Agarwal, Prachi; Abdulai, Muhammed; Essuman, Wilfred

Research Report

Implementing the AfCFTA women and youth protocol in Ghana

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Report

Implementing the AfCFTA Women and Youth Protocol in Ghana

Prachi Agarwal, Muhammed Abdulai and Wilfred Essuman

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Abstract

This report examines Ghana's implementation of the AfCFTA Women and Youth Protocol (WYP), assessing challenges faced by women- and youth-led businesses and exploring strategies to enhance their participation. It also evaluates the role of digitally enabled trade services and international investment in supporting these businesses. By identifying policy gaps and proposing interventions, the study contributes to discussions on inclusive trade development in Ghana. Women and youth are central to Ghana's economy but face systemic barriers, including limited access to finance, high transport costs, regulatory burdens and inadequate digital infrastructure. Addressing these challenges is key to ensuring they benefit from AfCFTA opportunities. The study conducted stakeholder consultations with women- and youth-owned businesses and key private sector actors responsible for implementing the WYP, Protocol on Investment (PoI) and Digital Trade Protocol (DTP). Using key informant interviews (KIIs) and online surveys, it examined trade barriers, digital opportunities and investment strategies. Findings highlight the need for financial inclusion, streamlined regulations, digital literacy and improved infrastructure. Ghana's success depends on integrating global best practices with localised policies, positioning it as a regional leader in AfCFTA implementation and fostering inclusive trade.

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As part of this project, a validation and capacity-building workshop was held in Accra from 26-27 March 2025 to equip Ghanaian public sector stakeholders with the knowledge and skills necessary to formulate and implement policies that adopt and internalise the AfCFTA Women and Youth Protocol (WYP). This helped to further distil findings that could facilitate Ghana’s efforts in implementing the Women and Youth in Trade Protocol of the AfCFTA.

About the authors

Prachi Agarwal is a Research Fellow in the International Economic Development Group at ODI Global. She leads the Women in Trade research stream at ODI Global.

Muhammed Abdulai and **Wilfred Essuman** are senior researchers at CPSDIT.

Contents

Abbreviations and acronyms

3MTT	3 Million Technical Talent (Nigeria)
AfCFTA	African Continental Free Trade Area
AfDB	African Development Bank
Afreximbank	African Export-Import Bank
AGOA	African Growth and Opportunity Act
AU	African Union
CCBT	Charter for Cross-Border Trade
COMESA	Common Market for Eastern and Southern Africa
CPESDP	Coordinated Programme of Economic and Social Development Policies
DAP	Digital Ambassador Programme (Rwanda)
DTP	Digital Trade Protocol
EAC	East African Community
ECOWAS	Economic Community of West African States
GDP	gross domestic product
GEA	Ghana Enterprises Agency
GEE	Government Enterprise Empowerment Programme (Nigeria)
GIPC	Ghana Investment Promotion Centre
GIZ	German Development Corporation
GSS	Ghana Statistical Service
ICT	information and communication technology
ILO	International Labour Organisation
KII	key informant interview
MoTIA	Ministry of Trade, Industry and Agribusiness
MSMEs	micro, small, and medium enterprises
NGO	non-governmental organisation
PoI	Protocol on Investment
REAP	Rural Entrepreneur Access Project (Kenya)
SDG	Sustainable Development Goals
SEDA	Small Enterprise Development Agency (South Africa)
SITA	Supporting Trade and Investment in Africa
SMS	short message service
SMEs	small and medium enterprises
STEM	science, technology, engineering, and mathematics
STR	Simplified Trade Regime
UNCTAD	United Nations Conference on Trade and Development
VTS	Voyant Tools Software
WDI	World Development Indicators
WEF	Women Enterprise Fund (Kenya)
WYFEI	Women and Youth Financial & Economic Inclusion
WYP	Women and Youth Protocol

Executive summary

This report examines Ghana’s implementation of the African Continental Free Trade Area (AfCFTA) Women and Youth Protocol (WYP), highlighting key challenges, opportunities and policy recommendations. While the Protocol provides a framework to enhance the participation of women and youth-led businesses, its impact depends on how well it integrates with Ghana’s trade policies and economic structures. Addressing challenges such as limited resources, high transport costs, regulatory complexity and digital barriers is critical to fostering an enabling environment for trade. A holistic, context-sensitive approach – one that considers marginalised groups and local economic conditions – would position Ghana as a leader in AfCFTA Protocol implementation at both domestic and local levels.

Key findings

Ghanaian public sector stakeholders, including officials from the **Ministry of Trade, Agribusinesses and Industry (MOTAI)** and the **AfCFTA National Coordination Office**, are responsible for the successful integration of the AfCFTA protocols into national policies. The Women and Youth Protocol (WYP) is essential in addressing barriers that women and youth face in trade, such as access to finance, market entry and digital tools.

Limited awareness and accessibility gaps: Many women and youth entrepreneurs – particularly those in the informal sector – are unaware of the AfCFTA and its Women and Youth Protocol. Poor dissemination of trade-related information prevents small-scale traders from leveraging the Protocol’s benefits. Even those aware of AfCFTA provisions often lack access to institutional support, making it difficult to navigate customs regulations, trade financing and market entry strategies.

Women and youth in trade face **several structural and systemic barriers** to participating and engaging in cross-border trade.

- **Missing information and skills**: lack of information on how to trade, opportunities to trade, missing training and experience to complete customs procedures or do bookkeeping, poses as a risk and worsens exclusions

- **Financial exclusion**: Women and youth entrepreneurs struggle to access credit due to collateral requirements, high interest rates and gender-based lending biases.
- **High trade costs:** Transportation expenses, cross-border tariffs and weak logistical infrastructure increase the cost of doing business, disproportionately affecting small-scale traders.
- **Network exclusions:** women and youth in trade are systemically excluded from trade networks and cannot identify the right demand for their goods and services. This also limits the attraction of FDI or venture capitalist funds into businesses.
- **Regulatory complexity**: Bureaucratic customs procedures, inconsistent trade policies and tariff classifications create additional barriers for women and youth entrepreneurs with limited legal and financial literacy.
- **Digital divide**: Despite the rise of e-commerce and digital trade, many small businesses led by women and youth lack access to affordable and reliable internet, digital payment platforms and training in online commerce.
- **Climate and economic vulnerabilities**: Women and youth engaged in agriculture-related trade are disproportionately affected by climate shocks, such as erratic rainfall and resource depletion, which exacerbate poverty and instability.

Digital trade offers opportunities for women and youth entrepreneurs, but barriers remain in digital infrastructure, financial inclusion and ICT literacy. Ghana must invest in targeted interventions, such as:

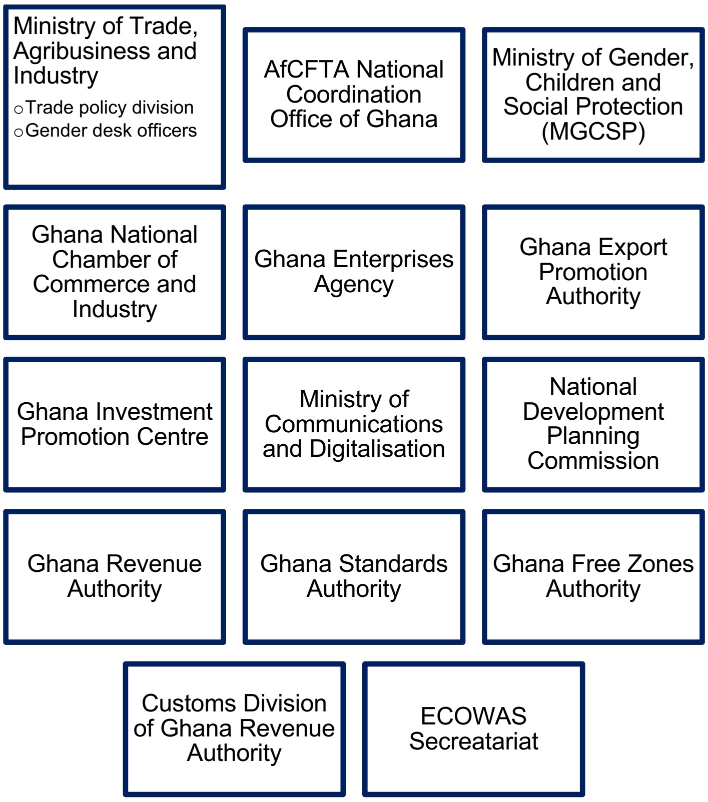
- Expanding financial and digital literacy programs to equip businesses with necessary skills.
- Developing government-supported e-commerce platforms to enhance market access.
- Establishing digital trade hubs in rural areas to provide internet access, training and business support.

Using mixed methods such as extensive desk-based research, key informant interviews, a public survey, capacity-building workshop and a validation workshop with key government agencies, this study suggests the following policy and institutional pathways for inclusive trade:

- **Annually publish data**: Vital to annually collect and publish gender-disaggregated data across government departments to measure growth in the share of women- or youth-owned businesses across policy interventions
- **Enhance financial inclusion**: Incentivise national and private banks to develop gender-responsive financial instruments to

improve credit access for women and youth through interest-free or collateral-free loans

- **Streamlining trade regulations**: GRA should simplify customs procedures for women in local languages and through the use of infographics, reduce documentation requirements, create a dedicated helpline for women and fast lanes to support small businesses.
- **Investing in digital and physical infrastructure**: Mandate the Ministry of Communications and Digitalisation to strengthen ICT access and use through subsidised broadband and mobile internet connections, secure digital payment systems, reduce the incidence of cyberstalking and develop women-centric e-commerce platforms to help them to trade digitally.
- **Gender-sensitive and youth-centric trade policies**: Ensure that trade, financial, investment and digital policies work together to reflect the realities of women and youth entrepreneurs, particularly those in the informal sector, through periodic independent assessments and monitoring exercises to review progress
- **Localised policy approaches**: Aligning AfCFTA implementation with Ghana's existing development strategies across national and local governments while prioritising marginalised groups and underserved communities to create effective overlaps. Mandatorily include more women in decision-making and governance bodies on trade and finance
- **Engage meaningfully and collaboratively across key public and private sector implementors**



Conclusion

The AfCFTA Women and Youth Protocol offers a significant opportunity for economic transformation in Ghana, but its success depends on how well Ghana integrates its implementation into national trade policies. By addressing financial barriers, trade-related costs and digital inequalities, the country can foster an inclusive, competitive and resilient trade ecosystem. A multidimensional approach, grounded in grassroots participation, gender-responsive policymaking and digital innovation, will be essential in ensuring Ghana’s leadership in the AfCFTA Protocol implementation.

1 Introduction

Launched in 2019, the African Continental Free Trade Area (AfCFTA) is a landmark initiative aimed at deepening economic integration across the continent, fostering intra-African trade and promoting socioeconomic development. A critical aspect of its implementation is ensuring trade is inclusive and sustainable, addressing structural barriers that limit participation, particularly for women.

Women play a significant role in Africa’s economies, especially in sectors such as agriculture, manufacturing (notably textiles and clothing) and services. They can be found in both waged and unwaged jobs, work as family labourers, carry out informal trade and head micro, small and medium enterprises (MSMEs). Recognising the importance of gender equity in economic growth, the AfCFTA introduced the Women and Youth Protocol (WYP) to enhance opportunities for women traders by tackling the challenges they face in cross-border trade. This Protocol was signed and adopted in February 2024 and seeks to promote affirmative action, eliminate discrimination and ensure equitable access to trade opportunities. It aligns with the goals of the African Union (AU)’s Agenda 2063 and the United Nations Sustainable Development Goals by enhancing the productive and export capacities of women and youth traders.

In Ghana, women-owned businesses form a substantial part of the economy, with 44% percent of MSMEs led by women; given that MSMEs account for 92% of all businesses in the country and contribute around 70% of gross domestic product (GDP) (AfDB, 2024; Agarwal and Tayo, 2024), the contribution of women-led businesses in Ghana can be roughly estimated at 31% of GDP comprising 40.5% of all businesses in the country. However, barriers such as limited access to finance, restricted market entry, logistical constraints, a lack of trade-related skills and gender-sensitive trade facilitation hinder their full participation in trade (UN Women, 2019). Women and youth traders also often face additional challenges, including a lack of collateral or ownership of assets, inadequate participation in policy formulation and exposure to harassment, further restricting their access to formal trade networks. Addressing these challenges requires a structured implementation roadmap for the WYP in Ghana that ensures targeted interventions, capacity-building and strategic policy support to integrate women-owned businesses into AfCFTA trade.

