



Towards gender-responsiveness African economies: What role can AfCFTA play in this regard?

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ABSTRACT

As 2021 marks official trading under AfCFTA, this article highlights how to turn the Agreement's promise of "*gender equality*" into lasting progress for African women, constituting half of the African population. Empirical evidence shows that AfCFTA can substantially advance the different aspects of gender equality across the Continent. Meanwhile, these benefits are not systematic owing to the incumbent *impediments* encountering African women at all levels. To tap AfCFTA's potential gains, Africa must demonstrate a *solid commitment* to translating its generic provisions into a *coherent* and *goal-oriented* action plan addressing the primary domains of gender equality. Equally important, providing an *enabling* environment and setting up an effective *monitoring* and *reporting* system are critical foundations to maximize African women's benefit from AfCFTA.

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1. INTRODUCTION

"AfCFTA is not just an agreement but an opportunity to tap the talents of African youth and women to ensure inclusive benefits," as stated by the AfCFTA Secretary-General, Wamkele Mene. Trading under the African Continental Free Trade Area (AfCFTA) Agreement was officially started on January 2021, representing a *key milestone* towards its full operationalization (AfCFTA Secretariat: 2021)². If successfully implemented, AfCFTA will create a single African market for goods and services, covering an estimated *1.3 billion* people with a combined gross domestic product (GDP) of over USD *3.4 trillion* across *55* member states (World Economic Forum:2021). AfCFTA, therefore, has the potential to tap unexploited trade and investment opportunities across Africa towards achieving a more sustainable and inclusive development process, as stipulated by Agenda 2063. This relevance increases given the socio-economic havoc caused by the *COVID-19* outbreak, exacerbating Africa's incumbent development challenges.

As women constitute *half* of the African population (World Bank:2021), it is pertinent to examine the *gender responsiveness* of AfCFTA and how it will *better work* for African women. Within this context, one should keep in mind the bidirectional relation between gender and trade, where trade could support women's fundamental economic roles (i.e., *consumer, producer, and taxpayer*) on the one hand. On the other hand, gender inequalities could harm a country's trade competitiveness and performance (UNCTAD:2019).

Along with the introduction and conclusion, this article entails four main sections. The First Section briefly defines the concept of gender equality and its dimensions. The Second Section discusses the promise AfCFTA holds for African women. The Third Section examines the key challenges preventing African women from tapping trade opportunities extended by AfCFTA. The Fourth Section underlines the proposed policy framework to make AfCFTA better works for them.

2. CONCEPT AND DIMENSIONS OF GENDER EQUALITY

As per the *United Nations Entity for Gender Equality and the Empowerment of Women* (2021), gender equality refers to all society members' equal *rights, opportunities, and responsibilities* regardless of their sex. In other words, this concept implies that both women's and men's interests, needs, and priorities are well-considered. Consequently, the gender equality concept is *not about transferring* opportunities and resources from men to women, but about creating enabling conditions where both have the right and ability to realize their full potential for themselves and their society (UNDP:2015). Promoting a similar perspective, the SDG-5 perceives gender equality as not only a *fundamental human right* but a *necessary pre-condition* for a prosperous, peaceful, and sustainable world (UN:2021).

² As of February 5th, 2021, 36 African countries already ratified the AfCFTA agreement and deposited their instruments of ratification (AfCFTA Secretariat: 2021).

Within this context, the UN Millennium Project's Task Force 3 Report identifies 7-strategic priorities³ for promoting women empowerment and gender equality worldwide (UN:2005). These priorities can be grouped into *three main domains*: capabilities⁴, access to resources and opportunities⁵, and security⁶ (Commonwealth Secretariat: 2007). This 3-dimension approach is followed in addressing the key research questions of this article.

3. WHAT PROMISE DOES AFCFTA HOLD FOR EMPOWERING AFRICAN WOMEN?

Addressing the gender responsiveness of AFCFTA, this section explores the Agreement's gender-related provisions and the empirical evidence existing in this regard.

