empowerment at both national and regional levels, ensuring that Africa's envisioned

development is inclusive and sustainable. It's important to note that while Articles 6 and 7 of the AfCFTA Agreement clearly define the scope of the AfCFTA, Article 8 (3) permits the conclusion of additional instruments deemed necessary to further the Agreement's objectives. Under this legal provision, the AfCFTA Protocol on E-Commerce/Digital Trade and Women and Youth in Trade have been included in the Agreement's scope (Decision Assembly, 2020). With increased investment and strengthened value chains arising from the AfCFTA's pledge of greater economic integration, more jobs and higher wages are expected, benefiting everyone, especially women. By 2035, it is projected that wages for men will increase by 8.5%, while wages for women should see an average increase of 11.2%. To address the unique needs and perspectives of women in the context of the AfCFTA, a shift in approach is necessary. This approach should incorporate the input of women in trade and their proposed solutions. These insights will inform how the AfCFTA can more effectively work for them and guide the development of the AfCFTA Protocol on Women and Youth in Trade.

Regional Trade Framework Agreements on Women and Youth in Trade

International trade exerts distinct effects on men and women, a fact that has been somewhat overlooked in the context of international trade policy until recently. Recognizing these differences, it's crucial to consider that adopting a "one size fits all" approach to mainstreaming gender in the Protocol under the AfCFTA Agreement could have adverse consequences. The African continent is divided into various subregions, each with its unique characteristics and challenges. Therefore, an attempt to apply uniform gender mainstreaming measures may not adequately address the diverse needs and circumstances of different regions (ATPC, 2021; Gammage and Momodu, 2020).

A crucial point to note is the presence of eight Regional Economic Communities (RECs) officially recognized by the African Union. These RECs serve as pillars of the African Economic Community and work toward regional integration. They also play a vital role in coordinating efforts related to development, governance, peace, security, and gender issues. As part of their mandate, many of these RECs have integrated gender-sensitive provisions into their founding treaties to address gender inequalities (UNECA, 2021). For example, in the legal frameworks establishing RECs like COMESA, EAC, ECOWAS, and SADC, there are provisions aimed at promoting gender equality and women's economic empowerment (COMESA Treaty, Article 154; EAC Treaty, Article 121). While these gender chapters outline mechanisms for dispute settlement, they lack specific remedial measures in case of breaches.

In contrast, the treaty establishing the Arab Maghreb Union (AMU) in North Africa does not explicitly address gender equality or women's economic empowerment. As a result, member states primarily address these issues at the domestic level, aligning with their international and national commitments (UNECA, 2021). The Community of Sahel-Saharan States (CEN-SAD) Treaty similarly lacks structures for mainstreaming gender into its activities and policies (Laperle-Forget, 2021). The treaty establishing the Intergovernmental Authority on Development (IGAD) does not contain specific provisions related to women's and girls' rights or gender-related matters. As such, the subsequent examination of gender-related sections within the legal frameworks of the RECs in this section will exclude an assessment of these three RECs due to their distinct approaches or lack of specific provisions related to gender equality.

Selected Treaties empowering Women in Trade

Southern African Development Community (SADC) - 1992

Article 5 (1) (k) of the Treaty highlights the integration of gender considerations as one of SADC's objectives in the community building process. This forms the basis for the development of the SADC Protocol on Gender and Development. The SADC Protocol on Gender and Development (2008) encompasses specific provisions addressing gender-related aspects, including constitutional and legal rights, governance, education and training, productive resources and employment, gender-based violence, health, HIV and AIDS, peacebuilding and conflict resolution, media, information, and communication. The Protocol is built on the premise that integrating and mainstreaming gender issues into SADC Programs of Action and Community Building Initiatives is pivotal for the region's sustainable development. The Protocol also guarantees women's access to property and resources (Article 18) and equal access to employment and its associated benefits. It further rests on the alignment of national laws, policies, strategies, and programs with relevant regional and international instruments aimed at empowering women and facilitating the development of human, technical, and financial capabilities for the Protocol's implementation. Among its objectives, the Protocol seeks to empower women, eradicate discrimination, and achieve gender equality and equity through the development and execution of genderresponsive legislation, policies, programs, and projects. Additionally, it addresses emerging gender-related issues and concerns. SADC State Parties commit to ensuring equal participation of both women and men in policy formulation and the implementation of economic policies (Article 15).