Beyond the direct implementation of the WYP, other AfCFTA Protocols also present opportunities to strengthen women’s participation in trade. The Protocol on Investment (PoI) can facilitate investment flows that support women-led businesses, enhance their competitiveness and diversify Ghana's export base. Similarly, the Digital Trade Protocol (DTP) can unlock new avenues for women traders, many of whom operate informally, by supporting their integration into formal digital trade and e-commerce networks. Several opportunities emerge from digital trade to help women and youth traders transition from informal to formal markets, enhancing their ability to benefit from the AfCFTA. Leveraging these synergies is critical to ensuring the successful implementation of the WYP in Ghana.

The Supporting Trade and Investment in Africa (SITA) programme has been actively engaged in Ghana's trade landscape, working closely with the Ministry of Trade, Agribusiness and Industry (MOTIA) and the AfCFTA National Coordination Office to support trade policy formulation and implementation.

This paper aims to assess the readiness of Ghana's policy environment for the implementation of the WYP, to evaluate the participation of women-led businesses in AfCFTA trade and to explore the role of the PoI and the DTP in enhancing women's economic opportunities. Supported by high-quality research, capacity-building and evidence dissemination, this paper provides actionable recommendations to help enable the adoption of the WYP in Ghana. By addressing key gaps and leveraging continental best practices, this is likely to create a more inclusive trade environment in which Ghanaian women entrepreneurs can fully participate in and benefit from AfCFTA trade opportunities, contributing to sustainable and inclusive economic growth.

The rest of the paper is organised as follows. Section 2 discusses the articles of the WYP, exploring overlaps in objectives with the PoI and the DTP, identifying specific areas useful for the Ghanaian context. Section 3 highlights the best continental policy practices to support women and youth in trade that can help Ghana. Section 4 reviews the current policy landscape in Ghana and conducts a gap analysis in relation to the WYP. It also presents results from key informant interviews (KIIs) in the form of main challenges faced in conducting trade by firms owned and/or operated by women and youth in Ghana. Building on this, Section 5 provides policy recommendations to facilitate the implementation of the WYP.

2 The AfCFTA Women and Youth Protocol

2.1 Introduction to the protocol

The AfCFTA WYP is a pioneering effort by the AU to facilitate the equitable participation of women and youth in cross-border trade in Africa. It is central to achieving the aspirations and goals of Agenda 2063 of the AU to create a continent whose development is driven by all people, especially women and youth. It was adopted by the 37th Ordinary Session of the AU Assembly held in Addis Ababa, Ethiopia, on 18 February 2024, six years after the signing of the AfCFTA agreement. However, it is one of the first trade agreements with an autonomous and binding legal instrument on issues of women and youth traders (Alemayehu, 2024). It recognises the systemic, structural and financial challenges that hinder the meaningful participation of women and youth in intra-African trade and constrain growth and economic integration on the continent.

The WYP seeks to empower these groups, bolster their capabilities, enhance their effective participation in trade and encourage initiatives that support the formalisation of their trading activities, ultimately increasing value addition and innovation that would support their participation in regional value chains (Article 2). It calls for affirmative action and the elimination of all discrimination against women and youth in trade activities towards the attainment of equality and inclusiveness. It consistently emphasises the importance of technical assistance and capacity-building, urging Member States to offer support to women and youth in trade to improve their adherence to international standards through continental, regional and national programmes. This includes preferential access to quality education and information awareness programmes, particularly for export opportunities (Articles 4, 7 and 12).

The WYP mandates the progressive elimination of all non-tariff barriers affecting women and youth in trade through increased participation in national monitoring committees (Article 6). Moreover, it strongly promotes the active participation of women and youth in trade in the formulation, implementation and review of policies related to the Protocol itself, including the AfCFTA National Implementation Committees, ensuring a continuous dialogue at national, regional and continental levels to improve the business environment under the AfCFTA (Article 8).

Additionally, the Protocol calls for Member States to provide favourable access to trade-related infrastructure for this group, where appropriate (Article 7). The protocol, therefore, directs parties to provide access to financial instruments and guarantees, as well as the creation of targeted funding schemes and programmes on financial literacy to help women and youth export and import, as well as to protect them from trade-related risks (Article 10). Another important component of trade-related infrastructure is access to tools or technical assistance to increase the productive capacity of women- and youth-owned businesses in the form of training programmes by relevant national and regional institutions to improve compliance with regulatory standards and increase participation in business fora (Articles 11 and 22), as well as the dissemination of market intelligence on value chains and trade-related processes (Article 12).

The WYP also contains specific provisions for parties to use the provisions in the Protocol on Intellectual Property Rights to promote greater understanding and utilisation of intellectual property rights (Article 13) by women and youth in trade, operating in a fair and equitable market that allows for competitive entry and participation (Article 14) in formal trade activities (Article 15). Special assistance will need to be provided for small-scale cross-border traders whose work remains informal in nature (Article 18), and State Parties should make efforts to formalise their activities through inclusion in data collection that could lead to the production of sex-disaggregated data and better and actionable economic, social and cultural policies (Article 15).

Recognising the pivotal role digital trade plays in empowering women and youth in Africa, the WYP calls on Member States to ensure the digital frameworks and measures being established are inclusive and provide support to women and youth to access digital tools, skills, networks and platforms, while also removing impediments that can hinder their participation in the digital trade process. The Protocol emphasises the need for State Parties to back MSMEs led by women and youth by supporting their trade clusters and business associations, as well as facilitating their integration into technology ecosystems like incubators and hubs (Articles 17 and 18).

Finally, the WYP calls for active monitoring and evaluation, a redressal system in case of grievances and harassment and a dispute settlement (Articles 16, 20 and 27).

2.2 Docking points with the Digital Trade Protocol

The DTP and the WYP share a focus, though their objectives may differ. Both recognise the importance of harnessing Africa's potential by empowering women and youth to achieve inclusive and sustainable technology-driven economic growth. By combining digital inclusivity and empowerment, Ghana can create a robust ecosystem for digital trade.

In particular, the WYP seeks to ensure digital regulatory and institutional frameworks are structured to support women and youth in trade by facilitating their access to digital trade platforms, tools and solutions. It calls for the identification and elimination of barriers that hinder their entry and participation in digital trade while ensuring transparency in the procedures and technologies deployed in the digital trade ecosystem.

Additionally, the WYP advocates for the development and implementation of capacity-building programmes designed to equip women and youth with the requisite information and communication technologies (ICTs) needed to effectively engage in digital trade. It further emphasises the importance of fostering their participation in digital platforms that connect them with international suppliers, buyers and other strategic business partners. Moreover, the WYP promotes the adoption of safe and inclusive digital trade policies that address the unique challenges facing women and youth, while also facilitating the integration of their businesses – particularly MSMEs – into broader innovation ecosystems, including incubators and technology hubs (Articles 17 and 18 WYP; Article 30 DTP).

These Protocols also emphasise the need to provide reliable, safe and affordable digital infrastructure in order to enhance the participation of women and youth in the African and global digital ecosystem. This includes improving cross-border connectivity and access to stable internet, as well as identifying and addressing barriers to accessing digital trade opportunities (Article 30 DTP). Digital literacy and access to digital skills are also fundamental tools needed to participate in the digital trade ecosystem, and are another area of alignment. Both Protocols spotlight the need for Member States to create opportunities for digital literacy for women and youth. International organisations such as the African Export-Import Bank (Afreximbank) have launched digital trade initiatives that Ghana can leverage to accelerate digital literacy, particularly for women and youth (Afreximbank, 2023). For instance, Afreximbank is in partnership with ImpactHER, a nonprofit organisation focused on improving the lives of female entrepreneurs. This organisation provides digital training and resources to African women entrepreneurs and has successfully trained over 74,000 women across Africa. Such partnerships can be explored by the Ghanaian government to scale its efforts towards an inclusive digital economy.

Both Protocols aim to provide equal opportunities for MSMEs and larger enterprises. The DTP advocates for the removal of discriminatory tariffs, while the WYP advocates for trade incentives and logistical support (Agarwal et al., 2025). These efforts foster a thriving environment that enables MSMEs to expand beyond local markets and compete fairly on the continent, and even globally. On the other hand, these Protocols recognise the need for simplified trade information and compliance standards and also create opportunities to connect women and youth to potential suppliers, buyers and other business partners, both regionally and continentally, using online platforms. Ghana can leverage these measures by further promoting the use of its single-window platform (GCNet)[1] where MSMEs can access information on trade regulations, tax exemptions and simplified export procedures. There is also a need to collaborate with regional partners to establish seamless digital trade corridors, ensuring quicker and more transparent cross-border transactions.

On the logistics side, collaborations with private sector players are encouraged to create tailored solutions for MSMEs, including subsidised shipping rates for MSMEs engaging in cross-border trade. In addition, regional logistics hubs could be developed, which will link underserved regions to urban markets and international ports, enabling these MSMEs to scale their operations. Furthermore, the government can also facilitate partnerships between local e-commerce platforms and regional marketplaces to streamline integration for Ghana's MSMEs.

There is a dire need to catalyse the business growth of women and youth through financial incentives, and both Protocols recognise the need for this. Despite the government and private sector players rolling out various financial initiatives, access to finance remains an impediment for Ghanaian MSMEs, particularly those led by women and youth. However, there is still a wide gap in formal female financial inclusion in Ghana; this demonstrates the need for intensified interventions. A coordinated effort between the government, the private sector and regional partners is essential to create a thriving, equitable and digitally empowered trade environment. Through the combined implementation of the DTP and the WYP, it will be possible to significantly transform Ghana's MSME ecosystem into a global powerhouse.

2.3 Docking points with the Protocol on Investment

In accordance with Aspiration 6 of the AU Agenda 2063, Article 11 of the AfCFTA WYP enjoins State Parties to implement measures that facilitate access to affordable financial instruments and incentivise the creation of funding schemes in sectors with high potential for growth and high-value sectors with low participation of women and youth in trade.

[1] GCNet provides end-to-end trade facilitation services, ranging from single window platform to back-end customs management system. More information here: https://gcnet.com.gh/ecustoms/

Box 1 Agenda 2063: Our aspirations for the "Africa We Want"

Aspiration 6: An Africa whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children

Goal 1: Full gender equality in all spheres of life

- strengthening the role of Africa's women through ensuring gender equality and parity in all spheres of life (political, economic and social).

Source: https://au.int/en/agenda2063/aspirations#

In addition, the AU champion on gender and development issues in Africa, H.E. Nana Addo Dankwa Akufo-Addo, President of the Republic of Ghana, alongside H.E. Dr Monique Nsazabaganwa, Deputy Chair of the African Union Commission, launched the AfCFTA WFP Women and Youth Financial & Economic Inclusion 2030 Initiative (WYFEI 2030) in July 2022 to unlock $100 billion for at least 10 million women and youth by 2030.

Complementing these efforts is recognition of the importance of encouraging investment activities that benefit economically disadvantaged areas, MSMEs, local communities, Indigenous peoples and underrepresented groups, including women and youth, in the Preamble of the AfCFTA PoI.

Box 2 About the Protocol on Investment

- The PoI is the outcome of the Phase 2 negotiations on the AfCFTA launched in 2018 in accordance with Article 7 of the AfCFTA Agreement
- After rounds of negotiation by senior trade officials and ministers of trade, a draft Protocol was developed for adoption by the AU Assembly of Heads of State and Government in February 2023 during the 36th AU Summit in Addis Ababa, Ethiopia
- This is the only continent-wide instrument of the AU dedicated to the development, promotion, facilitation and protection of international investment in Africa
- Within the framework of the AfCFTA Agreement, the PoI serves as an operational instrument to foster the movement of capital as part of efforts to realise the vision of an integrated, prosperous and peaceful Africa as enshrined in Agenda 2063.
- The underpinning pillars of the PoI are investment promotion and facilitation, investment, incentives for sustainable investment,

investment protection standards and sustainable development-related issues

Source: IISD (2023); Ayele, et al. (2023); AU(2023)

The primary objectives of the AfCFTA WYP and the PoI are different: the WYP is focused on making intra-African trade work for women and youth and the PoI is focused on creating a framework for promoting and facilitating movement of capital across the continent. Notwithstanding this, the Protocols share notable parallels in their articles and provisions. For instance, in a broad brushstroke, both encourage economic development, inclusivity and regional collaboration.

