

CLOSING THE GAP: Digital Trust and Women's Participation in AfCFTA- Enabled Trade

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Executive Summary

The African Continental Free Trade Area (AfCFTA), Africa's landmark regional trade agreement, has the potential to expand intra-African trade and create new economic opportunities, including for women traders. However, achieving these gains requires more than reducing tariffs. Women traders continue to face persistent barriers to participation, including limited access to information, weak institutional support, and concerns about the safety and governance of digital trade systems. This policy brief draws on findings from a randomised survey experiment involving 586 women traders in Lagos and Abuja, Nigeria. The study examined whether providing information about the AfCFTA, with and without additional messaging on data governance and digital privacy, influenced women's trust in digital trade systems and willingness to engage in cross-border trade. The findings show that AfCFTA information increased women's confidence in digital trade systems but did not increase their willingness to trade. When information on data governance and digital privacy was added, both digital trust and willingness to trade declined. These findings suggest that awareness alone is insufficient to increase women's participation in AfCFTA-enabled trade. Strengthening data governance, building trust in digital trade infrastructure, and ensuring gender-responsive institutional protections are essential for inclusive AfCFTA implementation.

Key Messages

- Providing women traders with information about the AfCFTA improves digital trust but does not increase willingness to trade.
- Introducing data governance (including data protection, platform security, fair rules, and fraud prevention) into trade communication reduces women traders' willingness to trade and confidence in digital systems, highlighting the importance of trust in digital trade environments.
- Building trust in digital trade requires more than awareness campaigns; it requires credible data governance.

1. Introduction

The African Continental Free Trade Area (AfCFTA) has the potential to transform trade and economic development across Africa, but realising these gains will depend on ensuring that all groups, including women traders, participate equally in the emerging continental market (Osabuohien et al., 2023). Established by the African Union in 2018, with trading commencing in January 2021 (AfCFTA Secretariat, 2021), the agreement aims to eliminate trade barriers, facilitate the free movement of goods and services, and deepen economic integration across the continent. By expanding market access and reducing trade costs, the AfCFTA is projected to lift 30 million people out of extreme poverty and generate approximately US\$55 billion in annual economic gains (World Bank, 2022; Songwe et al., 2021). However, these benefits are unlikely to be distributed evenly, as persistent structural inequalities continue to shape who can participate in and benefit from new trade opportunities.

Women constitute a substantial share of cross-border traders across Africa, with estimates suggesting that up to 70 percent of informal cross-border traders are women (UN Women, n.d.; UNDP, 2023). Their contribution to regional commerce, household welfare, and local economies is significant. Yet women continue to face disproportionate barriers to participating in formal and increasingly digital trade systems, including limited awareness of AfCFTA provisions, digital exclusion, and concerns relating to online safety, privacy, and data governance.



As cross-border trade becomes increasingly digitalised, these barriers risk creating a new layer of exclusion within Africa's integration agenda. Without deliberate gender-responsive interventions, the implementation of the AfCFTA may reinforce existing inequalities rather than reduce them. This policy brief presents evidence from a randomised survey experiment involving 586 women traders in Lagos and Abuja conducted between September and October 2025. The study examines whether providing women traders with information about the AfCFTA, with and without complementary messaging on data governance and digital privacy, influences their trust in trade systems and willingness to engage in cross-border trade. The findings offer actionable evidence for policymakers designing gender-responsive trade strategies under the AfCFTA.

Figure 1 presents the conceptual framework guiding this study, illustrating how information access and trust jointly shape women traders' willingness to participate in AfCFTA-enabled trade. The dotted arrow reflects the study's central argument that trust operates as a precondition for information to translate into trade participation, rather than as a downstream consequence of it. The dashed bracket indicates that structural constraints (not directly tested in this study) moderate the relationship between all three constructs. Defined here as the rules, frameworks, and institutional arrangements governing how personal and business data is collected, stored, and used within digital trade platforms and payment systems, including data protection, platform security, fair rules, and fraud prevention.