3.1 Evidence from AFCFTA's gender-related provisions

AFCFTA entails *two* gender-related provisions: in the preamble⁷ and the general objectives⁸. While the first provision recognizes the importance of gender equality, the second one explicitly highlights the promotion and attainment of *gender equality* across the African Continent as one of the Agreement's key objectives. Meanwhile, it is worth mentioning that AFCFTA's text neither targets *specific* gender-related aspects nor underscores *precise* policy actions to be promoted by the Member States to empower women in these domains, contrary to other African regional trade Agreements endorsed by Regional Economic Communities (RECs)⁹, as exhibited by Table No. (1) in the Annexure.

3.2 Evidence from empirical studies

Along with AFCFTA's gender-related provisions, empirical evidence explicitly demonstrates that expanding Africa's cross-border trade at all levels, motivated by AFCFTA, can advance the *three domains* of gender equality: *capabilities*, *access to resources and opportunities*, and *security*, as shown by Figure No. (1). These gains have, in turn, multiple direct and indirect effects on

³ The 7-priorities are: 1) Strengthen opportunities for post-primary education for girls while simultaneously meeting commitments to universal primary education; 2) Guarantee sexual and reproductive health and rights; 3) Invest in infrastructure to reduce women's time burdens; 4) Guarantee women's property and inheritance rights; 5) Eliminate gender inequality in employment by decreasing women's reliance on informal employment, closing gender wage gaps, and reducing occupational segregation; 6) Increase women's share of seats in national parliaments and local governmental bodies; and 7) Combat violence against women.

⁴ Capabilities dimension generates the adequate pre-conditions for securing women's economic wellbeing such as education, health, etc. (Commonwealth Secretariat:2007).

⁵ Access to resources and opportunities dimension entails enabling conditions for women to contribute maximally to social and economic life for themselves and their families. It includes access to work, wages, access to credit, and asset ownership (Commonwealth Secretariat:2007).

⁶ Security dimension denotes procedures to mitigate women's vulnerability to violence, conflict, and exploitation (Commonwealth Secretariat:2007).

⁷ "Recognizing the importance of international security, democracy, human rights, gender equality and the rule of law, for the development of international trade and economic cooperation" (AFCFTA Agreement, Page 2).

⁸ "Promote and attain sustainable and inclusive socio-economic development, gender equality and structural transformation of the State Parties" (AFCFTA Agreement, Page 5).

⁹ COMESA, EAC, ECOWAS, SADC, and ECCAS.

African women's economic roles and the Continent's trade performance and competitiveness, particularly bearing in mind that women constitute half of the African population.

Figure No. (1)
Potential AFCFTA's gender equality-related gains

<i>Capabilities</i>	<i>Access to resources and opportunities</i>	<i>Security</i>
<ul style="list-style-type: none"> A) Gaining new skills and competences. B) More investment in education and health. C) Improving women's livelihood aspects. 	<ul style="list-style-type: none"> A) Employment effect. B) Income and revenue effect. 	<ul style="list-style-type: none"> A) Transition into formality. B) Better protection for women traders.

Source: Author's own.

3.2.1 Capabilities related gains

A) Gaining new skills and competences

AFCFTA's trade expansion encourages labor to gain new skills and competencies to benefit from the new opportunities fueled by the Agreement's implementation (Commonwealth Secretariat: 2007). As a result, AfCFTA is foreseen to *reallocate* resources and employment across sectors, moving from less to higher comparative advantage sectors¹⁰. The impact on women's economic roles, mainly as producers, will depend much on their *adaptation* ability to the resources and employment reallocation process.

B) More investment in education and health

Evidence from Burkina Faso and Cameroon shows that addressing *trade bias* against women helps AFCFTA produce more substantive gains. These gains are more evident for women-headed families, which may *double* their annual expenditure on *education* or *health* (World Bank: 2020 a). AFCFTA, therefore, is likely to induce further human capital development and subsequently advance African countries' trade competitiveness.

C) Improving women's livelihood aspects

In addition to simulating expenditure on health and education, AFCFTA's growing trade opportunities, particularly in global value chains (GVCs), could *further enhance*

¹⁰ Most of AFCFTA's gains would be realized by the services sector (67% of the total expected gains), with smaller benefits in manufacturing (25%) and natural resources (8%) (World Bank:2020 b).

women's economic roles to materialize the Agreement's potential benefits. Additional improvement is attributed to the AFCFTA's indirect impact on African female livelihoods, such as *delayed marriage age* and increasing *educational attainment* (World Bank: 2020).