Table 1 Similarities in provisions in WYP and PoI

Provision on women and youth	Corresponding provision in PoI	Similarities between WYP and PoI
Inclusive socioeconomic development (Art. 8)	Investment promotion (Art. 6g)	*Both emphasise inclusion and participation of women and youth in socioeconomic development*
Capacity-building (Arts 5(a), 23)	Technical assistance, capacity-building and cooperation (Art. 43)	*Both emphasise capacity-building and skills development. In the WYP, the provision focuses on technical assistance and capacity-building for promotion of trade. In the PoI, the provision focuses on capacity-building to promote and facilitate investment.*
Financial access (Art. 11)	Incentives for sustainable growth (Art. 8)	*Both highlight the importance of financial access. Both focus on inclusive financial mechanisms by providing financial incentives.*
Harmonisation of national, regional and continental programmes (Arts 10, 12(c), 16(a, b, d, f))	Investment promotion (Art. 6 (c, e))	*Both seek to promote regional integration by lowering trade and investment obstacles and increasing market access. They both aim to make cross-border trade easier.*
Structural barriers (Arts 8, 9(1), 18)	Interpretation of non-discrimination (Art. 16)	*Both focus on addressing and eliminating structural barriers that prevent certain groups from fully participating in trade and investment activities*
Sustainable development (Art. 2b)	Incentives for sustainable investments (Art. 8c)	*Both acknowledge sustainable development and foster economic sustainability.*

Source: Authors

Currently, Ghana's investment landscape is underpinned by a key objective in its Medium-Term National Development Policy Framework (MTNDPF) (2022–2025) of promoting trade and investment to improve business financing in Ghana. As a key driver of economic growth, the Ghana Investment Promotion Centre Act 2013 also mandates the Ghana Investment Promotion Centre (GIPC) as the agency of government responsible for creating an incentive framework with a transparent, predictable and facilitating environment for attracting investment into Ghana. To this end, the GIPC has rolled out three initiatives to deliver on its mandate of making Ghana the preferred investment destination in the sub-Saharan region: an Online Investment Guide, regular investment promotion and establishment of the Diaspora Investment Desk (Box 3).

The PoI and WYP create synergies in Ghana that can unlock the full potential of women, youth and vulnerable groups as active participants in trade and investment, if effectively aligned. Appendix 1 explores recent steps taken to align the two Protocols to ensure an inclusive and resilient investment climate in Ghana.

Box 3 GIPC’s initiatives to improve Ghana’s investment climate

- The **Online Investment Guide** on the GIPC’s website provides resources to help in establishing and registering a business in Ghana, covering new registrations, renewals, technology transfers, labour and expatriate employment, investor aftercare and business regulatory frameworks.
- Using an array of **investment promotion** materials and investment models, the GIPC undertakes regular missions to engage prospective investors, home and abroad, on investment opportunities in agriculture and agro-processing; oil and gas; health; ICT and fintech; manufacturing; mining and mineral processing; property development; recreation and tourism; energy; education; financial services; and transport infrastructure.
- The GIPC has established the **Diaspora Investment Desk** to create a new stream of investment from Ghanaians living abroad as well as diasporas of African descent in the Ghanaian economy.

3 Current landscape in Ghana

3.1 Participation of women and youth

The participation of women and youth in trade is essential for Ghana's economic development. Their impact on GDP, employment and exports highlights the need to support and empower these groups to promote sustainable growth and strengthen the country's trade capabilities.

Demographic

Women and youth constitute 50.1% and 57.7% of Ghana's working population (15–64 years), respectively, according to data from the 2021 UN Population database[2]. Together, they are considered the backbone and driving force of the Ghanaian formal and informal economy, contributing significantly as MSMEs in diverse economic sectors such as farming, agri-food processing, garments and fashion, beauty and cosmetics, tourism and hospitality, ICT and fintech, and sales and retail activities. A subset of this population is young girls and women (ages 15-34), who comprise about 28.7% of the Ghanaian working-age population, that face a double challenge of accessing economic resources and participating in economic activities and trade.

Business ownership

According to the 2020 Mastercard Index of Women Entrepreneurs (MIWE), Ghana held the third-highest position globally in terms of women's business ownership, with women owning nearly four out of every ten businesses, or 36.5%(Mastercard, 2021). However, as in other countries, male-owned enterprises are more likely to participate in the formal economy and international trade. There are several factors contributing to the underrepresentation of women-owned businesses in international trade. Trade policies impact women and men differently because of gendered social norms, implicit biases and inequalities related to access to and control over assets and resources, such as finance, land, information, markets and networks that amount to "pink tariffs" that put women at an economic

[2] World Population Prospects 2024: data calculated via interpolation method by the UN Population division of the UN DESA. More information can be found here: https://population.un.org/wpp/

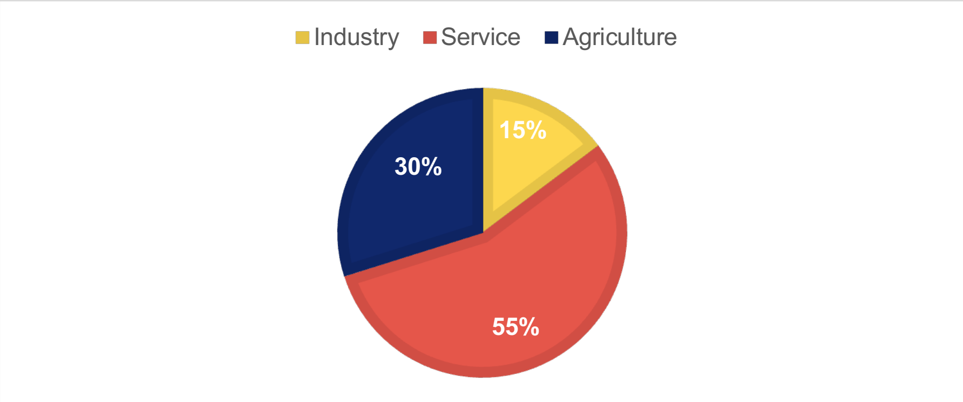
disadvantage- both as producers and consumers (World Bank and WTO, 2020).

According to AfDB (2024), women-owned businesses represent 44.6% all registered MSMEs, positioning Ghana as the leader in women-led businesses in Africa. This sector, according to Agarwal and Tayo (2024), accounts for about 92% of all businesses and contributes about 70% of Ghana's GDP.

Employment

Approximately 70% of women workers are engaged in informal employment, either as employees or self-employed, while according to World bank data[3], the percentage of youth who are not in education, employment or training constitutes 29.8% of the total youth population. Of the 30% formal employment, the highest participation was in the services sector, followed by agriculture (Fig 1). Moreover, according to ILO SDG indicators database, Ghanaian women accounted for 27% of employment in senior and middle management, respectively, in 2017.

Figure 1 Shares of women employed in various sectors



Source: Authors based on data from World Development Indicators 2025

3.2 Current policy framework in Ghana

In accordance with Article 17 Clause 2 of the 1992 Constitution of Ghana and ratified international conventions and treaties on women and youth, the National Development Planning Commission requires all ministries, department and agencies and all metropolitan, municipal and district assemblies to mainstream women and youth in the development of policies and programmes, with targeted support towards realisation of the Sustainable Development Goals.

The current Coordinated Programme of Economic and Social Development Policies (CPESDP) 2021–2025, which defines the goals and aspirations of national development in the medium term,

[3] Can be accessed at https://genderdata.worldbank.org/en/indicator/sl-uem-neet-zs

underscores the need to mainstream women and youth in national development to create prosperity and equal opportunity for all.

In view of the distinct socio-demographic character and economic dynamics of women and youth, the government has established ministries for gender and social protection and for youth development, respectively. As a result, policies and regulatory frameworks on women and youth are independent of each other in Ghana, leading to a siloed approach in the design and implementation of both the National Gender Policy and the National Youth Policy. This leads to several overlaps in responsibilities and agendas that when unaddressed can create regulatory and policy incoherence.

3.2.1 Mainstreaming women and youth in national policies

The overarching national policy document outlining the Ghanaian government's vision and policy direction is the CPESDP. It is mandated by Ghana's 1992 Constitution and guides the formulation of the Medium-Term National Development Policy Framework (MTNDPF) under the National Development Planning Commission (NDPC). This framework is renewed every four years and serves as a blueprint for Ministries, Departments and Agencies of Government (MDAs) for setting economic development, infrastructure and governance priorities and strategies on a sectoral basis.

Generally, issues related to women and youth are comprehensively addressed in Ghana's current national policy documents described above. Table 3 presents specific provisions of relevance to the AfCFTA WYP.

Table 2 Provisions on women and youth in Ghana's major national policies

Policy document	Provisions on women and youth
CPESDP 2021–2025	• Strengthen social protection, especially for children, women, persons with disability and the elderly • Improve housing and home ownership • Ensure a financially self-sustaining pension system to cover the informal sector and that women have equal opportunities in all spheres of life in Ghana • Build on the different entrepreneurial initiatives to empower youth and women to create businesses • Ensure digital literacy for all youth and implement a National Digital Literacy Project • Promote the acquisition of employable skills • invest in the development of an entrepreneurial culture with a focus on promoting business governance literacy for youth • Nurture start-ups and micro and small business enterprises • Catalyse medium and large enterprises for export competitiveness, import substitution and job creation • Build on the different entrepreneurial initiatives to empower youth and women to create businesses

Policy document	Provisions on women and youth
MTNDPF (2022-2025)	• Promote economic empowerment, especially of women • Deepen the reach of financial services and improve financial literacy, especially among youth and women in the informal economy

3.2.2 Sector-specific provisions for women and youth

In 2015, the Ministry of Gender, Children and Social Protection launched the National Gender Policy to mainstream gender equality and women's empowerment into the national development process.

The National Youth Authority, acting through the Ministry of Youth and Sports, launched the National Youth Policy 2022–2032 with the objective to 'develop creative and innovative youth appropriately equipped with sense of responsibility, patriotism and national pride with advanced technology relevant for national and global dynamics.

Table 3 Summary of overlap in sectoral policy provisions in Ghana with the AfCFTA WYP

Policy document	Policy objectives	Provisions relevant to AfCFTA WYP
National Gender Policy	To improve women's economic opportunities, including engendering macroeconomic and trade policies so that the basic and strategic needs of both men and women are addressed	• Develop national policy for informal sector (where women are concentrated) • Build on government commitments and connect gender to regional and international trade policies • Bring Ghanaian women entrepreneurs to the negotiation table on African market issues and marketing linkages • Facilitate an enabling environment, for women producers and traders, to form networks and dialogue for improved cross-border trade procedures and practices, especially legal, security and protection matters • Facilitate gender equality and women's empowerment to cover practical and pertinent areas such as fair trade for African and Ghanaian commodities • Ensure women entrepreneurs are involved in processes and consensus-building for exporters of products in African Growth and Opportunity Act (AGOA) • Implement the gender component of the Accra Declaration 2008 (AGOA products in Ghana include textiles and apparel, special foods, shea butter products, home décor, recycled glass products, kente, ceramics, etc) • Enforce policies that improve women's access to economic opportunities in

Policy document	Policy objectives	Provisions relevant to AfCFTA WYP
		wage employment, agriculture and entrepreneurship to overcome the concentration in lower-productivity activities • Work with appropriate agencies to facilitate business environment that is favourable for women and men traders, exporters and importers • Facilitate representation of women on boards of regional and international trade organisations
National Youth Policy	• To promote decent job creation, employability and livelihood empowerment for youth • To develop institutional capacities and schemes that support youth skills transfer, creativity and innovation	• Promote implementation of youth enterprise classification system for business development services at all levels • Establish effective legal structures, frameworks and initiatives for protection of creative ideas and intellectual property of young people • Establish facilitating systems and structures for commencement and sustainability of entrepreneurship • Improve market accessibility and distribution systems for goods, products and services of young entrepreneurs • Enhance partnership for business development of young people • Promote local economic development and the sensitisation of young persons on potential capabilities

In addition to the sector-specific policies, some complementary policies can facilitate implementation of the AfCFTA WYP in Ghana, with dedicated sections on women and youth (Box 4).

