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SUBJECT: - AfCFTA Framework Policy Brief Series



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Topic:

**EVIDENCE-BASED REVIEW OF THE COMPATIBILITY OF
NIGERIA'S NATIONAL GENDER, ECONOMIC EMPOWERMENT
AND TRADE POLICIES WITH THE AfCFTA AGREEMENT AND
THE PROTOCOL ON WOMEN AND YOUTH IN TRADE**

POLICY BRIEF: - EVIDENCE-BASED REVIEW OF THE COMPATIBILITY OF NIGERIA'S NATIONAL GENDER, ECONOMIC EMPOWERMENT AND TRADE POLICIES WITH THE AfCFTA AGREEMENT AND THE PROTOCOL ON WOMEN AND YOUTH IN TRADE

By

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To: Federal Ministry of Industry, Trade and Investment (FMITI); AfCFTA National Action Committee; Federal Ministry of Women Affairs; Nigeria Customs Service

Subject: Harmonizing Nigeria's Gender, Women's Economic Empowerment, and Trade Policies with the AfCFTA Protocol on Women and Youth in Trade (PWYT)

Executive Summary

Nigeria's informal cross-border trade (ICBT) is heavily dominated by women, yet national policy architectures remain structurally fragmented. While the AfCFTA Protocol on Women and Youth in Trade (PWYT) creates legally binding obligations to protect and empower these traders, Nigeria's domestic response operates in silos. Gender policies lack trade-related enforcement teeth, and trade policies remain structurally gender-blind. This comprehensive review and policy brief identifies critical policy misalignments, evaluates regulatory compatibility, and outlines the urgent strategic interventions required to protect cross-border women traders and formalize their role in the single African market.

Introduction

The adoption of the AfCFTA Protocol on Women and Youth in Trade marks a transformative shift toward inclusive regional integration across the continent. In Nigeria,

women and youth represent the structural backbone of micro, small, and medium-sized enterprises (MSMEs) and cross-border trade networks.

Historically, national trade policies and agreements have been gender-neutral, unintentionally marginalizing these demographics and pushing them into vulnerable informal networks. This document investigates the compatibility of Nigeria's overarching socio-economic blueprints—the National Gender Policy, the National Policy on Women's Economic Empowerment (WEE), and the National Trade Policy—with the legally binding mandates of the AfCFTA PWYT to ensure equitable participation in the African single market.

Objectives

- **Assess Structural Alignment:** Evaluate how Nigeria's domestic gender, WEE, and trade policies align with the cross-border trade mandates of the PWYT.
- **Identify Regulatory Gaps:** Pinpoint fragmentation and specific policy deficits affecting small-scale, informal cross-border women traders.
- **Strategic Roadmap:** Provide actionable, data-driven recommendations to harmonize national domestic policies with regional obligations for maximum economic inclusion.

Scope

The review covers federal and sub-national frameworks in Nigeria, specifically analyzing the interplay between domestic empowerment strategies and cross-border trade requirements. It focuses on women- and youth-owned businesses engaged in intra-African trade, assessing financial inclusion, non-tariff barrier elimination, digital trade integration, border safety, and institutional coordination mechanisms.

Comparative Policy Review

1. The AfCFTA Protocol on Women and Youth in Trade (PWYT)

The PWYT serves as a legally binding continental framework designed to eliminate structural barriers facing vulnerable demographics in cross-border commerce. Key mandates include:

- **Market Access:** Eliminating discriminatory non-tariff barriers (NTBs) and simplifying customs procedures for small traders.
- **Financial Inclusion:** Mandating state parties to create tailored trade-finance instruments and risk-guarantee schemes.
- **Digital Trade & Innovation:** Facilitating access to e-commerce, digital payment systems, and intellectual property protections.
- **Capacity Building:** Providing technical assistance on complex trading architectures like Rules of Origin.

2. Nigeria's National Gender Policy (NGP)

The NGP focuses broadly on human rights, political representation, and socio-economic equity.