Article 17 mandates State Parties to:

- i. Formulate policies and enact laws to ensure equal access, benefits, and opportunities for women and men in trade and entrepreneurship, taking into consideration women's contributions in both formal and informal sectors.
- ii. Review their national trade and entrepreneurship policies to align them with gender-responsive principles.
- iii. Implement measures to ensure that women have equal access to economic opportunities, including those generated through public procurement processes, in accordance with the affirmative action provisions outlined in Article 5.

Economic Community of West African States (ECOWAS) - 1993

Article 3 (2) (l) outlines the Community's commitment to progressively fostering and strengthening relationships while promoting the flow of information. This promotion is particularly targeted at rural populations, women, youth organizations, and socio-professional organizations, including media associations, businesspersons, workers, and trade unions. In Article 63, titled 'Women and Development,' Member States pledge to formulate, harmonize, coordinate, and establish appropriate policies and mechanisms to improve the economic, social, and cultural conditions of women. Consequently, Member States are obliged to:

- i. Identify and evaluate all barriers hindering women from fully contributing to regional development efforts.
- ii. Create a framework for addressing these impediments.
- iii. Integrate women's concerns and requirements into the regular functioning of society.

At the Community level, Member States shall:

- i. Promote dialogue among themselves regarding projects and programs designed to integrate women into the development process.
- ii. Establish a cooperative mechanism involving bilateral, multilateral, and non-governmental organizations.
- iii. Foster and develop methods to facilitate the exchange of experiences and information among Member States.

In Article 61 (2), Member States commit to cooperating to mobilize different segments of the population and ensure their effective participation in the region's social development. To accomplish this, Member States pledge to support women's and youth organizations and professional associations as a means of engaging a broad spectrum of the population in the Community's activities. Additionally, in accordance with Article 82 (1), the Community will collaborate with socio-economic organizations and associations, including women and youth, to mobilize various actors in socio-economic life for regional integration.

The Common Market for Eastern and Southern Africa (COMESA) - 1994

Chapter 24 of the Treaty pertains to 'Women in Development and Business. Article 154 acknowledges the substantial role women play in driving socio-economic transformation and sustainable growth. It underscores the essentiality of women's full involvement in effective programs for enhancing rural development and informal sector advancements. Article 155 emphasizes women's significance as a crucial economic link in the realms of agriculture, industry, and trade. Consequently, Member States commit to the following actions:

- i. Enhance awareness of issues related to women in business at the policy level.
- ii. Create a conducive environment to enable women's active participation in Common Market trade and development endeavors.
- iii. Promote specialized initiatives targeting women engaged in small- and medium-sized enterprises.
- iv. Remove legal and regulatory obstacles that impede women's access to credit.
- v. Initiate adjustments in education and training to empower women in improving their technical and industrial employment prospects through the acquisition of transferable skills provided by various forms of vocational and on-the-job training programs.
- vi. Acknowledge and provide support to the Federation of National Associations of Women in Business, established to facilitate women's effective participation in Common Market trade and development activities.

East African Community (EAC) - 1999

Article 5(3) (e) encompasses "the integration of gender considerations into all aspects of its initiatives and the advancement of the role of women in cultural, social, political, economic, and technological progress" as one of the Community's objectives. Pursuant to Article (6) (d), gender equality stands as one of the fundamental principles guiding Partner States in achieving the Community's objectives. Chapter 22 of the Treaty contains provisions aimed at amplifying the role of women in socio-economic development. In Article 121, Partner States acknowledge the substantial contribution of women to the process of socio-economic transformation and sustainable growth. They further acknowledge that it's impossible to execute

effective programs for women's economic and social development without their full participation. Consequently, Partner States are duty-bound to enact suitable legislative and other measures to ensure women's complete involvement.

EAC Partner States also recognize the significance of women as a crucial economic bridge connecting agriculture, industry, and trade. They commit to:

- i. Augment the involvement of women in business at both the policy formulation and implementation levels.
- ii. Foster specialized programs for women across small, medium, and large-scale enterprises.
- iii. Eradicate all laws, regulations, and practices impeding women's access to financial assistance, including credit.
- iv. Initiate adjustments in educational and training strategies to empower women to enhance their technical and industrial employment prospects through transferable skills available in various vocational and on-the-job training schemes.
- v. Acknowledge and provide support to national and regional associations of women in business, established to encourage women's effective participation in the trade and development activities of the Community.