Box 4 Complementary policies that can facilitate women and youth economic empowerment

- The National AfCFTA Policy Framework and Action Plan outlines the country's strategic approach to maximising the benefits of AfCFTA.
- The National Export Development Programme is designed to boost Ghana’s export capabilities while ensuring women and youth are included in export-oriented initiatives. It focuses on capacity-building and providing resources to enhance their competitiveness in international markets.
- The MSME and Entrepreneurship Policy includes provisions specifically targeting women entrepreneurs to enhance their access to finance, training and market opportunities.

- The National Quality Policy focuses on improving the quality of products and services in Ghana. It includes measures that support women and youth in quality assurance practices, thereby enhancing their participation in various sectors of the economy.

Source: Authors

3.3 Implementing agencies in Ghana

In Ghana, a range of government policies and initiatives is designed to improve the involvement of women and youth in business, economic activities and trade. These policies cover multiple government departments and focus on key areas, including access to finance, markets and information; customs regulations; skills development; training programmes; and additional support. Below is a review of the different agencies involved.

3.3.1 Ministry of Trade, Industry and Agribusiness

MoTIA serves as the principal policy advisor to the government on trade, industrial and private sector development, responsible for creating and executing policies that promote the growth and advancement of both domestic and international trade and industry. The MSME and Entrepreneurship Policy is a significant policy initiative under the ministry that promotes the involvement of women and youth.

3.3.2 Ministry of Gender, Children and Social Protection

The Department of Gender within the ministry plays a crucial role by collaborating and networking with other government agencies, NGOs and community-based organisations to enhance the socioeconomic status of women. Additionally, it conducts research aimed at improving women's wellbeing. The mission is to empower women by promoting gender equality in all sectors, including trade and economic activities.

3.3.3 Microfinance and Small Loans Centre

The Microfinance and Small Loans Centre offers micro and small loans to startups and small businesses, providing quick, easy and accessible financing to help them grow and expand. This initiative aims to boost job creation and wealth generation, with a particular focus on empowering women and supporting youth through entrepreneurship.

3.3.4 Ministry of Employment and Labour Relations

The Ministry of Employment and Labour Relations is responsible for developing policies, creating sector plans and coordinating employment and labour initiatives across various sectors. It aims to foster harmonious labour relations and workplace safety, as well as monitor and evaluate policies and programmes to enhance employment creation for national development. A key function of the ministry is to ensure employable skills and apprenticeships are provided, especially for youth, through vocational and technical training at all levels to promote decent and sustainable jobs.

3.3.5 Ghana Export Promotion Authority

The Ghana Export Promotion Authority acts as the national export trade support institution. Its main mission is to strengthen Ghana's export sector by diversifying beyond traditional exports like unprocessed minerals, cocoa beans, timber logs and electricity into non-traditional export products. This is achieved through various exhibition and training initiatives, including the Women Icons Regional Exhibitions, SheTrades Ghana Hub and the Youth in Export Programme.

3.3.6 Ghana Investment Promotion Centre

The GIPC is the leading agency for promoting and attracting investment in Ghana. Among its key functions, it develops investment promotion policies and plans, offers incentives and creates marketing strategies to draw in both foreign and local investors, while also considering their concerns in policymaking to improve the regulatory and business environment. This helps women and youth entrepreneurs access foreign direct investment.

3.3.7 Customs Division of Ghana Revenue Authority

The Customs Division is a paramilitary organisation that is part of the Operational Division of the Ghana Revenue Authority and plays a role in the country’s national security framework. It has strategically located offices at all entry and exit points, including harbours, airports, land borders and parcel posts, as well as other inland offices. The division is responsible for facilitating legitimate trade, particularly among women and youth, through educating entrepreneurs on customs procedures.

3.3.8 Ghana Enterprises Agency

The GEA is the leading government authority focused on promoting and developing MSMEs in Ghana. Its mandate includes coordinating, implementing and monitoring activities within the MSME sector. The GEA has launched the Women-MSMEs Programme and the Youth in MSME Programme to offer training, capacity-building and financial support for MSMEs owned by women and young people, respectively.

3.3.9 Youth Employment Agency

The Youth Employment Agency was established to empower young people to contribute meaningfully to the socioeconomic and sustainable development of the nation. Its objective is to support youth between the ages of 15 and 35 years through skills training and internship modules to transition from a situation of unemployment to one of employment.

3.3.10 Regulatory agencies

Several pieces of legislation have been developed that impact women and youth in trade:

- The Companies Act 2019 (Act 992) is an important law in Ghana that governs the incorporation, operation and regulation of companies by ensuring equal opportunities for women and youth.
- The Trade Licensing Act 1970 (NLCD 295) is aimed at regulating trade and commerce throughout the country. The Act is crucial for fostering orderly trade practices and improving the regulatory framework for businesses in Ghana.
- The Labour Act 2003 (Act 651) protects the rights of workers, including women in Part VI and youth in Part VII.
- The Youth Employment Act 2015 (Act 887) pertains to the development, coordination, supervision and facilitation of employment for youth.

3.4 Ghana's policy readiness to implement the AfCFTA WYP

This section maps key provisions of the AfCFTA WYP to policy provisions in Ghana with a view to assessing the readiness of Ghana's policy environment for implementation of the WYP.

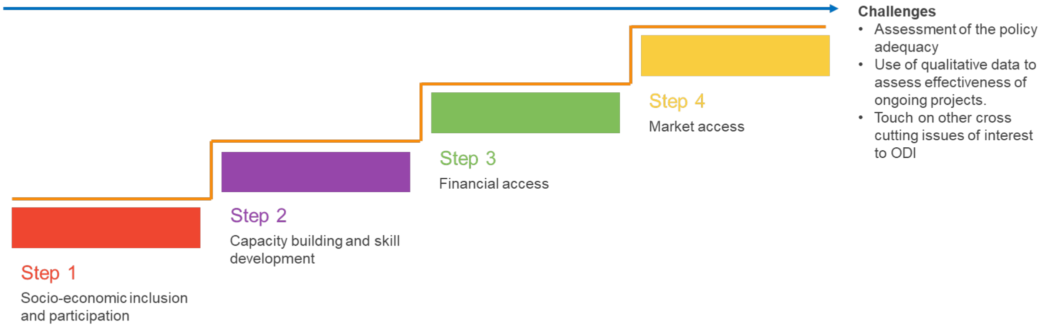
As Table 5 shows, most provisions of the AfCFTA WYP are covered by existing national and sectoral policy documents and strategies of the Government of Ghana, however some may be lacking. For instance, the National Entrepreneurship and Innovation Programme (NEIP) does not include any specific provision for women and youth. Moreover, it is important to note that **while current policies may contain specific provisions, it is uncertain how much progress has been made so far in terms of their implementation and measurable impact.** In terms of actual implementation, we further conceptualise a schema for ensuring an enabling policy environment to make intra-African trade work for women and youth in Ghana (Figure 2).

Table 4 Outcome of the readiness assessment

Policy document	Inclusion and participation of women and youth in socioeconomic development	Capacity-building and skills development	Financial access	Eliminating structural barriers that prevent certain groups from fully participating in trade and investment	Promoting regional integration by lowering trade and investment obstacles and increasing market access	Facilitation of informal cross-border trade
CPESDP	✓	✓	✓	✓	✓	✓
MTNDPF	✓	✓	✓	✓	✓	✓
National Gender Policy	✓	✓	✓	✓	✓	✓
National Youth Policy	✓	✓	✓	✓	✓	✓
National AfCFTA Policy Framework and Action Plan	✓	✓	✓	✓	✓	✓
National Export Development Strategy	✓	✓	✓	✓	✓	✓
MSME and Entrepreneurship Policy	✓	✓	✓	✓	✓	✓
National Quality Policy						
National Entrepreneurship and Innovation Programme						

Source: authors’ compilation based on desk-based research

Figure 2 Conceptual building blocks for AfCFTA WYP implementation in Ghana



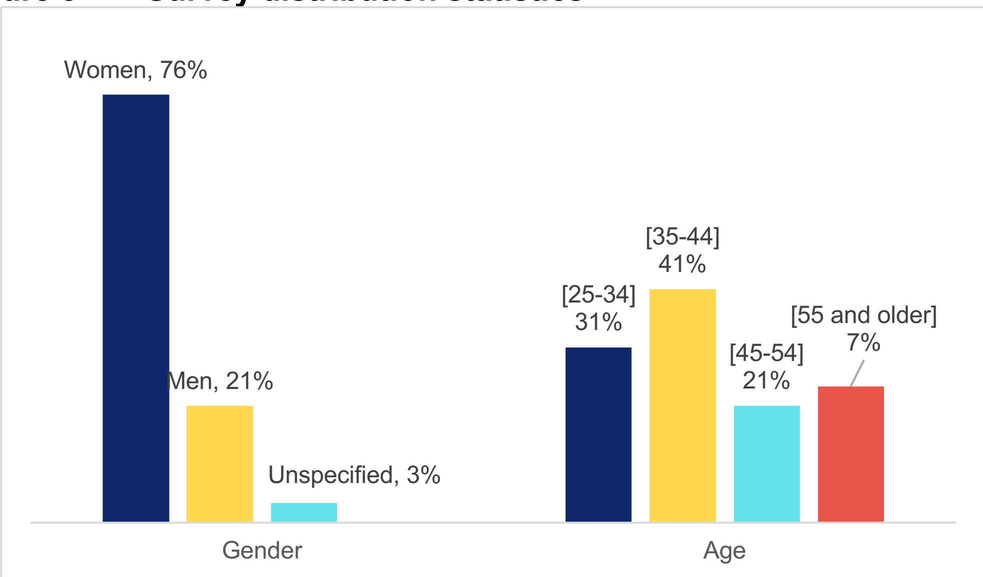
Source: Authors interpretation based on data collected from mixed-methods research conducted during the course of this project

4 Current issues faced by private sector

4.1 Methodology

To explore the current landscape of the WYP, the PoI and DTP under the AfCFTA, we undertook stakeholder consultations with women- and youth-owned businesses in Ghana. The aim was to examine the challenges facing these businesses, as well as digitally enabled services and ways to attract international investment to Ghana. To this end, the study conducted KIIs and online surveys with women- and youth-owned businesses and key actors in private sector institutions assigned to promote and implement the WYP, the PoI and the DTP in Ghana.

Figure 3 Survey distribution statistics



Source: authors' compilation

In all, we conducted seven KIIs and administered twenty-nine online surveys with women- and youth-owned businesses and with actors and agencies engaged in promoting such businesses in Ghana. The survey revealed a strong presence of women in trade and a balance of young and experienced entrepreneurs in the trade sector.

The KII transcripts and field notes from observation were carefully studied to determine the current landscape, including awareness of and access to information on the Protocols, challenges facing women- and youth-led businesses and ways to leverage the PoI and the DTP to promote such businesses. The files were uploaded to Voyant Tools Software (VTS) for open, axial and selective coding. Thick descriptions were used to interpret the general patterns in the data generated. The data transformation process was kicked off by importing the transcribed data into VTS utilising Cirrus, Links, WordTree, Trends and Collocates. To arrive at the major themes for the analysis, the recurrent or frequently used words and their interconnection with other keywords in the data were extracted using VTS (Appendix 2). In this way, we arrived at the main themes for the analysis:

- awareness and access to WYP, PoI and DTP information
- challenges facing women and youth-owned businesses
- leveraging digital trade and investment by women- and youth-owned businesses
- crosscutting issues – consortia for shipment, trust issues and poverty.

4.2 Results and discussion

This section presents and analyses the results of the study using thematic analysis and descriptive statistical methods. The analysis is based on the main objectives of the study, to contribute to policy recommendations to ensure increased participation of women-led businesses in trade under the AfCFTA in Ghana.