3.2.2 Access to resources and opportunities related gains

A) Employment effect

Trade liberalization, promoted by AFCFTA¹¹, expands *market access* for many African exporters and creates more job opportunities in the export-intensive sectors. 33.2 % of the workforce of international trading firms are women, compared to just 24.3% and 28.1% for non-exporting and non-importing firms, respectively. Likewise, the women's participation level in GVC firms' workforce is 10.9 percentage points higher than that for non-GVC firms. Furthermore, In Morocco, women constitute *more than half* of the workforce of exporting firms (World Bank: 2020 a).

B) Income and revenue effect

In addition to the income increase owing to more job opportunities, AFCFTA could further increase women's revenue by *upscaling* their *salaries* by 4% above the baseline (World Bank: 2020 a). By 2035, AFCFTA is foreseen to spur more considerable wage gains for women than for men (World Bank:2020 b). As women get more jobs, their purchasing power, as *consumers*, is likely to surge. Likewise, their role as *taxpayers* may also witness parallel advancement should they are *formally* employed. On a different note, upscaling women's wages could also help cover the present *wage gap* in Africa, as male employees are still substantially better paid than female counterparts in almost all African countries (ILO:2019).

3.2.3 Security-related gains

A) Transition into formality

Along with employment and income improvements, it is found that the probability of being an informal worker *declines* by seven percentage points in high export level firms compared to low export level counterparts (World Bank: 2020). Therefore, the successful implementation of AFCFTA could provide *new incentives* to transition into formality across the Continent, particularly for female traders. Transition into formality will affect women's economic roles, particularly as *taxpayers*, bearing in mind that informality has been a significant characteristic of the socio-economic landscape in Sub-Saharan Africa¹².

¹¹ AFCFTA commits African countries towards 3 main actions: 1) remove tariffs on 90 % of goods; 2) progressively liberalize trade in services; and 3) address non-tariff barriers (Brookings: 2019).

¹² In 2016, 57 % of wage employees in Africa were informally employed (ILO: 2019). On a different note, Brookings estimates that 75 to 90 % of non-agricultural employment is informal and low-paid work in Africa. Most importantly,

B) *Better protection for women traders*

As it spurs the transition of women traders into formality, AFCFTA will mitigate the *poor conditions* and prevent *harassment* they face while crossing borders. This relevance increases as the informal cross-border trade constitutes up to 30-40% of regional trade flows and generates income for about 43 % of the total population (World Bank: 2013). Most importantly, women make up the *largest share* of informal traders, representing 70% to 80% in some African countries. Such a high female participation rate mainly results from the informal sector's *flexibility* and *small capital start-up* (UNCTAD:2020).

4. BARRIERS UNDERMINING AFRICAN WOMEN'S POTENTIAL GAINS FROM AFCFTA

Despite standing promising opportunities to gain from AFCFTA, African women currently face various barriers preventing them from tapping these opportunities and subsequently diminishing the Agreement's positive impact on gender equality's multiple aspects. These constraints may prevail either at borders or beyond or both (Table No. (2)).

Table No. (2)
Trade-related constraints for African women

	At Border related Constraints	Beyond Border related Constraints
Access to resources and opportunities related constraints	-	A) Limited access to financial resources B) Lack of accurate and updated market information.
Capabilities related constraints	-	A) Small numbers of formal women-led firms and their Limited capacity. B) Complex and costly formal trade procedures.
Security-related constraints	A) Hostility toward small traders at borders B) Physical and verbal harassment at cross-border points	- A) Spread of corruption

Source: Author's own.

female workers in the informal non-agricultural sector are three times more likely to be employed as contributing family workforce than their male counterparts, indicating that women are often unpaid (Brookings: 2020).

