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Kwame Simpe Ofori
Hod Anyigba

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Kwame Simpe Ofori is an Associate Professor at the School of Business and Social Sciences, International University of Grand-Bassam.

Hod Anyigba, Ph.D. is the Chief Economist at ITUC-Africa and the Executive Director of the Africa Labour Research and Education institute (ALREI) of the Africa Regional Organization of the International Trade Union Confederation (ITUC-Africa)

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By Kwame Simpe Ofori & Hod Anyigba

This policy brief examines systemic barriers faced by women and youth in Africa's economic landscape, particularly within the informal economy and cross-border trade, and outlines strategies for their inclusion. It highlights the African Continental Free Trade Area (AfCFTA) Protocol on Women and Youth in Trade as a key framework, alongside the need for gradual formalisation of the informal economy in line with International Labour Organisation's Recommendation 204. Recommendations include strengthening social protections, fostering digital inclusion, supporting informal ecosystems, and prioritising women-led and youth-led enterprises. Collaboration among stakeholders is vital to create a more equitable and inclusive economic environment..

Key Points

1. Empowering women and youth through inclusive trade policies under the AfCFTA is critical for equitable economic growth across Africa.
2. Strengthening social protection systems and access to credit for informal workers can enhance economic resilience and facilitate formalisation.
3. Trade unions play a vital role in advocating for gender-sensitive policies, capacity building, and fair representation of women and youth in leadership roles.
4. Leveraging digital technology, such as blockchain and mobile-based training, can democratise trade knowledge and improve transparency in cross-border trade.
5. Gradual and systematic formalisation of the informal economy, in line with ILO Recommendation 204, is essential to ensure the protection and empowerment of informal workers.

Women and Youth Representation

Women and youth represent the backbone of Africa's economic potential, contributing significantly to the labour force and trade. Women account for approximately 50% of Africa's population, and youth (ages 15-24) make up 19% of the population, according to the United Nations Economic Commission for Africa (UNECA, 2019). Despite this demographic strength, systemic challenges hinder their full participation, including limited access to resources, gender-based discrimination, and policy gaps that fail to address their unique needs. Women dominate the informal economy, constituting about 70% of the informal workforce in sub-Saharan Africa, while youth unemployment rates remain alarmingly high, with estimates by the International Labour Organisation (ILO, 2020) placing it at 13.5% in 2023.

Cross-border trade is a crucial lifeline for many women and youth, particularly in the informal sector. Informal cross-border trade (ICBT) contributes significantly to livelihoods, accounting for 30-40% of regional trade in Africa, according to the World Bank (2020). Women traders make up over 60% of ICBT participants, yet they face disproportionate challenges, including harassment, lack of access to credit, and inadequate infrastructure at border points. These challenges underscore the need for inclusive policies that empower these groups to participate meaningfully in economic activities.

The African Continental Free Trade Area (AfCFTA) Protocol on Women and Youth in Trade provides a comprehensive framework to address these barriers and promote their inclusion in trade and employment. Trade unions, as advocates for labour rights and equity, are critical actors in ensuring the protocol's objectives are realised. This policy brief critically analyses the barriers faced by women and youth, evaluates the opportunities presented by the AfCFTA protocol on women and youth, and offers recommendations to create an inclusive and equitable economic environment.

Box 1

Case Study: Women in Cross-Border Trade at the Ghana-Togo Border

At the Aflao border between Ghana and Togo, women engaged in informal cross-border trade face significant challenges that hinder their economic activities. Many of these women sell small items such as fruits, vegetables, consumer products and textiles, which contribute to their livelihoods and the local economy. However, extortion by border officials is a pervasive issue. Women are often compelled to pay unreceipted fees or bribes to secure passage for their goods and themselves, significantly reducing their already modest profits. In addition to financial extortion, women traders experience harassment and intimidation from customs officials and other enforcement agents at the border in both countries. These actions create an environment of fear and insecurity, discouraging many women and youth from engaging in cross-border trade despite its potential benefits. The lack of infrastructure at the border, such as proper storage facilities and sanitation, further exacerbates the challenges faced by women and youth traders.

Addressing Cross-Border Challenges within AfCFTA

The AfCFTA Protocol on Women and Youth in Trade is framed as a transformative tool to uplift marginalized groups across Africa's border economies. Yet, its ambitious digital integration and equitable trade mandates often collide with entrenched on-the-ground challenges. For instance, while the protocol envisions a digitally empowered trade environment, persistent infrastructural deficits and low digital literacy levels among women and youth at border crossings – such as those seen at the Ghana-Togo and Nigeria-Benin borders – highlight a critical disconnect between policy design and operational reality.

Moreover, the protocol's broad-brush approach tends to overlook the diverse socio-economic landscapes that characterize Africa's border regions. In East Africa, where informal trade networks have long adapted to local customs and regulatory quirks, a one-size-fits-all framework can inadvertently marginalize the very groups it aims to protect. The tension between digital promises and bureaucratic inertia, coupled with uneven enforcement at key transit points, underscores the complex interplay between formal policy structures and the lived experiences of women and youth and informal traders across the continent.