4.2.1 Awareness of and access to information on the WYP, PoI and DTP in Ghana

There is a need to ensure awareness of the WYP, the PoI and the DTP among its target beneficiaries. One participant explained:

In initiating these Protocols, we have to focus on the grassroots level – small-scale traders, minimally educated village women engaged in petty trading and youth. They do the work, but they do not know a lot about these Protocols and how they can take advantage of them. They have limited information and knowledge. It is like we see AfCFTA for the businesses that are up there, not the small-scale businesses.

Source: Representative of a woman-led enterprise

This participant emphasised that efforts to implement the Protocols should prioritise grassroots communities, especially individuals engaged in minor commercial activities, which are often informal and crucial to local economies and women in rural areas who engage in small-scale businesses but may lack formal education and access to information about the Protocols. The data highlights critical knowledge and information gaps among these groups, even though they contribute actively to trade.

This revelation reflects the finding of Agarwal and Tayo (2024) in their study on promoting women entrepreneurship under the Guided Trade Initiative, conducted with a woman exporter of coffee in Rwanda, a honey exporter in Ghana and the AfCFTA Coordination Office in Tanzania. This study noted that, while the AfCFTA will contribute to general poverty reduction, it is likely that marginalised women in trade will not receive the same benefits. Similarly, UNECA's (2024) assessment of the country-level implications of the AfCFTA's implementation on inequality and poverty reveals that minimally educated women from rural areas who work in the informal sector will benefit the least. This also aligns with broader thinking that merely having a protocol or a policy is insufficient unless key actors and stakeholders are well informed and educated on them.

The participant further explained that the AfCFTA was often seen as benefiting well-established businesses rather than SMEs, given better access to information about the Protocols and the AfCFTA Agreement. SMEs may not have the necessary capital, knowledge, or resources to navigate the system to benefit. To ensure the WYP, the PoI and the DTP benefit all levels of businesses, actors engaged in designing and implementing the Protocols should include targeted sensitisation and capacity-building for SMEs based in peri-urban and rural areas to bridge the information and knowledge gaps, tailored to their knowledge level and cultural context. Finally, the findings advocate for a bottom-up approach to ensure small-scale traders, rural women and youth are not left behind in the intended economic opportunities the Protocols will provide.

The WYP works to eliminate tariff and non-tariff barriers for women traders in addition to fighting labour exploitation that specifically affects women workers and violates fundamental rights (Agarwal and Tayo, 2024). Participants were asked to describe their knowledge of the WYP. One participant shared this specific perspective:

With the WYP set to launch in March this year, aiming to empower young people, the main concern is its visibility and accessibility. How many people are aware of this initiative? Currently, awareness seems confined to a select few – mainly those invited to closed-door meetings or individuals with direct connections to the organisers. But what about the majority of young people, especially those in rural areas? Many are eager and ready to explore the opportunities within the WYP and the PoI, yet they remain largely uninformed – not only about the Protocols themselves but also about their potential benefits.

Source: Representative of woman-led gender-based traders' association

The participant raised critical questions about the visibility and accessibility of the Protocol for its target beneficiaries, particularly women and youth. They emphasised the need for well-structured and effective communication channels to ensure widespread awareness and engagement on the Protocol. At present, the National Coordination Office of the AfCFTA is the apex institution responsible for disseminating information about the AfCFTA, its potential benefits and protocols in Ghana. To maximise impact, it is essential to design dissemination strategies that enable beneficiaries to understand and utilise the WYP to improve intra-African trade. In this regard, capacity-building workshops, community radio and TV presentations and face-to-face engagements with stakeholders and beneficiaries delivered in local languages can ensure inclusive and meaningful participation in the execution of the Protocol.

4.2.2 Challenges facing women- and youth-owned businesses in Ghana

Ghana's economic growth depends heavily on the presence of women-led businesses. Despite their contributions to both the formal and the informal sectors of the economy, however, many women entrepreneurs face difficulties securing financial resources. During the KIIs, participants were asked to share their experiences of engaging in the export business. The story of one participant, the founder of a small-scale yam and grain export enterprise, underscores the realities of Ghana's financing gap for SMEs.

I have traded yams and grains for over a decade, sourcing directly from farmers in northern Ghana and transporting goods to Accra for domestic sales and international export. As demand grew both locally and abroad, my working capital became insufficient to scale operations to meet the demands of my customers. Without formal assets to collateralise a bank loan, I faced a dead end. Ultimately, I relied on my husband, a government employee, to secure a loan through his bank. This experience reflects a widespread challenge small-scale traders face in Ghana.

Source: Representative of woman-led exporting enterprise

What is critical to note here is that this woman's reliance on her husband as a male guarantor perpetuates patriarchal norms and economic dependency and possibly limits her socioeconomic freedom. Weak enforcement of gender-inclusive lending policies and lack of tailored financial products such as collateral-free loans for women engaged in SMEs could deepen the already existing inequality between men and women in Ghana.

The participant also highlighted a broader gap in financing for SMEs in Ghana and the broader issue of meeting the demands of intra-African trade, which are critical to reducing extreme poverty, creating jobs for youth and enhancing GDP growth.

In addition, the participant's narration casts light on the systemic barriers facing small-scale traders, particularly women, in scaling their business operations. The absence of formal assets, for example, land and property, disqualified the participant from traditional loans. This is a common issue in Ghana, where many women lack legal ownership of assets owing to cultural norms or inheritance laws. Small-scale traders also often operate outside formal financial systems, making them invisible to banks, which prioritise collateral-based lending.

In response to these gaps, it is recommended that the government strengthen gender-responsive lending policies and enforce anti-discrimination laws in financial institutions in Ghana. This would need a dedicated budget line for the implementation of these policies. Also, private and public sector organisations promoting women's entrepreneurship could source funding to scale financial literacy programmes to build the capacity of women and youth entrepreneurs. Furthermore, women traders' associations could promote credit guarantees, group lending models and asset registries to ease collateral requirements. Promoting and empowering women-led businesses in Ghana requires dismantling systemic barriers and fostering inclusive financial ecosystems.

The KIIs also highlighted the significant challenge of high bank charges for international money transfers from Ghana to other countries. One woman entrepreneur and exporter shared a personal experience that illustrated systemic financial barriers:

I sourced millet from a smallholder farmer in Togo. We agreed on a fair price. However, the transaction stalled because of the difficulty of transferring funds through the bank from Ghana to Togo. I explained to the banker my intention to transfer funds to a business partner in Togo. The banker explained to me that international transfer fees were excessive. The bank charges nearly matched the cost of the millet itself. I resorted to carrying cash across the Togo border to complete the deal.

Source: Representative of woman-led exporting enterprise

Extensive banking fees, together with disconnected financial infrastructure, obstruct intra-African trade. These challenges have negative effects on SMEs, especially women entrepreneurs, as they depend primarily on minimal capital while seeking regional trade expansion.

Efficient transportation systems combined with adequate logistical services serve as critical elements in enhanced cross-border trade. SMEs and women-led businesses highlighted substantial obstacles in their cross-border trade activities. To this end, one of the participants explained:

Another major challenge we face is the high cost of shipping. While there is no shortage of logistics companies, the issue lies in the inflated shipping fees. In some cases, the cost of shipping is as high as, or even exceeds, the value of the product being shipped. For example, we reached out to Ethiopian Airways and Rwanda Airways to explore the opportunity to use their cargo services. However, during our last negotiation, the shipping cost was approximately $5 per kilogram, making it a significant financial burden for businesses.

Source: Representative of woman-led enterprise

These high shipping costs diminish international trade opportunities for SMEs. Considering this, businesses, trade associations and government agencies should collaborate to negotiate better shipping rates with airlines and logistics companies. Bulk agreements or trade partnerships could help lower costs. Also, policymakers should introduce tax incentives, subsidies, or financial support mechanisms to ease the burden of shipping costs, particularly for SMEs and women- and youth-led businesses.

The effective implementation of the WYP, the PoI and the DTP requires the active involvement of marginalised groups. Our findings reveal that such groups have limited participation in the Protocol development and implementation processes, which limits their ability for influence on matters that directly impact their engagement in intra-African trade. Concerning these challenges, one of the participants shared the following perspective:

Very often, these Protocols are carved out at national, regional, or continental levels. Those who might directly or indirectly benefit are usually those at the grassroots –marginalised women, the poor and people with disabilities. These groups are often not invited to the formulation of these Protocols.

Source: Representative of a woman-led business association

The participant highlighted the top-down approach to creating Protocols, excluding marginalised groups, and thereby creating participation gaps. Decision-making that is concentrated among elites or institutions disconnected from grassroots realities may lead to the loss of alignment with real community needs, together with their cultural contexts and service priorities. To ensure the Protocols are inclusive and effective, marginalised groups could be granted quotas in drafting committees. Consultations to disseminate information on the Protocols should be held in rural and underserved areas, using local languages and culturally accessible formats. Stakeholders could use SMS campaigns, community radio or social media to inform and engage marginalised groups on the Protocols.

4.2.3 Leveraging digital trade and investment by women- and youth-owned businesses

One objective of this study is to explore how women- and youth-owned businesses leverage digital trade and investment to gain access to local and regional markets to sell goods and services. Digital trade functions as an important growth driver for Ghana as well as other African economies (Chivunga et al., 2024). The COVID-19 pandemic led numerous countries, including Ghana, to expedite their digitalisation efforts, triggering rapid growth in e-commerce operations. Start-up businesses created digital platforms that let them enter local and regional markets where they could sell products and services as well as establish mutual agreements and pursue growth through new income channels (ibid.). Participants were asked about their approaches to utilising technology when seeking international business opportunities within women- and youth-led businesses.

We are doing our best to harness digital platforms for business growth. For instance, we utilise e-commerce extensively given its broad reach – entrepreneurs can operate remotely, even from their home. However, significant challenges persist, particularly at the grassroots level. Many individuals lack basic tools like smartphones, laptops and access to the internet, let alone digital literacy. During a recent training session in Accra, for example, we taught participants how to create email accounts – a fundamental step for accessing platforms like Facebook, Instagram, or e-commerce sites. Yet even this task proved difficult for some of the market women. If someone struggles to set up an email, how can they effectively use social media or digital marketplaces to sell products?

Source: Representative of woman-led advocacy group

E-commerce enables entrepreneurs to manage their operations from a distance and reach new markets. However, grassroots communities experience substantial limitations that prevent them from exploiting the full benefits of digital opportunities. Given this, there is a need for specific training sessions regarding basic digital competencies, including email setup and marketing via social media for small-scale women- and youth-led businesses.

The PoI aims for businesses to capitalise on opportunities beyond their domestic markets and stimulate cross-border economic collaboration. To achieve this, participants were asked to share their views on the PoI.

Late last year, I learned about this Protocol through a colleague. While I have friends actively seeking funding to support entrepreneurs in this space, my understanding remains limited. I have not yet dedicated time to studying the framework.

Source: Representative of woman-led advocacy group

This participant was aware of the opportunity the PoI might bring her but lacked confidence owing to an incomplete understanding of the PoI. There is a need to develop sensitisation workshops and training on the PoI, using basic explanations that present the PoI objectives, clearly, followed by simple descriptions of their application.

4.2.4 Consortia for shipment and trust issues

To reduce high shipping costs, several women-led business groups have formed consortia, collaborating to bulk order goods from suppliers within the framework of the AfCFTA and share shipment expenses. However, lack of trust among members is a critical issue. One participant from a women-led organisation explained:

Shipping costs remain high worldwide, posing a significant challenge to businesses. To address this, we have attempted to form a consortium where women entrepreneurs can collaborate and share resources to reduce shipping expenses. However, trust issues among members present a major obstacle, as many are hesitant to fully commit to collective efforts. This lack of trust makes it difficult for the consortium to function effectively. For instance, during a recent business trip, we carried sample products from some of our members to showcase potential opportunities. However, we observed that not all members were willing to participate, as some were reluctant to entrust their products to their colleagues. This hesitation continues to hinder the success of the consortium.

Source: Representative of woman-led advocacy group

Lack of trust and perceptions of risks could diminish the intended benefits for women in using cost-effective shipping for global trade opportunities. Consortium members should build established rules of conduct with clear agreements while implementing accountability systems to promote trust-based operations.

4.2.5 Addressing poverty concerns

The WYP and the PoI have broader implications for poverty reduction. One of the participants noted:

Implementation of the WYP and the PoI should focus on addressing the needs of marginalised communities. Once these groups are not cut off from domestic and international trade, this will enhance their wellbeing and promote poverty reduction in their communities.