- **Relevance to the Protocol:** The policy advocates for mainstreaming gender across all macroeconomic policies, providing the foundational legal backing needed for trade equity.
- **Compatibility Gaps:** The NGP operates at a high conceptual level. It lacks targeted implementation clauses for international commerce, customs facilitation, or cross-border logistics, leaving a functional gap that the PWYT must fill.

3. National Policy on Women's Economic Empowerment (WEE)

The WEE policy is Nigeria's most direct domestic intervention aimed at boosting women's productivity, financial autonomy, and entrepreneurship.

- **Relevance to the Protocol:** The WEE explicitly targets financial inclusion, agricultural value-chain development, and digital literacy for women-led MSMEs. These goals mirror the domestic support mechanisms envisioned under Article 11 of the PWYT.
- **Compatibility Gaps:** While the WEE excels at fostering *domestic* business growth, it remains heavily inward-looking. It features limited strategies for scaling women-owned businesses past local markets into competitive intra-African export markets.

4. Nigeria's National Trade Policy

Managed by the Federal Ministry of Industry, Trade and Investment (FMITI), this policy governs Nigeria's international commercial relationships.

- **Relevance to the Protocol:** The framework outlines Nigeria's strategy for export diversification, industrialization, and regional integration under the AfCFTA.
- **Compatibility Gaps:** Historically, Nigeria's trade policy has been gender-blind. It assumes that trade liberalization benefits all demographics equally, failing to account for the unique safety, credit, and regulatory hurdles faced by women and youth at borders.

Policy Matrix: Core Alignment & Gaps

AfCFTA PWYT Pillars	National Gender Policy (NGP)	National WEE Policy	Nigeria National Trade Policy	Compatibility Assessment
Trade Facilitation & Customs	Conceptually supports non-discrimination.	Focuses on domestic market linkages.	Focuses on formal, large-scale customs modernization.	Weak Alignment: Small-scale, informal cross-border traders are overlooked by formal trade architectures.
Access to Finance	Identifies credit gaps but lacks specific mechanisms.	Promotes micro-credit, grants, and financial literacy.	Focuses on major commercial export financing (e.g., NEXIM bank).	Partial Alignment: WEE funds local micro-enterprises, while Trade Policy funds large corporations. A gap remains for scaling MSMEs into regional exporters.
Digital Trade & Technology	Mentions closing the digital divide.	Funds digital literacy and tech-enablement for MSMEs.	Prioritizes national e-commerce infrastructure.	Strong Alignment: Cohesive focus across frameworks on digitalizing commerce, providing a solid foundation for PWYT implementation.
Eliminating Non-Tariff Barriers	Lacks mandate on trade bottlenecks.	Lacks structural power over border agencies.	Acknowledges NTBs but prioritizes formal tariff lines.	Weak Alignment: Domestic gender/WEE policies lack the jurisdiction to address border harassment or arbitrary regulatory costs.

Critical Gaps Facing Cross-Border Women Traders

- **Lack of Formal Recognition for Informal Cross-Border Trade (ICBT):** Nigeria's National Trade Policy targets formal, large-scale shipments. Because small-scale cross-border trading is treated as marginal or informal, women

operate outside the protection of official trade laws. This exclusion leaves them vulnerable to arbitrary fines and asset seizures.

- **Absence of a Simplified Trade Regime (STR):** Nigeria has not fully operationalized a national Simplified Trade Regime (STR) tailored for small-value consignments. Women trading low-value goods are subjected to the same documentation and complex Rules of Origin as massive multi-national corporations. The high compliance costs push women back into informal, high-risk smuggling routes.
- **Protection Gaps and Gender-Based Violence (GBV) at Borders:** Border crossings lack safe infrastructure, clear reporting mechanisms, and gender-responsive security personnel. Border points function under purely security-focused mandates rather than human-rights or trade-facilitation frameworks. This institutional gap leaves women traders highly exposed to extortion, harassment, and physical abuse from border officials.
- **Disconnected Financial and Credit Architecture:** Domestic empowerment funds (such as those under the WEE policy) offer small, local micro-loans. Meanwhile, international trade financing instruments (like those from NEXIM Bank) require collateral and documentation that MSMEs cannot provide. This creates a missing middle for women traders looking to scale into regional markets.