Women; the Engine of Intra African Trade under the African Continental Free Trade Area

An AfCFTA Protocol dedicated to Women is a much-needed instrument. It can address practical traderelated issues and persistent challenges related to both informal and formal trade in Africa. This protocol can offer solutions to the issues faced by women traders in numerous African countries and regions. These challenges are deeply rooted and systemic, making it impossible to effectively address them through uncoordinated national efforts. To comprehensively address these gender-related trade issues, there should be a dedicated AfCFTA legal instrument that outlines specific obligations for the State Parties and establishes tailored institutional arrangements. Beyond trade, the AfCFTA Agreement explicitly aims to foster the development of Africa's people.

The preamble of the Agreement underscores the significance of gender equality for international trade and economic cooperation in the region. Article 3(e) outlines one of the general objectives, which is to "promote and attain sustainable and inclusive socio-economic development, gender equality, and structural transformation." Additionally, Article 27.2(d) of the Protocol on Trade in Services explicitly references the improvement of the export capacity of formal and informal service providers, with a particular focus on micro, small, and medium-sized operators and "women and youth service providers" (African Union, 2018). These provisions clearly demonstrate African countries' commitment to gender equality, women's empowerment, and youth development.

Consequently, the AfCFTA is anticipated to create new trade and entrepreneurial opportunities for women in both the formal and informal sectors across various fields, including agriculture, manufacturing, and services.

However, it is crucial to recognize that the benefits for women and youth under the AfCFTA Agreement will not automatically materialize. Achieving these benefits requires a deeper understanding of the necessary actions at both the national and regional levels to enhance economic opportunities for women. Trade, while capable of promoting greater gender equality, is not gender neutral. Women and men experience trade effects differently due to variations in their economic representation and various social inequalities. It has become increasingly clear that women and youth engaged in trade often lack the essential skills, technology, and resources needed to benefit from trade and trade liberalization. They continue to face issues such as invisibility, stigmatization, violence, harassment, poor working conditions, and a lack of recognition for their economic contributions (Maphanga, 2018). A 2016 Africa Human Development Report reveals that gender inequality costs sub-Saharan Africa an average of US\$95 billion annually (United Nations Development Programme, 2016). As such, gender equality is instrumental in achieving sustainable economic and social development and should be integrated into Africa's trade agenda to foster sustainable and inclusive economic growth.

To ensure the effective realization of the AfCFTA's promise for women and youth, Member States are expected to develop national implementation strategies for the AfCFTA Agreement. These strategies must incorporate gender and youth considerations, and gender- and youth-sensitive trade policies should be formulated and implemented to enable these groups to harness the transformative potential of trade expansion under the AfCFTA. Women and youth should also play central roles in trade policy analyses, discussions, and negotiations at both national and regional levels, as their active participation and meaningful engagement are critical in trade processes. To harness the full benefits of the gender protocol, it is essential to identify the areas affecting gender equality on the continent. Typically, identifying areas of gender inequalities has been addressed through the use of indicators.

While acknowledging the impracticality of establishing an ideal level of gender considerations for Free Trade Agreements (FTAs), Bahri (2019) emphasizes the importance of integrating gender perspectives

tailored to the economic, political, and cultural context of the involved countries, employing a maturity framework (Bahri, 2019). This gender-responsive scale is well-suited for analyzing the level of sensitivity of gender chapters and provisions in the treaties establishing the Regional Economic Communities (RECs) (Gammage and Momodu, 2020). Additionally, the benchmark and levels proposed in this framework allow for comparisons across provisions that go beyond their structure and assess their impact (Kuhlmann, 2021). Women-owned Micro, Small, and Medium-sized Enterprises (MSMEs) and larger export-oriented businesses face distinct challenges related to trade facilitation. These challenges encompass extensive documentation requirements, complex procedures, customs duties and fees, and lengthy delays when crossing borders. These bureaucratic and cumbersome cross-border trade procedures increase trade costs and impact women's participation in export and trade activities. A gender-responsive and targeted trade facilitation agenda, accompanied by an AfCFTA Simplified Trade Regime and supported by various focused trade facilitation interventions, can enable female small-scale cross-border traders and entrepreneurs to maximize trade benefits.