4.1 Access to resources and opportunities related constraints

4.1.1 Limited access to financial resources

In contrast to their male counterparts, African female exporters are less likely to take out loans from a bank, undercutting their economic roles, primarily as *producers*. Instead, female exporters are more likely to borrow the necessary start-up capital *informally*, either from their savings or *friends* or the *family* (World Bank:2013). Similarly, it is estimated that only 3% of females (aged 15+) own credit card accounts, according to the Global Findex Database (World Bank: 2017). Furthermore, a *financing gap* for African women is estimated at \$42bn, including \$15.6bn in the agriculture sector alone (African Business: 2020). Limited access to formal finance may be attributed to women's lack of access to land and assets (World Bank:2013).

4.1.2 Lack of accurate and updated market information

One of the critical trade barriers facing small female traders in Africa is the *unavailability* of *timely* and *accurate* information on cross-border markets (World Bank: 2013). As a result, this obstacle prevents female traders from materializing AFCFTA's promise to have gender-responsive African economies and further weakens their economic roles.

4.2 Capabilities related constraints

4.2.1 Complex and costly formal trade procedures

Complex, *lengthy*, and *costly* trade procedures are still a significant barrier to the full implementation of AFCFTA. The relevance of this barrier increases for small traders who have limited capacities. Complex and costly trade procedures could be attributed to many factors, including, *but not limited to*, the centralized process of issuing export/import permits and lacking clear information on these procedures (World Bank:2013).

4.2.2 Small numbers of formal women-led enterprises and their limited capacity

Besides the informal sector-related constraints, women's participation in the formal sector is moderate regarding their percentage of total firms and their capacity. This impediment comprises women's economic contribution towards meeting AFCFTA's aspiration of "*gender equality*." Formal women-owned SMEs account only for 24% of total SMEs in Africa, while the majority are led by men (IFC: 2017). It's also noted that most formal women-owned SMEs lack *adequate business knowledge*.

Therefore, they are likely to concentrate in specific sectors (for instance, the retail sector absorbs 40% of women-owned SMEs) (IFC: 2017). Furthermore, female-led firms' profit is *34% less than* that of their male counterparts (IFC: 2021).

4.3 Security-related constraints

4.3.1 Spread of corruption

The complex and costly formal trade procedures provide fertile land for *bribes* and *corruption*, escalating trade-related costs and discouraging women from joining AFCFTA's growing cross-border trade flow. More than *80 %* of cross-border traders reported paying a bribe to cross the border in the Great Lakes region (World Bank: 2013).

4.3.2 Hostility toward small traders at borders

Official's attitudes towards small traders have a clear impact on the directions of small-scale traders in some African countries, and subsequently, their ability to tap on AFCFTA's potential benefits. For instance, small traders often use alternative routes to avoid Malawi's less friendly border posts (World Bank: 2013).

4.3.3 Physical and verbal harassment at cross-border points

Parallel to reporting bribes, more than half of cross-border traders have been exposed to one or more forms of *physical* and *verbal harassment* in the Great Lakes region, which may constitute a key disincentive for women's participation in the trade sector (World Bank: 2013).

5 THE WAY FORWARD TO MAXIMIZE AFRICAN WOMEN'S BENEFITS FROM AFCFTA

Is just including gender-related provisions sufficient for attaining AFCFTA's envisaged gender equality? Equally important, what does Africa need most to overcome the said constraints; to introduce *new* gender-related policy actions or *fully implement* what already exists? African women couldn't materialize AFCFTA's potential gains without addressing all these pertinent questions. In doing so, it's recommended to consider a *four-dimension* approach.

5.1 Examine the gap between policy and implementation at the country level

On close review of the relevant literature (Brookings: 2019 &2020, World Bank: 2013 &2020 a & b, & UNCTAD:2020), one can conclude that a wide variety of policy actions were already introduced to address the constraints discussed earlier. These policies include, *among other things*, promote financial inclusion and business cash flow, enhance trade facilitation,

women's capacity building, etc. Refer to Annex 1 for more information in this regard. Consequently, before proposing any new policy action, conducting a country-level *assessment* is of the utmost importance to examine whether existing policies have *already met* their targets, the *reasons* behind that, and the key *takeaway* messages.