Source: Representative of woman-led advocacy group

Implementation of an inclusive WYP, PoI and DTP can create substantial economic transformation for marginalised groups. The Protocols should make women and youth populations as well as socially disadvantaged communities their highest priority by eliminating obstacles that may prevent them from benefiting from trade and investment opportunities in Ghana and across national borders. The inclusion of these groups in domestic and international trade will enhance their economic participation, which ultimately drives improvements in livelihoods while reducing poverty. Marginalised communities can establish sustainable businesses with employment opportunities and increase national and regional economic expansion through equal opportunities in trade and investment activities.

4.2.6 Opportunities under the WYP

The WYP under the AfCFTA represents a vital programme dedicated to enhancing inclusive participation in intra-African trade. The ongoing negotiation process for the WYP contains potential opportunities, as outlined in existing frameworks and official statements, even though no agreement has been reached yet. Participants were asked to shed light on the opportunities the proposed WYP presented for women- and youth-led businesses.

When the WYP is implemented, I think it will enhance market access for us, women. For instance, I was in Cape Town for the 2023 ACFTA Business Forum and I also had the opportunity to go to Tanzania for the Women and Youth Trade Symposium.

Source: Representative of woman-led cross-border trade enterprise

This participant highlighted opportunities arising from attending the Women and Youth Trading Symposium and the AfCFTA Business Forum that had positioned her at the forefront of cross-border trade. This resonates with the objectives of the AfCFTA Agreement and the WYP to deliver maximum advantages to women- and youth-led businesses and other marginal populations.

The WYP also seeks to establish an AfCFTA-funded Women and Youth Trade Fund to promote financial inclusion. This aligns with the AU’s Agenda 2063 aspiration for inclusive growth. Given this, participants were asked about their expectations of funding for their business under the WYP.

As a woman entrepreneur, I would expect an inclusive financial ecosystem to be created for women-led businesses to enable them to fully benefit from the opportunities the WYP presents.

Source: Representative of a woman-led cross-border trade enterprise

The participant explained a critical need for gender-responsive financial systems to ensure women-led businesses could equitably access and leverage opportunities under the WYP. The call for an inclusive financial ecosystem aligns with the WYP’s goal to dismantle systemic barriers limiting women’s participation in trade. To realise Afreximbank has already launched a $500 million fund for SMEs, women and youth.

In terms of capacity-building of women-led businesses, one participant revealed:

We often received training and capacity-building on digital trade and export readiness and the general opportunities the AfCFTA presents to women-led businesses in Ghana.

Source: Representative of a woman-led cross-border trade enterprise

The participant underscored the transformative role of the capacity-building programmes in equipping women-led businesses in Ghana to harness the AfCFTA, particularly through the WYP. The training and capacity-building programme on digital trade and export readiness and the opportunities the AFCFTA presents align with the AU's Digital Transformation Strategy 2020–2030, which seeks to leverage digital technologies to foster socioeconomic development, regional integration and global competitiveness across Africa.

5 Reviewing best practice on the continent

Women and youth are increasingly recognised as key drivers of trade across Africa, yet they have long faced structural barriers that limit their full participation. In many African countries, women constitute the majority of small-scale traders – surveys show women comprise 70–80% of informal cross-border traders in some regions (Zarrilli and Linoci, 2020). Youth also often turn to trading and entrepreneurship out of necessity, as formal job opportunities remain scarce (UNCTAD, 2021). Despite their prominence, these groups encounter entrenched obstacles due to societal norms in West Africa. Women traders commonly lack access to credit, education, training and face discriminatory practices (OECD, 2019); young entrepreneurs face markedly higher barriers than their older peers to access finance and expand their business (International Trade Centre, 2015). At border crossings, women have been found to endure higher levels of harassment, bribe requests and confiscation of goods than men (Brenton et al. 2013).

These challenges underscore the need for inclusive trade policies. Across Africa, governments, regional bodies, donors and private initiatives have converged on a set of best practices to empower women and young people in trade. Successful measures typically focus on expanding access to finance, simplifying logistics and customs procedures, leveraging digital tools, formalising informal trade, fostering investment, ensuring safe and harassment-free marketplaces and providing business training and support. A review of effective policies and programmes from across the continent reveals common strategies and notable examples of impact.

5.1 Access to finance

Improving access to finance for women- and youth-led enterprises is fundamental. Female entrepreneurs in Africa face an estimated $42 billion credit gap and often pay higher interest owing to a lack of collateral (Lam et al., 2024). Bridging this financing gap has been a priority in many successful initiatives. Key elements include dedicated financing programmes (e.g. affordable credit lines, micro-loans and credit guarantee schemes) tailored to women and young entrepreneurs, coupled with business training and advisory support (AfDB, 2021). Governments often collaborate with financial institutions to design funding schemes suited to small women- and youth-led businesses, exploring innovative instruments like blended finance, crowdfunding and group lending to reach those lacking collateral (Muthini, 2025). Effective policies also incorporate financial literacy and mentorship components to build borrowers' capacity and simplify loan application processes to make credit more accessible and create an enabling environment.

In **Kenya**, the Women Enterprise Fund (WEF) was established in 2007 as a revolving fund providing low-interest loans and entrepreneurship training to women-owned small and medium enterprises (SMEs). By 2022, WEF had disbursed over $150 million in loans to women entrepreneurs nationwide. The programme has also trained more than two million women. Beneficiaries have reported increased business volumes and sales, new employment creation and improved loan repayment rates, demonstrating WEF's impact in economically empowering women traders.[4]

In **Nigeria**, the federal Government Enterprise Empowerment Programme (GEEP) provides collateral- and interest-free microcredit to small traders, artisans and farmers, with a strong focus on women and youth. One flagship scheme, TraderMoni, offers small traders loans of ₦10,000 (around $7) to boost working capital. Launched in 2018, in just less than a year, TraderMoni reached over 800,000 informal traders, mostly women, in thirty-three states (Akande, 2018). GEEP intervention has significant impacts in terms of enterprise turnover, reducing the per unit cost of production and increasing profitability and the return on investment (Okolo-Obasi and Uduji, 2023).

In **Morocco**, the government has introduced Ilayki ('For You' in Arabic), a special programme designed to encourage banks to lend to women entrepreneurs. Under this policy, the state provides guarantees covering a significant portion of loans made to women-owned startups and SMEs, reducing risk for lenders. The impact has been substantial – in 2018 alone, 594 women-led businesses obtained financing through the programme guarantees, totalling MAD 113 million, which mobilised approximately MAD 142 million in bank loans for these women (AfDB, 2019). This intervention led to a 93% increase in the volume of women's business loans and significantly boosted women's access to credit in Morocco's trade sector.

Other notable examples include **South Africa's** Isivande Women's Fund, launched by the Department of Trade and Industry, which provides loans to women-owned businesses, ranging from R30,000 to R2 million. **Uganda's** Youth Livelihood Programme, implemented by the Ministry of Gender, Labour and Social Development, offers interest-free loans and grants to youth groups to start income-

[4] https://wef.go.ke/

generating projects. Since its inception, it has benefited thousands of young entrepreneurs across sectors.

5.2 Streamlining trade logistics and customs procedures to empower small-scale traders

Another critical focus area is trade logistics and customs reform to facilitate small traders, which goes hand in hand with formalising informal trade. Cumbersome border procedures and high compliance costs historically push women and youth into informality, where they lack legal protections. Ideal policies streamline these processes, reduce administrative burdens, lower transaction costs and provide clear, accessible information, thus bringing small traders into the formal trading system.

As of August 2024, the following Common Market for Eastern and Southern Africa (COMESA) Member States (Burundi, Democratic Republic of Congo, Kenya, Malawi, Rwanda, Uganda, Zambia and Zimbabwe) successfully adopted and are implementing the COMESA Simplified Trade Regime (STR). This was introduced in 2007 and implemented in 2010 at the Mwami/Mchinji border between **Zambia** and **Malawi** to facilitate customs clearance for small-scale traders. It allows pre-agreed goods on a Common List that meet rules of origin to cross with simplified documentation, with the trade threshold increasing from $500 to $2,000. The system saw the number of STR users growing from 1,507 in 2011 to 10,970 in 2013, with women making up 55% of users (Malawi Revenue Authority).

Additionally, the COMESA Charter for Cross-Border Trade (CCBT) was developed to tackle corruption, harassment and bureaucratic inefficiencies at borders, particularly benefiting women traders. Piloted by the World Bank in collaboration with Zambia and Malawi, it introduced a framework of rights for traders and border officials (Soprano). Furthermore, the Passenger and Cargo Manifest System, piloted between **Zambia** and **Zimbabwe**, improved data collection and risk assessment for informal trade by requiring bus operators to submit records of goods in advance, enabling expedited clearance. These initiatives have played a crucial role in boosting regional trade efficiency and promoting gender-inclusive economic policies in Zambia and its neighbouring countries (Southern Africa Trust, 2018).

Similarly, initiatives in Eastern and Southern Africa have effectively formalised informal cross-border trade, providing women traders with legal protections and expanded market opportunities (UNCTAD, 2020a). The Informal Cross-Border Trade project of UNCTAD in **Malawi**, **Tanzania** and **Zambia** has worked specifically on capacity-building, simplified trade procedures and advocacy for policy reforms, significantly improving trading conditions for women. Training programmes have enhanced traders' knowledge of regulations and business management, while STRs have encouraged the formalisation of informal businesses, granting women traders access to legal protections and financial services. Furthermore, strengthened networks and advocacy have improved women's bargaining power, reduced exploitation and increased their overall economic resilience.

Other notable examples include **Morocco's** automated customs systems. In November 2020, Morocco's Administration of Customs and Indirect Taxes launched an online platform, Portnet, to simplify customs procedures, allowing international traders to apply for documents, declare products, simulate taxes and pay duties online, eliminating physical paperwork. With over 53,000 users at launch and more than 120 digital services available, the initiative enhances trade facilitation, transparency and efficiency in Morocco's customs operations (Hatim, 2020).

5.3 Ensuring a safe and enabling trade infrastructure

Creating a secure and supportive environment at borders and in markets is essential, given the widespread harassment and insecurity women traders experience. Numerous studies highlight the challenges women face at African border crossings, including verbal abuse, extortionate bribes and physical violence from authorities and other actors. Addressing these issues requires both robust policy frameworks and tangible infrastructure investments. Policy measures such as the CCBT establish clear standards for treatment, rights and protections, significantly reducing the prevalence of harassment. Complementing these policies, investments in border infrastructure and services directly benefit women traders. Initiatives include constructing well-lit marketplaces, secure storage facilities, sanitation amenities and childcare centres at border markets.

Practical examples include the Safe Trade Zone initiative at the Busia border between **Kenya** and **Uganda**, which provides a hygienic and safe trading environment for small-scale cross-border traders, including women traders (TradeMark Africa, 2021). In **Rwanda**, the government has implemented ICT solutions such as the Rwanda Electronic Single Window, which digitises cross-border procedures and significantly reduces harassment by minimising direct contact with authorities (UNCTAD, 2021).

Additionally, the Eastern African Sub-Regional Support Initiative for the Advancement of Women, with support from the East African Community (EAC) and the German Development Corporation (GIZ), is implementing a project to position women cross-border traders to seize opportunities in the EAC and the AfCFTA. This project includes capacity-building for women traders to enhance their financial literacy and access to credit (German Development Cooperation, 2022).

5.4 Digital skills and technology access

Expanding digital skills and technology access for women and youth is crucial to enable their full participation in modern trade. An ideal policy framework centres on improving affordable access to digital infrastructure (internet connectivity, devices) and providing widespread digital literacy and skills training. Governments should invest in expanding broadband and ICT infrastructure to underserved areas so women and youth in rural and low-income communities can get online (Muthini, 2025). At the same time, successful policies implement training programmes to equip young people and women with the skills to use digital platforms for business (from basic computer and internet use to more advanced skills like e-commerce, digital marketing and fintech tools). A holistic approach is recommended – for example, integrating digital skills and coding in school curricula and vocational programmes, and addressing gender gaps early by encouraging girls in science, technology, engineering and mathematics (STEM) through scholarships and mentorship (Barron et al., 2023). Public–private partnerships can amplify impact – collaboration with tech companies and non-governmental organisations (NGOs) brings in expertise, funding and mentorship networks – while multi-sector coordination (education, ICT, finance ministries) ensures efforts to boost digital inclusion are aligned and far-reaching (ibid.).

