ODI Global

Connecting Africa through inclusive digital trade

Operationalising the AfCFTA Digital Trade Protocol for Women, Youth and SMEs

The African Continental Free Trade Area (AfCFTA) is building a market of over 1.3 billion people with a combined GDP of over $3 trillion.

At the centre of this transformation is the AfCFTA Digital Trade Protocol (DTP) – a continental framework designed to harmonise digital trade rules, facilitate cross-border data flows, strengthen cybersecurity and promote interoperability.

But connectivity is not only technical.
It is economic, regulatory and inclusive.

To build a truly connected African market, implementation of the DTP must:

- Enable SMEs to scale across borders
- Expand opportunities for women entrepreneurs
- Create digital jobs for Africa's youth
- Reduce regulatory fragmentation
- Strengthen trust in digital payments and platforms

Building a connected African market

Connecting markets. Connecting people. Connecting opportunity.

The AfCFTA DTP provides the legal and institutional foundation for building a connected African market.

However, ambition must now translate into implementation. Delivery requires:

- Interoperable digital payments
- Digital identity passports
- Regulatory harmonisation
- SME-friendly regulations
- Digital inclusion

The Digital Trade Protocol can catalyse structural transformation – but only if implementation is:

Coordinated | Inclusive | Evidence-based | Private sector-informed | Measurable and accountable

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AfCFTA DIGITAL TRADE FORUM 2026

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The case for inclusive digital connectivity

Africa's digital opportunity – and the inclusion gap

Africa's digital economy is expanding rapidly, yet participation remains uneven.

Digital services exports are growing
E-commerce adoption is rising
Fintech innovation is accelerating

However:

Africa still accounts for a small share of global digital services trade.
MSMEs face high regulatory and compliance costs when trading digitally across borders.
Women and youth entrepreneurs face disproportionate barriers in access to finance, skills and digital infrastructure.
Fragmented regulations and non-interoperable systems increase trade costs.

Without deliberate inclusive implementation, digital trade risks reinforcing existing inequalities.

Why the Digital Trade Protocol matters

The DTP can:

- Reduce trade costs
- Make digital payments interoperable
- Strengthen data governance and cybersecurity
- Improve business climate
- Expand cross-border trade
- Increase productivity and innovation
- Support job creation
- Scale digital entrepreneurship

But benefits are not automatic. They depend on national implementation choices.

Spotlight on Nigeria

22 billion digital transactions processed in just six months in 2024.

Nigeria has:

- A vibrant fintech ecosystem
- Real-time payment infrastructure
- Expanding digital identity systems

However:

- 84% of firms report system glitches
- 80% face cross-border payment delays
- Only 561 firms hold globally recognised corporate identities
- 96% of Nigerian businesses are SMEs that face compliance duplication

The constraint is fragmentation, not capacity.

Cross-border trade requires interoperable identity systems, aligned regulatory processes and SME-friendly payment pathways.

Spotlight on Ghana

Ghana's digital economy is already a major economic pillar:

- ICT sector valued at $2.5 billion (2022)
- Rapid mobile money adoption driving fintech growth
- Government leadership through the Ghana Digital Agenda

If effectively aligned with the AfCFTA Digital Trade Protocol:

- GDP could rise to $71.74 billion
- Exports could increase to $25.83 billion

However, regulatory harmonisation, data protection and SME participation remain critical to unlocking these gains.

From commitment to implementation

Operationalising the DTP for Inclusion

Based on ODI Global's research and in-country engagements, we developed an implementation plan.

ODI Global's 13-point Implementation Plan

1. Review existing policies
2. Identify key stakeholders
3. Understand the DTP
4. Assess policy gaps and set priorities
5. Establish interministerial committees
6. Engage private sector, civil society and consolidate feedback
7. Secure ministerial approval
8. Develop a national digital trade policy
9. Define an implementation plan
10. Set up monitoring mechanisms and define KPIs
11. Ensure transparency and track progress
12. Collect digital trade data
13. Maintain ongoing stakeholder engagement

Measure what matters

Track indicators such as:

- Participation of women- and youth-led firms in digital exports
- Digital MSME cross-border transactions
- Cost and time of digital payments
- Digital job creation
- Regulatory alignment milestones achieved

What gets measured gets implemented.

Your resources for Digital Trade implementation

Explore our research and reports on the AfCFTA Digital Trade Protocol. Scan the QR codes for direct access:

The Supporting Investment and Trade in Africa (SITA) Programme – ODI Global's AfCFTA Hub

Framework to assess the impact of the AfCFTA Protocol on Digital Trade

Implementing the Digital Trade Protocol of the African Continental Free Trade Area: expected impacts, early experiences and challenges ahead

Trade facilitation report: driving African trade through digitalisation

COUNTRY CASE STUDY
Cross-border digital payments and identity in Nigeria under the AfCFTA

COUNTRY CASE STUDY
Developing a digital trade strategy in Nigeria

COUNTRY CASE STUDY
Advancing implementation of the AfCFTA Protocol on Digital Trade in Nigeria

COUNTRY CASE STUDY
Advancing AfCFTA digital trade implementation in Ghana

COUNTRY CASE STUDY
Unlocking growth through the AfCFTA Digital Trade Protocol: a focus on e-commerce in Cameroon

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