Organizations like the Common Market for Eastern and Southern Africa (COMESA) and the East African Community (EAC) have officially adopted STRs as part of their trade facilitation efforts. The AfCFTA presents an excellent opportunity to scale up and build upon existing STRs at the Regional Economic Community (REC) level, potentially resulting in more consistent and improved gender outcomes in small-scale cross-border trade.

Overview of Women in Trade in Selected African Countries

The African Continental Free Trade Area (AfCFTA) presents a significant prospect for women involved in trade across the African continent, encompassing nations like Equatorial Guinea, Ghana, Burkina Faso, Togo, Ivory Coast, Namibia, Niger, and Tanzania. The AfCFTA offers an avenue to further encourage women's participation in trade and mitigate gender disparities. Through the enactment of trade policies that incorporate gender considerations and by extending support to women in various trade-related activities, these countries can unlock the full potential of women as vital contributors to economic growth and regional integration. The extent to which women can capitalize on the opportunities offered by the AfCFTA hinges on the elimination of existing inequalities and gender-related trade impediments through the development of gender-responsive AfCFTA policies and complementary measures.

The realization of AfCFTA benefits for women transcends trade policies alone. The COVID-19 pandemic has underscored the fact that governments, by themselves, cannot effectively address the challenges arising

from significant shocks. The current critical situation necessitates the collaboration of multiple stakeholders, including African governments, policymakers, the private sector, civil society, and development partners, working in unison to support economic empowerment initiatives identified within the national AfCFTA policy frameworks. Targeted measures aimed at improving access to education, training, financial resources, and digital technologies will alleviate some of the predominant constraints disproportionately affecting women. It is essential to acknowledge that the AfCFTA will not fulfill its objective of inclusive and sustainable development if gender stereotypes, legal barriers, and cultural impediments persist in depriving women of equal economic opportunities. The pandemic presents Africa with a 'window of opportunity' to institute inclusive and resilient laws, policies, and regulations, ensuring that a return to the unequal pre-COVID business-as-usual paradigm is avoided. Addressing various forms of inequality, including gender disparities, in AfCFTA implementation should be a central focus of our collective endeavors to construct fairer conditions for all Africans. While each country possesses its unique context and challenges, here is a summary of the general status of women in trade within these countries under the AfCFTA.

Equatorial Guinea:

- i. Equatorial Guinea is in the process of implementing measures to promote gender equality in trade.
- ii. Women are engaged in various sectors, including agriculture, manufacturing, and services.
- iii. Programs to enhance women's skills, access to finance, and participation in trade activities are being developed.

Ghana:

- i. Ghana has shown a commitment to women's empowerment in trade.
- ii. Women play a significant role in the informal and formal sectors, particularly in agriculture and trade-related services.
- iii. Initiatives to enhance women's access to credit, training, and markets are ongoing.

Burkina Faso:

- i. Burkina Faso recognizes the importance of women in trade and has taken steps to promote gender-inclusive trade policies.
- ii. Women are involved in various trade-related activities, including agriculture and handicrafts.
- iii. Efforts to address gender-specific barriers and provide support for women in trade are being developed.

Togo:

- i. Togo acknowledges the contributions of women in trade and is working on strategies to support their active participation.
- ii. Women are engaged in trade both domestically and across borders.
- iii. Initiatives to enhance women's access to information, resources, and markets are being implemented.

Ivory Coast:

- i. Ivory Coast is actively promoting women's involvement in trade.
- ii. Women participate in various sectors, including agriculture, manufacturing, and services.
- iii. Efforts to address gender-based obstacles and facilitate women's access to trade opportunities are in progress.

Namibia:

- i. Namibia is taking steps to empower women in trade.
- ii. Women are involved in trade activities related to agriculture, manufacturing, and tourism.
- iii. Measures to provide women with skills, financing, and market access are being implemented.

Niger:

- i. Niger recognizes the role of women in trade and is working on policies to enhance their participation.
- ii. Women are active in agriculture, handicrafts, and small-scale trade.
- iii. Efforts to improve women's access to training, credit, and markets are underway.