Addressing Systemic Barriers to Inclusion

Deep-seated systemic barriers continue to stymie the economic ascent of women and youth, curtailing their access to the credit, financial services, and infrastructure vital for growth. Financial institutions often set prohibitive lending conditions that leave informal women entrepreneurs and innovative young minds stranded without the capital they need. Meanwhile, ingrained cultural stereotypes confine women to lower-paying sectors like agriculture and caregiving, effectively sidelining them from lucrative arenas such as manufacturing and technology. For youth, an overemphasis on experience over fresh perspectives not only stifles innovation but also locks them out of leadership and decision-making roles.

Compounding these challenges, institutional shortcomings further widen the gap. Weak enforcement of labour laws and a poor alignment with international standards mean that conventions on equal pay and non-discrimination remain more theoretical than practical. Although conventions such as the International Labour Organisation's (ILO) C100 on Equal Remuneration and C111 on Discrimination in Employment and Occupation exist, their integration into national policies remains inadequate. Wage disparities, scant social protections, and subpar working conditions persist, particularly among women and youth entrenched in informal employment. With this large segment of the workforce operating under precarious conditions, it becomes clear that only by dismantling these systemic barriers can we pave the way toward a truly inclusive and dynamic economic future.

Formalising the Informal Economy

The informal economy is the vibrant heartbeat of Africa, fueling livelihoods and driving economic activity despite its many challenges. Anchored by instruments like ILO Recommendation 204 – which champions a gradual, inclusive shift from informality to formality – this sector demands careful nurturing rather than abrupt overhaul. Complementing global guidelines, regional frameworks such as the African

Union's Agenda 2063 and emerging social protection policies offer a localized blueprint for resilience, emphasizing the critical need to bolster the informal ecosystem while preserving its dynamism.

For a truly transformative shift, addressing core barriers is essential. Limited access to social protection, affordable finance, and basic infrastructure keeps many informal workers on the margins. By weaving targeted support measures – such as integrating health insurance, pension schemes, and streamlined business registration processes – into the fabric of policy, we create an environment where informal enterprises can thrive and naturally transition into the formal sector. Moreover, empowering workers through enhanced collective bargaining and tailored capacity-building initiatives ensures that this transition is not only gradual but also inclusive, reflecting the real-world complexities and potential of Africa's informal economy.

The AfCFTA Protocol on Women and Youth in Trade

The AfCFTA Protocol on Women and Youth in Trade is celebrated as a bold stride toward redressing historical imbalances in Africa's economic landscape. Anchored by critical provisions – such as Article 2's emphasis on gender-sensitive trade policies to dismantle discriminatory practices and Article 4's call for comprehensive capacity-building measures—the protocol sets forth a visionary agenda. By mandating equitable access to essential resources, including credit, modern infrastructure, and advanced technology as outlined in Article 6, the framework aspires to level the playing field for women and youth navigating complex global value chains.

Yet, beneath its promising veneer, the protocol reveals several significant shortcomings. One notable concern is its reliance on broad, sometimes ambiguous mandates that, while inspirational on paper, risk faltering in the face of entrenched bureaucratic inertia and deeply rooted cultural norms. The protocol's enforcement mechanisms—particularly those linked to accountability and compliance – are insufficiently defined, leaving member states with considerable latitude that may result in uneven and tokenistic implementation. Furthermore, the guidelines related to labour issues and the integration of informal trade practices into the formal economy are cursory at best, potentially sidelining the unique challenges faced by women and youth who operate outside conventional economic structures.

Additionally, the protocol seems to underestimate the operational complexities inherent in harmonizing diverse regional practices. It does not fully account for the nuanced realities of cross-border trade dynamics, where differing administrative capacities and legal frameworks can hinder cohesive action. Without a more robust and context-sensitive strategy that includes clear benchmarks and tailored support for local trade unions and civil society actors, the protocol risks remaining an aspirational document rather than a transformative tool for equitable economic participation. This underscores the pressing need for a recalibrated approach that marries visionary policy with practical, enforceable measures to truly empower Africa's women and youth.

The Role of Trade Unions

Trade unions have long been at the forefront of labour advocacy, and under the AfCFTA Protocol on Women and Youth in Trade, their role has taken on renewed significance. With a storied history of advancing workers' rights and social justice, these organizations are uniquely positioned to engage with governments, ensuring

that the protocol's provisions are effectively woven into national trade and labour policies. Through active participation in policy dialogues and negotiations, unions have the power to spotlight the needs and aspirations of women and youth, urging decision-makers to transition high-level mandates into actionable strategies. Their capacity-building initiatives – ranging from specialized training programmes to hands-on workshops – equip marginalized groups with the skills needed to navigate trade regulations and access broader markets, thereby transforming them from passive recipients into active participants in the formal economy.