Recent Data & Implementation Prospects (2025–2026)

As evidenced by regional evaluations and Nigeria's own trade metrics, the practical outlook for women and youth depends on transforming paper policies into operational realities:

- **The Infrastructure Bottleneck:** Recent empirical data [1] highlights that 37.2% of business challenges in Nigeria stem from weak infrastructure and logistics. Women traders bear the brunt of this through high transit costs and product spoilage due to managing smaller, more vulnerable supply chains.

- **The Compliance Burden:** Stringent regulatory compliance requirements affect 17.7% of small enterprises. Without deploying STRs that lower compliance costs for small consignments, informal traders remain excluded.
- **Digital Trade Opportunities:** While regional frameworks [3] emphasize the value of digital intellectual property protections for small-scale sectors like agro-processing, a deep digital literacy gap limits how many women traders can access online continental markets.

Conclusion

Nigeria possesses robust independent policies for gender equality, economic empowerment, and international trade. However, they operate in silos. The National Trade Policy lacks gender-responsive dimensions, while the National Gender and WEE policies lack the structural tools to solve complex cross-border trade challenges. To achieve successful implementation of the AfCFTA PWYT, Nigeria must bridge these gaps by transitioning from isolated empowerment programs to a unified, gender-responsive trade architecture.

Policy Recommendations

1. For the Federal Ministry of Industry, Trade and Investment (FMITI) & AfCFTA National Action Committee

- **Deploy Simplified Trade Regimes (STR):** Formally implement an STR framework at key land borders (e.g., Seme, Idiroko, Ilela). This must include simplified customs documents, a lower threshold for duty-free small consignments, and accessible booklets on Rules of Origin.
- **Policy Harmonization:** Update and mainstream the affirmative action mandates of the PWYT directly into the ongoing revisions of the Nigeria National Trade Policy.
- **Data Disaggregation:** Mandate the collection and publication of comprehensive gender-disaggregated trade data to track the participation and impact of women and youth in the AfCFTA.

2. For the Nigeria Customs Service (NCS) & Border Management Agencies

- **Establish Gender-Responsive Accountability:** Set up secure, anonymous reporting desks at all major border posts to address extortion, bribery, and gender-based harassment.
- **Train Staff on Gender Protection:** Roll out mandatory training for border officials on trade facilitation, human rights, and gender sensitivity to change the institutional culture at border points.

3. For the Central Bank of Nigeria (CBN) & Export Development Banks (e.g., NEXIM)

- **Bridge the Credit Gap:** Restructure trade financing by combining WEE micro-credit programs with NEXIM bank export lines. Launch dedicated loan programs that accept alternative forms of collateral, such as inventory or purchase orders, satisfying the targets envisioned under Article 11 of the Protocol.

4. For the Federal Ministry of Women Affairs & Civil Society

- **Build Border Assistance Centers:** Establish physical information centers at border entry points. These desks can provide real-time updates on tariffs, legal rights, and digital payment platforms to help women move from informal trading to formal commerce.
- **Inter-Ministerial Taskforce:** Create a dedicated institutional mechanism linking FMITI and the Ministry of Women Affairs to synchronize WEE policy targets directly with AfCFTA national implementation strategies.

Endnotes

1. ResearchGate: *Reviewing the Implementation of the AfCFTA Agreement* (2026).
2. Federal Ministry of Industry, Trade and Investment: *Nigeria AfCFTA Achievements Report* (2025).
3. UN ECA: *The AfCFTA Protocol on Women and Youth in Trade Blueprint*.
4. SAIIA Policy Brief: *Making the AfCFTA Protocol on Women and Youth in Trade Work*.
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