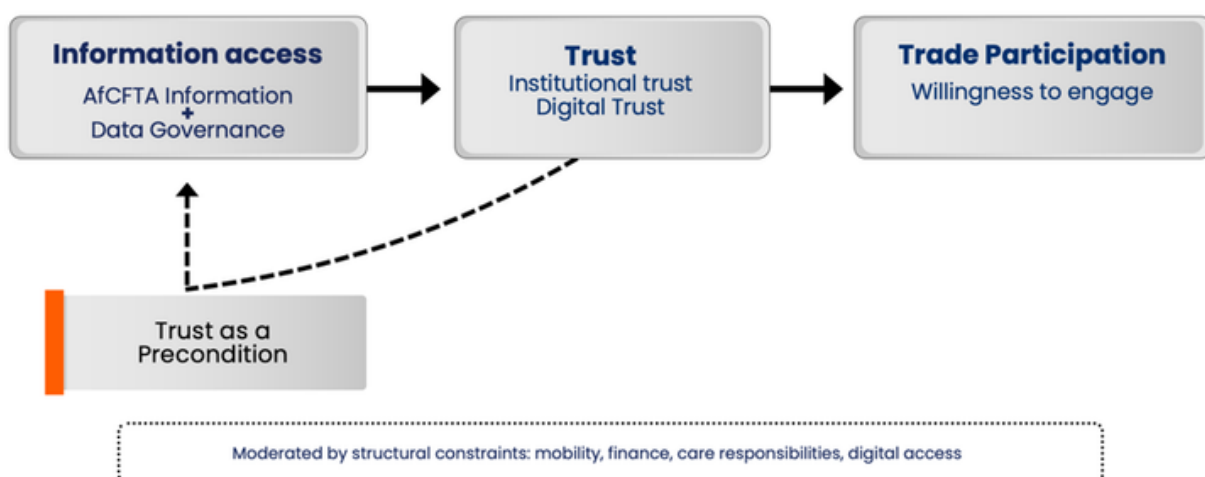


Figure 1: Conceptual Framework – Information, Trust, and Trade Participation

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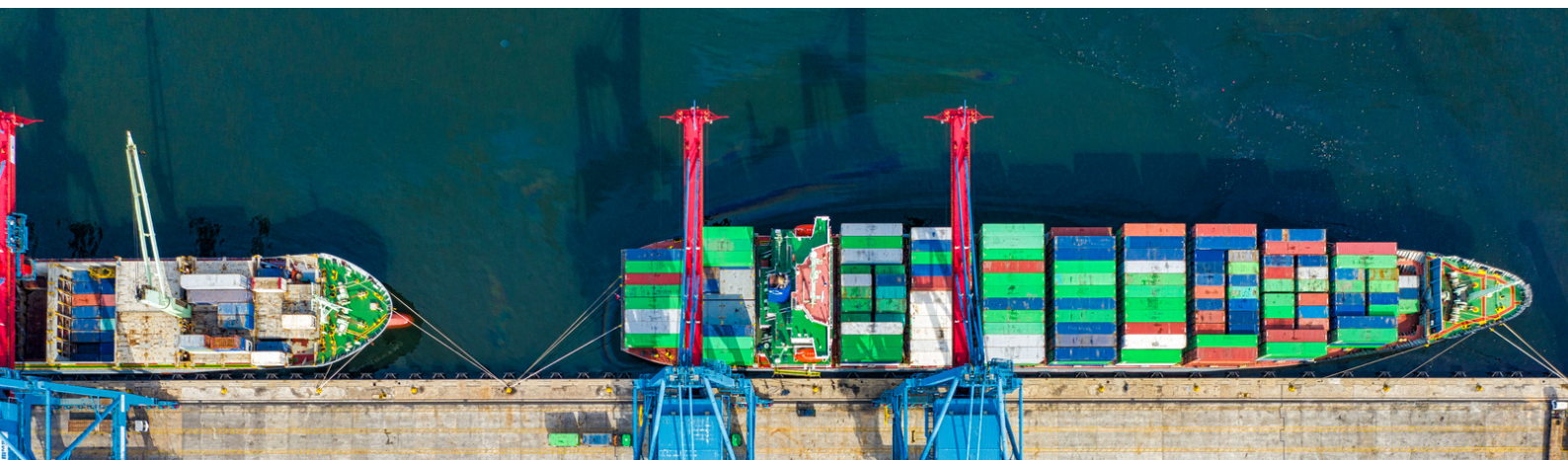
2. Key Findings

2.1. Information Builds Digital Trust but Not Trade Readiness

Information about the AfCFTA increased women's confidence in the digital platforms and payment systems that facilitate cross-border trade. However, this improvement in digital trust did not translate into greater willingness to engage in cross-border trade. Institutional trust, defined here as confidence in the fairness, reliability, and inclusiveness of the rules and institutions governing AfCFTA-enabled trade, was also not significantly affected by information exposure. These findings suggest that while information can strengthen confidence in digital trade systems, it does not appear sufficient on its own to shift women's willingness to engage in cross-border trade. This points to the likely role of broader structural constraints beyond information access in shaping trade readiness.