However, while the potential of trade unions is vast, several critical challenges persist. Critics argue that many unions are hampered by rigid internal structures and a propensity for bureaucratic inertia, which can stifle innovative approaches and limit their responsiveness to evolving trade landscapes. This internal rigidity risks undermining their ability to champion timely policy reforms and to adapt capacity-building programmes to the nuanced needs of diverse communities. Furthermore, as unions work to expand representation and forge strategic partnerships with international organizations, civil society, and financial institutions, there is a notable tension between maintaining cohesive internal governance and embracing the dynamism required by external collaborations. Without decisive internal reforms and a more agile approach to partnership building, trade unions may struggle to fully realize their transformative potential in implementing the protocol's ambitious vision.

Innovative Angles for Engagement

Trade is too often confined to the realm of economic metrics, yet its social dimension holds transformative potential. By reconceptualizing trade as a tool for community empowerment, stakeholders can pursue social returns alongside financial gains. For instance, trade unions might push for “community reinvestment” clauses in trade agreements – mechanisms that channel a portion of cross-border profits back into local educational and healthcare initiatives benefiting women and youth. However, while this approach is visionary, its implementation faces significant hurdles. Commercial interests may resist diluting profit margins, and without robust accountability frameworks, these clauses risk becoming symbolic rather than substantively transformative.

The informal economy, frequently sidelined in policy discourse, is a dynamic arena where many women and youth generate livelihoods. Recognizing its intrinsic value, rather than attempting wholesale formalization, could unlock access to regional markets through tailored interventions – such as establishing informal trade networks under the AfCFTA. Yet, critics caution that without a clear pathway toward gradual integration into the formal sector, these networks may remain perpetually marginalized, limiting their potential to drive long-term economic inclusion. This delicate balance between fostering grassroots trade and achieving broader economic recognition requires nuanced policy design and agile implementation strategies.

Digital transformation offers another promising frontier for inclusion. Leveraging blockchain technology can enhance transparency in trade transactions and mitigate corruption, thereby empowering those traditionally sidelined by opaque processes. Similarly, mobile-based training modules have the power to democratize trade knowledge, reaching rural and underserved communities. Nonetheless, this tech-

enabled promise is not without its challenges. Limited digital infrastructure, regulatory uncertainties, and gaps in technical expertise can hamper the full realization of these innovations, potentially exacerbating existing disparities if not carefully addressed.

Fostering intergenerational solidarity is crucial to bridging entrenched divides. Trade unions and civil society organizations can play pivotal roles by convening forums that unite youth, women, and established leaders to co-create strategies for inclusive trade. Such platforms can catalyze holistic solutions by harnessing diverse perspectives. However, entrenched institutional hierarchies and persistent biases often reduce these efforts to superficial consultations rather than substantive, power-sharing initiatives. For true progress, these dialogues must evolve into institutionalized mechanisms that ensure every voice contributes to reshaping trade policies for a more equitable future.

Recommendations and Way Forward

The AfCFTA protocol on women and youth in trade presents a transformative opportunity to address systemic inequities and foster inclusive economic growth in Africa. By addressing the structural, cultural, and institutional barriers that hinder the participation of women and youth, the protocol has the potential to create a more equitable economic environment. Trade unions, as champions of workers' rights, must play a central role in this process. Through advocacy, capacity building, and representation, unions can ensure that the benefits of Africa's economic integration are equitably distributed. The collective efforts of governments, unions, the private sector, and international organisations are essential to realising the protocol's objectives and ensuring that no one is left behind in Africa's economic transformation.

For Governments

- Establish decentralised trade governance committees under the AfCFTA framework with mandatory representation quotas for women and youth.
- Harmonise and digitise customs processes to eliminate corruption and reduce barriers for informal traders.
- Invest in border infrastructure, such as storage facilities and sanitation, to create a conducive environment for women traders.
- Strengthen enforcement of anti-harassment and anti-corruption laws at border points.

For Trade Unions

- Advocate for cross-sector representation of women and youth in trade advisory boards and national AfCFTA implementation committees.
- Establish specialised desks within unions to support women and youth in navigating trade regulations and resolving disputes.
- Facilitate training and mentorship programmes to empower women and youth with the skills needed for formal trade engagement.
- Advocate for Labour provisions in AfCFTA than promote women and youth engagement in trade.

For Civil Society Organisations (CSOs)

- Mobilise grassroots networks to educate women and youth on their rights under the AfCFTA protocol.
- Establish community-based trade hubs offering training, mentorship, and market linkages for women and youth entrepreneurs.
- Advocate for transparency by collecting and disseminating disaggregated data on women and youth participation in trade.

For the Private Sector

- Design inclusive procurement policies prioritising women-led and youth-led enterprises.
- Partner with educational institutions to establish innovation labs for trade-related solutions developed by young entrepreneurs, especially women.
- Support mentorship programmes connecting experienced business leaders with women and youth entrepreneurs.

For International Organisations

- Provide technical assistance to governments and unions in implementing AfCFTA protocols, focusing on participatory budgeting and inclusive trade governance.
- Facilitate South-South cooperation by sharing success stories of inclusive trade practices.
- Allocate targeted funding for projects integrating women and youth into trade ecosystems, such as cross-border trade fairs and technology incubators.

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