5.2 Draft a 10-year implementation action plan

Due to including very generic gender-related provisions, the actual impact of AFCFTA on gender equality and women empowerment will much depend on Africa's *commitment* to translating these generic provisions into a *coherent* and *goal-oriented* action plan addressing gender equality's multiple aspects across the Continent. In line with the 10-year implementation plan of Agenda 2063, it's recommended to consider drafting a *10-year action plan* guided by the following underlining *principles*:

- 5.2.1 *Findings of the gap analysis*, discussed in Item 5.1, lays the foundation for the envisaged action plan.
- 5.2.2 *Complementarity* between regional and continental trade promotion frameworks: Therefore, AFCFTA's implementation framework should build upon and supplement respective regional frameworks promoted by RECs.
- 5.2.3 Encourage *multi-stakeholder* coordinated actions at all levels.
- 5.2.4 Policy actions are *country context-specific* so that no one policy fits all.
- 5.2.5 Women empowerment *on African terms*: despite being critical, lessons learned from abroad and best practices worldwide do not necessarily apply in Africa due to having a different socio-economic context.
- 5.2.6 Gender equality is a *cross-sectoral issue* so that the trade-related aspect should not be dealt with in isolation from other socio-economic anchors.
- 5.2.7 Promote *technology-driven actions* to overcome the constraints imposed by COVID-19.
- 5.2.8 Pressing need for a *new narrative* for gender equality in Africa: the envisaged pathway can't be business-as-usual, and it's more than just doing-more-of-the-same. Africa has no option but to challenge traditional development narratives by fostering business unusual approaches to drive the transformation agenda towards gender equality.
- 5.2.9 Unleash the growth of *small and micro-enterprises*, particularly those led by women.
- 5.2.10 *Transition into formality* given that the informal sector remains the primary source of economic activity in Africa.

5.3 Providing the enabling environment

- 5.3.1 Rally the *momentum* for gender equality, not only as a human right but also a prerequisite for an inclusive socio-economic development process, at all levels to fully implement the action plan.

- 5.3.2 Encourage building *partnerships* and *alliances* with the private sector and NGOs in favor of raising funds and successful implementation.
- 5.3.3 Promote *champions* for gender equality at all levels. Potential sponsors may include public figures and political leaders.
- 5.3.4 Bring more *visibility* to the relevant success stories in Africa.

5.4 Effective monitoring and reporting frameworks

- 5.4.1 Generate adequate and detailed *trade-related gender statistics* for effective monitoring and reporting purposes. The 3-dimension framework developed by UNCTAD (2018) is of the utmost importance in this regard.¹³
- 5.4.2 Draft and disseminate *regular progress reports* at all levels to flag the gender equality issue very high at the policymakers' level and the public opinion as well.

6 CONCLUSION AND KEY TAKEAWAYS

- 6.1 AFCFTA explicitly highlights gender equality as a *key objective* for Africa. It is perceived less exhaustive than other regional trade agreements, though.
- 6.2 As AFCFTA spurs Africa's cross-border trade at all levels, it has the potential to improve gender equality and women empowerment substantially.
- 6.3 African women currently face various *barriers* preventing them from tapping trade and investment opportunities *fueled* by AFCFTA.
- 6.4 AFCFTA's impact on women's empowerment will depend on Africa's *commitment* to translating the Agreement's generic provisions into a *coherent* and *detailed* action plan addressing the multiple aspects of gender equality.
- 6.5 Addressing the *gap* between *policy* and *implementation* lays the foundation for turning the Agreement's promise of gender equality into lasting progress for African women.
- 6.6 Providing an *enabling environment* and setting up an effective *monitoring* and *reporting* system is a must to leveraging African women's benefit from AFCFTA.

¹³ UNCTAD (2018) proposes 3-dimensional approach to generate the required statistics for evaluating trade -related women empowerment and gender equality, including: A) Preconditions for participation of women in trade (motivations, aspirations, resources, and constraints); b) Outcomes: reflecting the degree of participation and roles of women; and C) Impacts: including the distributional effects of trade on employment, division of labor, income, empowerment, and wellbeing, etc.