Tanzania:

- i. Tanzania is focused on promoting gender equality and women's empowerment in trade.
- ii. Women are involved in various trade sectors, including agriculture, textiles, and tourism.
- iii. Initiatives to address gender-specific challenges and improve women's access to trade opportunities are being pursued.

Table 1.1: Overview of goods sold by women

Country	Agricultural and Agro-Processed Products	Manufacturing/Production	Services
Equatorial	Vegetables (such as cassava), Bananas,	Transformation and Sale of	Wholesale and Retail Trade Services in
Guinea	Tomatoes, Hot Peppers. Agro-Transformers	Cosmetic, Organic Medicinal,	used Clothing, Shoes, Food,
	with Added Value, Such as Tomato Paste,	Cleaning Soaps, Beauty Creams.	Vegetables and Fruits, Furniture,
	Coconut Oil, Kingfish Oil, Palm Oil, Cassava		Appliances, Cars, Beauty and Cleaning
	Flour, Banana and Jams; Artisanal Fishing and		Products, Sheets, Curtains, Jewellery
Chara	Processing of Fish.		Wils also also also Detail Durado ata in
Ghana	Cassava (Gari), Cereal Mixes, Spices, Dried		Wholesale and Retail Products in
	Fruits and Nuts, Plantain and Cocoyam Chips, Spicy Hot Sauce made From Tomatoes, Fish,		Cosmetics, Body Lotions, Shower Gels, Shampoos and Bar Soaps
	Ginger and Onions. Agro-Processors of Shea		Geis, Shampoos and Dar Soaps
	Butter and Cocoa Pods		
Burkina Faso	Milk, Sesame, Cashew, Shea, Mango, Onion,	Processing of Cosmetics from	Retail Trade, Construction, Education,
	Tomato, Leather and Skin, Textiles and	Shea Butter and Woven Crafts	Health and Catering
	Clothing, Millet, Fonio, Danfani (Woven Cotton		
	Cloth) and Honey		
Ivory Coast	Shea, Cashew Nuts, Fruits and Vegetables (such	Shea Butter-Based Products,	
•	as Cassava and Yams)	Trade in Textiles (Clothing) and	
		General Cosmetic Products	
Namibia	Charcoal		Fashion Design, Visual Art Product
			Development (Such as Traditional
			Handicrafts, Painting, Sculpting,
			Pottery and Sewing), New-Media
			Technologies (Such as Graphic
			Design, and Radio, Television, and Film Production) and the Performing
			Arts (Music, Dance and Drama)
Niger	Agro-Processing of Agro-Sylvo-Pastoral and		Retail Trade Services in Catering,
i ugoi	Fishery Products, Peppers, Tigernuts,		Sewing,
	Groundnuts, Sesame, Cowpeas, Rice,		Hairdressing
	Voandzou, Fonio, Garlic, Baobab Leaves,		0
	Incense, Fresh or Dried Okra, Live Cattle, Meat,		
	Milk, Hides and Skins, Fish and Handicrafts.		

Togo	Tomatoes, Spices, Cereals, Vegetables,	Retail Trade in Handbags and Textiles,
	Soyabeans	Juice, Wines and Spirits
Tanzania	Maize Grains and Flour, Soya and Millet Flour, Crude Oil, Rough Wood, Go	ld Traditional Crafts, Painting, Pottery,
	Spices, Including Garlic, Cloves, Mushrooms,	Sewing, Beads and Designed Bed
	Rice, Irish Potatoes, Sugar, Timber Logs	Sheets

Challenges facing Women in Trade

Language Barrier

Language presents a significant obstacle for women engaged in trade, particularly when it comes to cross-border trade involving partners who do not share a common language. For example, women involved in trade in Ghana have pointed out that the majority of Ghanaians are not proficient in French. This places Ghanaian female traders at a notable disadvantage when conducting business with their French-speaking counterparts along the borders. They either need to invest in learning the language of their trading partners or enlist the services of a translator, thereby increasing the overall cost of their business operations. A similar situation arises in Cape Verde, where very few female traders have confirmed their ability to communicate effectively in French or English. This language barrier has restricted their capacity to engage in trade with individuals who do not speak Portuguese.