In **Rwanda**, the government, under its Ministry of ICT and Innovation, launched the Digital Ambassador Programme (DAP) as a national initiative to build digital literacy at the community level. The DAP aims to recruit and train 5,000 young Rwandans as 'digital ambassadors' to serve as digital skills trainers, with the goal of reaching five million Rwandans who have low or no experience using the internet. This peer learning model has achieved significant impact; for instance, between January and June 2023, approximately 136,528 citizens received digital literacy training under the programme (World Bank, 2021). The DAP is a component of the government's Digital Talent Policy within the Smart Rwanda Master Plan and aligns with the World Economic Forum's Internet for All initiative.[5]

In **Egypt**, the government launched the Future Work is Digital initiative in 2020 to equip youth with in-demand digital skills for the future economy. Developed by the Information Technology Industry Development Agency, this free online scholarship programme targets 100,000 young Egyptians (Flinders, 2020). The initiative prepares youth, including women, for remote freelancing work and digital entrepreneurship, recognising the growing demand for such skills in the global market (ibid.). It aligns with Egypt's broader Digital Egypt strategy to foster an inclusive digital economy.

In **Nigeria**, the commitment to digital upskilling is evident through initiatives like the 3 Million Technical Talent (3MTT) programme,

[5] www.minict.gov.rw/projects/digital-ambassadors-programme

ImpactHER and Tech Herfrica. The 3MTT programme, launched by the Federal Ministry of Communications, Innovation & Digital Economy, aims to train three million Nigerians in technical skills by 2027. Its first phase attracted over 1.7 million applications for 30,000 spots, highlighting a strong demand for digital education.[6] ImpactHER, an award-winning nonprofit organisation, has empowered over 130,999 African female entrepreneurs across 54 countries by providing business and digital skills training, thereby bridging the gender business financing gap.[7] Similarly, Tech Herfrica focuses on digital and financial inclusion for women and girls in rural Africa, training more than 5,000 women to use technology to enhance their businesses and incomes. These initiatives collectively strengthen Nigeria's digital economy by equipping individuals with essential skills and resources.[8]

Other notable examples include **Tanzania's** Digital Opportunity Trust, which has enhanced digital literacy and entrepreneurship for youth and women, training over three million people globally, with 70% women. Additionally, **Zanzibar's** Solar Mamas initiative has trained sixty-five women as solar technicians since 2015, connecting 1,858 homes to electricity and fostering social and economic empowerment. In **Nigeria**, the Women's Technology Empowerment Centre, founded by Oreoluwa Lesi, has impacted over 27,000 women since 2008 through programmes in coding and human-centred design, promoting gender inclusion in tech.

5.5 Business guidance, training and support networks

Providing business guidance, training and support networks is a crucial element of trade policies aimed at empowering women and youth. An ideal policy includes structured entrepreneurship training programmes, mentorship initiatives and business incubators that equip traders with knowledge on market access, financial management, regulatory compliance and business growth strategies. Governments should also facilitate networking platforms that connect women and young entrepreneurs with industry leaders, investors and peers to foster knowledge exchange and long-term support.

In **South Africa**, the Small Enterprise Development Agency (SEDA) is a government agency that provides tailored support to SMEs through business mentorship, capacity-building workshops and incubation programmes. Women- and youth-owned businesses receive specialised training, technical assistance and access to markets through business linkages. Over the years, SEDA has supported thousands of small businesses, helping them scale and integrate into formal supply chains. This initiative has played a critical

[6] https://3mtt.nitda.gov.ng/
[7] https://www.impacther.org/
[8] https://www.techherfrica.org/

role in fostering entrepreneurship and economic inclusion by equipping small enterprises with the necessary tools to grow and sustain their businesses.[9]

In **Kenya**, the NGO BOMA, through the Rural Entrepreneur Access Project (REAP), initially empowered pastoral women in northern Kenya, helping them create successful businesses, which led to improved education for girls and better nutrition for families. The REAP model proved highly sustainable and cost-effective, prompting BOMA to scale this approach to combat extreme poverty across Africa's drylands. Participants engage in the project for 12–24 months, receiving training, mentorship and seed capital and forming savings groups. Graduates experience measurable improvements in savings, assets and incomes, enabling them to escape extreme poverty sustainably. The success of the REAP model has led the project to aim to transform the lives of three million women, youth and refugees by 2027.

Other notable examples include **Nigeria's** Tony Elumelu Foundation, which has supported over 20,000 entrepreneurs across Africa with training, mentorship and funding, generating significant economic impact. **The Gambia's** National Policy for MSMEs 2019–2024 focuses on improving access to finance for women and youth entrepreneurs through tailored financial products and capacity-building initiatives. Additionally, the United States African Development Foundation provides grant capital, capacity-building assistance and networking opportunities to grassroots enterprises, particularly benefiting marginalised populations. In 2020 alone, the Foundation awarded 253 new grants, primarily targeting early-stage agriculture, off-grid energy and youth- and women-led enterprises, fostering economic inclusion and resilience.

In conclusion, empowering women and youth in trade across Africa requires a multifaceted approach that addresses structural barriers, enhances access to finance, streamlines trade logistics, ensures safe market environments, expands digital inclusion and strengthens business support networks. While challenges persist, successful national policies and initiatives demonstrate that targeted interventions can yield significant economic and social benefits. By fostering inclusive trade environments, African governments, regional bodies and private sector stakeholders can unlock the full potential of women and young entrepreneurs, driving sustainable economic growth and development across the continent.

[9] www.seda.org.za/

6 Policy recommendations and conclusion

Based on our findings from this research, we propose several policy recommendations – from developing a gender-inclusive trade policy in Ghana, to gendered trade facilitation to specially address challenges faced by women entrepreneurs, and a targeted approach to champion Ghanaian women's participation in trade under the AfCFTA through access to finance, logistics and skills. Each of these different areas of support and improvement are discussed, while identifying the role of Ghanaian public sector stakeholders in ensuring a measurable success.

6.1 Gender inclusion in business and trade networks

- explore the introduction of a voluntary gender-inclusive certification for businesses that meet benchmarks in gender-equitable employment, procurement and professional networking, encouraging inclusive business practices. This could be a private sector initiative too, coordinated by the Ghana National Chamber of Commerce and Industry (GNCCI)
- incentivise male-owned businesses to adopt mentorship models, fostering partnerships with women-led firms in supply chains, business collaborations and financing schemes
- develop training modules for male professionals and investors to promote gender-sensitive business practices, ensuring fair and equitable engagement with women entrepreneurs.

Gender-responsive trade policy and monitoring

- mandate a minimum quota for women's participation in regional trade discussions to guarantee policies reflect the realities of women entrepreneurs
- require trade policy consultations by MOTAI with women's business associations before enacting new cross-border trade regulations, ensuring trade policies align with the needs of women-led MSMEs
- introduce mandatory gender impact assessments in all trade agreements to prevent unintended disadvantages to women-led MSMEs under the AfCFTA, led by the AfCFTA NCO in Accra.

- explore the establishment of a Women in Trade Monitoring Unit under the NCO to track the progress of gender-focused AfCFTA implementation and report exclusionary trade practices.
- mandate the Ghana Export Promotion Authority (GEPA) to develop women-centric programmes that showcase their export prowess in specialised products and services

6.2 Gender-responsive budget and planning

A dedicated budget for women-centric trade initiatives is essential to ensure sustained financial commitment towards addressing gender-based barriers in trade. Without targeted budgetary allocations, women entrepreneurs will continue to face systemic exclusion from financial support, trade infrastructure and policy implementation.

To enhance accountability, transparency and impact measurement, government trade budgets must prioritise gendered allocations and ensure funds reach women-led businesses, digital entrepreneurs and underserved communities. Key interventions include:

- allocate a targeted trade-related budget to women-centric initiatives across government departments, ensuring dedicated funding for digital trade programmes, logistics support, export facilitation and financial access initiatives for women entrepreneurs
- establish a gender-disaggregated data dashboard to track women’s participation in the AfCFTA, funding allocations and trade outcomes, ensuring public accountability and real-time visibility on budget execution under MOTAI
- mandate MOTAI to undertake annual Gender Impact Assessments for trade policies to measure the effectiveness of Ghana’s trade strategies in reducing barriers for women entrepreneurs and to inform future budget allocations
- introduce performance-based funding incentives for gender-inclusive trade policies, where local governments and agencies that effectively implement women-focused trade programmes receive increased allocations and technical support
- ensure participatory budgeting processes, where women-led business associations and gender advocacy groups are actively consulted in budget planning and trade policy development.

6.3 Gender-sensitive trade facilitation

Women entrepreneurs face structural barriers in trade facilitation, including discriminatory customs processes, limited access to trade networks and exclusion from regional policy discussions. To ensure AfCFTA implementation is truly gender-inclusive, trade policies must specifically address these challenges through targeted customs reforms, trade clusters, financial support for international participation and gender-responsive regulatory frameworks. Equally vital is to annually collect and publish gender-disaggregated data to measure growth the share of women- or youth-owned businesses in each intervention. Key interventions include:

- Implement gender-sensitive customs reforms through the Ghana Revenue Authority (GRA) to ensure priority clearance lanes for women, reducing bureaucratic delays and ensuring simplified documentation for MSMEs engaged in AfCFTA-related exports and imports. Regionally, Ghana could also spearhead the creation of a simplified ECOWAS trade regime like the one in COMESA to facilitate customs clearance and allow pre-agreed goods to move with fewer documentation requirements
- Mandate GRA to provide simplified customs information to women and youth to reduce delays
- launch a women-focused online trade portal similar to ICUMS that serves as a one-stop platform for women, offering simplified trade regulations, export procedures, step-by-step guides on AfCFTA market entry, financing options and legal advisory support
- promote women-led trade clusters and associations to establish regional women's trade cooperatives, enabling collective bargaining power, bulk logistics rates and access to better financial terms for cross-border trade
- ensure subsidised export and trade fair participation in pan-African networking events and market expansion initiatives. This will help exporters identify demand opportunities for their digital products
- establish a national Woman in Trade Advisory Council to ensure sustained representation of women's voices in decision-making processes
- include promotion of women and youth in trade and investment as a separate agenda item on MOTAI's 10-point agenda on industrial transformation
- create gender-sensitive procurement portals under the existing Ghana Electronic Procurement System (GHANEPS) that proactively connect women-led businesses as "suppliers" and "contractors" to public and private procurement opportunities, ensuring real-time access to trade contracts and bidding processes at both national and regional levels.
    - work with GHANEPS to release gendered data on the number of women-led businesses that won new government tenders and contracts on an annual basis

6.4 Infrastructure and logistics

Limited logistics infrastructure, high transportation costs and fragmented cross-border trade processes continue to restrict women-led MSMEs from scaling and exporting goods via e-commerce platforms in regional markets under the AfCFTA. Despite sale orders, women entrepreneurs, especially those in rural and semi-urban areas, face significant challenges in moving goods efficiently owing to poor road networks, unreliable supply chains and the high cost of last-mile delivery. To address these barriers, targeted logistics support, subsidised trade corridors and rural trade aggregation centres must be established to facilitate seamless cross-border trade for women. Key interventions include:

- develop women-friendly cross-border trade corridors by working with the Economic Community of West African States (ECOWAS) and the AfCFTA to establish dedicated MSME-friendly trade routes, ensuring efficient, cost-effective logistics solutions tailored to small-scale traders
- introduce low-cost logistics solutions for MSMEs through a government-backed programme under the Ministry of Transport to reduce cross-border shipping costs for women-led businesses engaged in e-commerce
- offer affordable last-mile delivery services in partnership with private logistics firms like DHL and GIG Logistics, ensuring affordable, secure delivery options for goods ordered online
- establish rural aggregation and trade processing centres to support bulk exports for women entrepreneurs, reducing per unit transportation costs. These hubs should be strategically located in high-trade activity zones to ensure efficient product consolidation and access to export markets via online marketplaces.