2.2. Data Governance Messaging Is Associated with Lower Trust and Willingness to Trade

When AfCFTA information was combined with additional messaging on data governance and digital privacy, both willingness to engage in cross-border trade and confidence in digital trade systems declined significantly. Women traders in this group were less willing to participate in cross-border trade and reported lower levels of digital trust compared to the control group. Importantly, the data governance messaging used in this study was balanced and informational rather than alarmist. It emphasised the importance of data protection and platform security as enablers of safe digital trade. The findings therefore suggest that introducing data governance as a topic, even in a constructive manner, may activate existing concerns about the safety and reliability of digital trade systems rather than reassure potential users.



2.3. Contextualising the Findings: Data Governance and Digital Trust in Africa

The findings are best understood within the broader context of data governance across Africa. Although data protection frameworks have expanded in recent years, implementation and enforcement remain uneven, and the AfCFTA Protocol on Digital Trade continues to evolve. In Nigeria, while a national data protection framework exists (Nigeria Data Protection Commission, 2023), awareness and enforcement remain limited, particularly among micro-scale and informal traders (Ofoma, 2025) who often have limited institutional recourse in cases of data misuse. As cross-border trade increasingly relies on digital payment systems and online platforms, these governance gaps may reduce confidence in digital trade, particularly among women traders who face additional barriers to participation. Initiatives such as the Pan-African Payment and Settlement System (PAPSS) represent important progress towards facilitating digital trade. However, their potential to expand women's participation will depend not only on technological innovation but also on accessible accountability mechanisms, effective implementation of data protection frameworks, and trust-building measures that respond directly to women's concerns. Strengthening governance alongside awareness-raising will, as such, be essential for ensuring that digital trade under the AfCFTA is both inclusive and trusted.

3. Policy Recommendations

The findings demonstrate that increasing awareness of the AfCFTA alone is unlikely to produce more inclusive participation in cross-border trade. While information strengthened women's confidence in digital trade systems, it did not increase their willingness to engage in cross-border trade. Moreover, introducing information about data governance and digital privacy reduced both digital trust and willingness to trade. These findings suggest that women traders view governance and digital protection as important considerations when deciding whether to participate in digital trade, and that communication strategies cannot substitute for credible institutional safeguards. Building women's participation in AfCFTA-enabled trade therefore requires governance reforms alongside awareness-raising initiatives.

We propose the following recommendations:

Prioritise governance infrastructure before and alongside information campaigns.

Data protection frameworks, gender-responsive digital trade standards, and accessible institutional support mechanisms should be established or strengthened before, or in parallel with, AfCFTA information campaigns. Where governance gaps remain visible and unresolved, communication strategies that highlight digital risks without credible assurances of protection may increase caution rather than encourage participation among women traders.

Strengthen and harmonise data protection standards across AfCFTA member states.

The AfCFTA Secretariat and member states should coordinate efforts to strengthen and align cross-border data protection frameworks, supported by clear mechanisms for accountability and redress. Particular attention should be given to ensuring that women traders, especially those operating informal and micro-scale businesses, have accessible, effective, and timely avenues for reporting data misuse and resolving platform-related disputes.

Embed gender-responsive governance features in digital trade platforms and payment systems. Technological innovation alone will not expand participation if women traders do not trust the systems through which digital transactions occur. Digital trade platforms and institutions, including the Pan-African Payment and Settlement System (PAPSS), should incorporate transparent accountability structures, accessible grievance mechanisms, and targeted engagement with women traders to strengthen confidence in digital trade.

Complement awareness campaigns with targeted structural support. Given that information alone did not increase willingness to trade, awareness initiatives should be accompanied by interventions that address the practical constraints limiting women's trade readiness. These include strengthening institutional support, and expanding training and support programmes for women operating informal and micro-scale businesses.

Monitor digital trust as part of AfCFTA implementation. Governments, the AfCFTA Secretariat, and development partners should routinely assess women's trust in digital trade systems alongside traditional indicators such as platform uptake and trade volumes. Monitoring perceptions of digital safety, privacy, institutional accountability, and confidence in digital trade systems would enable policymakers to identify emerging barriers and design more responsive interventions before they translate into lower participation.



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