Access to Inputs

The lack of access to inputs stands out as a prominent challenge confronted by women in trade. Women are predominantly involved in the agricultural sector, where productivity is contingent on various factors. Additionally, the production of exportable goods necessitates a strong understanding, consistent and punctual access to agricultural inputs, and extension services. For many women, the prevailing reality is that they encounter restricted access to such inputs and services and face obstacles in obtaining pertinent and suitable agricultural technologies. This persistent issue continues to impede their efficiency and productivity, limiting their potential to progress along the value chain and manufacture value-added agricultural products that could result in increased earnings. These challenges were identified as common and pervasive in most of the countries that were consulted.

Awareness of the AfCFTA Agreement

The findings from national consultations have brought to light that women involved in trade possess limited or negligible knowledge and understanding of the African Continental Free Trade Area (AfCFTA) and its potential impact on their trading endeavors. They have underscored the scarcity of available information concerning trade-related matters in general. Evidently, despite the AfCFTA's activation and the active participation of African governments in the negotiation process, there appears to be a disconnect in the dissemination of information between government authorities and women engaged in trade regarding the AfCFTA and other trade-related details, initiatives, and platforms in their respective countries.

Cross-border Financial Transactions

Entrepreneurs engaged in cross-border trade encounter issues related to online or mobile payments due to several factors, including limited connectivity between countries, the absence of a uniform payment infrastructure or system, and challenges associated with fluctuating exchange rates. These circumstances have left many cross-border traders in a more precarious and uncertain position, as there is increased doubt regarding whether they will receive payment for their efforts. In cases where traders need immediate payment during transit, the prerequisites for opening bank accounts in neighboring countries might not be conducive. Even with the significant increase in mobile money transactions, the delays associated with cross-border mobile money transfers do not consistently promote the use of secure transaction channels, particularly when traders require immediate payments.

Access to Finance and Collateral

Furthermore, a significant concern revolves around access to finance. Financial institutions often lack an appreciation of the operations of female entrepreneurs and cross-border traders. Within Africa, financial institutions do not offer products that align with the requirements of businesses led by women and women engaged in cross-border trade, primarily because the majority of their services are tailored for large enterprises, where fewer women are employed. Additionally, women frequently confront challenges related to the collateral required for conventional financing, partly due to cultural norms that restrict women's access to assets like land. This issue is further exacerbated by the high interest rates on loans, rendering borrowing unattainable for women involved in small-scale operations.

Recommendations

Considerations for the AfCFTA Protocol on Women and Youth in Trade

- i. Enhance the active engagement and equitable representation of women in negotiations and other decision-making processes and platforms at the national, regional, and international levels by implementing legislative and administrative measures, such as quotas and special temporary actions, in accordance with international and regional objectives.
- ii. Conform the Protocol on Women and Youth in Trade with regional and international standards for gender equality and the economic empowerment of women. Foster women's access to education, capacity-building, and skill development to enhance their productive capabilities.
- iii. Facilitate women's access to digital skills and implement measures to reduce the gender-based digital divide.

- iv. Cultivate supportive policy environments for promoting women's involvement in cross-border trade, particularly in meeting the standards and requisites for export and import activities.
- v. Establish a dedicated credit line within regional development banks specifically for the AfCFTA, offering favorable conditions for women engaged in cross-border trade and small-scale business ventures.
- vi. This may encompass the creation of a Single Window system and the execution of various smallscale trade facilitation initiatives. The introduction of one-stop border posts and Trade Information Desks can facilitate both formal and informal cross-border trade. Simultaneously, providing support to small-scale cross-border traders in managing their Simplified Trade Regime paperwork through the establishment of Trade Information Desks can significantly aid female traders, particularly those with lower literacy and skill levels. Simplified trade regime represents an innovative trade facilitation instrument that can substantially enhance the participation of women in small-scale cross-border trade.
- vii. The Protocol on Women and Youth in Trade should outline gender-specific guidelines for a gender-responsive AfCFTA, offering guidance to AfCFTA State Parties on a range of issues. These issues may include expanding the common list of products, raising the STR threshold, and other targeted actions that further simplify trade, especially for female small-scale cross-border traders. For instance, the common list of goods eligible under a gender-responsive AfCFTA STR should be expanded to include agricultural foods and products, as well as manufactured goods commonly traded by female small-scale cross-border traders.

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