Gender-sensitive infrastructure

- implement a government-backed scheme to offer affordable internet and electricity for women-led MSMEs, particularly in rural and semi-urban areas while engaging private service providers with the Ministry of Communications and Digitalisation. This can be achieved through vouchers or partnerships with internet service providers through the right incentives.
- develop cost-friendly solar power solutions for women-owned businesses to reduce operational costs and reliance on fuel-generated electricity
- advocate for regulatory price caps on essential digital trade services for registered businesses (e.g. Starlink subscription rates, mobile data plans) to prevent exploitative pricing
- develop solar-powered digital trade hubs to provide consistent energy supply for digital entrepreneurs in underserved areas

- develop a Gender-Based Online Safety & Digital Rights Protection Framework, including:
    - mandated fraud detection and secure payment verification mechanisms on digital marketplaces where women conduct business
    - a Women Entrepreneurs Cybersecurity Helpline, offering legal and technical support for women facing online fraud, harassment or financial frauds.

6.5 Champion participation

The KIIs revealed that some women- and youth-owned businesses are experienced cross-border traders and have access to information about the Protocols. Others have little such experience and knowledge. For instance, women-owned enterprises in rural areas may require information presented differently from that for their urban counterparts. Information dissemination strategies must also account for language barriers and platform suitability to ensure equity in accessibility. To champion participation of women- and youth-led businesses, Ghana could adopt more effective and efficient communication approaches to ensure women and youth are captured and engaged. To address these challenges, public sector stakeholders must:

- Strengthen policy implementation at all levels
    - domesticate gender-responsive trade policies across all 216 districts to ensure alignment between national and local government policies
    - enforce mandatory gender inclusivity in trade governance bodies to enhance women and youth representation in AfCFTA-related committees, ensuring their concerns shape decision-making
- increase awareness and capacity for women and youth
    - organise regular trade sensitisation workshops in local languages to break down AfCFTA’s complex provisions and ensure women-led MSMEs understand the benefits
    - develop simplified trade toolkits with visual guides and explainer videos to make AfCFTA policies more accessible, as well as leveraging local media outlets to disseminate information
- establish a women and youth digital trade mentorship programme
    - pair emerging women entrepreneurs with established business leaders to provide hands-on guidance in digital trade and cross-border commerce
    - encourage peer-to-peer learning through structured mentorship groups focused on overcoming gender-specific challenges in trade

  - partner with the Ministry of Gender, Children and Social Protection, the apex ministry for women-related policies to provide community-level information to women—led MSMEs through structure and semi-structured workshops and session.
- create industry-focused AfCFTA training for niche markets where women and youth participation is high but that remain overlooked in trade facilitation efforts
  - promote community-level advocacy for gender-inclusive trade practices
  - launch household sensitisation programmes on the economic value of women’s participation in trade.

6.6 Access to finance and investment

The study has documented obstacles to small-scale enterprises, particularly women, in accessing finance and investment to expand operations. The absence of collateral security disqualifies small-scale businesses, especially women- and youth-led enterprises, from obtaining bank loans to scale up. Small-scale traders often operate outside formal financial systems, making them invisible to banks, which prioritise collateral-based loan schemes. There is a need for alternative credit models, fintech-driven financing solutions and policy interventions in Ghana to close the financial gap for women entrepreneurs. Women also find it harder to raise equity-based capital or attract foreign investment in the form of joint ventures or subsidiaries. To strengthen financial inclusion for women in trade, the following measures should be implemented.

- prioritise women- and youth-owned businesses in Ghana investment promotion programmes under the GIPC
- help women and youth entrepreneurs connect with international investors through trade fairs.
- strengthen financial literacy for women entrepreneurs by integrating financial training modules into capacity-building programmes to equip women with skills in trade finance, cross-border payments and investment readiness
- following the Nigerian GEEP programme, develop collateral- and interest-free microcredit for MSMEs run by women and youth by incentivising national and private banks to create innovative finance
- scale fintech-based alternative credit models by expanding alternative credit scoring systems to reduce reliance on traditional collateral-based lending
- encourage government–fintech partnerships to create more accessible lending products tailored to women-led businesses

- facilitate access to blended finance for MSMEs by engaging aid, philanthropic, development and commercial financial institutions to provide financial assistance linked to achieving national development goals set by the Ghanaian government
- enforce a minimum allocation of the national credit guarantee to women entrepreneurs to guarantee equitable access to risk-sharing financial instruments for women- and youth-led MSMEs
- support an AfCFTA Digital Trade Women's Fund to provide low-interest loans and grants for women in ICT, e-commerce, creative industries and STEM – sectors where women remain significantly underrepresented
- enhance gender-responsive financial regulation and monitoring by:
    - mandating financial institutions to publish gender-disaggregated lending data to improve transparency and track disparities
    - establishing an independent women's financial access review board to oversee the gender bias in banking and trade financing policies.

6.7 Access to training, skills and digital tools

To ensure women and youth entrepreneurs can effectively participate in trade under the AfCFTA, there is a need for centralised trade platforms that provide simplified access to trade regulations, export procedures, financial incentives and market opportunities. Many women-led businesses, particularly in rural and informal sectors, struggle with accessing the information necessary to scale their operations or begin exporting. Creating a one-stop portal or regional trade hubs will bridge these gaps and enhance trade participation.

Moreover, the lack of language and basic bookkeeping skills tends to restrict the participation of women in trade and increase their reliance on male relatives to find export markets or opportunities. This trend is exacerbated when many women are underrepresented in technical or management education programmes in Ghana. Therefore, skills development for trade and business management is an effective way to impart necessary skills, including in language, accounting, bookkeeping, management and leadership.

Additionally, digital platforms present immense opportunities for business growth, particularly through e-commerce. These digital platforms offer remote business operations that enable MSMEs to extend their market reach. However, small-scale businesses encounter obstacles to exploiting all the opportunities embedded in digital technology platforms. The main impediments to implementation stem from the lack of essential digital tools, including smartphones and laptops and from insufficient internet connectivity and digital literacy skills. Key interventions include:

- design management and leadership skill programmes for women and youth that combine classroom-taught courses with mentorship opportunities
- design training programmes specifically to educate market women and small-scale traders about basic accounting, bookkeeping and digital skills, including social media marketing, online payments and email setup, among others
- following the Rwandan DAP, begin a national initiative to build digital literacy at the community level through recruiting and training young Ghanaians as 'digital ambassadors' to serve as digital skills trainers
- introduce business and digital literacy grants to provide subsidised upskilling opportunities for women entrepreneurs who demonstrate high growth potential
- increase access to digital tools by designing women-specific e-commerce platforms through government–private sector collaborations, ensuring women-led businesses can access tailored online marketplaces with secure payment systems, logistics support and currency stabilisation features to facilitate seamless cross-border transactions
- expand rural digital trade hubs by establishing community-based centres that provide internet access, e-commerce training, trade facilitation support and legal assistance, reducing the digital divide between urban and rural entrepreneurs
- enhance cybersecurity and digital trade risk management training for women entrepreneurs by integrating business continuity planning modules into digital trade training to help women entrepreneurs prepare for crises.

6.8 **Crosscutting themes: poverty and climate change**

In Ghana, women participate actively in agriculture and processing agricultural products into finished goods. This sector of the economy is vulnerable to climate impacts, including extreme and slow-onset events such as drought, flood, desertification, erratic rainfall patterns and natural resource depletion, which will only intensify in the next decades. Small-scale businesses with limited coping capacities to withstand repeated climate-related shocks will be disproportionately affected. Therefore, the WYP under the AfCFTA should mainstream climate resilience objectives in sectors with high women participation and increase access to financing to undertake adaptation-enhancing measures. Further training workshops on adopting climate-smart trade could be undertaken by national institutions to increase women's participation rates in domestic and intra-African trade.

Also, the WYP and the PoI should make women and youth populations their highest priority by eliminating obstacles that may prevent them from benefiting from trade and investment opportunities in both Ghana and Africa. The inclusion of these groups in domestic and intra-African trade will enhance their economic participation, which ultimately drives improvements in livelihoods while reducing poverty.

6.9 Conclusion

Ghana can optimise its Women and Youth in Trade implementation by adopting best international practices and through policy integration. Also, addressing the existing challenges facing women- and youth-led businesses, such as limited access to resources, high transport charges, limited information on the Protocols and in adequate access to appropriate digital technological tools and improved ICT knowledge and skills, could establish effective frameworks for the Protocols to thrive. Adopting multidimensional and holistic approaches with a focus on the demands of the local context and incorporating the needs of marginalised groups and communities would allow Ghana to become a regional leader in AfCFTA Protocol implementation at the domestic and local levels.

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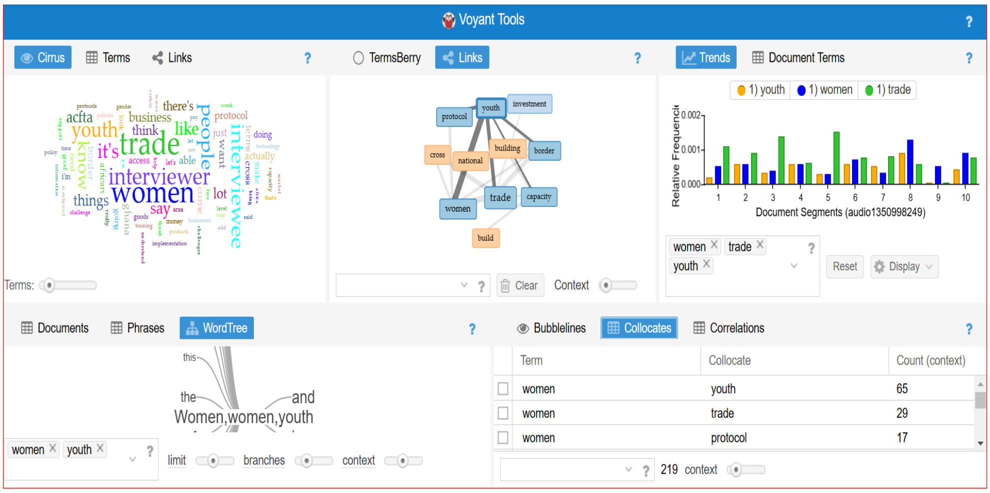
Appendix 1 Key synergies created by PoI

PoI	Synergy with WYP	Ghana context	Recommendations
Investment promotion (Art. 6(g))	Promoting investments that contribute to gender equality, the empowerment of women, youth and people with disabilities	Priority areas of GIPC include investments that contribute to gender equality, empowerment of women/youth/ people with disabilities, e.g. in agriculture and agro-processing, ICT and fintech	Sectors can be expanded to include textiles and garments
Administrative and judicial treatment (Art. 17)	State Parties to ensure that, in administrative and judicial matters, investors/investments of another State Party are not subject to treatment that constitutes fundamental denial of justice in criminal, civil and administrative adjudicative proceedings, evident denial of due process, manifest arbitrariness, discrimination based on **gender,** race or religious beliefs or abusive treatment in administrative and judicial proceedings	Current legal and investment regime is not abused and does not grant does not deny justice or discriminate on gender, race, or religious beliefs	N/A
Corporate social responsibility (Art. 38 2(d))	Investors and their investment shall endeavour to promote gender equality and inclusiveness in their activities	Currently no provisions in investment framework on corporate social responsibility; however, MoTIA developed policy on this some time ago Businesses support gender equality and inclusiveness	

Source: Authors

Appendix 2 Recurrent words and their interlinkages using VTS



The figure above displays words frequently mentioned by the participants and their interconnections with other keywords in the qualitative data. The keywords captured in the Cirrus column include “women,” “youth,” “trade,” “business” and others. In the WordTree column, the highlighted keywords are “the women,” “the youth” and “women and youth.” The Trends column features keywords such as “women, youth and trade” and the Collocates captures words like “women-youth,” “women-trade” and “women-protocol.” Finally, the Links column highlights words such as “investment,” “capacity,” “building,” “cross-border,” “businesses” and “women,” among others.

After carefully analysing the recurrent words, we constructed the following categories:

1	Women and Youth Protocol and Protocol on Investment
2	Challenges for women- and youth-owned businesses
3	Digital trade and investment
4	Sustainable income and poverty

Source: Authors