ANNEXURE

Annex 1

To support African women's participation in the cross-border trade and facing the said constraints, literature (Brookings: 2019 &2020, World Bank: 2013 &2020 a & b, & UNCTAD:2020) propose several policy actions:

1) Access to resources and opportunities related actions:

- A) Increase financial inclusion. Access to finance is a critical success factor for business survival, particularly for women small-scale and informal traders. Financial inclusion actions may include introducing preferential schemes such as flexible repayment terms, interest-free loans, and expanding access to digital financial services.
- B) Support business cashflows and liquidity: Fiscal relief measures, such as tax payments deferrals and reduction, may help women-led firms to overcome the lack of liquidity, particularly given the COVID-19 havoc.
- C) Participation in trade and investment missions encourages women traders to explore new business opportunities and establish business linkages with foreign markets.
- D) Enhancing cross-border trade facilitation: to respond to the needs of small-scale women traders, strengthen their trading opportunities, and enable them to engage in larger-scale formal cross-border trade.

2) Capabilities related actions:

- A) Leverage women's capacity to engage in international trade: Organizing tailored training programs on business and entrepreneurship skills provides a valuable tool to acquire the required skills and competencies.
- B) Simplify and publicize cross-border trade rules and procedures: Including export/import permits, Sanitary and Phytosanitary Measures (SPS) certification, etc. Simplification and public awareness of formal procedures are critical to minimize the red tape and associated corruption risks.
- C) Setting up and integrating into regional value chains: could give further incentive to women traders to join the formal trade.
- D) Access to digital technologies and e-commerce platforms can empower women by creating new employment and entrepreneurial opportunities and ease trade barriers, given the new realities emerged by COVID-19. Women workers may also benefit from the flexibility of digital work.

3) Security-related actions

- A) Mitigate trade-related risks: such as physical and verbal harassment at borders.
- B) Running Public awareness campaigns to highlight the significant economic role played by women, particularly in trade.

Annex 2

Table No. (1)
Mapping gender-related provision of AFCFTA vis-à-vis other African regional Trade Agreements

Agreement	Number of gender-related provisions	Gender-related provisions	Key gender-related targets
AFCFTA	Two provisions	<ul style="list-style-type: none"> • The preamble Section. • The general objectives Section. 	<ul style="list-style-type: none"> • Gender equality without addressing related issues exhaustively
COMESA	Two provisions	<ul style="list-style-type: none"> • Article 154: Role of Women in Development. • Article 155: Role of Women in business. 	<ul style="list-style-type: none"> • Enhance women participation in development and business through promoting specific actions
EAC	Five provisions	<ul style="list-style-type: none"> • Article 5: Objectives of the community. • Article 6: Fundamental Principles of the Community. • Article 9: Establishment of the Organs and Institutions of the Community. • Article 50: Election of Members of the Assembly. • Article 121: The Role of Women in Socio-economic Development. 	<ul style="list-style-type: none"> • Mainstreaming of gender in all its endeavors. • Gender equality • Gender balance in EAC Secretariat and Assembly. • Promote the equality of the female gender in every respect

Agreement	Number of gender-related provisions	Gender-related provisions	Key gender-related targets
ECCAS	One provision	<ul style="list-style-type: none"> • Article 60: Social affairs. 	<ul style="list-style-type: none"> • Improving the socio-economic and cultural status of women in urban and rural areas and increasing their integration in development activities
ECOWAS	Four provisions	<ul style="list-style-type: none"> • Article 3: Aims and objectives. • Article 61: Social affairs. • Article 63: Women and Development • Article 82: relations between the community and regional socio-economic organizations and associations. 	<ul style="list-style-type: none"> • Promote women's organizations as a means of ensuring mass involvement in the activities of the community. • Enhancement of the economic, social, and cultural conditions of women.
SADC	Three provisions	<ul style="list-style-type: none"> • Article 5: objectives. • Article 6: General Undertakings. • Article 14: The Secretariat. 	<ul style="list-style-type: none"> • Mainstream gender in the process of community building • Prevent gender-based discrimination. • Gender mainstreaming in all SADC programs and activities

Source: Author's own based on text analysis of the respective agreements.

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